

**ANALYSIS OF THE IMPACT OF SOCIO-ECONOMIC CHARACTERISTICS
ON HOUSING QUALITY IN PERI-URBAN SETTLEMENTS OF IKORODU,
LAGOS STATE, NIGERIA**

Babawale, Olutunde Joel¹, Emri, Samuel Inaku²

1,2. Department of Urban and Regional Planning, Faculty of Environmental Sciences
University of Cross River State, Calabar – Nigeria

Corresponding Email: emrisamuel@yahoo.com

Abstract

The study examined the socio-economic characteristics of the residents on housing quality. Data were drawn from the survey of residents in the study area. Six (6) Peri-urban settlements (LCDAs) within Ikorodu LGA were identified as the study area. A total of four hundred and sixty-seven respondents were surveyed using structured questionnaire. Data were analyzed using descriptive statistics such as percentages, frequency tables, Multiple Regression Analysis and Analysis of Variance (ANOVA). Income and educational level were found to significantly enhance housing quality, while, larger household sizes tend to reduce it. The regression model explained 54.6% of the variance in housing quality and confirmed a statistically significant relationship between socio-economic characteristics and housing conditions. A unit increase in income, while holding educational level and household size constant, will increase housing quality by 0.195 units. Similarly, given a unit increase in educational level while holding income and household size constant, housing quality will improve by 0.398 units. On the other hand, given a unit increase in household size while holding other independent variables constant, housing quality would deteriorate by 0.028 units. The study concluded that socio-economic factors: income, education level, and household size significantly influence housing quality in Ikorodu peri-urban area of Lagos State. It is recommended that policies incorporate socio-economic considerations, promote income enhancement, educational advancement, and family size management in urban housing policy while planning for peri-urban areas and adopt area-specific housing improvement strategies.

Keywords: Education, Household size, Housing Quality, Income, Peri-Urban, Settlements

1.0 INTRODUCTION

Housing is a fundamental human need, second only to food, and plays a vital role in well-being, as recognized by Maslow's hierarchy of needs (UN-Habitat, 2020). The most critical social deprivation that has defined and redefined the living experiences of the Peri-Urban residents is housing quality. Peri-urban communities are often defined by poor housing quality, inadequate infrastructure, and lack of basic services. In developing economies, rapid urbanization and population growth have worsened housing problems. Housing design and structure significantly influence housing quality and may affect both mental and physical health of the people (Babawale, Agbor, Emri, and Ogban, (2026). It is worthy of note that poor housing quality and inadequate condition of living such as poor ventilation, poor sanitation and overcrowding can contribute to negative health outcomes, including chronic diseases.

Peri-urban area are areas "around, beyond and between" the urban. It is an expanding, volatile and multi layered territory (Ravetz and Sahana, 2025). It is a transition zone, where urban and rural activities are juxtaposed, characterized by rapid rural-to-urban transformations(Sahana, Ravetz, Patel, Dadashpoor and Folimann, 2023) A peri-urban area is not only a zone of direct impact experiencing the immediate impact of land demands from urban growth and pollution. It is highly heterogeneous area that are neither strictly city nor countryside. These areas are contact zones where maintaining vital ecosystem services and managing conflict of interest are essentials, (Gottero, Larcher and Cassatella, 2023). Urban areas grows disorderly and sprawl to peri-urban area and the complex interaction between urban land use and environmental change and socio-economic system on peri-urban area leads to land use change. Poor quality housing in disadvantage neighborhoods further exacerbates health disparities (Office of Disaster Prevention and Health Promotion OASH, 2023).

Socio-economic characteristics play vital role in determining the quality of housing occupied by households. These characteristics are Education level, Income, Household size and occupation amongst others. Households with better education and high income, generally have easy access to quality housing and all the facilities and utilities needed. Whereas, households within low income group and not well educated do not have access to quality housing due to poor financial status because they cannot effectively demand the kind of housing they desire to live in.

In Lagos State, housing is capital intensive; yet it remains a fundamental need for dignified living and it is a major area of deprivation for the urban poor. The challenge is that new housing provision has failed to keep pace with rapid population growth, leading to the formation of slums and expansion of squatter settlements to rents that exceed the affordable limits of low-income households.

Housing poverty in Lagos is evident in the dwellings occupied by low-income earners, which are often of poor architectural design, substandard construction, and lacking adequate services. The shortage of decent housing forces a large proportion of urban residents to live in overcrowded conditions and environmentally degraded areas, posing serious health hazards and undermining their overall productivity. The assessment of housing quality in the peri - urban settlements of Ikorodu in Lagos State is imperative

to addressing these problems as well as urging development authorities to extend the services of standard housing to these areas in order to improve the quality of housing and standard of living of the people living in the peri-urban areas.

Housing standard is a measure of housing quality. It refers to socially desirable minimum standard for housing that guarantees human right to a healthy living and safe environment. UN-Habitat, (2010) said it is the basic level that every household should attain. The basic requirements or criteria for good housing is that, a house must satisfy physiological needs, protection against infections, insecurity, accident and satisfying psychological and social need of the people dwelling therein.

2.0 CONCEPTUAL FRAMEWORK AND LITERATURE REVIEW

The Marxist theory emerged in the period from 1844 to 1848 as a theory of social change (Richard, 2021). Created by Karl Marx and Friedrich Engels, their goal was to help the proletariat to resume control over their lives in every respect. Although the theory is based on economic aspects of human life, it has also been used in housing satisfaction studies, where the analyses of land use, rented housing and worsening of housing conditions, etc. were in research focus.

Marxist theory is considered one of the first housing theories and starts from the assumption that every human has the right to quality housing irrespective of economic status, i.e. that the economic differences between the rich and the poor in terms of household incomes should be least visible.

Marxist housing theory is adopted for the study of housing quality in peri-urban area of Ikorodu, in Lagos state due to several perspectives: 1. Social equity, Marxist theory emphasizes the importance of housing as a fundamental human right and advocates for equitable access to adequate housing for all, reducing disparities caused by capitalism, 2. Critique of private property, the theory critiques the privatization of housing, highlighting how it can lead to exclusion, exploitation, and housing shortage caused by profit driven motives, 3. Recognizing housing as a social good, Marxist theory sees housing not merely as a commodity but as a vital social need that should be poetized over profit, encouraging collective ownership or state intervention, 4. Addressing structural causes of housing inequality, the theory shed light on how economic systems generate housing crises and how capitalism can perpetrate homelessness, displacement, and underinvestment in affordable housing and 5. Advocate for collective solution, the theory supports collective or public ownership of housing resources, promoting community-led development and potentially more sustainable and equitable housing policies.

Income is identified as one of the predictors of housing quality. High-income earners are seen to generally occupy better quality and well maintained houses with access to infrastructure, amenity and facilities. On the other hand the low and medium income earners do not have same access, especially the low income group that often reside in congested area with poorly maintained structures. Kayode, Mohammad and Bello, (2021) opined that household income plays a significant influence on housing conditions. This was reach in his study in Bauchi Metropolis, where wealthier

households were seen to enjoying best housing environment and facilities as compare to households in medium and low income groups. Similarly Olayiwola, and Ajala, (2022) in their study reach a conclusion that households with higher incomes were certainly more likely to have access to better quality housing.

Education attainment improves earning capacity as well as boost social status of individuals, thereby influencing housing choices as well as the quality of housing. According to Daramola, Adeleye, Agbabiaka, and Olowu, (2018) education level has positive relationship with housing quality. It is apparent that demand for housing depends on the ability to pay for the apartment and considering the existence of direct relationship between education level and income, it is a reality that the man with higher education level will be more disposed to acquire/rent a house with a quality.

Large household sizes exert more pressure on housing facilities and space. Thereby worsening the rate of deterioration in such housing and the environment. Daramaola et al. (2018) revealed that household size was significantly related to housing quality indicators. Larger household put more pressure on housing facilities and it is likely to experience overcrowding due to the size. This is one of the reasons that account for high level of deterioration in high density area. The rate of usage make facilities to go bad faster.

Occupation Status is a strong factor that affects income stability as well as access to housing finance which definitely influence housing quality. Members of the society employed in the formal sector have greater access to housing loans and mortgages as a result of the status of their employer as compared to non-formal sectors employees. This is because of the issue of guarantor, contribution to NHF (National Housing Fund) which give employees of formal sector advantage over those employed in the informal sector.

Factors such as length of residence and age of building could impact on housing quality. Duration of occupation and the age of residential building can affect housing quality, older buildings frequently exhibit physical deterioration especially when maintenance is inadequate. Most times tenant who occupied an apartment over a long period are not enthusiastic to carry out repairs on their apartment. Such situation accelerate the rate of structural and environmental dilapidation of the housing.

3.0 MATERIALS AND METHODS

3.1 Study Area

The study area, Ikorodu is a Municipality in Lagos State. It is located between Longitude $3^{\circ} 43' 67''$ E and $3^{\circ} 7' 90''$ E and Latitude $6^{\circ} 68' 40''$ N and $6^{\circ} 53' 78''$ North of the equator. Furthermore, Ikorodu is situated approximately 36 kilometer North East of Lagos State along the lagoon with the land area of 396 square kilometer. Ikorodu has boundary with Ogun to the North, Eti-Osa Local Government, the extensive Lagos lagoon to the South, Kosofe Local Government to the West and Epe Local Government to the East (University of Lagos State, 2013). See figures 1, 2 and 3.

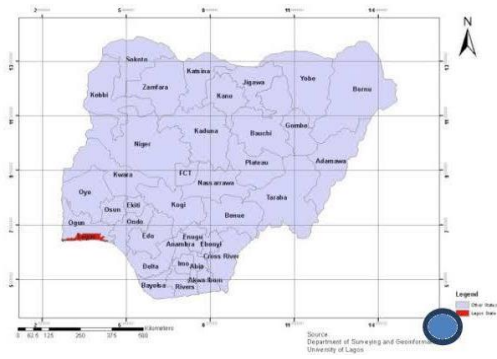


Fig 1: Map of Nigeria with Lagos State insert

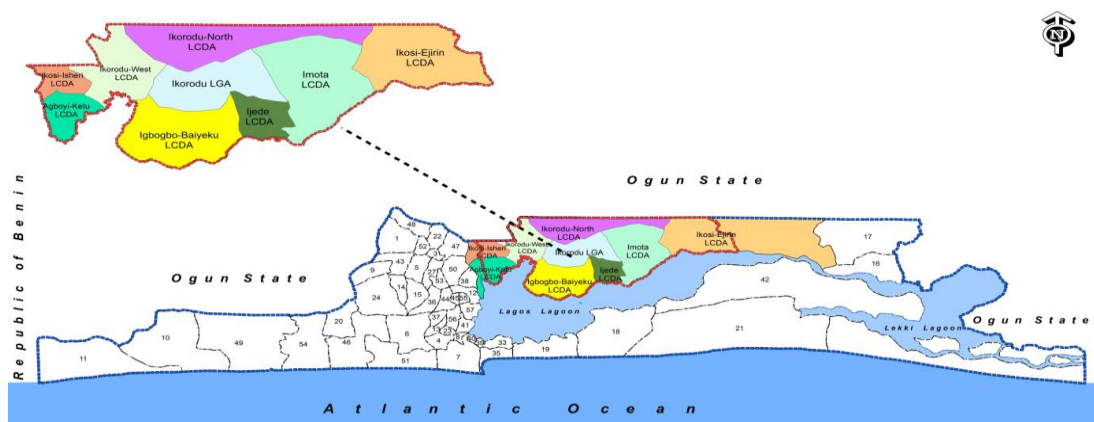


Fig 2: Map of Lagos State showing the six LCDA in Ikorodu LGA

Source: Lagos State Ministry of Physical Planning and Urban Development

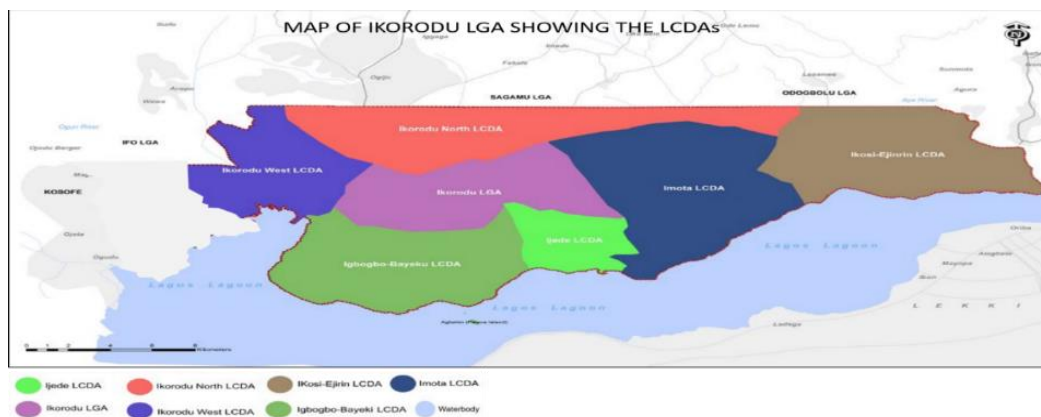


Fig 3: Map of Ikorodu LGA Showing LCDAs and its boundary

Source: Lagos State Ministry of Physical Planning and Urban Development

Population: The population of Ikorodu keeps increasing with the development of the area. According to the National Population Commission (NPC), 2006 census figure, Ikorodu had enumerated population of 535,619. Ikorodu population in 2015 was put at 706,100 which is 0.388 percent of the total population of Nigeria. The population of Ikorodu in 2016 was estimated to be 768, 582. The spatial growth of the area has been at the annual growth rate of 118.3 percent from 1990 to 2011, (Ministry of Physical Planning and Urban Development, Lagos State). The projected population of Ikorodu from 2016 using the current annual growth rate of 3.7 stands at 794,150 people in 2024.

Historically: Ikorodu, which was established in the 17th century and is located in the Lagos region of Africa's most populated city. Ikorodu comes from the phrase "Iko-Odu or Oko- Odu, which literally means a vegetable farm. It was a farm where an edible vegetable called "Odu" was being grown. Oko- Odu it was called even when settlements emerged around the farm. This same farm was once a settlement owned by a man known as Oga, who was the son of the Remo king. The name always used to refer to the place was Ikorodu Oga! Colonial Lagos state made it a part of 1894. A new division was created here in 1965, becoming the city of Ikorodu. It was initially created as a Local Government Area in 1965 and subsequently split into a single Local Government and six Local Council Development Areas (LCDAs) in September 2003 during Bola Ahmed Tinubu administration as Governor of Lagos State.

Climate and Vegetation: Ikorodu is located in tropical climate which is characterized by high annual rainfall of above 1208mm in average. While the mean temperature per annum ranges between 27° C to 31° C the relative humidity is also very high for most part of the year but rarely reaches complete 100 percent per annum. The coastal location of the place is relatively in proximity to the lagoon. This makes the South sterile in the area between February and Mid-November. While the North East trade wind brings hamattan haze between December and February.

Economic Activities: Ikorodu has benefited greatly from the continuous expansion of the relatively central part of the Mainland such as Ojota, Ogudu, Ketu, and Magodo. The growth of the peri-urban settlements in Ikorodu is aided with the development of Ikorodu urban corridor and associated feeder roads. Farming, hunting and fishing have been the chief occupation of the people since the olden days, food crops, which are popular in the area include vegetables, melon, maize, cassava and so on. Fruits such as oranges, banana, pineapple, paw-paw, and guava are grown extensively and are sold in the market and along the transport corridor. The development of Ikorodu brought about the emergence of industries. Ikorodu, accommodates the largest industrial estates in Lagos and Nigeria as a whole. The industrial estate in Ikorodu is estimated to be 1,582.27 hectares of land (Dekolo, 2013). Also located in Ikorodu are Lagos State University of Science and Technology, Caleb University and Egbin Thermal Station.

3.2 Methods:

The survey research design was adopted, data were collected on housing quality which concerned the physical condition of houses as well as the quality of the social and physical environment. Data were sourced through questionnaire, interview and observation.

The sample frame for this study was the total number of residential buildings being represented by a household in each building within the six Local Council Development Areas, which have Ikorodu, Igbogbo, Imota, Isiu, Owutu, and Ijede as administrative headquarters.

Sampling size

The sample size for the study is 467 (0.72%) residential buildings of the total 64,994. This is determined by the ratio of the distribution of residential buildings across the 6 Local Council Development Areas (LCDAs) as shown in Table 1.

The sample size for this study was estimated by utilizing the formula derived by Taro Yamane Theory in 1967 in Equation below.

Equation 3.1 Sample Size

$$n = \frac{N}{1+N(e)^2}$$

Where:

n = Sample size

N = the finite population

e = level of precision which is 4.6% (0.046)

1 = Unity (a constant)

N = 64994 e = 0.05

$$n = \frac{64994}{1+64994(0.046)^2} = \frac{64994}{163.485} = 467$$

Table 1: Sample Size

Sample Size n = 467S/N	Name of Communities	Name of wards	Number of wards	Number streets selected	Estimated Number of Buildings	Number of Houses Interviewed	Percentage of Houses Interviewed
1	Ikorodu LGA(Ikorodu Central)	Ward A, B, C, D, E, F	6	21	28384	107	22.9%
2	Ikorodu West LCDA(Owutu)	Ipakodo, Majidun, Owutu, Ajaguro and Isawo	5	18	16957	100	21.4%
3	Ikorodu North LCDA (Isiu)	Odonguyan, Isiu, Agbede, Erikorodo, Olorunda	5	15	6709	75	16.1%
4	Igbogbo-Bayeku LCDA(Igbogbo)	Ibeshe, Elekpe, Offin, Igbogbo, Mokun	5	15	8500	70	15.0%
5	Imota LCDA(Imota)	Atere, Mala, Onabu, Igbalu	4	12	1505	60	12.8%
6	Ijede LCDA(Ijede)	Ward A- Egbin Ward B- Aledo Ward C- Oke Oyinbo Ward D- Abule Eko	4	12	2939	55	11.8%
TOTAL			29	93	64,994	467	100%

Source: Ikorodu Local Council Development Areas, December 2024

Table1, presents data on the sample size and distribution of houses interviewed across the study area. From the table, Ikorodu Central had the highest number of households interviewed with 107 (22.9%), followed by Ikorodu West (Owutu) with 100 (21.4%), and Ikorodu North (Isiu) with 75 (16.1%). Houses interviewed in Igbogbo-Bayeku (Igbogbo) were 70 (15.0%), followed by Imota with 60 (12.8%), while Ijede had the least number of houses interviewed with 55 (11.8%). In total, 467 houses were interviewed across 29 wards and 93 selected streets.

4.0 DATA ANALYSIS

Table 2: Monthly Salary across residential locations

		Residential Location						Total
		Ikorodu North	Ikorodu Central	Ikorodu West LCDA	Ijede LCDA	Igbogbo-Bayeku LCDA	Imota LCDA	
Monthly Salary								
< 70,000	Frequency	35	58	58	8	34	26	219
	% within Monthly Salary	16.0	26.5	26.5	3.7	15.5	11.9	100.0
	% within Residential Location	46.7	54.2	58.0	14.5	48.6	43.3	46.9
	% of Total	7.5	12.4	12.4	1.7	7.3	5.6	46.9
70,000 - 100,000	Frequency	14	23	17	17	20	32	123
	% within Monthly Salary	11.4	18.7	13.8	13.8	16.3	26.0	100.0
	% within Residential Location	18.7	21.5	17.0	30.9	28.6	53.3	26.3
	% of Total	3.0	4.9	3.6	3.6	4.3	6.9	26.3
101,000 - 200,000	Frequency	13	12	16	10	11	2	64
	% within Monthly Salary	20.3	18.8	25.0	15.6	17.2	3.1	100.0
	% within Residential Location	17.3	11.2	16.0	18.2	15.7	3.3	13.7
	% of Total	2.8	2.6	3.4	2.1	2.4	0.4	13.7
201,000 - 300,000	Frequency	12	12	9	15	3	0	51
	% within Monthly Salary	23.5	23.5	17.6	29.4	5.9	0.0	100.0
	% within Residential Location	16.0	11.2	9.0	27.3	4.3	0.0	10.9
	% of Total	2.6	2.6	1.9	3.2	0.6	0.0	10.9
301,000 - 400,000	Frequency	1	0	0	3	1	0	5
	% within Monthly Salary	20.0	0.0	0.0	60.0	20.0	0.0	100.0
	% within Residential Location	1.3	0.0	0.0	5.5	1.4	0.0	1.1
	% of Total	0.2	0.0	0.0	0.6	0.2	0.0	1.1
> 400,000	Frequency	0	2	0	2	1	0	5
	% within Monthly Salary	0.0	40.0	0.0	40.0	20.0	0.0	100.0
	% within Residential Location	0.0	1.9	0.0	3.6	1.4	0.0	1.1
	% of Total	0.0	0.4	0.0	0.4	0.2	0.0	1.1
Total	Frequency	75	107	100	55	70	60	467
	% within Monthly Salary	16.1	22.9	21.4	11.8	15.0	12.8	100.0
	% within Residential Location	100.0	100.0	100.0	100.0	100.0	100.0	100.0
	% of Total	16.1	22.9	21.4	11.8	15.0	12.8	100.0

Source: Researcher's fieldwork, 2024

Table 2 presents data on monthly salary of respondents in the study area. Respondents that receive below 70,000 per month (46.9%), followed by respondents that received between 70,000 and 100,000 (26.3%), respondents that earned beyond 400,000 (1.1%). This seems that most of the respondents in the sample are low-income earners. This pattern cut across all the LGA/LCDA, except with Ijede LCDA where most respondents

are within the middle category 30.9%, 18.2% and 29.4% for 70,000-100,000, 101,000-200,000 and 200,000-300,000 monthly salary ranges respectively.

Table 3: Educational level across residential locations

Educational level		Residential Location						Total
		Ikorodu North	Ikorodu Central	Ikorodu West LCDA	Ijede LCDA	Igbogbo-Bayeku LCDA	Imota LCDA	
No formal education	Frequency	30	12	4	2	2	0	50
	% within Educational level	60.0	24.0	8.0	4.0	4.0	0.0	100.0
	% within Residential Location	40.0	11.2	4.0	3.6	2.9	0.0	10.7
	% of Total	6.4	2.6	0.9	0.4	0.4	0.0	10.7
Primary School Leaving Certificate	Frequency	8	16	7	11	3	2	47
	% within Educational level	17.0	34.0	14.9	23.4	6.4	4.3	100.0
	% within Residential Location	10.7	15.0	7.0	20.0	4.3	3.3	10.1
	% of Total	1.7	3.4	1.5	2.4	0.6	0.4	10.1
Trade test	Count	3	3	12	5	2	5	30
	% within Educational level	10.0	10.0	40.0	16.7	6.7	16.7	100.0
	% within Residential Location	4.0	2.8	12.0	9.1	2.9	8.3	6.4
	% of Total	0.6	0.6	2.6	1.1	0.4	1.1	6.4
Secondary O'Level	Frequency	22	40	49	11	17	51	190
	% within Educational level	11.6	21.1	25.8	5.8	8.9	26.8	100.0
	% within Residential Location	29.3	37.4	49.0	20.0	24.3	85.0	40.7
	% of Total	4.7	8.6	10.5	2.4	3.6	10.9	40.7
OND/NCE	Frequency	10	17	17	16	11	2	73
	% within Educational level	13.7	23.3	23.3	21.9	15.1	2.7	100.0
	% within Residential Location	13.3	15.9	17.0	29.1	15.7	3.3	15.6
	% of Total	2.1	3.6	3.6	3.4	2.4	0.4	15.6
HND/B.Sc/P postgraduate	Frequency	2	19	11	10	35	0	77
	% within Educational level	2.6	24.7	14.3	13.0	45.5	0.0	100.0
	% within Residential Location	2.7	17.8	11.0	18.2	50.0	0.0	16.5
	% of Total	0.4	4.1	2.4	2.1	7.5	0.0	16.5
Total	Frequency	75	107	100	55	70	60	467
	% within Educational level	16.1	22.9	21.4	11.8	15.0	12.8	100.0
	% within Residential Location	100.0	100.0	100.0	100.0	100.0	100.0	100.0
	% of Total	16.1	22.9	21.4	11.8	15.0	12.8	100.0

Source: Researcher's fieldwork, December 2024

Table 3 presents data on educational level across the study area. Respondents with no formal education constitutes (10.7%), primary education (10.1), 6.4% had trade test, (40.7%) secondary education and (16.5%) tertiary education graduates. It is clear that majority of the respondents had at least a secondary level of education.

Table 4: Household size across residential locations

Household size		Residential Location						Total
		Ikorodu North	Ikorodu Central	Ikorodu West LCDA	Ijede LCDA	Igbogbo-Bayeku LCDA	Imota LCDA	
< 3 persons	Frequency	3	14	3	11	8	0	39
	% within Household size	7.7	35.9	7.7	28.2	20.5	0.0	100.0
	% within Residential Location	4.0	13.1	3.0	20.0	11.4	0.0	8.4
	% of Total	0.6	3.0	0.6	2.4	1.7	0.0	8.4
3-4 persons	Frequency	48	46	67	25	33	2	221
	% within Household size	21.7	20.8	30.3	11.3	14.9	0.9	100.0
	% within Residential Location	64.0	43.0	67.0	45.5	47.1	3.3	47.3
	% of Total	10.3	9.9	14.3	5.4	7.1	0.4	47.3
5-6 persons	Frequency	5	17	21	10	21	1	75
	% within Household size	6.7	22.7	28.0	13.3	28.0	1.3	100.0
	% within Residential Location	6.7	15.9	21.0	18.2	30.0	1.7	16.1
	% of Total	1.1	3.6	4.5	2.1	4.5	0.2	16.1
7-8 persons	Frequency	16	11	7	1	4	2	41
	% within Household size	39.0	26.8	17.1	2.4	9.8	4.9	100.0
	% within Residential Location	21.3	10.3	7.0	1.8	5.7	3.3	8.8
	% of Total	3.4	2.4	1.5	0.2	0.9	0.4	8.8
> 8 persons	Count	3	19	2	8	4	55	91
	% within Household size	3.3	20.9	2.2	8.8	4.4	60.4	100.0
	% within Residential Location	4.0	17.8	2.0	14.5	5.7	91.7	19.5
	% of Total	0.6	4.1	0.4	1.7	0.9	11.8	19.5
Total	Frequency	75	107	100	55	70	60	467
	% within Household size	16.1	22.9	21.4	11.8	15.0	12.8	100.0
	% within Residential Location	100.0	100.0	100.0	100.0	100.0	100.0	100.0
	% of Total	16.1	22.9	21.4	11.8	15.0	12.8	100.0

Source: Researcher's fieldwork, December 2024

Table 4 presents data on household size in the study area. The table reveals that 8.4% of the households had less than 3 people as household size, while 19.5% had more than 8 people as household size. In summary, the results can be deduced that about 47.3 per cent of the household had 3-4 people as household size and this constitutes the majority in the study area.

Table 5: Condition of Building

	Condition of buildings	Frequency	%
1.	Good	188	40.26
2.	Fair	257	55.03
3.	Poor	22	4.71
	Total	467	100

Source: Researcher's fieldwork, December 2024

Table 5 presents condition of buildings in the study area. From the table, condition of buildings that are in fair condition was the highest with 257 (representing 55.03%), condition of buildings that were good was 188 (40.26%) and buildings that were in poor condition were 22 (4.71%).

Hypothesis.

Data were collected and used for testing the hypothesis: “There is no significant relationship between socio-economic characteristics of residents and housing quality”. Tables 2, 3 and 4 were used to test the relationship. The hypothesis was tested using the multiple regression model. The model is given by:

$$y = a + b_1x_1 + b_2x_2 + b_3 x_3 + e \quad - \text{eqn. 1}$$

Where;

y = Dependent variable (Housing Quality)

x₁ = income

x₂ = Educational level

x₃ = Household size

e = unexplained error

Results and interpretation

The relevant information for predicting the effect of socio-economic characteristics (income, educational level and household size) on housing quality is presented in the regression coefficients table (see Table 6, 7, 8 and 9). An examination of this table shows that all three predictor variables were entered into the prediction equation simultaneously.

To predict the effect of socio-economic characteristics on housing quality, the values presented in the Unstandardized Coefficients column were used. Using the Constant and B (unstandardized coefficient) values, the prediction equation is:

$$y = 1.069 + 0.195x_1 + 0.398x_2 - 0.028x_3 \quad - \quad \text{eqn. 2}$$

Where;

y = Dependent variable (Housing Quality)

x₁ = Income

x₂ = Educational level

x₃ = Household size

From equation 2, given a unit increase in income, while holding educational level and household size constant, housing quality would increase by 0.195 units. Similarly, given a unit increase in educational level while holding income and household size constant, housing quality will improve by 0.398 units. On the other hand, given a unit increase in household size while holding other independent variables constant, housing quality would deteriorate by 0.028 units.

Table 6: Regression analysis coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	1.069	0.077		13.963	0.000		
Monthly income	0.195	0.021	0.311	9.381	0.000	.890	1.123
Educational level	0.398	0.024	0.559	16.844	0.000	.890	1.123
Household size	-0.028	0.011	-0.083	-2.609	0.009	.979	1.022

Source: Researcher's statistical analysis, June 2025

Evaluating the strength of the prediction equation

The R-square was used as the measure of the strength of the computed prediction equation is in table 7. The regression model, R-square is the square of the correlation coefficient between 'Y' the observed value of the dependent variable. In this study r-square is 0.546 (or 54.6 per cent). This means that 54.6 per cent in the measured variations in the model is accounted for by the three independent variables of income, educational level and household size.

Table 7: Model summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.739	0.546	0.543	0.29018

Source: Researcher's statistical analysis, June 2025

To test the hypothesis of no linear relationship between the predictor and dependent variables, i.e., $R\text{-square} = 0$, the analysis of variance (ANOVA) was used. The results from are presented in ANOVA table (Table 8). The F value serves to test how well the regression model fits the data. If the probability associated with the F statistics is small, the hypothesis that $R\text{-square} = 0$ is rejected. For this study, the computed F statistic is 185.279, with an observed significance level of less than 0.001. Thus, the hypothesis that there is no linear relationship between the predictor and dependent variables is rejected. Hence, socio-economic characteristics of the residents have significant effect on housing quality in the study area.

Table 8: Table of Analysis of variance (ANOVA)

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	46.804	3	15.601	185.279	0.000
	Residual	38.987	463	0.084		
	Total	85.791	466			

Source: Researcher's statistical analysis, June 2025

Identifying Multi-collinearity

When the predictor variables are correlated among themselves, the unique contribution of each predictor variable is difficult to assess. This is because of the overlapped or shared variance between the predictor variables, i.e. are multicollinear. For this study, both the “tolerance” values (greater than 0.10) and the “VIF” values (less than 10) are all quite acceptable (see table 6). Another way of assessing if there is too much multicollinearity in the model is to look at the Collinearity Diagnostics table (Table 9). The condition index summarizes the findings, and a common rule of thumb is that a condition index of over 15 indicates a possible multicollinearity problem and a condition index of over 30 suggests a serious multicollinearity problem. For this study, multicollinearity was not a problem.

Table 9: Collinearity diagnostics

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions			
				(Constant)	Income	Educational level	Household size
1	1	3.774	1.000	.00	.00	.00	.01
	2	.160	4.856	.00	.06	.03	.75
	3	.044	9.281	.02	.80	.47	.02
	4	.022	13.056	.98	.14	.49	.22

Source: Researcher's statistical analysis, June 2025

5.0 CONCLUSION AND RECOMMENDATION

5.1 Conclusion

The study unveiled the relevance of socio-economic characteristics: Income, educational level and household size to housing quality in the peri-urban area of Ikorodu Lagos State. These findings underscore the importance of integrating socio-economic considerations into housing policies and urban planning initiatives. Provision of quality housing in peri-urban areas will require a combination of income-enhancing opportunities, education-driven awareness programmes and population management strategies. The study concludes that variations exist in housing quality across the different LCDAs in peri-urban areas of Ikorodu, Lagos State which are attributed to socio-economic characteristics of residents within the study area.

5.2Recommendations

The following recommendations were made:

- A positive impact of income ($\beta = 0.195$) on housing quality, is an indication that the more income at residents disposal, the better the quality of housing would become. Hence, government policies should support income-generating activities such as skill acquisition programmes, access to microloans, and small business support schemes. An increase of minimum wage to #150,000 from the present #70,000 minimum wage would enhance household purchasing power, enabling residents to afford better housing and make essential improvements.
- Out of the three independent variable, educational level has the strongest influence ($\beta = 0.398$) on housing quality. Adult literacy and vocational

education should be expanded in peri-urban areas. These programmes can increase awareness of good housing practices and environmental health which will promote good living standards.

- iii. Household size affects housing quality negatively ($\beta = -0.028$). Hence it is imperative for the LCDAs to partner with health agencies and sensitized residents on family planning services. Finally,
- iv. Government should prioritize Imota and Ikorodu North, both with low mean housing quality scores of 1.99 and 2.10 respectively, for immediate housing interventions. These could be in form of subsidized renovation programs to improve building materials and facilities, Public-Private Partnerships (PPP) to develop affordable and durable housing and Improved access to basic infrastructure such as roads, electricity, and potable water, which are essential components of housing quality.

REFERENCES

- Babawale, O. J., Agbor, E. A., Emri, S. I., & Ogban, F. E. (2026). Assessment of housing quality in peri-urban settlements of Ikorodu, Lagos State, Nigeria. *Nigeria SSR Journal of Multidisciplinary*, 3(7).
- Daramola, O., Adeleye, O., Agbabiaka, H., & Olowu, F. (2018). The influence of socio-economic variables on housing quality standards in sub-Saharan Africa. *Economic and Environmental Studies*, 18(3), 1089–1103.
- Dekolo, S. (2013). *Peri-urban land-use change in the Lagos megacity*. Department of Urban and Regional Planning, University of Lagos.
- Gottero, E., Larcher, F., & Cassatella, C. (2023). Defining and regulating peri-urban areas through a landscape planning approach: The case study of the Turin metropolitan area, Italy. *Land*, 12(1), Article 217.
- Kayode, S. J., Mohammad, M. S., & Bello, M. U. (2021). Effect of socio-economic characteristics on housing conditions in Bauchi Metropolis, Nigeria. *Path of Science*, 7(7), 2001–2013.
- National Population Commission. (2006). *2006 population and housing census of the Federal Republic of Nigeria*. Author.
- Office of Disaster Prevention and Health Promotion. (2023). *Evaluating public health risk communication strategies*.
- Olayiwola, A. M., & Ajala, O. A. (2022). Correlation between socio-economic characteristics and housing quality of residential neighbourhoods in Akure, Southwest Nigeria. *Journal of Contemporary Urban Affairs*, 6(2), 217–231.
- Ravetz, J., & Sahana, M. (2025). Where is the peri-urban? Mapping the areas “around, beyond and between.” *Frontiers in Sustainable Cities*, 7.
- Sahana, M., Ravetz, J., Patel, P. P., Dadaspoor, H., & Follmann, A. (2023). Where is the peri-urban? A systematic review of peri-urban research and approaches for its identification and demarcation worldwide. *Remote Sensing*, 15(5), Article 1316.

Schaefer, R. T. (2021). *Sociology: A brief introduction* (14th ed.). McGraw Hill.

UN-Habitat. (2010). *The state of African cities 2010: Governance, inequality and urban land markets*. United Nations Human Settlements Programme.

UN-Habitat. (2020). *World cities report 2020: The value of sustainable urbanization*. United Nations Human Settlements Programme. <https://unhabitat.org/wcr/>

University of Lagos. (2013). *Journal of Emerging Issues in Urban Development*.