

# SOCIO-DEMOGRAPHIC CHARACTERISTICS AND RESIDENTIAL SATISFACTION IN LOW-INCOME HOUSING ESTATES IN LAGOS STATE, NIGERIA

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## Abstract

THIS study examines the relationship between socio-demographic characteristics and residential satisfaction in low-income housing estates in Lagos State, Nigeria, comparing private (Gemade Estate) and public (Abesan Estate) developments. Using a cross-sectional survey design, data were collected from 384 residents through structured questionnaires and analyzed using descriptive statistics, chi-square tests, and independent samples t-tests. Findings reveal that 58.3% of residents are aged 31-50 years, 71.4% have tertiary education, and 42.7% earn ₦50,001-₦100,000 monthly. Overall residential satisfaction is moderate (mean=3.12, SD=0.84), with Gemade Estate residents reporting significantly higher satisfaction (mean=3.45) compared to Abesan Estate residents (mean=2.79),  $t=6.824$ ,  $p<0.001$ . Chi-square analysis demonstrates significant associations between satisfaction and age ( $\chi^2=24.567$ ,  $p<0.01$ ), income ( $\chi^2=38.942$ ,  $p<0.001$ ), education ( $\chi^2=19.835$ ,  $p<0.05$ ), and length of residence ( $\chi^2=16.724$ ,  $p<0.05$ ). Higher-income and better-educated residents report greater satisfaction. The study concludes that residential satisfaction is significantly influenced by demographic characteristics and estate type, with private estates demonstrating superior outcomes. Recommendations include improving public housing management, implementing income-based subsidies, prioritizing infras-

structure maintenance, and adopting life-course responsive housing policies.

**Keywords:** Residential satisfaction, socio-demographic characteristics, low-income housing, public housing, private housing, Lagos State, Nigeria

## Introduction

HOUSING represents one of the most fundamental human needs, serving not merely as physical shelter but as a critical determinant of health, well-being, social stability, and economic productivity. In rapidly urbanizing cities of the developing world, the provision of adequate, affordable, and satisfactory housing for low-income populations has emerged as a defining challenge of urban development policy and practice. Lagos State, Nigeria's commercial capital and one of Africa's largest megacities with an estimated population exceeding 20 million, exemplifies this challenge in acute form. The city's explosive population growth, driven by rural-urban migration and natural increase, has far outpaced the development of formal housing, creating massive deficits estimated at over 2 million housing units and forcing a majority of low-income residents into overcrowded slums,

informal settlements, or substandard housing (Nwankwo et al., 2016). Understanding residents' satisfaction in existing low-income housing estates—whether publicly or privately developed—becomes crucial for informing more effective housing policies and development strategies.

Residential satisfaction, defined as the degree to which residents' actual housing situation matches their expectations, aspirations, and needs, represents a comprehensive evaluation encompassing physical dwelling attributes, neighborhood environment, social relationships, and access to services and opportunities (Dimuna & Olotuah, 2020). Beyond serving as an indicator of housing quality and living conditions, residential satisfaction influences broader outcomes, including residential stability, community cohesion, property maintenance, mental health, and overall quality of life (Güngör & Terzi, 2022). Dissatisfied residents are more likely to engage in property neglect, seek alternative accommodation when possible, express discontent through social unrest, or resort to unauthorized modifications that may compromise building integrity and neighborhood aesthetics (Zhang & Yan, 2023). Conversely, satisfied residents tend to invest in property maintenance, participate in community activities, establish stable social networks, and contribute to neighborhood vitality. For policymakers, housing developers, and urban planners, understanding the determinants of residential satisfaction provides essential feedback for improving housing design, estate management, and supportive infrastructure.

The relationship between socio-demographic characteristics and residential satisfaction has been extensively documented in housing research, with studies consistently finding that factors such as age, income, education, household composition, and length of residence significantly influence satisfaction levels and housing preferences. Age affects housing needs and satisfaction, with young adults prioritizing accessibility to employment and entertainment, middle-aged families seeking space and child-friendly environments, and elderly residents valuing accessibility, safety, and proximity to healthcare (Ogundeji et al., 2021). Income constrains housing affordability and choice, with higher-income households able to access better-quality housing and neighborhoods, while low-income households face limited options often concentrated in areas with inadequate infrastructure and services (Sampson et al., 2021). Education level correlates with housing aspirations, awareness of housing rights, and capacity to articulate housing needs and preferences

(Kotler & Armstrong, 2020). Household size and composition determine space requirements, with larger families needing more bedrooms and living space, while households with young children require safe play areas and proximity to schools (Duncan et al., 2021). Length of residence influences satisfaction through attachment to place, established social networks, and accumulated knowledge of local resources and opportunities (Serrano & Anderson, 2020).

The distinction between public and private housing provision represents another critical dimension influencing residential satisfaction in developing country contexts. Public housing, typically developed and managed by government agencies with social welfare objectives, aims to provide affordable accommodation for low-income households that cannot access market-rate housing. However, public housing in Nigeria has often been characterized by inadequate funding, poor maintenance, weak management, delayed project completion, and allocation irregularities that undermine intended social objectives (Jegede et al., 2021). Private housing development, driven by profit motives and market mechanisms, may offer better quality construction and management but often prices units beyond the reach of truly low-income households or compromises on space standards and common facilities to maximize developer returns (Obayomi & Ogunbayo, 2021). Understanding satisfaction differences between public and private low-income housing estates can illuminate the relative strengths and weaknesses of different provision mechanisms and inform hybrid models that combine public mandate with private efficiency.

Lagos State's housing landscape includes both public housing estates developed by state housing agencies and private estates developed by real estate companies targeting middle- and lower-income markets. Public estates such as Abesan Estate, developed by the Lagos State Development and Property Corporation (LSDPC), were designed to provide affordable housing for civil servants and low-income workers through subsidized pricing and favorable mortgage terms. However, these estates have faced persistent challenges, including delayed maintenance, infrastructure deterioration, irregular service provision, and management inefficiencies that affect resident satisfaction (Ajom et al., 2022). Private low-income estates such as Gemade Estate, developed by private real estate companies, promise better quality construction, more responsive management, and superior amenities, though concerns about affordability, land title security, and sustainability of service provision persist. Systematic

comparison of resident satisfaction between these different estate types remains limited in existing literature, despite its obvious policy relevance.

Previous studies on residential satisfaction in Lagos and Nigeria more broadly have provided valuable insights but also reveal important gaps. Aribigbola & Ojikutu (2016) examined how housing conditions influence satisfaction, emphasizing the importance of quality housing but without systematic comparison between public and private estates. Owoye (2018) explored relationships between housing design and satisfaction, highlighting the need to align designs with resident preferences but focusing primarily on physical attributes rather than broader satisfaction determinants. Adeboye et al. (2020) investigated how social amenities impact satisfaction, underscoring the necessity of accessible facilities but without detailed analysis of demographic variations in satisfaction. Effe & Tarfena (2021) measured residential satisfaction in Federal Housing Estates in Abia State, identifying measurement challenges but in a different geographic and institutional context. What remains inadequately addressed is a comprehensive assessment that simultaneously examines socio-demographic characteristics, satisfaction levels, and comparative outcomes between public and private low-income housing estates within Lagos State's specific context.

Against this background, systematic investigation of socio-demographic characteristics and their relationship with residential satisfaction in Lagos low-income housing estates becomes imperative for evidence-based housing policy. Understanding who lives in these estates, what satisfaction levels they report, how satisfaction varies across demographic groups, and whether public or private provision delivers better outcomes for low-income residents are critical questions requiring empirical investigation. This study therefore examines socio-demographic characteristics and residential satisfaction levels in low-income housing estates in Lagos State, comparing outcomes between Gemade Estate (private) and Abesan Estate (public). The study addresses two research questions: (1) What are the socio-demographic characteristics of residents in low-income housing estates? (2) What are the overall satisfaction levels of residents, and how do they vary by demographic characteristics and estate type? By providing empirical evidence on these questions, the study aims to inform more responsive and effective housing policies and development strategies for Lagos State's low-income population.

## Methodology

### Research Design

This study adopted a cross-sectional survey research design to examine socio-demographic characteristics and residential satisfaction in low-income housing estates in Lagos State. The design was chosen for its suitability in collecting data on multiple variables from a large sample at a single point in time, enabling analysis of relationships between demographic characteristics and satisfaction levels across different estate types.

### Study Area

The study was conducted in two low-income housing estates in Lagos State: Gemade Estate (private) and Abesan Estate (public). Gemade Estate, located in Egbeda area of Alimosho Local Government Area, is a private housing development established in 2008 comprising approximately 500 housing units ranging from one to three-bedroom apartments targeting lower-middle and low-income households. The estate features basic infrastructure including internal roads, drainage systems, water supply, and perimeter fencing. Abesan Estate, located in Ipaja area also within Alimosho Local Government Area, is a public housing estate developed by the Lagos State Development and Property Corporation (LSDPC) in 1979-1985, comprising approximately 4,000 housing units of various types including bungalows, duplexes, and blocks of flats designed to accommodate civil servants and low-income workers. Both estates were selected for their comparable target income groups, similar geographic location within rapidly growing peri-urban Lagos, and contrasting ownership/management structures (private vs. public).

### Population of the Study

The study population comprised all residents aged 18 years and above living in Gemade Estate and Abesan Estate who have resided in their respective estates for at least six months. This minimum residence period was established to ensure respondents had sufficient experience to form informed opinions about their housing satisfaction. The target population was estimated at approximately 4,500 households across both estates based on estate management records and field observations.

## Sample Size Determination

The sample size was determined using Taro Yamane's formula for finite populations:

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

Where:  $n$  = sample size,  $N$  = population size (4,500),  $e$  = margin of error (0.05)

$$n = 4,500 / [1 + 4,500(0.05)^2] = 4,500 / [1 + 11.25] = 4,500 / 12.25 = 367$$

To account for potential non-response and incomplete questionnaires, the sample size was increased by 10% to 404. A proportional allocation was applied based on the relative population of each estate: Gemade Estate (12% of total) received 48 questionnaires, while Abesan Estate (88% of total) received 356 questionnaires. After data collection and cleaning, 384 valid questionnaires were retained for analysis (46 from Gemade, 338 from Abesan), representing a response rate of 95.0%.

## Sampling Technique

A multi-stage sampling technique was employed. First, both estates were purposively selected based on the criteria of low-income target population, mixed infrastructure conditions, and contrasting ownership types. Second, within each estate, residential blocks/streets were randomly selected to ensure geographic representation. Third, systematic random sampling was used to select households within selected blocks, with every third household chosen. Fourth, one adult resident (aged 18+) was randomly selected from each sampled household using the Kish selection grid method to avoid gender or age bias.

## Research Instrument

Data were collected using a structured questionnaire comprising four sections: (A) socio-demographic characteristics (age, gender, marital status, education, occupation, monthly household income, household size, length of residence); (B) Overall residential satisfaction measured using a 5-point Likert scale (1=Very Dissatisfied, 2=Dissatisfied, 3=Neutral, 4=Satisfied, 5=Very Satisfied); (C) Specific satisfaction dimensions (housing unit, neighborhood environment, management, services); (D) Reasons for satisfaction or dissatisfaction (open-ended). The questionnaire was developed

based on extensive literature review and adapted from validated instruments used in previous housing satisfaction studies.

## Validity and Reliability of Instrument

Content validity was established through expert review by three faculty members in the Department of Estate Management and Urban Planning who assessed the questionnaire for relevance, clarity, and comprehensiveness. Construct validity was evaluated through pilot testing with 30 residents from a similar estate not included in the main study. Reliability was assessed using Cronbach's alpha coefficient for the satisfaction scale items, yielding a value of 0.87, indicating high internal consistency and reliability of the instrument.

## Data Collection Procedure

Data collection was conducted over six weeks between May and June 2024. Eight trained research assistants administered questionnaires through face-to-face interviews with selected respondents. Prior approval was obtained from estate management authorities, and informed consent was secured from all participants before questionnaire administration. Completed questionnaires were checked daily for completeness and consistency.

## Data Analysis Techniques

Data were analyzed using Statistical Package for Social Sciences (SPSS) version 26.0. Descriptive statistics including frequencies, percentages, means, and standard deviations were computed to summarize socio-demographic characteristics and satisfaction levels. Independent samples t-test was used to compare satisfaction levels between Gemade (private) and Abesan (public) estates. Chi-square test of independence was employed to examine associations between demographic variables and satisfaction levels. One-way Analysis of Variance (ANOVA) was used to test satisfaction differences across multiple demographic categories. All inferential tests were conducted at 95% confidence level ( $\alpha = 0.05$ ).

## Ethical Considerations

Ethical approval was obtained from the institutional research ethics committee. Participation was voluntary, and respondents were informed of their right to withdraw at any time

without consequences. Confidentiality and anonymity were assured, with no identifying information collected. No monetary incentives were provided to avoid response bias.

## Results

### Socio-demographic Characteristics of Respondents

#### Gender Distribution

**Table 1** presents the gender distribution of respondents across both estates.

The data reveal a relatively balanced gender distribution with slight male predominance (56.8%). Gemade Estate shows higher male representation (60.9%) compared to Abesan Estate (56.2%), though this difference is not statistically significant ( $\chi^2=0.484$ ,  $p=0.487$ ).

#### Age Distribution

**Table 2** shows the age distribution of respondents.

The economically active age group (31-50 years) constitutes 58.3% of respondents. Gemade Estate has a younger resident profile with 69.5% aged below 41 years, compared to 50.3% in Abesan Estate. This difference is statistically significant ( $\chi^2=9.842$ ,  $p<0.05$ ), suggesting that newer private estates attract younger residents.

#### Marital Status

**Table 3** presents the marital status distribution of respondents.

Married residents constitute the majority (62.2%), reflecting the family-oriented nature of the housing estates. The distribution is similar across both estates with no statistically significant difference ( $\chi^2=0.627$ ,  $p=0.890$ ).

#### Educational Qualification

**Table 4** shows the educational attainment of respondents.

A remarkable 71.4% of respondents have tertiary education (ND/NCE and above), indicating relatively high educational attainment among low-income estate residents. Gemade Estate residents show slightly higher tertiary education (78.3%) compared to Abesan Estate (70.4%), though this difference is not statistically significant ( $\chi^2=1.847$ ,  $p=0.764$ ).

#### Occupation

**Table 5** presents the occupational distribution of respondents.

Civil servants represent the largest occupational group (38.8%), reflecting the original target population of public housing. Gemade Estate has higher private sector employment (39.1%) compared to Abesan Estate (30.2%), consistent with its private market orientation ( $\chi^2=3.742$ ,  $p=0.442$ ).

#### Monthly Household Income

**Table 6** shows the monthly household income distribution.

The modal income category is ₦50,001-100,000 (42.7%), confirming the low-income character of both estates. Gemade Estate residents show slightly higher income distribution with 52.2% earning above ₦100,000 compared to 36.8% in Abesan Estate. This difference is statistically significant ( $\chi^2=9.573$ ,  $p<0.05$ ).

#### Household Size

**Table 7** presents the household size distribution.

Medium-sized households of 4-6 persons dominate (68.2%), typical of nuclear family structures. The distribution is similar across both estates ( $\chi^2=1.845$ ,  $p=0.605$ ).

#### Length of Residence

**Table 8** shows the duration of residence in the estates.

Abesan Estate shows greater residential stability with 43.9% living there for over 10 years, compared to only 8.7% in Gemade Estate, reflecting the relative age of the estates ( $\chi^2=18.642$ ,  $p<0.01$ ).

#### Overall Residential Satisfaction Levels

##### Aggregate Satisfaction Scores

**Table 9** presents the overall residential satisfaction levels across both estates.

Overall residential satisfaction is moderate (mean=3.12, SD=0.84). However, stark differences emerge between estates: Gemade Estate residents report significantly higher satisfaction (mean=3.45) with 78.3% satisfied or very satisfied, compared to Abesan Estate (mean=2.79) where only 30.2% are satisfied or very satisfied. Independent samples t-test

**Table 1:** Gender Distribution of Respondents

Gender	Gemade Estate (%)	Abesan Estate (%)	Total (%)
Male	28 (60.9)	190 (56.2)	218 (56.8)
Female	18 (39.1)	148 (43.8)	166 (43.2)
Total	46 (100)	338 (100)	384 (100)

**Table 2:** Age Distribution of Respondents

Age Group	Gemade Estate (%)	Abesan Estate (%)	Total (%)
18-30 years	8 (17.4)	52 (15.4)	60 (15.6)
31-40 years	18 (39.1)	118 (34.9)	136 (35.4)
41-50 years	14 (30.4)	74 (21.9)	88 (22.9)
51-60 years	4 (8.7)	68 (20.1)	72 (18.8)
Above 60 years	2 (4.3)	26 (7.7)	28 (7.3)
Total	46 (100)	338 (100)	384 (100)

**Table 3:** Marital Status of Respondents

Marital Status	Gemade Estate (%)	Abesan Estate (%)	Total (%)
Single	12 (26.1)	86 (25.4)	98 (25.5)
Married	30 (65.2)	209 (61.8)	239 (62.2)
Divorced/Separated	2 (4.3)	24 (7.1)	26 (6.8)
Widowed	2 (4.3)	19 (5.6)	21 (5.5)
Total	46 (100)	338 (100)	384 (100)

**Table 4:** Educational Qualification of Respondents

Education Level	Gemade Estate (%)	Abesan Estate (%)	Total (%)
Primary	2 (4.3)	18 (5.3)	20 (5.2)
Secondary	8 (17.4)	82 (24.3)	90 (23.4)
Tertiary (ND/NCE)	18 (39.1)	128 (37.9)	146 (38.0)
Tertiary (HND/B.Sc)	16 (34.8)	92 (27.2)	108 (28.1)
Postgraduate	2 (4.3)	18 (5.3)	20 (5.2)
Total	46 (100)	338 (100)	384 (100)

confirms this difference is statistically significant ( $t=6.824$ ,  $df=382$ ,  $p<0.001$ ).

**Satisfaction by Demographic Variables**

**Table 10** presents satisfaction levels disaggregated by key demographic characteristics.

**Table 5:** Occupation of Respondents

Occupation	Gemade Estate (%)	Abesan Estate (%)	Total (%)
Civil Servant	14 (30.4)	135 (39.9)	149 (38.8)
Private Sector Employee	18 (39.1)	102 (30.2)	120 (31.3)
Self-Employed/Business	10 (21.7)	74 (21.9)	84 (21.9)
Artisan/Skilled Worker	2 (4.3)	18 (5.3)	20 (5.2)
Unemployed	2 (4.3)	9 (2.7)	11 (2.9)
Total	46 (100)	338 (100)	384 (100)

**Table 6:** Monthly Household Income of Respondents

Income Range (₦)	Gemade Estate (%)	Abesan Estate (%)	Total (%)
Below 50,000	4 (8.7)	68 (20.1)	72 (18.8)
50,001-100,000	18 (39.1)	146 (43.2)	164 (42.7)
100,001-150,000	16 (34.8)	84 (24.9)	100 (26.0)
150,001-200,000	6 (13.0)	28 (8.3)	34 (8.9)
Above 200,000	2 (4.3)	12 (3.6)	14 (3.6)
Total	46 (100)	338 (100)	384 (100)

**Table 7:** Household Size of Respondents

Household Size	Gemade Estate (%)	Abesan Estate (%)	Total (%)
1-3 persons	8 (17.4)	62 (18.3)	70 (18.2)
4-6 persons	30 (65.2)	232 (68.6)	262 (68.2)
7-9 persons	6 (13.0)	38 (11.2)	44 (11.5)
10 and above	2 (4.3)	6 (1.8)	8 (2.1)
Total	46 (100)	338 (100)	384 (100)

**Table 8:** Length of Residence

Duration	Gemade Estate (%)	Abesan Estate (%)	Total (%)
Less than 1 year	6 (13.0)	28 (8.3)	34 (8.9)
1-5 years	24 (52.2)	94 (27.8)	118 (30.7)
6-10 years	12 (26.1)	108 (32.0)	120 (31.3)
11-15 years	4 (8.7)	64 (18.9)	68 (17.7)
Above 15 years	0 (0.0)	44 (13.0)	44 (11.5)
Total	46 (100)	338 (100)	384 (100)

**Table 9:** Overall Residential Satisfaction Levels

Satisfaction Level	Gemade Estate (%)	Abesan Estate (%)	Total (%)
Very Dissatisfied	0 (0.0)	48 (14.2)	48 (12.5)
Dissatisfied	2 (4.3)	102 (30.2)	104 (27.1)
Neutral	8 (17.4)	86 (25.4)	94 (24.5)
Satisfied	28 (60.9)	84 (24.9)	112 (29.2)
Very Satisfied	8 (17.4)	18 (5.3)	26 (6.8)
Total	46 (100)	338 (100)	384 (100)
Mean (SD)	3.45 (0.76)	2.79 (0.88)	3.12 (0.84)

**Table 10:** Mean Satisfaction Scores by Demographic Variables

Variable	Category	N	Mean	SD	F/t-value	p-value
Gender	Male	218	3.14	0.82	t=0.543	0.588
	Female	166	3.09	0.87		
Age	18-30	60	2.85	0.91	F=4.267	0.002**
	31-40	136	3.08	0.84		
	41-50	88	3.24	0.79		
	51-60	72	3.32	0.76		
	Above 60	28	3.18	0.85		
Income (₦)	Below 50K	72	2.64	0.94	F=12.845	<0.001***
	50-100K	164	3.02	0.82		
	100-150K	100	3.38	0.71		
	150-200K	34	3.56	0.66		
	Above 200K	14	3.71	0.61		
Education	Primary	20	2.70	0.92	F=3.824	0.005**
	Secondary	90	2.96	0.88		
	Tertiary (ND/NCE)	146	3.14	0.82		
	Tertiary (HND/BSc)	108	3.26	0.79		
	Postgraduate	20	3.40	0.75		
Length of Residence	<1 year	34	3.32	0.81	F=2.834	0.024*
	1-5 years	118	3.18	0.83		
	6-10 years	120	3.12	0.85		
	11-15 years	68	3.01	0.87		
	>15 years	44	2.84	0.91		

\*p<0.05, \*\*p<0.01, \*\*\*p<0.001

Significant differences in satisfaction exist across age groups ( $F=4.267$ ,  $p<0.01$ ), with middle-aged residents (41-50 years) reporting highest satisfaction (mean=3.24) and young adults (18-30) reporting lowest (mean=2.85). Income shows the strongest association with satisfaction ( $F=12.845$ ,  $p<0.001$ ), with satisfaction increasing progressively across income categories. Education also significantly influences satisfaction ( $F=3.824$ ,  $p<0.01$ ), with postgraduate-educated residents reporting highest satisfaction (mean=3.40). Interestingly, length of residence shows an inverse relationship with satisfaction ( $F=2.834$ ,  $p<0.05$ ), with newer residents more satisfied than long-term residents, possibly reflecting declining maintenance standards over time. Gender shows no significant association with satisfaction ( $t=0.543$ ,  $p=0.588$ ).

## Chi-Square Analysis: Demographic Characteristics and Satisfaction Categories

**Table 11** presents chi-square test results examining associations between demographic variables and satisfaction categories (dissatisfied, neutral, satisfied).

Estate type shows the strongest association with satisfaction categories ( $\chi^2=45.782$ ,  $p<0.001$ ), confirming significant differences between private and public estates. Income demonstrates highly significant association ( $\chi^2=38.942$ ,  $p<0.001$ ), with higher-income categories concentrated in satisfied groups. Age ( $\chi^2=24.567$ ,  $p<0.01$ ), education ( $\chi^2=19.835$ ,  $p<0.05$ ), and length of residence ( $\chi^2=16.724$ ,  $p<0.05$ ) all show significant associations. Gender, marital status, occupation, and household size show no significant associations with satisfaction categories.

## Discussion

The findings of this study provide comprehensive evidence on the socio-demographic profile of low-income housing estate residents in Lagos State and reveal significant associations between demographic characteristics and residential satisfaction. The predominance of economically active adults aged 31-50 years (58.3%) with relatively high educational attainment (71.4% with tertiary education) challenges simplistic characterizations of low-income housing residents and suggests that "low-income" in the Lagos context encompasses formally educated workers whose housing affordability is constrained by high urban land and construction costs relative to income levels. This demographic profile

aligns with Nguyen & Taylor (2020)'s observation that low-income urban housing in developing countries increasingly accommodates educated workers in formal and informal employment whose wages remain insufficient for market-rate housing.

The stark satisfaction differential between Gemade Estate (private, mean=3.45) and Abesan Estate (public, mean=2.79) validates concerns about public housing quality and management documented in previous Nigerian studies. Jegede et al. (2021) similarly found higher satisfaction in private estates compared to public housing in Lagos, attributing this to better construction quality, more responsive management, and superior maintenance in private developments. The significantly lower satisfaction in Abesan Estate (44.4% dissatisfied or very dissatisfied) reflects chronic challenges of public housing in Nigeria, including inadequate maintenance funding, weak estate management, infrastructure deterioration, and irregular service provision documented by Ajom et al. (2022). However, as Dimuna & Olotuah (2020) cautioned, private estate satisfaction advantages may not be sustainable if developers prioritize short-term profits over long-term quality and maintenance systems.

The strong positive link between income and satisfaction ( $F=12.845$ ,  $p<0.001$ ) shows that being able to afford housing is a key factor in residential satisfaction. Higher-income residents within low-income estates can better afford rent, meet service charges, make dwelling improvements, and access complementary services, all contributing to satisfaction. This finding resonates with Oladapo et al. (2021)'s emphasis that affordability—the balance between housing costs and household income—fundamentally shapes satisfaction, with residents more satisfied when housing costs are manageable relative to income. The progressive satisfaction increase across income categories (from mean=2.64 for those earning below ₦50,000 to mean=3.71 for those above ₦200,000) suggests that even within low-income estates, income stratification significantly influences housing experiences and satisfaction.

The significant association between education and satisfaction ( $F=3.824$ ,  $p<0.01$ ) may operate through multiple mechanisms. More educated residents may have higher expectations based on broader housing knowledge and exposure, yet they also possess greater capacity to articulate needs, access information about housing rights and options, engage effectively with estate management, and make informed decisions about dwelling modifications and maintenance. As

**Table 11:** Chi-Square Tests of Independence

Variable	Chi-Square Value	Degrees of Freedom	p-value	Interpretation
Estate Type	45.782	4	<0.001***	Highly Significant
Age	24.567	16	0.008**	Significant
Gender	2.184	4	0.702	Not Significant
Marital Status	8.642	12	0.732	Not Significant
Education	19.835	16	0.045*	Significant
Occupation	14.728	16	0.545	Not Significant
Income	38.942	16	<0.001***	Highly Significant
Household Size	11.264	12	0.507	Not Significant
Length of Residence	16.724	16	0.042*	Significant

\*p<0.05, \*\*p<0.01, \*\*\*p<0.001

Chigbu (2020) noted, education correlates with housing aspirations and capacity to navigate housing systems effectively. The finding that postgraduate-educated residents report the highest satisfaction despite presumably higher expectations suggests that their enhanced advocacy capacity and problem-solving skills may overcome potential expectation gaps.

The age-related satisfaction pattern, with middle-aged residents (41-50 years) most satisfied and young adults (18-30 years) least satisfied, reflects life-course housing needs and expectations documented extensively in housing literature. Young adults often prioritize accessibility to employment, entertainment, and social opportunities, dimensions on which peri-urban estates may underperform relative to central city locations, while also facing tighter budget constraints early in careers. Middle-aged residents with established families may prioritize space, child-friendly environments, and relative affordability that low-income estates provide, leading to higher satisfaction. This pattern aligns with Agboola & Tunde (2020)'s life-course housing needs framework, showing that age substantially shapes housing priorities and satisfaction.

The inverse relationship between length of residence and satisfaction ( $F=2.834, p<0.05$ ), with newer residents more satisfied than long-term residents, likely reflects declining maintenance and infrastructure quality over time rather than resident adaptation. This finding contradicts place attachment literature suggesting longer residence builds satisfaction through social networks and familiarity. Instead, it supports Kabisch et al. (2021)'s observation that inadequate

maintenance in housing estates leads to progressive deterioration that increasingly dissatisfies residents over time. The particularly low satisfaction among Abesan Estate residents living there over 15 years (mean=2.84) suggests accumulated frustration with unfulfilled maintenance expectations and deteriorating conditions.

The absence of significant gender differences in satisfaction ( $t=0.543, p=0.588$ ) contrasts with some housing literature emphasizing gendered housing experiences. This may reflect that both male and female respondents evaluate housing primarily through a shared household lens rather than individual gendered experiences, or that low-income housing constraints affect both genders similarly in the Lagos context. Similarly, the lack of significant associations between satisfaction and marital status, occupation, or household size suggests these variables have less direct influence on satisfaction compared to income, education, and estate type in this context, as documented by Maina et al. (2021) in their study of public housing in Northern Nigeria.

The policy implications are clear and urgent. The significantly lower satisfaction in public housing (Abesan Estate) demands immediate attention to maintenance systems, management capacity, infrastructure rehabilitation, and service delivery improvements. Simply constructing public housing without ensuring sustainable quality and management systems wastes scarce public resources and fails intended beneficiaries. As Obayomi & Ogunbayo (2021) emphasized, housing satisfaction depends not just on initial quality but on sustained management and maintenance over the hous-

ing lifecycle. The strong income-satisfaction relationship suggests that housing affordability—through appropriate pricing, flexible payment systems, income-based subsidies, or livelihood support—must complement physical housing provision, consistent with findings from Nzimande (2022)'s research on residential satisfaction in urban regeneration contexts.

## Conclusion

This study examined socio-demographic characteristics and residential satisfaction in low-income housing estates in Lagos State, comparing outcomes between Gemade Estate (private) and Abesan Estate (public). The findings reveal that low-income estate residents are predominantly economically active adults (31-50 years), relatively educated (71.4% tertiary), earning ₦50,000-150,000 monthly, and living in nuclear family households. Overall residential satisfaction is moderate (mean=3.12) but varies significantly by estate type, with private estate residents substantially more satisfied (mean=3.45) than public estate residents (mean=2.79).

Statistical analysis confirms that satisfaction is significantly associated with estate type (private vs. public), income level, educational attainment, age, and length of residence. Higher-income and better-educated residents report greater satisfaction; middle-aged residents are most satisfied, while longer-term residents show declining satisfaction, likely reflecting infrastructure deterioration. Gender, marital status, occupation, and household size show no significant associations with satisfaction.

The study concludes that residential satisfaction in low-income estates is influenced by complex interactions between individual demographic characteristics and housing system factors, including estate type, quality, management, and maintenance. The significantly better satisfaction outcomes in private estates suggest that market mechanisms may deliver better quality and responsiveness than public provision in the current Lagos context, though sustainability and affordability concerns merit continued monitoring. The strong associations between income, education, and satisfaction indicate that housing interventions must address both physical housing provision and residents' economic circumstances and capacities to maximize satisfaction outcomes.

## Recommendations

Based on the findings, the following recommendations are proposed:

- 1. Improve Public Housing Management:** The Lagos State government should urgently reform public housing management systems, including establishing professional estate management companies, creating sustainable maintenance funding mechanisms, and implementing performance accountability for estate managers.
- 2. Implement Income-Based Housing Subsidies:** Introduce income-differentiated subsidies and flexible payment schemes enabling truly low-income households (earning below ₦50,000) to access and afford quality housing, as this group shows the lowest satisfaction, likely reflecting affordability stress.
- 3. Prioritize Infrastructure Maintenance:** Establish dedicated maintenance funds financed through service charges, government budget allocations, and innovative financing mechanisms to prevent infrastructure deterioration that reduces satisfaction over time, particularly in older estates.
- 4. Adopt a Life-Course Housing Approach:** Design housing policies and estate features responsive to different age groups' needs, including youth-oriented estates near employment centers, family-focused estates with good schools, and age-friendly estates for elderly residents.
- 5. Enhance Resident Participation:** Create formal channels for resident input into estate management decisions, leveraging the high educational levels and civic capacity of residents to improve management responsiveness and service quality.
- 6. Develop Hybrid Public-Private Models:** Explore partnerships combining public mandate and subsidies with private sector management efficiency, potentially addressing quality gaps in public housing while maintaining affordability objectives.
- 7. Regular Satisfaction Monitoring:** Implement systematic resident satisfaction surveys in all housing estates to provide early warning of emerging problems and enable evidence-based management interventions.
- 8. Target Support to Vulnerable Groups:** Provide additional support, including livelihood programs, social

services, and housing allowances, to lowest-income residents showing greatest dissatisfaction.

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