

# Residential Property Characteristics, Quality and Occupancy Duration in Minna, Niger State, Nigeria

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Published October 2026

## Abstract

Residential quality is widely regarded as a key determinant of how long households remain in a dwelling, yet empirical evidence quantifying this relationship in medium-sized Nigerian cities remains limited. This study examined the characteristics of residential properties in Minna, assessed the level of residential quality across selected neighbourhoods, and determined the factors influencing residential occupancy duration among households. A survey research design was adopted, with structured questionnaires administered to 400 households across four residential clusters: Chanchaga (F-Layout), Tudun Wada North, Bosso Central II, and Tudun Wada South (Tunga Low-Cost). Of these, 341 questionnaires were retrieved and analysed (85.25% response rate). Data were analysed using descriptive statistics, Pearson correlation, and multiple regression. Findings revealed considerable variation in housing typologies and quality across clusters, with an overall Mean Residential Quality Index of 3.25 (moderate quality). Structural stability, ventilation and security were rated favourably, while water supply, drainage, sanitation and waste disposal were rated poorly. Multiple regression showed that residential quality ( $\beta = 0.884$ ,  $p < 0.001$ ), ownership status ( $\beta = 1.565$ ,  $p < 0.001$ ) and household income ( $\beta = 0.000019$ ,  $p < 0.001$ ) significantly predicted occupancy duration, while a weak but significant correlation ( $r = 0.19$ ,  $p < 0.001$ ) was found between quality and duration. The study concludes that residential quality, tenure security and income jointly shape residential stability in Minna, and recommends targeted quality upgrades, infrastructure investment and ownership-support schemes to reduce unnecessary residential turnover.

**Keywords:** residential quality; housing characteristics; neighbourhood; residential stability; Estate Surveyors and Valuers; housing deficit; occupancy

## 1 Introduction

Residential quality is a multifaceted concept encompassing the structural condition, service provision, and environmental adequacy of a dwelling, and it exerts a strong influence on occupants' comfort, health, and decisions about whether to remain in or leave a property (Clapham et al., 2014; World Health Organization, 2018). Cross-national evidence consistently links higher residential quality with longer occupancy, while substandard housing is associated with high tenant turnover (UN-Habitat, 2020). As residential property is a basic human need with direct bearing on social, economic and physical wellbeing (UN-Habitat, 2023), understanding what shapes occupancy duration is central to housing policy, urban management, and the protection of property investment returns.

In developing economies, however, residential occupancy is frequently disrupted by inadequate infrastructure, overcrowding and poor housing conditions (Ogunbajo et al., 2022), all of which erode residents' comfort and security and shorten the length of stay. In Nigeria specifically, rapid

urbanisation has outpaced regulatory enforcement, producing wide disparities in housing quality even within the same city (Adeleye & Olajide, 2022). Where residential property fails to meet acceptable standards, the resulting turnover raises vacancy rates, disrupts landlords' expected returns, and undermines the broader goal of stable, cohesive neighbourhoods.

Minna, the capital of Niger State, exemplifies this pattern: substantial population growth driven by its administrative, educational and commercial functions has not been matched by systematic housing planning, leaving considerable variation in residential quality across its neighbourhoods. The city's combined estimated population of over 348,000 across its core urban Local Government Areas has produced a housing market ranging from formally planned, high-quality estates to informally developing and government-built low-cost settlements, each with markedly different implications for how long households remain.

Despite the acknowledged importance of residential quality, there remains limited empirical evidence quantifying, at the micro level, how specific residential quality attributes and household characteristics jointly determine occupancy duration in a city such as Minna. Much of the existing literature described housing conditions in large metropolitan centres, with comparatively little attention paid to medium-sized cities where infrastructural and socio-economic conditions differ markedly (Akpu et al., 2015). This gap limits the extent to which global and national housing frameworks can be applied to guide practical, localised interventions in cities like Minna, and it leaves policymakers and investors without a clear, evidence-based sense of which quality dimensions matter most for residential stability in such contexts.

This study therefore examined the characteristics of residential properties, the level of residential quality, and the determinants of residential occupancy duration among households in Minna, Niger State. Specifically, the study examined the characteristics and qualities of residential properties in Minna; and determined the factors influencing residential occupancy duration among households in the study area. By combining descriptive and inferential analysis, the study provides localised, evidence-based insight to guide housing policy, property investment decisions, and urban management in Minna, contributing to the broader goal of sustainable, stable urban communities in line with Sustainable Development Goal 11, and offering Estate Surveyors and Valuers, developers and policymakers a clearer basis for prioritising interventions that protect both residents' welfare and investment returns.

For Estate Surveyors and Valuers in particular, understanding which quality attributes and household characteristics most strongly predict occupancy duration has direct practical value at every stage of property management, from feasibility and viability appraisal through to ongoing tenancy management, since prolonged occupancy directly protects rental income streams and reduces the transaction costs associated with tenant turnover. By quantifying these relationships rather than relying on general impressions of housing adequacy, this study aims to equip practitioners and policymakers with locally grounded evidence capable of informing targeted, cost-effective interventions in Minna's residential property market.

## 2 Materials and methods

### 2.1 Literature review

Housing is the physical structure and environment that shelters households, encompassing not only shelter but safety, comfort, health and general wellbeing (UN-Habitat, 2022; World Health Organiza-

tion, 2018). Beyond its physical form, housing is a social and economic institution, shaped by the standards, materials and services that determine whether a dwelling is safe, comfortable and durable (Clapham et al., 2022). Residential quality, in turn, is the degree to which a dwelling and its surrounding environment conform to established standards of safety, comfort and habitability, combining the physical condition of the structure with the adequacy of accompanying services such as water, electricity, sanitation and waste disposal (Clapham et al., 2022; Oxley & Elsinga, 2019).

Empirical assessments of residential quality typically draw on composite indicators spanning structural integrity, service provision, environmental conditions and neighbourhood characteristics (Turkington et al., 2020). Structural integrity, reflected in the condition of walls, roofs and floors, is consistently identified as a foundational indicator (Okoro et al., 2021), while the availability and reliability of basic services such as water supply, electricity, sanitation and waste management strongly shape perceived livability (Aribigbola et al., 2020). Neighbourhood-level factors, including security, access roads and proximity to schools, markets and health facilities, further condition how residents evaluate the quality of their housing (Kurian & Thampuran, 2011). In Nigeria, assessments of residential quality have repeatedly found wide disparities between formal, planned estates and informal or low-cost settlements, driven by weak regulatory enforcement and rapid informal urban expansion (Ilesanmi, 2022).

Empirical characterisations of residential properties across developing cities reveal recurring patterns of structural deficiency and infrastructural inadequacy. UN-Habitat (2022) notes that housing in many developing cities is marked by weak walls, poor roofing, inadequate flooring and limited access to water and sanitation, while the World Bank (2021) links accelerating urbanisation to overcrowding, informal settlement growth and declining housing quality in many metropolitan centres. Within Nigeria, Oduwaye and Enisan (2021) found urban residential buildings frequently characterised by poor maintenance and structural defects, while Nwokoro and Onukwube (2019) identified limited access to water, electricity, drainage and waste disposal as key drivers of poor housing quality in densely populated areas. Similarly, Muhammad et al. (2021) found poor infrastructure and weak regulatory enforcement to be central determinants of housing quality in Bauchi metropolis, a pattern that mirrors conditions reported across many Nigerian urban centres, including, as this study shows, Minna.

A substantial body of empirical work links residential quality directly to occupancy duration. Olotuah et al. (2022), studying informal settlements in Akure, found that overcrowding and poor infrastructure reduced average tenure to under two years, considerably below that of more formally planned districts, with high turnover driven by residents' ongoing search for improved housing quality. Adeleye and Olajide (2022) similarly found that residents in well-maintained homes with functioning utilities and good neighbourhood amenities remained for over five years on average, compared with fewer than two years for residents of poorly serviced homes, underscoring that quality must be understood holistically at both the dwelling and neighbourhood level. Akande et al. (2022) identified structural integrity specifically as the strongest predictor of tenancy length, with structurally deficient homes recording vacancy rates up to 40 percent higher annually than comparable properties without such defects. Ezenwaji et al. (2023) extended this analysis to the social and economic consequences of poor quality-driven mobility, finding that frequent relocation, often triggered by unreliable electricity, poor drainage and security concerns rather than affordability, disrupted social networks and increased household vulnerability.

Cross-national evidence reinforces these local findings. Evans and Wells (2019) found that residents of high-quality housing in the United States remained for an average of 8.2 years compared with 3.1 years for residents of low-quality housing, a pattern that, while differing in absolute magnitude from Nigerian contexts due to differing economic and regulatory environments, confirms the underlying relationship between quality and residential stability. Consistent with this, quantitative data from the National Bureau of Statistics (2023) show a median occupancy duration of just 1.9 years in Nigeria's informal settlements compared with 5.4 years in planned estates, reflecting stark differences in construction quality, service provision and environmental management. Tenure security and ownership status further condition this relationship: Abubakar and Doan (2020) found that owner-occupiers, valuing adaptable design and long-term investment security, tended to remain considerably longer than renters, while broader evidence across Nigerian cities associates ownership and higher household income with longer, more stable occupancy (Omisore & Adegun, 2023).

Taken together, the literature indicated that residential occupancy duration is shaped jointly by the physical and infrastructural quality of the dwelling, the socio-economic status and tenure arrangement of the household, and the broader neighbourhood environment. Maintenance practices further mediate this relationship over time: Ola-Adisa et al. (2023) found that even homes originally built to a high standard experienced shortened occupancy once routine maintenance was neglected, as visible deterioration undermined tenants' confidence in the long-term livability of the dwelling. Similarly, Aribigbola et al. (2020) found that the reliability of basic services, particularly water, electricity and sanitation, mattered as much as structural condition in shaping tenant retention, suggesting that Nigerian housing markets reward dependable basic service provision at least as strongly as structural or cosmetic upgrades. At the neighbourhood scale, UN-Habitat (2022) and the World Bank (2021) both report that strong community institutions and social cohesion can sustain residential stability even where physical housing quality is only moderate, while inconsistent enforcement of building regulations within the same district can produce "micro-mobility": short-distance relocations by households seeking marginally better-quality housing without leaving their broader social and economic environment (Federal Ministry of Works and Housing, 2022).

Regional and cross-national comparisons reinforce the Nigerian evidence. Boamah (2020), studying urban Ghana, found that residents of structurally sound housing with dependable utilities and safe neighbourhoods remained substantially longer than those in poor-quality dwellings, indicating that the quality-stability relationship extends across West African urban contexts and is not peculiar to Nigeria. Tsenkova (2019) similarly found that in fast-growing cities more broadly, perceived housing quality, encompassing safety, comfort and infrastructure access, mattered more for residential stability than rental affordability alone, a pattern echoed in Omisore and Adegun's (2023) finding that Nigerian urban neighbourhoods with better housing quality recorded longer occupancy periods regardless of relative rent levels. This consistency across geographically and economically diverse settings suggests that the quality-duration relationship may reflect a broader housing market principle rather than a context-specific artefact, even though the precise magnitude of the effect is likely to vary with local economic and regulatory conditions.

However, most of this evidence originates from large metropolitan centres, West African capitals, or non-Nigerian contexts, leaving a gap in quantified, multivariate evidence for medium-sized Nigerian cities such as Minna, where rapid but uneven urban growth, a mix of formal and informal settlement types, and distinct socio-economic conditions may combine to produce a locally specific pattern of quality-driven occupancy behaviour. This study addresses that gap directly.

This study is therefore anchored in housing adjustment theory (Morris & Winter, 1975), which proposes that households continuously assess the fit between their current housing conditions and their evolving needs and aspirations, and that this assessment, rather than housing quality in isolation, determines whether a household chooses to remain in or relocate from a dwelling. Under this framework, a household experiencing a "housing deficit," where the dwelling falls short of its needs in terms of space, services or condition, is theorised to be more likely to undertake adjustment behaviour, most commonly relocation, unless constrained by cost, tenure or the absence of better alternatives. Conversely, where housing conditions are well matched to household needs, and particularly where the household has invested in the dwelling through ownership, the theory predicts a reduced propensity to relocate even where absolute quality is only moderate. This framework is particularly well suited to explaining the joint influence of residential quality, ownership status and household income on occupancy duration, since it treats objective housing conditions and household resources as interacting inputs into a single underlying adjustment decision, rather than as independent, competing explanations. The findings of this study are interpreted against this framework in the discussion that follows.

## 2.2 Methodology

The study was conducted in Chanchaga and Bosso Local Government Areas, which together constitute the core urban structure of Minna, Niger State, with a combined population of approximately 348,788 (National Population Commission, 2006). Minna serves as the administrative, commercial and educational centre of Niger State, hosting government ministries, major markets, and tertiary institutions such as the Federal University of Technology, Minna, all of which drive sustained housing demand and population growth. A survey research design was adopted, allowing systematic investigation of relationships between residential quality and occupancy duration within a naturally occurring population. Four residential clusters were purposively selected to capture variation in housing type, quality and socio-economic status: Chanchaga (F-Layout), a planned, high-quality formal estate; Tudun Wada North (M.I. Wushishi Area), a mixed-density zone of moderate quality; Bosso Central II (Gidan Mogoro and Gidan Kwonu), a developing semi-urban and informal area; and Tudun Wada South (Tunga Low-Cost), a government-built low-cost housing estate.

Using the Taro Yamane formula at a 5% margin of error, a sample size of 400 households was derived from the combined population of the two Local Government Areas. Structured questionnaires were administered to household heads or their representatives across the four clusters (100 per cluster), capturing socio-demographic characteristics, residential quality indicators (structural condition, service availability, neighbourhood factors), and length of occupancy. The questionnaire combined closed-ended items, allowing efficient coding and statistical analysis, with a small number of open-ended items capturing respondents' own perceptions of housing adequacy, and was pre-tested on a sample outside the main study area to refine question wording and response scales prior to full administration. Content validity was addressed by ensuring the instrument's items comprehensively captured the structural, service, environmental and socio-economic dimensions of residential quality identified in the literature.

Of the 400 questionnaires administered, 341 were retrieved and found suitable for analysis, representing an 85.25% response rate; the shortfall reflects non-response, incomplete returns, and the unavailability of some respondents during retrieval. Data were analysed using the Statistical Package for the Social Sciences (SPSS), Version 27. Descriptive statistics (frequencies, percentages, means and standard deviations) characterised housing types and computed a Mean Residential

Quality Index for each cluster from ratings of ten residential property features spanning structural, service and environmental dimensions. Pearson correlation and multiple regression analysis were further applied, with occupancy duration as the dependent variable and residential quality, ownership status and household income as independent variables, at a 5% significance level.

### 3 Results and discussion

Table 1 presents the demographic profile of the 341 valid respondents. The sample was 55% male, and the largest age group (45%) fell within the 26–35 year bracket, indicating that the sample was dominated by economically active adults. Half of the respondents were married, 60% held tertiary qualifications, and civil servants (30%) and traders (25%) formed the largest occupational groups, while 62% earned between ₦50,000 and ₦100,000 monthly, indicating a broadly moderate-income sample consistent with the mixed socio-economic character of the selected clusters.

**Table 1.** Demographic Summary of Respondents (n = 341).

| Variable                  | Category        | Frequency | Percentage (%) |
|---------------------------|-----------------|-----------|----------------|
| Gender                    | Male            | 188       | 55             |
|                           | Female          | 153       | 45             |
| Age                       | Below 25        | 17        | 5              |
|                           | 26–35           | 153       | 45             |
|                           | 36–45           | 34        | 10             |
|                           | 46–55           | 102       | 30             |
|                           | Above 55        | 34        | 10             |
| Marital Status            | Single          | 119       | 35             |
|                           | Married         | 171       | 50             |
|                           | Divorced        | 34        | 10             |
|                           | Widowed         | 17        | 5              |
| Educational Qualification | Primary         | 68        | 20             |
|                           | Secondary       | 61        | 18             |
|                           | Tertiary        | 205       | 60             |
|                           | Postgraduate    | 7         | 2              |
| Occupation                | Civil Servant   | 102       | 30             |
|                           | Business/Trader | 85        | 25             |
|                           | Artisan         | 51        | 15             |
|                           | Student         | 61        | 18             |
|                           | Unemployed      | 34        | 10             |
|                           | Others          | 7         | 2              |
| Monthly Income (₦)        | Below 50,000    | 51        | 15             |
|                           | 50,000–100,000  | 211       | 62             |
|                           | 101,000–200,000 | 58        | 17             |

| Variable         | Category          | Frequency | Percentage (%) |
|------------------|-------------------|-----------|----------------|
| Ownership Status | 201,000–300,000   | 20        | 6              |
|                  | Above 300,000     | 0         | 0              |
|                  | Owner             | 102       | 30             |
|                  | Renter            | 171       | 50             |
|                  | Family            | 51        | 15             |
|                  | Employer-provided | 17        | 5              |

Source: Field Survey, 2026

Housing typologies varied considerably across the four clusters, consistent with their differing planning histories, as summarised in Table 2. Chanchaga (F-Layout) was dominated by duplexes and three-bedroom flats within a formally planned layout; Tudun Wada North comprised mainly one- and two-bedroom flats and self-contained units of moderate quality; Bosso Central II featured a mix of two-bedroom flats and bungalows within an informal, semi-urban structure; while Tunga Low-Cost consisted predominantly of one-bedroom, self-contained government-built units. Ownership patterns (Table 1) showed that 30% of households were owner-occupiers, 50% were renters, and the remaining 20% occupied family-owned (15%) or employer-provided (5%) housing, indicating that rental tenancy remains the dominant arrangement in the study area.

**Table 2.** Housing Types and Ownership by Cluster.

| Cluster                                       | Predominant Housing Type                | Description                        |
|-----------------------------------------------|-----------------------------------------|------------------------------------|
| Chanchaga (F-Layout)                          | Duplexes, 3-bedroom flats               | Formal, planned residential layout |
| Tudun Wada North (M.I. Wushishi)              | 1–2-bedroom flats, self-contained units | Mixed housing; moderate quality    |
| Bosso Central II (Gidan Mogoro & Gidan Kwonu) | 2-bedroom flats, bungalows              | Informal/semi-urban structures     |
| Tudun Wada South (Tunga Low-Cost)             | 1-bedroom, self-contained units         | Government-built low-cost housing  |

Source: Field Survey, 2026

The Mean Residential Quality Index, computed on a five-point scale, was highest in Chanchaga (F-Layout) at 4.0 (SD = 0.7) and lowest in Tunga Low-Cost at 2.6 (SD = 1.0), with Tudun Wada North and Bosso Central II recording intermediate scores of 3.4 and 3.0 respectively (Table 3). The overall mean of 3.25 indicates a moderate level of residential quality across the study area, masking considerable inter-cluster disparity consistent with prior Nigerian evidence of stark quality gaps between formal and informal housing (Ilesanmi, 2022).

**Table 3.** Mean Residential Quality Index by Cluster.

| Cluster                               | Mean Quality Index (1–5) | SD  | Interpretation                  |
|---------------------------------------|--------------------------|-----|---------------------------------|
| Chanchaga (F-Layout)                  | 4.0                      | 0.7 | High-quality, formal housing    |
| Tudun Wada North (M.I. Wushishi Area) | 3.4                      | 0.8 | Moderate quality; mixed-density |
| Bosso Central II                      | 3.0                      | 0.9 | Developing area; mixed tenure   |

| Cluster        | Mean Quality Index (1–5) | SD  | Interpretation            |
|----------------|--------------------------|-----|---------------------------|
| Tunga Low-Cost | 2.6                      | 1.0 | Low-quality; ageing stock |
| Overall Mean   | 3.25                     | —   | Moderate housing quality  |

Source: Field Survey, 2026

At the level of individual housing features (Table 4), 65% of respondents rated structural stability as "Good" or "Very Good," and similarly favorable ratings were recorded for neighbourhood security (65%), ventilation (65%) and natural lighting (65%), while access roads were rated "Good" or "Very Good" by 60% of respondents. By contrast, only 40% rated drainage systems favorably, 45% rated sanitation facilities favourably, and only 45% rated the waste disposal system favourably, with a substantial share of respondents across all four of these service indicators rating them "Fair" or "Poor." This pattern echoes the infrastructural deficits widely reported in Nigerian cities (Nwokoro & Onukwube, 2019; Aribigbola et al., 2020), and indicates that in Minna, as elsewhere, structural and design quality has advanced further than the basic utility and sanitation infrastructure needed to fully support it.

**Table 4.** Housing Features Rated by Respondents.

| Housing Feature           | Very Good | Good      | Fair      | Poor     | Very Poor |
|---------------------------|-----------|-----------|-----------|----------|-----------|
| Structural Stability      | 85 (25%)  | 136 (40%) | 68 (20%)  | 34 (10%) | 17 (5%)   |
| Ventilation               | 68 (20%)  | 153 (45%) | 85 (25%)  | 27 (8%)  | 7 (2%)    |
| Natural Lighting          | 75 (22%)  | 147 (43%) | 85 (25%)  | 27 (8%)  | 7 (2%)    |
| Water Supply              | 51 (15%)  | 119 (35%) | 102 (30%) | 51 (15%) | 17 (5%)   |
| Drainage System           | 34 (10%)  | 102 (30%) | 119 (35%) | 68 (20%) | 17 (5%)   |
| Sanitation Facilities     | 41 (12%)  | 113 (33%) | 102 (30%) | 68 (20%) | 17 (5%)   |
| Electricity Supply        | 61 (18%)  | 130 (38%) | 102 (30%) | 41 (12%) | 7 (2%)    |
| Access Road               | 68 (20%)  | 136 (40%) | 85 (25%)  | 34 (10%) | 17 (5%)   |
| Security of Neighbourhood | 85 (25%)  | 136 (40%) | 68 (20%)  | 34 (10%) | 17 (5%)   |
| Waste Disposal System     | 34 (10%)  | 119 (35%) | 119 (35%) | 51 (15%) | 17 (5%)   |

Source: Field Survey, 2026

Regarding occupancy duration (Table 5), 35% of households had resided in their current dwelling for 1–3 years and 30% for 4–6 years, while only 5% had remained for more than 10 years, indicating moderate but not strongly entrenched residential stability, with 10% of respondents classified as recent movers of under one year.

**Table 5.** Residential Occupancy Duration Distribution (n = 341).

| Occupancy Duration (Years) | Frequency | Percentage of Respondents |
|----------------------------|-----------|---------------------------|
| Less than 1 year           | 34        | 10%                       |
| 1–3 years                  | 119       | 35%                       |
| 4–6 years                  | 102       | 30%                       |
| 7–10 years                 | 68        | 20%                       |

| Occupancy Duration (Years) | Frequency | Percentage of Respondents |
|----------------------------|-----------|---------------------------|
| Over 10 years              | 17        | 5%                        |
| Total                      | 341       | 100%                      |

Source: Field Survey, 2026

Multiple regression analysis (Table 6) showed that residential quality ( $\beta = 0.884$ ,  $p < 0.001$ ), ownership status ( $\beta = 1.565$ ,  $p < 0.001$ ) and household income ( $\beta = 0.000019$ ,  $p < 0.001$ ) were all statistically significant predictors of occupancy duration, indicating that better-quality housing, owner-occupation and higher income independently extend the length of residential stay. Of the three, ownership status recorded the largest coefficient, suggesting that the security and permanence associated with owning one's home has a stronger bearing on residential stability in Minna than either physical quality or income alone.

**Table 6.** Regression Analysis of Factors Determining Occupancy Duration.

| Variable            | Coefficient | Std. Error | t-Statistic | p-Value |
|---------------------|-------------|------------|-------------|---------|
| Quality Index       | 0.884       | 0.117      | 7.57        | <0.001  |
| Owner (1=yes, 0=no) | 1.565       | 0.135      | 11.58       | <0.001  |
| Income (₦)          | 0.000019    | 0.000002   | 9.50        | <0.001  |

Source: Field Survey, 2026

A supplementary correlation analysis (Table 7) confirmed a positive but weak relationship between residential quality and occupancy duration considered on its own ( $r = 0.19$ ,  $p < 0.001$ ), suggesting that while quality matters, it operates alongside ownership and income as part of a broader set of determinants rather than as the sole driver of residential stability; the much larger standardised effect of quality within the multivariate regression, once ownership and income are held constant, indicates that its influence is better understood jointly with these socio-economic factors than in isolation.

**Table 7.** Correlation between Residential Quality and Occupancy Duration.

| Variables                           | Correlation Coefficient (r) | p-value | Interpretation                             |
|-------------------------------------|-----------------------------|---------|--------------------------------------------|
| Quality Index vs Occupancy Duration | 0.19                        | 0.001   | Weak positive but significant relationship |

Source: Field Survey, 2026

These findings are consistent with housing adjustment theory (Morris & Winter, 1975), which holds that households continuously evaluate the fit between their housing conditions and their needs, choosing to remain where that fit is favourable and to relocate where it is not. The stronger effect of ownership status relative to quality alone suggests that in Minna, as elsewhere in Nigeria (Abubakar & Doan, 2020), the security and investment commitment associated with ownership independently reduces the incentive to relocate, even where physical quality is only moderate, since owner-occupiers bear the cost of any quality deficit directly and are consequently more invested in remedying it in place rather than moving. Similarly, the modest but significant role of household income aligns with evidence that greater economic capacity affords households more scope to remain

in, and incrementally improve, their existing dwelling rather than relocating in search of better conditions elsewhere (Omisore & Adegun, 2023). Read together, the three predictors suggest that residential stability in Minna is not reducible to housing quality alone: it is the product of a household's objective housing conditions interacting with its tenure security and economic capacity to adjust those conditions in place.

These results broadly corroborate, while also refining, earlier Nigerian benchmarks. Adeleye and Olajide (2022) reported average tenures exceeding five years in well-maintained, well-serviced homes against under two years in poorly serviced ones; the present study's occupancy distribution, in which only 30% of households had stayed beyond six years, suggests that Minna's overall stability lags this benchmark, consistent with its moderate rather than high Mean Residential Quality Index of 3.25. Similarly, Akande et al. (2022) finding that structurally deficient housing carries markedly elevated vacancy risk is consistent with the significant, positive quality coefficient obtained here, reinforcing structural condition as a recurring and reliable predictor of residential stability across distinct Nigerian urban settings. Where this study extends the existing evidence is in demonstrating, within a single multivariate model, that ownership status and household income each retain independent explanatory power once residential quality is accounted for, indicating that quality-focused interventions alone are unlikely to maximise residential stability without complementary attention to tenure security and household economic capacity.

#### 4 Conclusions

This study examined residential property characteristics, residential quality, and the determinants of occupancy duration among households in Minna, Niger State. Housing types and quality varied markedly across the study clusters, with formally planned estates such as Chanchaga (F-Layout) offering substantially better structural and service conditions than low-cost or informally developing areas such as Tunga Low-Cost and Bosso Central II. Overall residential quality was moderate, with structural and environmental features rated more favourably than basic infrastructural services such as water supply, drainage and waste disposal. Residential quality, ownership status and household income were each significant, independent predictors of occupancy duration, confirming that residential stability in Minna is shaped jointly by the physical condition of housing and the socio-economic circumstances of households, consistent with the expectations of housing adjustment theory.

Based on these findings, several recommendations are proposed. First, government agencies and private developers should prioritise the upgrading of low-quality housing stock, particularly in low-cost estates, with specific attention to water supply, drainage, sanitation and waste management infrastructure, since these were the most poorly rated features overall despite comparatively favourable ratings of structural condition. Second, policies that encourage affordable home ownership, such as mortgage schemes, rent-to-own arrangements and cooperative housing finance, should be expanded, given the strong independent effect of ownership status on residential stability, and the corresponding risk that a purely rental-dominated market will continue to see high turnover regardless of quality improvements. Third, income-support or housing subsidy programmes targeted at lower-income renters may help offset the mobility pressures associated with limited household income, thereby reducing unnecessary residential turnover. Fourth, given the pronounced quality gap between Chanchaga (F-Layout) and the other three clusters, urban planning authorities should consider area-specific quality benchmarks and phased infrastructure investment plans that prioritise

the lowest-performing clusters first, rather than applying uniform interventions across a housing stock that is, in practice, highly heterogeneous. Finally, because ownership and income operate alongside, rather than instead of, physical quality, housing policy in Minna should treat quality upgrading, tenure security and household economic support as complementary rather than alternative levers for building more stable, sustainable residential neighbourhoods.

### Conflict of Interest

We declare that this paper do not have any conflicting interest whatsoever. The authors have no competing financial, employment or personal interest that could have influenced the work reported in this research.

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