

Analysis of Housing Demand in Awka City, Anambra State

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ABSTRACT

The term housing is not just an essential for life, but it is necessary. The challenge of meeting the housing demand of the people is making a change to a demand-oriented approach to housing demand and supply imperative. Change in orientation also becomes crucial in view of the continued incapacitation of Nigerian states in housing demand as well as delivery for the households. One of the major factors that influences housing but has not been adequately addressed is lack of adequate database on household socio-economic characteristic toward housing demand in most development countries, Nigeria inclusive. Although the Federal government has made some commendable efforts at housing provision, the efforts of the state governments have been grossly negligible. There is thus a high natural tendency of housing demand amongst the people to provide for the inadequacy of housing. This research focuses on analyzing the socio-economic characteristic of household toward housing demand in Awka city. A total of 400 questionnaires were administered but 390 duly completed and considered valid. The study comprises of seven (7) districts in Awka and was selected for questionnaire administration which comprises of Ayom-na-Okpala, Nkwelle, Amachalla, Ifite-Oka, Amikwo, Ezi-Oka and Agulu, using a purposive sampling technique. Data were analyzed using tables, percentages, frequency counts. The study reveals that demand for housing in Awka city is extremely high; most people in Awka city evidently are low income earners and are generally renters. The study recommends that government should improve the income earnings of workers, living standard and provide more rental houses.

Keywords: Housing demand, socio-economic characteristic, housing determinant, constraint.

INTRODUCTION

One of the essential and fundamental needs of man is shelter and to most groups this means housing better put residence. Housing is a word that has been misconstrued to mean the physical structure consisting of bricks and mortar together with the roof which provides shelter for man. Therefore, housing has been commonly used interchangeably with shelter. Housing is a reflector of the occupier's lifestyles and their identities. According to the UN Habitat 30% of the world's urban population lives in slums, deplorable conditions where people suffer from one or more of the following basic deficiencies in their housing: lack of access to improved water; lack of access to improved sewage facilities (not even an outhouse); living in overcrowded conditions; living in buildings that are structurally unsound; or living in a situation with no security of tenure (that is, without legal rights to be where they are, as renters or as owners). The same report says that 35 % of the world's rural population lives in unacceptable conditions. Overall more than two billion people are in desperate demand of better housing (Enoghase *et al*, 2015). Nigeria, the most populous country in Africa, is witnessing significant transformations in its housing sector. As urbanization accelerates and the population continues to expand, the demand for housing is evolving in complex ways. Several studies have stressed the need for better access to housing in Nigeria (Abubakar and Dano, 2018). Over time, the socio-economic characteristics of household preference evolved from conservative to classical buildings and structures. This also varies by individual desires and purposes of construction (Adededeji, 2023). Other factors influencing housing demand may include the proximity to places of work, the security level of the area of choice, availability of social amenities, and closeness to shopping facilities. Affordable housing has economic and welfare effects on the development of a society. Adegoke and Agbola (2020) opined that economically, housing contributes mainly to the fixed capital formation, employment, and substantial backward and forward linkages with the rest of the economy.

Housing is one of most important needs of man, the others being food and clothing, thus it should be adequate to support healthy living. Housing demand is described as the ability or willfulness of the consumer to pay for a particular place of habitation depending upon such consumer's income based on affordability, the house type, location preferences, and socio-economic characteristic. One of the key drivers of changing housing demand in Nigeria is the ongoing urbanization process. The shift from rural to urban areas has resulted in a surge in demand for urban housing, as people seek better economic opportunities and improved living standards in cities. This shift is influencing the type, size, and location of housing units preferred by Nigerians. Urbanization is massively increasing in Nigeria which has increased the demand for housing among the low, middle, and high-income families in Nigeria. However, as opined by Nnametu and Emoh (2020), the current housing supply in Nigeria has fallen short of meeting the demand, this has led to different challenges including house shortage, inadequate infrastructure, and slum proliferation. As a result, most people living in the cities of the less developed countries are living in houses whose conditions are appalling in terms of social, economic and health standards. Addressing housing demand for households has continuously been a thing of concern to the people and governments of developing countries.

The problem of housing demand is not peculiar to Nigeria. According to the Minister of Lands and Housing, Mrs. Akon Eyakenyi, a major impediment to the construction of housing units for households in Nigeria however, is the high cost of land. To meet Nigeria's housing demand of 17 million housing units would need at the minimum about 17 million plots of land. When converted to a more common unit of measurement, square kilometer, that would give an approximate of 11,470 square kilometer, that is an equivalent the size of Rivers State, or three times the size of Lagos State (Enoghase *et al*, 2015).

Relevant literatures have explained housing demand and various effective means of addressing it in different timeline. According to the National Housing Agency, various effective strategies have been devised to facilitate housing delivery. These strategies emphasize active engagement with various stakeholders, underlining the consensus that successful housing delivery necessitates collaborative efforts involving multiple stakeholders. The implementation of the 1991 policy is strategically fortified by fostering collaborative public-private partnerships, thereby ensuring a robust foundation for sustainable development. This policy approach operates within a multifaceted framework, encompassing vertical interactions across the three government tiers and horizontal collaborations involving various stakeholders in planning and innovation. This strategic orchestration effectively curtails the government's direct involvement in construction while accentuating the pivotal role of private partners in furnishing housing and related services. Central to this policy is eliminating inhibiting factors, including but not limited to affordability challenges, the constraint imposed by the Land Use Act, and impediments to financial access (Kareem *et al.*, 2022). Through these concerted efforts, the 1991 policy underscores a comprehensive endeavor to surmount barriers that encumber housing provision, ultimately facilitating an environment conducive to sustainable development. Despite the government's attempt to provide adequate and decent accommodation to households, result has shown that; the most of the housing schemes are poorly conceived and not efficient thereby became unsuccessful in meeting the housing demand of the targeted households, the number of houses provided by government is much more less than those provided by the private sector and government involvement in housing supply is not cost effective. On the other hand, house prices and rents; have grown ahead of general inflation.

In the context of Nigeria's housing landscape, understanding the interplay between land availability, financial accessibility, and housing development is paramount. This multifaceted relationship has profound implications for housing demand preferences, shaping individuals' and families' choices to pursue adequate and suitable housing solutions (Adeleke, 2019). As a finite resource, land constitutes a foundational element in the housing equation. The availability, location, and affordability of land significantly influence the feasibility of housing development and subsequently impact the types and designs of housing units that cater to the population's diverse needs.

Different housing styles, such as colonial, modern, traditional, or minimalist, resonate differently with various demographic segments. For instance, younger generations might lean towards contemporary and minimalist designs, while older generations might prefer more traditional and familiar styles (Charles and Lawrence, 2022). The housing style often reflects the cultural and personal preferences of potential homeowners, guiding

their demand toward homes that resonate with their aesthetic sensibilities. The interplay between housing style and type is intricate, as different housing styles can be adapted to various housing types. For example, a modern architectural style can be integrated into both single-family homes and condominiums. This flexibility allows potential homeowners to align their desired style with their preferred type of dwelling (Muoneke, 2023).

One of the major problems facing the urbanization process is housing. The government acknowledged that we have 17 million housing shortage and we are celebrating 1,300 units. The shortage was acknowledged about two decades ago and a target was set to house all Nigerians before the year 2000. We have the resources and all efforts required to achieve the target, but failed to. The government of Nigeria had identified this housing problem but had failed to resolve the problems years after. Recently, various research have been embark on housing Awka, even though there are good number of report ranging from assessment of problems and prospects of residential housing development in Awka, evaluation of the causes of housing problems in Nigeria: a case study of Awka the Capital City and also Anambra state housing development corporation, Awka and service delivery, no such studies have been carried out on housing demand, to substantiate these findings and reviewed in-depth aspect of housing demand, critically in the study area. Therefore, there is need to analysis the housing demand alongside the socio-economic characteristic that influence it demands from the point of cause and to proffer lasting solutions.

THE METHODOLOGY

Awka is situated in the South Eastern Region of Nigeria. It is specifically located in Awka South Local Government Area of Anambra State. It is located at Latitude 6012`E and 6025`N and longitude 7004`N and 7004`E. Awka is at about 600km east of Lagos in the centre of the densely populated Igbo heartland in south-eastern Nigeria. The Enugu-Onitsha express road is the major road connecting Awka, to major cities and states, there are also several location roads linking Awka to smaller towns such as Agulu, Nibo, Amawbia, Enugwu-ukwu and Abagana.



Figure 1: Map of Nigeria Showing Anambra State;

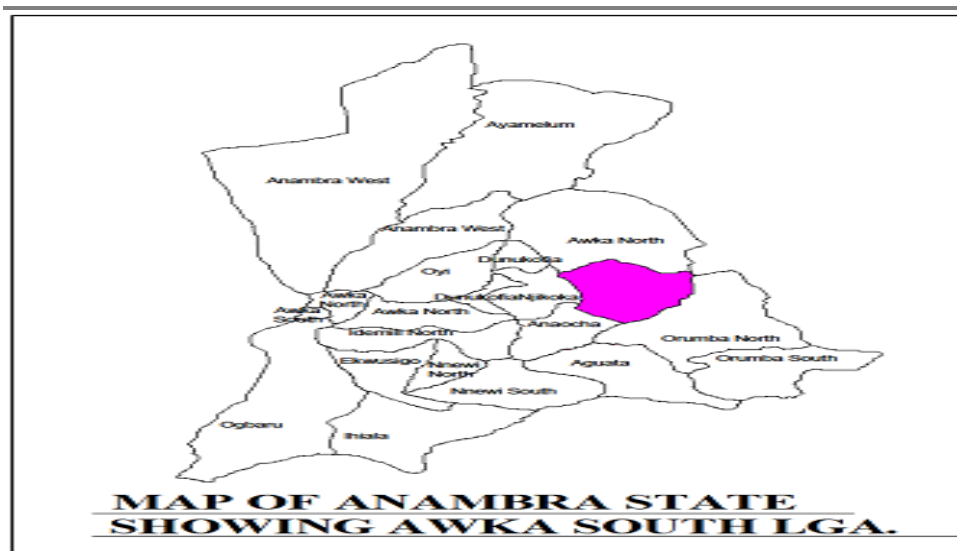


Figure 2: Map of Anambra State Showing Awka South L.G.A

(Source: Awka Capital Territory Development Authority, 2024.)

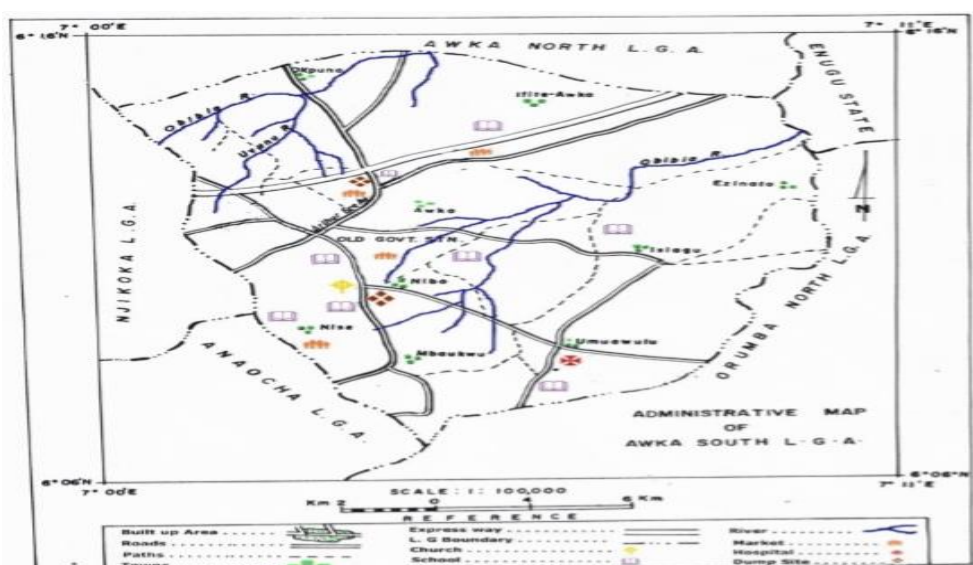


Figure 3: Map of Awka South showing the Study Area. (Source: Anambra State Survey Dept, Awka, 1995).

People and Population:

Awka comprises of Awka urban, Ifite-Awka and Umuokpu Awka. All together, Awka comprises of seven (7) villages, although Ifite-Awka and Umuokpu Awka are territorially separated from Awka urban but are traditionally considered as villages within Awka. Over the years, Awka has attracted people from other states of Nigeria, and beyond, even and has a significant number of immigrants from Northern Nigeria, Delta region, Cameroon and Ghana. According to the 2006 Nigerian Census, Awka has an estimated population of 301,657 (National Population Commission, 2006). Since the creation of the State, and making of Awka its capital and establishment of a Federal and State University and other Federal and financial institutions, the population of Awka has continued to grow at a rate estimated at over 30% (National Population Commission, 2006).

The study adopted the survey research design. The study population comprises of the seven (7) districts represented by family heads and independent single individuals, the city has an estimated population of 301,657 as of the 2006 Nigerian census. This population covers seven (7) districts which make up Awka City. For the purpose of this study the 2006 population was projected to 2025 using Thomas Malthus Exponential model; $P_2 = P_1 (1+r)^n$ to be 509,800 persons approximately using a growth rate of 2.8%. With the aid of the Taro Yamane formula to calculate and determine the sample size for this study given as:

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

$$1+N(e)^2$$

Where n = Sample size ?

N = Population N = 509,800

I = Constant I = Constant

e = Margin for error e = 0.05 or 5%

For the purpose of this research work, the purposive sampling approach was used and the sample size of the study is given as 400. Through Oral interview, observation and Questionnaires survey to buttress the findings of the literature review. Primary data were collected through the use of questionnaires in line with the objectives of the study and administered to seven (7) districts which make up Awka City. 390 questionnaires out of the 400 copies that were administered in the field survey were duly completed and used for analysis. The field survey took place between the months of January and February, 2025. The field survey was carried out at the beginning of the year, with a view to having a comprehensive knowledge of the phenomenon under investigation as well as identifies the actual housing demand of the study. The field data were analyzed using tables, percentages, frequency counts.

RESULT AND DISCUSSION

The only means by which housing as a consumption commodity and like any other commodity becomes satisfied is through the process of demand. The demand structure reflects the different manner by which housing and its ancillary facilities are consumed. In this section, a detail of how housing demand is generated and influenced by the socio-economic characteristic of households in the study area is discussed. The first part of the analysis is concerned with analyses on the socio-economic characteristics of households in Awka city, while the second part is discussing the income distribution and housing demand dynamics of household. Out of the 400 questionnaires distributed, 390 were successfully completed, returned and considered valid. This analysis is based on these 390 valid returns questionnaires.

Socio-Economic Characteristics of Household in Awka City

Gender of Respondents

Figure 4 shows that 81% of respondents are female while only 19% are female. This show that majority of respondents are female.

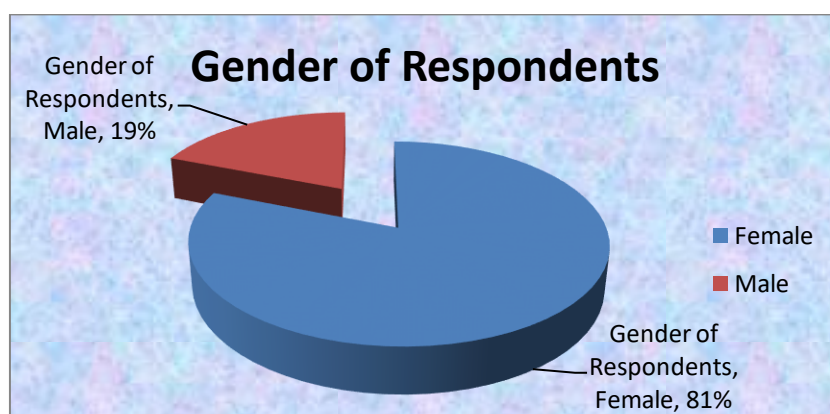


Figure 4: Pie Chart Showing Gender of Respondents

(Source: Researcher field survey 2025)

Marital Status of Respondents

Figure 5, shows that, an overwhelming majority of the household heads are married people, 76 percent, represent those that are married while only 19 percent are single. Also, another 3 percent are divorced while 2 percent are separated.

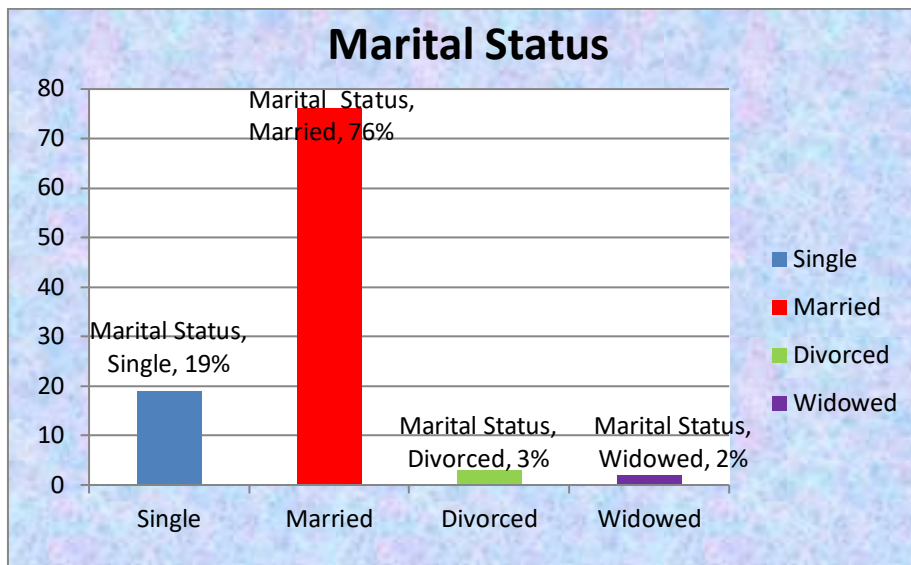


Figure 5: Bar Chart Showing Marital Status of Respondents

(Source: Researcher field survey 2025)

Respondents of Age

Figure 6 below shows that 34 percent of the respondents are between the age of 20 and 30 while 35 per cent are between the ages of 31 and 40 and another 19 per cent belong to the age of 41-50 years old while 12 percent of respondents are 50 and above.

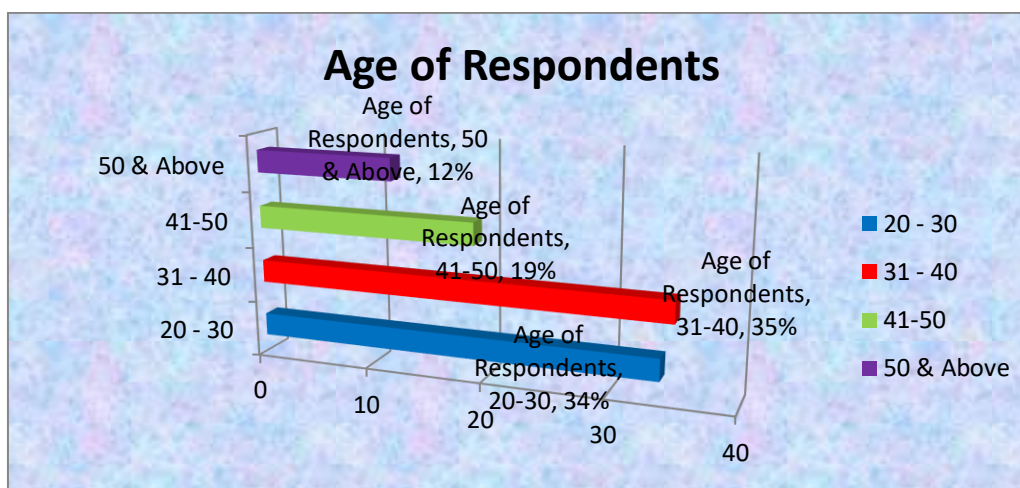


Figure 6: Bar Chart Showing Ages of the Respondents

Source: Fieldwork, 2025

Household Size

Another socio-economic variable of importance is the household size. Figure 7 shows the distribution of household size in the study is shown below. it indicates that 9 percent of the respondents claim that they are less than three persons in their respective households; 27.7 percent claim that they have between 3-6 persons

each while among 15.6 percent, household size range from 7-10, while people whose household size is above 10 persons represents 48.2 percent. This proportion is high enough to reflect the old attitude of Nigerians to family formation and care for members of the extended family.

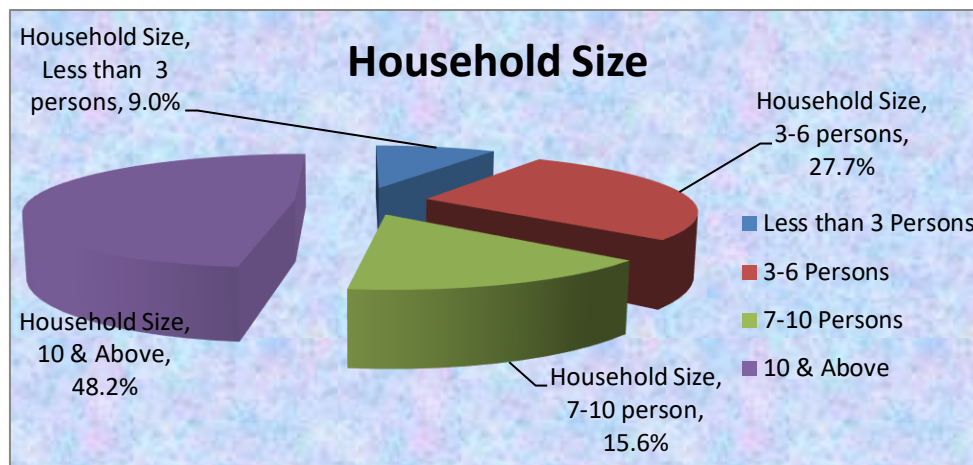


Figure 7: Pie Chart Showing Household Size of the Respondents

Source: Fieldwork, 2025

Educational Qualifications of the Respondents

Figure 8 shows Literacy level among the people is high, about 21 percent have primary education, 29 per cent have secondary education while 50 per cent have post-secondary education. Result shows that significant numbers of respondents in the study area are educated.

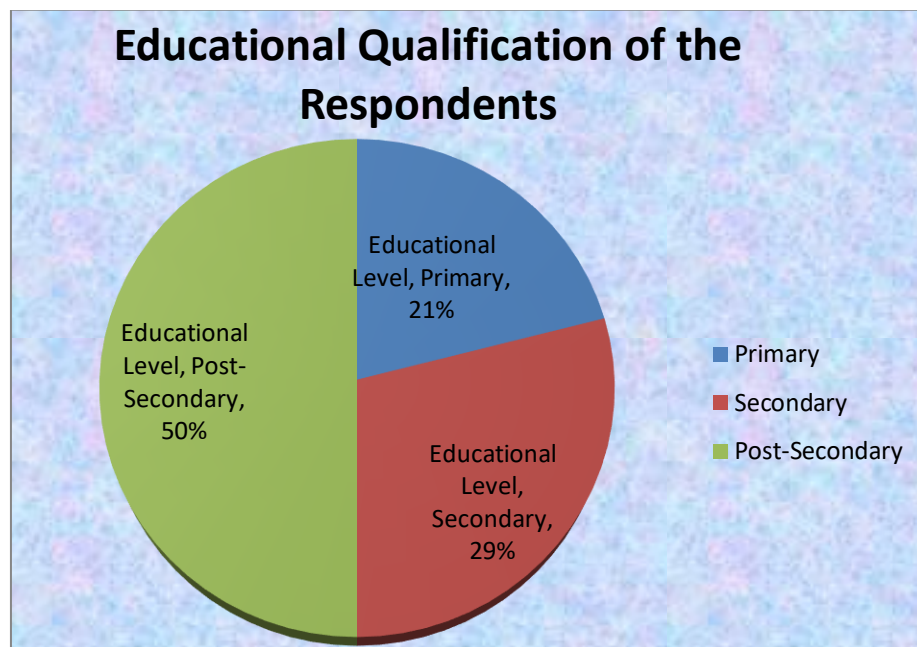


Figure 8: Pie Chart Educational Status of Respondents

Source: Fieldwork, 2025

Origin of the Respondents

Our survey figure 9 shows that about 43 per cent are indigenes from Awka while the remaining 57 per cent are non-indigenes. Result shows that we have a significant number of non-indigenes living and earning a living in the Awka city.

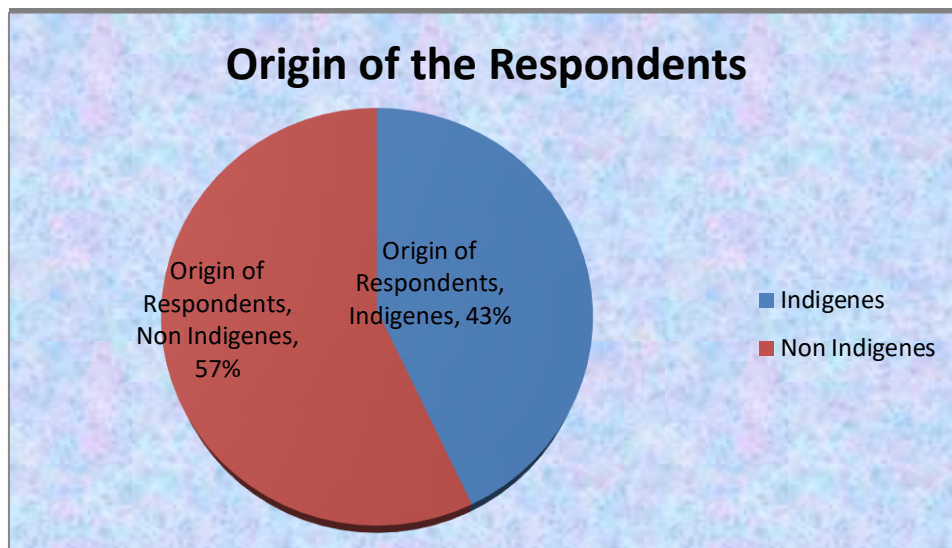


Figure 9: Showing Origin of the Respondents

Source: Fieldwork 2025

Occupations of the Respondents

An examination of the occupation distribution among the respondents in figure 10 shows that about 48.7% are civil servants; only 19% are employed in the organized private sector while about 17% are self-employed professionals, 15.3% are artisan. The implication is that majority of respondents are salary earners (workers) which also influence rates of housing demand in the study area.

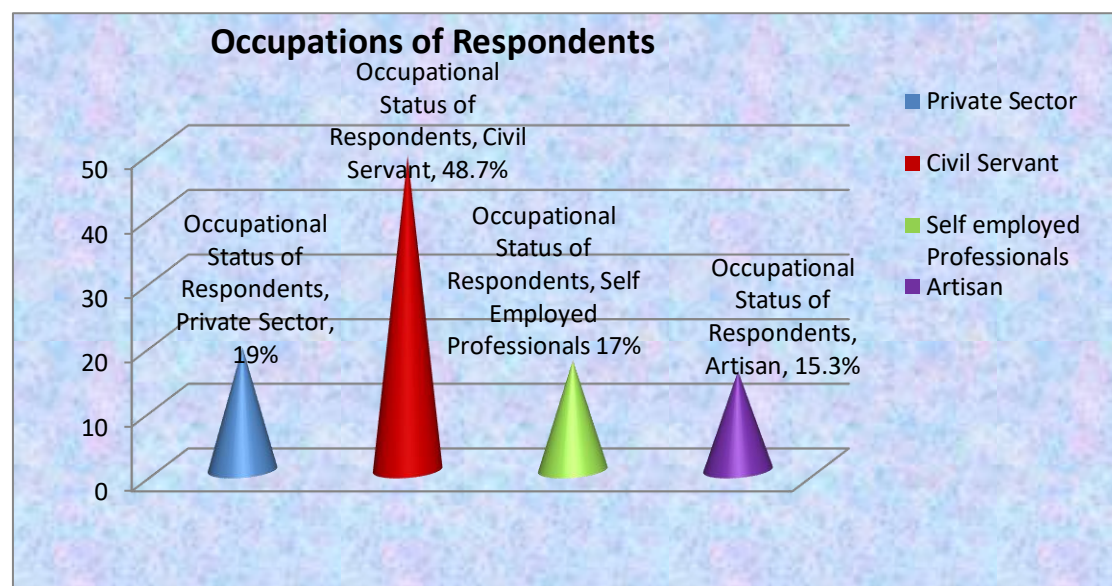


Figure 10: Column Chart Occupational Statuses of Respondents

Source: Fieldwork 2025

Table 1: Showing Income Distribution among the Respondents

Income level per Month		Frequency	Percentage%
1.	< ₦10,000	40	10.34%
2.	₦10,000-₦34,999	83	21.26%

3.	₦35,000-₦54,999	70	17.81%
4.	₦55,000-₦74,999	99	25.28%
5.	₦75,000-₦99,999	47	12.06%
6.	₦100,000 and above	51	13.21%
	TOTAL	390	100%

Source: Fieldwork, 2025

Income Distribution among the Respondents in Awka city

Table 1 above reveals that 25.28% Of the respondents earn between ₦55,000-₦74,000 per a month, 21.26% of the respondents earn within income category of ₦10,000-₦34,999, while 17.81 and 13.21% of the respondents indicated that their income level fall within the range of ₦35,000-₦54,999 and ₦100,000 and above respectively, 10.34 % of the respondents earn less than ₦10,000 per a month. Generally, from the analysis of the data indicates that on average the respondents are low income earners.

Table 2: Showing Extra Job by the People

S/N	DESCRIPTION	Frequency	Percentage
1	YES	151	38.7
2	NO	239	61.3
	TOTAL	390	100

Source: Fieldwork, 2025

Extra Job by the People

Low-income distribution has always meant lower capacity of people to satisfy their basic needs, including housing. Therefore, people are faced with the option of adjustment. This takes place in form of part-time jobs by workers. So, an attempt was made to find out the practice of extra income earning jobs among people. The result shown in table 2 above indicates that 151 of the respondents, that is about 38.7 % claimed to have one extra job or the other. While 239 of the respondents, that is about 61.3% do not have extra jobs.

Table 3: Showing Income from Extra Job

S/N	Income (N)	Frequency	Percentage
1	Less than 5000.00	193.1	49.5%
2	5000.00 - 10000	77.2	19.8%
3	10001 – 15000.00	37.8	9.7%
4	15001 – 20000.00	44.1	11.3%
5	More than 20000	37.8	9.7%
	TOTAL	390	100%

Source: Fieldwork, 2025

Income from Extra Job

The extra job attracts extra income as shown in table 3, as can be seen from the table above, over 69.3 per cent of the part time job undertakers collect less than the contribution of the part time job to household income is marginal; though might be important in enhancing the income status of the people.

Table 4: Showing Household with Savings

S/N	Savings	Frequency	Percentage
1	YES	264.4	67.8
2	NO	125.6	32.2
	TOTAL	390	100

Source: Fieldwork, 2025

Household with Savings

Saving by the people is also examined. The above table 4 results reveals that, significant proportion of the respondents, representing 32.2 percent of the respondent has no saving while 67.8 percent have savings.

Table 5: Showing Monthly Savings by the People

S/N	Savings in Naira	Frequency	Percentage
1	Less than 5000.00	194.2	49.8
2	5000.00-30000.00	139.6	35.8
3	30001.00-55000.00	24.2	6.2
4	55001.00-70000.00	18.7	4.8
5	More than 70000.00	13.3	3.4
	TOTAL	390	100

Source: Fieldwork, 2025

Monthly Savings by the People

The result from the above table 5 indicates that, 49.8% of the respondents saves less than N5,000, 35.8% of the respondents saves N5,000 - N30,000, 6.2% saves N30,001 – N55,000, 4.8% of the respondents saves N55,001 – N70,000, while a proportion of 3.4% saves more than N70,000.

Table 6: Showing Rating Income by People

S/N		Frequency	Percent	Remark
1	Very Low	100.2	25.7 %	Low Income
2	Low	107.3	27.5%	

3	Low Medium	71.8	18.4%	Middle Income Group
4	Medium Middle	64.4	16.5%	
5	Upper Middle	20.7	5.3%	
6	Lower Middle	15.2	3.9%	Upper Income Group
7	Middle Upper	10.4	2.7%	
	TOTAL	390	100%	

Source: Fieldwork, 2025

The above table 6 shows that about 25.7 percent of the respondents feel that their income is very low; 27.5 percent feel that it is low while 18.4 percent feel that it is low medium. In general, 71.6 per cent of the respondents classify themselves as poor people. Similarly, 21.8 percent of the people feel that they belong to the medium income class as opposed to about 6.6 percent who feel that they belong to the high income class.

In general, the perception of income status by the people reflects the income distribution pattern noted already. In this study, among all socio-economic variables, income stands out as being theoretically relevant to housing demand either by rentage or by ownership through purchase or construction by self. This is not to say that income is a fatal determinant of demand. It is important but not sufficient to affect housing demand.

Housing Demand Process

In figure 11, out of 390 households covered by this study, only 40.5 percent are house owners. A significant proportion, 49 percent are renters. Another 5.3 percent inherited their houses; about 2.2 percent are house sharers while a small proportion of 3 percent are squatters. The small proportion of squatters reflects on the concept of ownership in Nigeria and may also partly reflect the relatively simple nature of Awka as opposed to large urban centers where extreme difficulty in housing acquisition makes squatting inevitable among most households. Since squatters lose their household status, they will consider themselves as part of hosting households as a result of which they consider themselves renters or owners depending on the status of the hosting households.

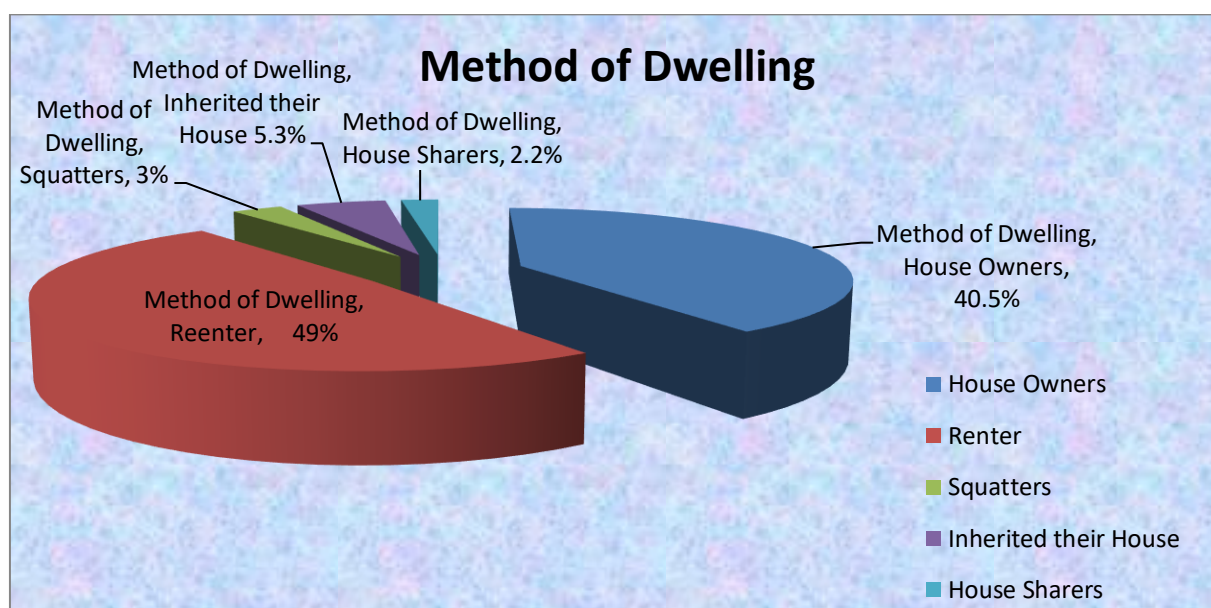


Figure 11: Pie chart Showing Method of Dwelling

Source: Fieldwork, 2025

Type of housing lived in by Respondent in Awka city

From the analyze chart below, figure 12 result shows the type of housing lived in by respondents in Awka city were 25.28% of the sampled population live in face-me apartment. While 22.41%, 16.66%, and 14.94% of respondents indicated that they live in roomy, bungalows, detached and semi-detached apartment respectively, 10.34% of the respondents live in self-contained apartment, 8.62% of the entire sampled population lives in block of flat, while only 1.75% represents others of the total population who could not reveal the type of house they live in.

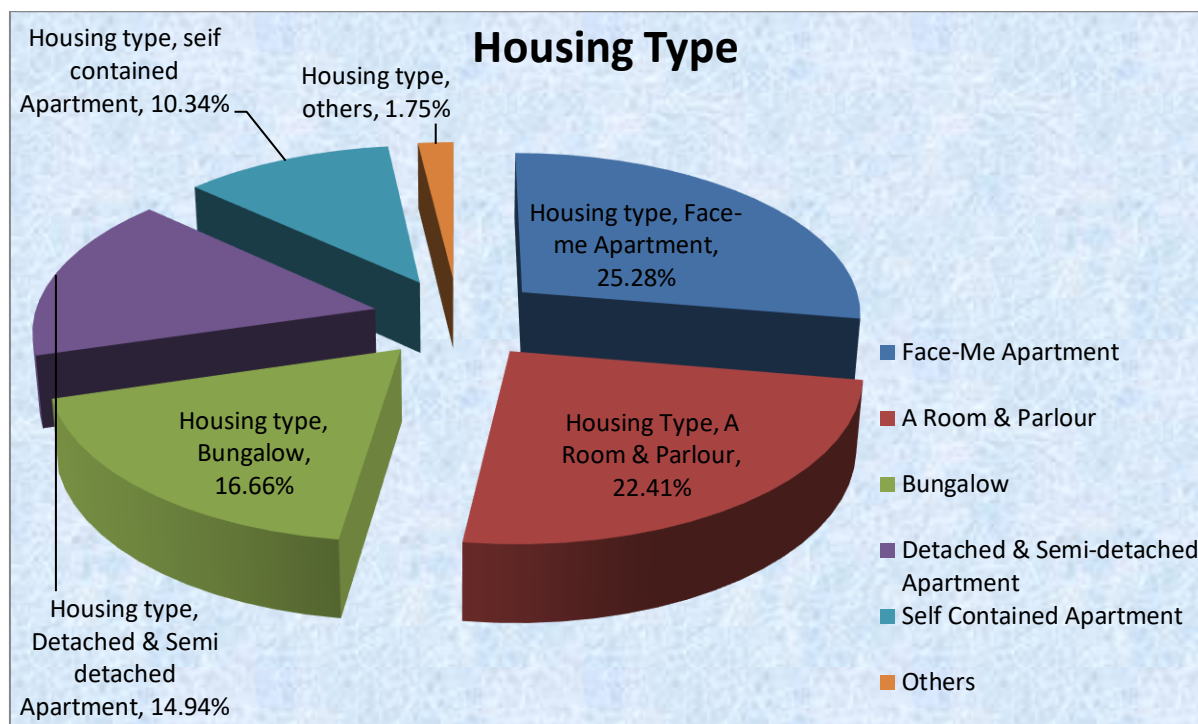


Figure 12: Pie Chart Showing Housing Type

Source: Fieldwork, 2025

Housing Demand Dynamics

The mere fact that a household occupies a house has established a demand situation. What is more important is how people continually attempt to change their housing situation for better. This is reflected in changes in the consumption of housing. As a result, some demand dynamic variables become important in understanding these changes. An attempt was made to know when they entered into their present houses.

Table 7: Showing When Households Occupied their Present Housing and Length of Stay

S/N	When House Was Occupied	Frequency	Percentage %
1	Less than one year	49.9	12.8
2	1 - 5 Years ago	137.7	35.3
3	6 - 10 Years ago	67.9	17.4
4	11 – 15 Years ago	34.2	8.8
5	16 - 20 Years ago	40.2	10.3

6	More than 20 Years ago	35.1	9
7	Cannot say	25	6.4
	TOTAL	390	100%

Source: Fieldwork, 2025

The result is shown in the above table 7; the result shows that 35.3 percent entered the present house between 1-5 years ago, about 17.4 per cent entered between 6-10 years ago, while 12.8 per cent of the households entered their house in less than a year. Also, 10.3 percent of household indicated to have occupied between 16-20 years while 11-15 years ago as 8.8 percent. Also, only 9 per cent of the households occupied the house over 20 years ago, but 6.4 percent cannot say how long they have lived.

Table 8: Showing Number of Times Housing was Changed in the Last Ten Years

S/N	Time	Frequency	Percentage
1	Once	191.1	49%
2	Twice	70.2	18%
3	Thrice	58.5	15%
4	Four Times	35.1	9%
5	Five Times	15.6	4%
6	More Than Five Times	19.5	5%
	TOTAL	390	100%

Source: Fieldwork, 2025

Number of Times Housing was Changed in the Last Ten Years

The household heads were also asked to indicate how many times they changed houses within the last ten years. The result is shown in the above table 8. The table 8 shows that 49 per cent of the respondents changed housing once; about 18 per cent had changed it twice while about 15 percent had changed housing thrice within the last ten years. Also, 9 per cent indicated to have changed housing four times, while 5 per cent changed housing more than five times. Only a small proportion of about 4 per cent changed housing five times in the last ten years.

Table 9: Showing Reasons for Changing Housing

S/N	Reason	Frequency	Percentage
1.	Due to increase in income	52.7	13.5
2.	Due to increase in Household size	129.5	33.2
3.	A Simple desire to change	70.2	18
4.	To move closer to place of work	62	15.9

5.	Others	52.3	13.4
6.	Cannot say	23.3	6
	TOTAL	390	100

Source: Fieldwork, 2025

Households Reasons for Changing Housing

An account of the reasons for changing housing indicated in the above table 9, that about 33.2 percent did so due to increase in their household size, about 13.5 percent of the respondents said that they changed housing due to increase in their income, while about 18 percent changed because of a simple desire to change their housing. Further, about 15.9 percent had changed their houses in order to move close to their place of work, and 13.4 percent had changed their houses for other reason and not could reveal, while 6 percent cannot give account.

Table 10: Showing Households Intention to Have Their Own Houses

S/N	Intention to Own a House	Frequency	Percentage
1	Yes	264	67.7
2	No	114.3	29.3
3	Can Not Say	11.7	3
	TOTAL	390	100

Source: Fieldwork, 2025

Households Intention to Have Their Own Houses

It is also important to examine the disposition of households to a change in their housing residency status. Responses to a question on this are shown in the above table 10; the majority of the 264 house renters, 67.7 per cent, indicate an intention to have their own house; 29.3 percent do not have such intention now while about 3 percent remain undecided.

Table 11: Showing Time When the Construction of Own Houses Started Among Present House Renters

S/N	WHEN HOUSE CONSTRUCTION STARTED	FREQUENCY	PERCENTAGE %
1.	Less Than One Year	103.2	39.1%
2.	1 - 3	50.7	19.2%
3.	4 - 6	59.7	22.6%
4.	7 - 9	29.8	11.3%
5.	10 & Above	20.6	7.8%
	TOTAL	264	100%

Source: Fieldwork, 2025

When the Construction of Own Houses Started Among Present House Renters

For the 264 household heads that have intention to build their own houses (See table 10), table 11 above indicated that 103.2 (that is 39.1 percent of the total respondents) had started construction. Out of these, 39.1 per cent started their houses less than a year ago, 19.2 percent started 1-3 years ago, while about 22.6 percent started 4-6 years ago, 11.3 percent 7-10 years respectively. Also, about 7.8 percent started at about 10 and more years ago.

Also, results show that gender and marital status alone does not determine the level of housing development. Gender and marital status in association with varied variables and principles explained housing demand in urban cities. In Nigeria, for example, gender inequalities in access to housing, property rights, affordability, and marital status shaped housing design and can significantly impact family housing experiences. As observed in the urban areas, gender disparities in home ownership exist, with women having lower ownership rates than men due to widespread socio-economic disparities and discriminatory practices against women. Urban women in Nigeria are undermined and experience four dimensions of vulnerability: physical vulnerability, productive resource vulnerability, participation in the decision-making process vulnerability, and income vulnerability. These act as a clog in the wheel of their home ownership. To address the aforementioned vulnerabilities, as asserts that to create a 'non-sexist' city in which the urban environment is planned equally for women and men, the gender viewpoint (gender mainstreaming) needs to be prioritized in urban planning.

In addition, it was established as analyzed result indicates that education and the number of houses built per year can be linked to levels of educational attainment. Growing evidence portrays that improved or higher levels of education bring about increased levels of income, greater employment opportunities, improved property values, robust community engagement, and demand for essential social and physical infrastructure. All things being equal, these, individually and/or collectively, will stimulate housing development. As affirmed that education is a leading determinant of economic growth, employment, and earnings to strengthen the above submission. Since many Nigerians derive pride in home ownership in the face of the current high rent, a significant number will want to build their home when their employment status and earnings improve. In addition, the desire to attain high educational status, rural-urban drift set in as higher institutions and research centers are found in major cities. Education alone cannot affect demand for housing directly but rather affect the individual psychological in terms of housing type and preference.

This research was designed to analyze the socio-economic characteristics and its relationship with housing demand in Awka city. Sequels to the findings from the socio-economic characteristic of household as it relate to income, result shows that the higher the income, the more likelihood for change in housing demand and quality of residential housing units constructed. A significant proportion of the sampled populations were struggling to access decent housing, a relative few had access to deluxe housing options. Similarly to review literature, the findings reveal the tendency for housing demand among the low, middle and high income households.

Equally, households occupied their present housing and length of stay, shows that residents who have lived in an area for a long period may have a strong sense of belonging and amenity with the community. This stability could create a basis for housing demand, supply and investments in local business, infrastructure, and community services. In addition, the length of stay is equally associated with home ownership. It is believed that residents who have lived in a neighborhood for a long time are more desirous of their own homes. Literally, as reviewed earlier, length of stay is based on household desire and preference and tied to factors such as, proximity of place of work, security, availability of social amenities.

Also, household size result shows that with housing demand, as economically active populations, including those with a large proportion of children and young adults (large household size), tend to drive higher housing demand as they form new households and seek independent living arrangements. It affirmed that armed with population growth, and particularly growth in the number of households, leads to a growth in housing demand, while population decline might lead to a decrease in housing demand. Also, in line with relevant literature, result on household size address overcrowded condition as family size continues to expand. This will influence house type and demand for house.

CONCLUSION

The socio-economic characteristic of household is an essential tool that influence housing demand and therefore, should be incorporated in decision and policy making to reflect the opinions of significant proportion of households when providing housing. The study attempted to identify the socio-economic characteristic that constitutes housing demand in Awka city. The policies and recommendations suggested have been based on the problem identified. Other relevant policies could be drawn which can complement with those given in this study, which can form an essential element for the solution of our housing demand problems. It must be admitted that the lack of certain basic data has limited this work not only in our estimate of the need but also in drawing up recommendations. When these data are made available and accessible then we would be able to make precise estimates. But until then the estimates and recommendations made here are considered good enough.

In addressing housing demand there a set of guidelines and program which are based on the findings; the study recommends guidelines that would help to provide solution to the housing demand problems in Awka city.

- Government should improve the standard of living by increasing the income earnings of workers.
- Provision of more rental housing is still very relevant and should be incorporated into the housing policy.
- Establishment of site and services scheme, allocation of land of willing developers.
- Control over prices of building materials.

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