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URBANIZATION, HOUSE RENT DYNAMICS, AND HOUSING AFFORDABILITY IN SABON TASHA, CHIKUN LOCAL GOVERNMENT AREA, KADUNA STATE, NIGERIA

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ABSTRACT
This study examined the relationship between rapid urbanization, house rent dynamics, and housing affordability in Sabon Tasha, Chikun Local Government Area, Kaduna State, Nigeria. A descriptive survey design was adopted, and primary data were collected through structured questionnaires administered to 388 residents selected through a multistage sampling technique. Data were analysed using descriptive statistics and Pearson's Chi-square (χ^2) test of independence. The findings revealed that respondents perceived rapid urban expansion and increasing population concentration as major drivers of rising rental values and declining housing affordability. Nearly half of the respondents (48.00%) reported that urbanization had negatively affected housing affordability, while housing demand arising from population growth (59.02%) and rapid urbanization (56.70%) were identified as the principal drivers of rent escalation. Rent increases were perceived to be most pronounced in premium housing segments (53.00%). The Chi-square analysis further revealed a statistically significant relationship between respondents' duration of residence and their perceptions of urbanization's impact on housing affordability (χ^2 = 381.432, df = 9, p < 0.001). Respondents also reported increased household financial strain (45.10%), residential displacement (12.89%), and adverse effects on local economic activities (54.12%). The study concludes that rapid urbanization, coupled with weak housing governance, is associated with growing housing affordability challenges. It recommends strengthened rent regulation, improved land-use planning, and expanded public-private partnerships to enhance the provision of affordable housing in rapidly urbanizing peri-urban communities.

Keywords: Household Expenditure; Land-use Change; Peri-urban Development; Regional Planning; Residential Mobility; Spatial Growth

INTRODUCTION
Urbanization is one of the most significant demographic and socio-economic transformations of the twenty-first century, particularly in developing countries where rapid population growth and rural–urban migration continue to reshape urban systems. Globally, over half of the population now lives in urban areas, a proportion projected to increase substantially in the coming decades (United Nations, 2022). In Sub-Saharan Africa, urbanization is accelerating, driven by population growth, economic opportunities, infrastructure expansion, and rural–urban migration (UN-Habitat, 2022). While urbanization contributes to economic growth and improved access to services, it also generates major challenges, including housing shortages, infrastructure deficits, environmental stress, and rising urban poverty (World Bank, 2023).

Nigeria is among the fastest-urbanizing countries in Africa, with the urban population increasing from below 10% in the 1950s to over 52% in recent years (National Population Commission

[NPC], 2023; United Nations, 2022). However, this rapid urban growth has not been matched by adequate housing provision and urban planning, resulting in persistent housing deficits, rising rents, informal settlements, and worsening affordability conditions (Ibem, 2011; Olayiwola et al., 2005). Current estimates indicate a national housing deficit exceeding 20 million units, with urban areas bearing the greatest burden (Federal Mortgage Bank of Nigeria [FMBN], 2023).

Housing is a basic human need and a key indicator of social welfare, yet access to adequate and affordable housing remains a major challenge in many rapidly urbanizing cities. Housing affordability refers to households' ability to secure decent accommodation without compromising other essential needs, such as food, healthcare, education, and transportation (Stone, 2006). In Nigeria, rising urban demand has significantly increased housing costs, placing severe rent burdens on low- and middle-income households (Nubi, 2011). In many urban centres, landlords and property developers exploit demand pressures to raise rents beyond household incomes, contributing to overcrowding, displacement, and spatial inequality (Animashaun, 2010; UN-Habitat, 2022). Similar trends are evident across Sub-Saharan African cities such as Nairobi, Accra, Johannesburg, and Kigali, where rapid urbanization has reshaped housing markets and intensified affordability crises (Fox & Goodfellow, 2021; Obeng-Odoom, 2020).

Substantial scholarly attention has been devoted to understanding these housing challenges within Nigeria's major metropolitan centres. For instance, studies on Lagos have documented that severe supply-demand imbalances force over 70% of residents into the rental market, where low- and middle-income households routinely spend between 40% and 60% of their total income on shelter (Olotuah, 2015). Agunbiade et al. (2013) examined the modes of housing production in Lagos, highlighting how land, labour, and capital constraints perpetuate supply shortages, while Olotuah and Fulani (2016) investigated residents' perception of quality in public housing estates, identifying significant deficits in housing quality and maintenance. In Abuja, Jibril and Garba (2012) analysed the structural challenges of matching housing needs in the Federal Capital Territory, documenting a persistent housing deficit of approximately 1.7 million units. This baseline crisis has been compounded by severe contemporary rental escalations, with low-income families frequently exceeding the 30% international expenditure-to-income benchmark due to soaring land and structural procurement costs (Dauda, 2024; Olatinwo et al., 2024). Similarly, empirical investigations in Port Harcourt have examined long-term rental value trends, showing substantial increases across major residential property types and placing a disproportionate affordability burden on low-income households (Elenwo & Akujuru, 2023). In Kano, empirical studies evaluating public housing affordability have found that structural price shocks force many civil servants and low-income residents into overcrowded rental housing because housing prices remain out of line with average household incomes (Bichi, 2019). Collectively, these metropolitan-focused studies have established a robust analytical framework for understanding rent dynamics in primary cities, identifying demand-supply imbalances, inflationary pressures, and regulatory failures as universal drivers.

Nevertheless, this metropolitan-centric lens leaves a critical geographical and analytical void. Peri-urban settlements, which exhibit distinct socio-spatial characteristics, including hybrid land-tenure arrangements, weaker regulatory oversight, transitional demographic profiles, and stronger linkages to agrarian livelihoods, remain comparatively under-researched within Nigeria's housing literature (Mabogunje, 1968; Agbola & Agunbiade, 2009). The determinants and consequences of rent escalation in such settings cannot be assumed to mirror those observed in major metropolitan centres, since peri-urban housing markets operate under different institutional arrangements, infrastructure conditions, and rental practices.

Sabon Tasha, located in Chikun Local Government Area of Kaduna State, exemplifies this neglected category. Situated at the peri-urban fringe of the Kaduna metropolis, the community has experienced rapid demographic growth and spatial expansion, driven by commercial activities, transportation improvements, and proximity to the urban core. However, empirical evidence on the interaction between urbanization processes, rental dynamics, and housing affordability in this locality remains limited. A recent study by Shittu Aro et al. (2025) examined residential property demand patterns across Kaduna metropolis and identified Sabon Tasha (reported as "Sabon-Tsha") as a high-density neighbourhood characterized by relatively affordable rents compared with low-density districts. However, the study adopted a cross-sectional approach and did not investigate temporal changes in rent, the underlying drivers of rent escalation, or their implications for household affordability and welfare. Likewise, existing Nigerian studies have largely concentrated on Lagos, Abuja, Port Harcourt, and other major metropolitan centres, leaving rapidly transforming peri-urban settlements insufficiently explored (Agunbiade et al., 2013; Ibem, 2011; Nubi, 2011; Jibril & Garba, 2012; Elenwo & Akujuru, 2023).

This study therefore addresses this gap by investigating the impact of urbanization on house rent dynamics and housing affordability in Sabon Tasha, Kaduna State, Nigeria. Specifically, it examines the relationship between urbanization indicators and rent trends, identifies the key drivers of rent escalation, assesses the socio-economic implications of rising rents for households, and proposes context-specific policy measures to support sustainable and affordable housing development in peri-urban Nigeria. By shifting the analytical gaze from metropolitan centres to a rapidly transforming peri-urban settlement, this study contributes to a more geographically nuanced understanding of Nigeria's housing crisis. It offers actionable insights for urban planners, policymakers, and development practitioners operating at the urban–rural interface.

LITERATURE REVIEW

Urbanization refers to the increasing concentration of population, economic activities, and infrastructure within urban areas, driven by rural–urban migration, industrialization, and natural population growth (United Nations, 2022). Although urbanization promotes economic development and modernization, it also generates significant challenges, including housing shortages, inadequate infrastructure, environmental degradation, and rising living costs (UN-Habitat, 2022; World Bank, 2023). In Nigeria, rapid urban growth has been propelled by industrial expansion, commercial activities, educational development, and sustained rural–urban migration, placing unprecedented pressure on urban housing systems (Olayiwola et al., 2005).

Recent evidence indicates that urban expansion across many African cities has outpaced the capacity of planning institutions and formal housing delivery mechanisms, resulting in persistent housing deficits, rent escalation, and the proliferation of informal settlements (Fox & Goodfellow, 2021; UN-Habitat, 2022). In Nigeria, inadequate urban planning and insufficient investment in affordable housing have intensified affordability challenges, particularly among low- and middle-income households (Ibem, 2011; Dauda, 2024). Similar patterns have been observed across Sub-Saharan Africa, where demographic growth and economic transformation continue to exceed the rate of formal housing provision (Obeng-Odoom, 2020).

Housing rent dynamics refer to changes in rental values arising from interactions among housing demand and supply, demographic change, infrastructure development, macroeconomic conditions, and institutional factors (O'Sullivan, 2019). In rapidly urbanizing environments, housing demand often exceeds available supply, leading to higher rents and reduced affordability (Stone, 2006). Housing affordability is generally understood as the ability of households to secure adequate accommodation while maintaining sufficient income to meet other essential needs, such as food, healthcare, education, and transportation (UN-Habitat, 2022). The residual-income perspective advanced by Stone (2006) further argues that affordability should be assessed based on the resources remaining after housing expenditures have been met, rather than on fixed expenditure ratios alone. In Nigeria, rising rents have been linked to population growth, inflationary pressures, unemployment, and inadequate housing provision (Jiboye, 2011; Olatinwo et al., 2024).

This study adopts a multi-theoretical framework integrating Alonso's Bid-Rent Theory, Housing Filtering Theory, and the residual-income approach to housing affordability. Together, these perspectives provide complementary explanations of the spatial, market, and welfare dimensions of urban housing systems.

Alonso's (1964) Bid-Rent Theory explains how competition for urban space influences land values and rental prices. The theory posits that locations with greater accessibility to employment centres, markets, and public services command higher rents because households and firms are willing to pay premiums for these advantages. Although rental values generally decline with increasing distance from urban cores, improvements in infrastructure, commercial activity, and population growth can enhance the attractiveness of peri-urban areas and spur rent escalation. This perspective is particularly relevant to Sabon Tasha, whose proximity to Kaduna metropolis has intensified residential demand and competition for available housing.

Housing Filtering Theory offers an additional explanation of affordability outcomes in rapidly urbanizing settings. Originating in the work of Hoyt (1939) and later refined in the urban economics literature (O'Sullivan, 2019), the theory posits that newer, higher-quality housing stock gradually displaces older units, with the latter being occupied by lower-income households at relatively affordable prices. However, rapid urbanization, speculative land markets, inadequate housing production, and weak regulatory frameworks often disrupt this process in developing countries. Instead of becoming cheaper over time, older housing units may see rents rise because demand persistently exceeds supply. Consequently, low-income households face limited affordable options and are frequently pushed into overcrowded dwellings or informal settlements. This framework therefore helps explain how persistent housing shortages in Sabon Tasha may constrain affordability despite ongoing urban growth.

The study also incorporates the residual-income approach to housing affordability (Stone, 2006), which emphasizes that housing becomes unaffordable when accommodation costs reduce households' ability to meet basic needs. Unlike conventional affordability measures based solely on expenditure ratios, this approach focuses on the income remaining after housing expenses have been paid. It is particularly applicable to developing-country contexts characterized by income volatility, inflationary pressures, informal employment, and limited social protection systems. The framework complements both Bid-Rent and Filtering theories by linking market-driven rent increases to broader implications for household welfare.

Empirical evidence consistently demonstrates a strong relationship between urbanization and housing affordability. Cohen (2006) observed that rapid urban growth in developing countries significantly increased housing demand and rental costs, particularly among low-income households. More recent studies reinforce these findings. Fox and Goodfellow (2021) reported that housing production in African cities has failed to keep pace with urban population growth, thereby intensifying affordability pressures. Obeng-Odoom (2020) similarly attributed the growth of housing inequalities to speculative land markets and weak institutional arrangements across African urban centres.

Within Nigeria, empirical studies have documented the effects of urbanization on housing systems in major metropolitan areas. Agunbiade et al. (2013) demonstrated that land, labour, and capital constraints continue to undermine housing production in Lagos. Dauda (2024) found that limited access to land substantially contributes to rising housing costs in Abuja, while Olatinwo et al. (2024) showed that many low-income households in the Federal Capital Territory spend well above internationally recommended affordability thresholds on housing. In Port Harcourt, Elenwo and Akujuru (2023) reported significant increases in rental values between 2010 and 2019, reflecting the effects of metropolitan expansion. Similarly, Bichi (2019) found that public housing prices in Kano remain beyond the reach of many civil servants and low-income households, thereby reinforcing dependence on rental housing and overcrowding.

Earlier scholarship identified rapid urbanization, population growth, and weak housing policies as major drivers of Nigeria's housing challenges (Mabogunje, 1968). Contemporary evidence suggests that inflation, land-market constraints, infrastructure disparities, ineffective regulation, and inadequate investment in affordable housing now interact with urban growth to deepen affordability problems (Dauda, 2024; Olatinwo et al., 2024). Rising rental costs have consequently been associated with overcrowding, residential displacement, social exclusion, and widening socio-economic inequalities (Animashaun, 2010; Fox & Goodfellow, 2021; Obeng-Odoom, 2020).

At the local level, Akintorinwa et al. (2021) observed that urban expansion and development activities in Sabon Tasha have transformed the physical environment and intensified pressure on housing infrastructure. Nevertheless, empirical studies specifically examining the effects of urbanization on rental dynamics, housing affordability, and household welfare in the community remain limited. Existing Nigerian scholarship has concentrated primarily on major metropolitan centres such as Lagos, Abuja, Port Harcourt, and Kano, leaving rapidly transforming peri-urban settlements comparatively under-examined. This study therefore addresses this gap by analysing the relationship among urbanization, house rent dynamics, and housing affordability in Sabon Tasha, Chikun Local Government Area, Kaduna State, thereby contributing evidence to inform context-sensitive and sustainable housing policy interventions.

MATERIALS AND METHODS

Study Area

Sabon Tasha is situated in the Chikun Local Government Area (LGA) of Kaduna State, Nigeria. Geographically, it lies in the northwestern part of Nigeria, within the coordinates of approximately 10° 03'06"-10° 17' 10" N latitude and 7° 01' 03"-7° 24' 01" E longitude. It is located to the northwest of Kaduna city, the capital of Kaduna State (See Figure 1). The suburb forms part of the larger Kaduna metropolitan area and is characterized by its proximity to major transportation routes and urban centres. Sabon Tasha's location within Chikun LGA places it within the broader administrative and political jurisdiction of Kaduna State while also serving as a distinct urban community within the metropolitan landscape (Akpu & Tanko, 2017; Ariko et al., 2024).

Sabon Tasha experiences a tropical continental climate characterized by distinct wet and dry seasons. The dry season extends from October to April and is dominated by the north-east trade wind known as the Harmattan, which is most intense between November and February. The wet season occurs from May/June to October and is influenced by moist south-west monsoon winds from the Atlantic Ocean, bringing substantial rainfall to the area (Ariko et al., 2024; Abubakar et al., 2024).

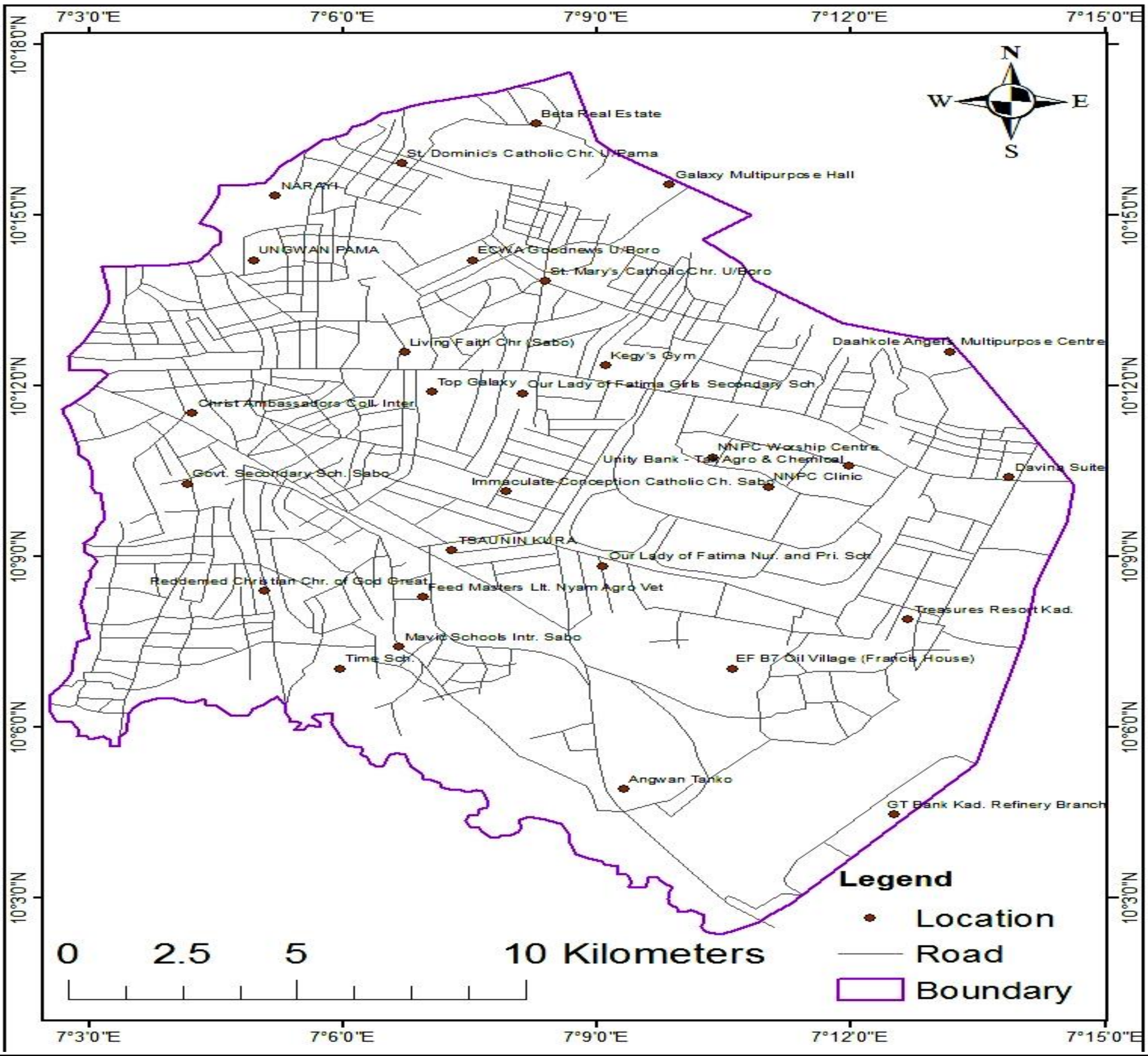

Figure 1: The Study Area
Source: Adapted and Modified from Administrative Map of Kaduna State

The natural vegetation of the study area belongs to the Northern Guinea Savanna ecological zone, characterized by grasses interspersed with scattered trees that rarely exceed 15 metres in height. This vegetation pattern reflects the prevailing climatic conditions and supports both agricultural and grazing activities within the area (Ariko et al., 2017; Isa & Danjuma, 2018).
The seasonal nature of rainfall significantly influences vegetation dynamics in the study area. During the wet season, the landscape appears lush and green due to abundant moisture, while in the dry season, vegetation becomes sparse and pale brown as a result of moisture stress and reduced plant growth (Ariko et al., 2017; Mande & Abashiya, 2020).

Research Design, Population, Sample Size, and Sampling Technique
The study adopted a quantitative descriptive survey design to collect empirical data on residents' perceptions of the relationship among urbanization, house rent dynamics, and housing affordability in Sabon Tasha. The target population comprised household heads and adult residents within Sabon Tasha Ward, Chikun Local Government Area, Kaduna State. Owing to the

absence of disaggregated census figures for individual settlements within the ward, the study adopted the projected population of 130,000 for Sabon Tasha, as reported by the Kaduna State Bureau of Statistics (KDSBS, 2018) and subsequently used by Bala and Orimiyeye (2023). Accordingly, the population of this study was taken as 130,000 residents.

The sample size was determined using Cochran's (1977) formula for large populations:

$$n_0 = Z^2pq/e^2$$

Where: n_0 = minimum desired sample size;
Z = standard normal deviation at the 95% confidence level (1.96)
p = estimated proportion of the attribute in the population (0.50)
$q = 1 - p$ (0.50); and
e = acceptable margin of error (0.05).

Substituting the values:

$n_0 = (1.96^2 \times 0.50 \times 0.50)/(0.05^2) = 384.16 \approx 384$

The computation yielded a minimum baseline sample size of 384 respondents. To account for potential nonresponse, incomplete questionnaires, and data-screening losses, the sample size was increased to 394 respondents. Of these, 388 questionnaires were correctly completed and retained for analysis, representing a response rate of 98.5%.

A multistage sampling procedure was employed. In the first stage, Sabon Tasha was divided into four residential clusters to ensure adequate spatial representation: Ungwan Sunday, GRA axis, NNPC Junction Axis, and Sabon Tasha Central Area. Questionnaire allocation across these clusters was based on estimated residential density and household concentration. Accordingly, 130 questionnaires were administered in Sabon Tasha Central Area, of which 128 valid copies were retrieved (33.0% of the analysed sample); 100 questionnaires were administered in Ungwan Sunday, with 98 valid responses obtained (25.3%); 90 questionnaires were administered in the NNPC Junction Axis, yielding 89 valid responses (22.9%); and 74 questionnaires were distributed in the GRA axis, with 73 valid responses retrieved (18.8%). This proportional allocation ensured broad spatial coverage and reflected the relative residential concentration within each cluster.

In the second stage, households within each cluster were selected through simple random sampling, and one household head (or an adult resident aged 18 years or older) was purposively selected from each sampled household to participate in the survey. This procedure enhanced spatial representativeness, minimized selection bias, and ensured adequate coverage of the study area's diverse socio-economic characteristics.

Instrument for Data Collection, Validity, and Reliability

Data were collected using a structured questionnaire administered by the researchers and trained field assistants. The instrument comprised sections on respondents' socio-demographic characteristics, perceptions of urbanization trends, determinants of rent escalation, housing affordability conditions, and the socio-economic implications of rising rental costs.

Face and content validity were established through expert review involving three specialists in Urban and Regional Planning and Estate Management. Their recommendations regarding clarity, relevance, content coverage, and alignment with the study objectives were incorporated into the final version of the instrument.

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A pilot survey involving 40 respondents, representing approximately 10% of the study sample, was conducted in a neighbouring community with similar socio-economic characteristics but outside the study area. Data obtained from the pilot exercise were analysed using Cronbach's Alpha in IBM SPSS Statistics Version 26. The instrument yielded a Reliability coefficient of 0.82, exceeding the minimum threshold of 0.70 recommended by Nunnally and Bernstein (1994), thereby confirming satisfactory internal consistency and suitability for the study.

Data Analysis and Ethical Considerations

Of the 394 questionnaires administered, 388 were valid for analysis, representing a response rate of 98.5%. The data were coded and analysed using IBM SPSS Statistics Version 26. Descriptive statistics, including frequencies, percentages, means, cross-tabulations, and graphical presentations, were used to summarize the data. Inferential statistics, specifically Pearson's Chi-square (χ^2) test of independence, were employed to examine the relationship between duration of residence and the perceived impact of urbanization on housing affordability. Statistical significance was assessed at the 0.05 level.

Ethical principles were strictly observed throughout the study. Approval to conduct the survey was obtained from relevant community leaders and local stakeholders. Participation was voluntary, and informed consent was obtained from all respondents prior to questionnaire administration. Respondents' anonymity and confidentiality were assured, and no personally identifiable information was collected. All data were used solely for academic purposes.

RESULTS AND DISCUSSION

Socio-Demographic Profile and Baseline Housing Dynamics

Table 1 presents the socio-demographic characteristics of the respondents. Male respondents accounted for 60.82% of the sample, while females constituted 39.18%. The predominance of male respondents may reflect household decision-making structures commonly found within the study area. The marital status distribution indicates that 57.73% of respondents were married, while 31.96% were single. Divorced and separated respondents accounted for 7.22% and 3.09%, respectively. The relatively high proportion of married respondents suggests a significant presence of family households within the area. Educational attainment among respondents was relatively high. Approximately 47.42% held tertiary education qualifications, 28.87% had completed secondary education, 17.53% had primary education, and only 6.18% reported non-formal education. This educational profile suggests that respondents were capable of providing informed opinions regarding housing and urban development issues.

Regarding occupation, civil servants constituted the largest occupational group (42.27%), followed by farmers (22.68%), traders (19.59%), and students (15.46%). This distribution reflects the mixed socio-economic structure of the study area. The duration-of-residence data indicate that 42.26% of respondents had lived in Sabon Tasha for 21 to 30 years, while 30.00% had resided there for 11 to 20 years. Consequently, a substantial proportion of respondents had long-term experience of the area's urban growth and housing market evolution.

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Table 1: Demographic Distribution of Respondents

Variable	Frequency	Percentage (%)
Sex		
Male	236	60.82
Female	152	39.18
Total	**388**	**100.00**
Marital Status		
Single	124	31.96
Married	224	57.73
Divorced	28	7.22
Separated	12	3.09
Total	**388**	**100.00**
Level of Education		
Primary	68	17.53
Secondary	112	28.87
Tertiary	184	47.42
Non-Formal	24	6.18
Total	**388**	**100.00**
Occupation		
Civil Servant	164	42.27
Student	60	15.46
Farmer	88	22.68
Trader	76	19.59
Total	**388**	**100.00**
Duration of Stay		
Less than 11 years	100	25.77
11–20 years	116	30.00
21–30 years	164	42.26
31 years and above	8	2.06
Total	**388**	**100.00**

Perceived Impact of Urbanization on Housing Affordability and Rent Trends

The findings presented in Table 2 indicate that urbanization is widely perceived to affect housing affordability and rental trends in Sabon Tasha. Nearly half of the respondents (48.00%) viewed urbanization as negatively affecting housing affordability, whereas only 18.00% perceived a positive impact. A further 22.00% were uncertain, while 12.00% reported no noticeable effect. These results suggest that rapid urban growth is contributing to rising housing costs and reduced affordability within the study area.

The findings are consistent with Glaeser and Gyourko (2018), who argued that population concentration in urban areas increases housing demand and exerts upward pressure on rents where housing supply fails to keep pace. Similarly, Angel et al. (2011) observed that rapid urbanization in developing cities often undermines housing affordability when infrastructure and housing provision lag behind population growth.

Respondents further indicated that rental increases were most pronounced in higher-quality housing segments. About 46.00% identified luxury and high-end residential properties as experiencing the greatest rent escalation, compared with 28.00% who identified affordable housing units as experiencing the greatest rent escalation. This pattern suggests that urban growth pressures are not evenly distributed across the housing market but are more concentrated within premium residential areas.

The findings also highlight concerns regarding housing governance. More than half of the respondents (55.00%) reported the absence of effective measures to regulate rent increases or mitigate the housing impacts of urbanization. This perception supports the argument of Gyourko and Molloy (2015) that effective housing policies and planning frameworks are essential for addressing affordability challenges associated with rapid urban growth.

Table 2: Perceived Impact of Urbanization on Housing Affordability

Perceived Impact	Frequency (f)	Percentage (%)
Negative influence (decreased affordability)	186	48.00
Unsure / Neutral about the impact	85	22.00
Positive factor (increased affordability)	70	18.00
No observable effect on affordability	47	12.00
Total	**388**	**100.00**

Underlying Drivers of Rental Escalation

This section examines respondents' perceptions of the drivers of rising rental values in Sabon Tasha and the extent to which urbanization influences changes in the rental market. Results on the primary drivers of rent escalation and the perceived role of urbanization are presented in Tables 3 and 4

Table 3: Primary Factors and Market Influences Driving Rent Escalation

Variables and Attributes	Frequency (f)	Percentage (%)
Primary Contributing Factor		
Increased urbanization and population growth	220	56.70
Economic development and job opportunities	88	22.68
Gentrification and neighborhood improvements	44	11.34
Government policies and rent control measures	36	9.28
Total	**388**	**100.00**
Most Significant Market Influence		
High demand for housing due to population growth	229	59.02
Property speculations and real estate market dynamics	48	12.37
Scarcity of available housing units	68	17.53
Investments in infrastructure and public services	43	11.08
Total	**388**	**100.00**

The results presented in Table 3 indicate that urbanization and population growth are the dominant drivers of rent escalation in Sabon Tasha. More than half of the respondents (56.70%) identified increasing urbanization and population growth as the primary cause of rising rents, while 22.68% attributed rent increases to economic development and expanding employment opportunities. Neighbourhood change and gentrification (11.34%) and government policies (9.28%) were identified less frequently. These findings suggest that demographic expansion and growing economic activities
are exerting substantial pressure on the local housing market. They support Quigley and Raphael's (2004) assertion that rapid population growth within constrained urban spaces increases housing demand and raises rental values. Given its strategic location within the Kaduna metropolitan region, Sabon Tasha continues to attract new residents, thereby intensifying demand for available housing.

Further evidence from Table 3 shows that a majority of respondents (59.02%) identified high housing demand relative to available supply as the most significant factor driving rent increases. In contrast, housing scarcity (17.53%), speculative real estate activities (12.37%), and infrastructure development (11.08%) were cited less frequently. These findings underscore the role of demand–supply imbalances in shaping rental market outcomes. The results are consistent with Bourassa et al. (2004), who linked rising housing costs to inadequate housing supply amid increasing demand. Similar trends have been reported in Nigeria, where rapid urban population growth has outpaced the capacity of formal housing delivery systems (Animashaun, 2010; Jiboye, 2011).

Table 4: Perceived Structural Role of Urbanization in Rent Escalation (N = 388)

Perceived Role of Urbanization	Frequency (f)	Percentage (%)
Primary driver of rent increases	186	47.94
Moderate influence on rent trends	100	25.77
No impact on rent escalation	74	19.07
Just one of several contributing factors	28	7.22
Total	**388**	100.**00**

Table 4 further shows that 47.94% of respondents perceived urbanization as the primary driver of rent escalation, while 25.77% regarded it as a moderate influence. Overall, nearly three-quarters (73.71%) of respondents viewed urbanization as a significant contributor to rising rental values, underscoring the perceived link between rapid urban expansion and housing market pressures in Sabon Tasha. In contrast, 19.07% believed urbanization had no significant effect on rents, while 7.22% considered it only a minor factor.

The findings also highlight concerns regarding housing governance and market regulation. More than half of the respondents identified landlord speculation (53.40%) and inadequate rent regulation (48.90%) as key factors contributing to rising rental costs. This suggests that, in addition to demographic and economic pressures, institutional and regulatory weaknesses may be exacerbating housing affordability challenges. These results are consistent with previous studies that emphasize the role of weak regulatory frameworks and market inefficiencies in driving housing affordability problems in rapidly urbanizing cities (Animashaun, 2010; Fox & Goodfellow, 2021; Obeng-Odoom, 2020). Strengthening housing regulations, improving oversight of rental markets, and promoting affordable housing development may therefore help moderate rent increases and enhance housing affordability in the study area.

Socio-Economic Consequences of Rising Rents

This section examines respondents' perceptions of the socio-economic effects of rising rents in Sabon Tasha, focusing on household welfare, housing affordability, social stability, and local economic activities. Results on social and affordability impacts are presented in Table 5, while effects on local businesses and economic activities are shown in Table 6.

The findings in Table 5 indicate that respondents perceive notable social implications associated with rising rents. Approximately 48.97% of respondents identified residential displacement and widening socio-economic inequality as the primary social consequences of rent increases. In comparison, 22.94% associated rising rents with neighbourhood revitalization, 14.17% with community improvements, and 13.92% with increased cultural diversity. These mixed perceptions suggest that while some respondents recognize potential benefits of urban development, concerns about displacement and inequality remain more prominent.

The results are consistent with reports by UN-Habitat (2022), which highlight that rapid increases in housing costs in urbanizing regions are often associated with affordability pressures, residential mobility, and inequality. Similar observations have been made by Fox and Goodfellow (2021), who noted that rapid urban expansion in Sub-Saharan African cities may contribute to population displacement and changes in neighbourhood composition. Further analysis of Table 5 shows that 51.03% of respondents reported that housing affordability is a major challenge in the study area. In comparison, 12.89% indicated that housing has become largely unaffordable for many households. In contrast, 28.09% considered housing to still be affordable, and 7.99% reported no significant affordability challenges. These findings suggest that a substantial proportion of residents experience varying degrees of housing affordability stress. These results align with housing affordability frameworks, which argue that housing stress occurs when households allocate a disproportionate share of their income to rent, thereby limiting expenditure on other essential needs such as food, healthcare, and education (Stone, 2006; Nubi, 2008).

Table 5: Perceived Social and Affordability Dimensions of Rising Rents (N = 388)

Variables and Attributes	Frequency (f)	Percentage (%)
Primary Social Consequence		
Displacement and social inequality	190	48.97
Neighborhood revitalization and improvement	89	22.94
Increased diversity and cultural exchange	54	13.92
Enhanced community services and amenities	55	14.17
Total	**388**	**100.00**
Direct Impact on Housing Affordability		
Many residents struggle with housing affordability	198	51.03
Housing remains affordable for most residents	109	28.09
Housing has become completely unaffordable for most	50	12.89
Housing has become more affordable	31	7.99
Total	**388**	**100.00**

The findings presented in Table 6 further underscore the economic consequences of rising rents. Nearly half of the respondents (45.10%) reported increased financial pressure on households due to rising housing costs, while 12.89% indicated that some residents had relocated to lower-cost areas. These findings suggest that rent increases contribute to household financial stress and residential mobility within the study area. The results also reveal broader impacts on the local economy. More than half of the respondents (54.12%) reported that local businesses face operational challenges and reduced employment opportunities due to rising rents, while 25.00% observed business closures and declining employment levels. Collectively, these responses indicate that rent escalation may have adverse spillover effects on local economic activity.

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Table 6: Perceived Impact of Rising Rents on Personal and Community Economics (N = 388)

Variables and Attributes	Frequency (f)	Percentage (%)
Impact on Household Economic Well-Being		
Residents are facing increased financial strain	175	45.10
No noticeable change in economic well-being	116	29.90
Residents forced to relocate due to financial challenges	50	12.89
Residents have experienced improved economic conditions	47	12.11
Total	**388**	**100.00**
Impact on Local Businesses and Job Market		
Local businesses face challenges; job opportunities are reduced	210	54.12
Many businesses closed; job opportunities declined significantly	97	25.00
The job market has remained stable	46	11.86
Local businesses have thrived and expanded	35	9.02
Total	**388**	**100.00**

Overall, the findings suggest that rising rents in Sabon Tasha exert significant social and economic pressures, affecting household welfare, residential stability, and business performance. This underscores the need for housing policies that improve affordability while safeguarding broader community and economic well-being.

Rental Escalation Dynamics Across Housing Market Segments
This section examines how rent escalation is distributed across different housing market segments in Sabon Tasha. The analysis is based on respondents' perceptions of the housing categories most affected by rising rental costs, as presented in Table 7.

The results presented in Table 7 show that rent increases are unevenly distributed across housing categories. More than half of the respondents (53.00%) identified high-end and luxury housing units as experiencing the most substantial rent escalation, while 22.00% believed that rent increases affect all housing segments equally. Smaller proportions identified middle-income housing (14.00%) and low-income housing (11.00%) as the most affected categories. These findings suggest that rental inflation is particularly pronounced in the upper segment of the housing market, likely reflecting increased demand for quality housing associated with the continued urban expansion of the Kaduna metropolitan area.

Table 7: Housing Segment Experiencing the Most Substantial Rent Escalation (N = 388)

Housing Segment	Frequency (f)	Percentage (%)
High-end and luxury housing	206	53.00
All segments are affected equally	85	22.00
Middle-income housing	54	14.00
Low-income and affordable housing	43	11.00
Total	**388**	100.00

The findings support the premium housing theory of Cheshire and Sheppard (2002), which argues that rising demand for high-quality housing in environments with limited supply tends to produce disproportionate rent increases in luxury residential segments. Nevertheless, the proportion of respondents reporting rent increases across all housing categories indicates that rental pressures extend beyond the luxury market. Rising costs in higher-income housing segments may create spillover effects that increase competition for middle- and lower-income housing, thereby driving rents upward across the broader housing market.

These results are consistent with Angel et al. (2011), who observed that rapid urbanization in developing cities often generates affordability pressures across multiple housing categories when housing supply fails to keep pace with population growth. Overall, the findings indicate that while luxury housing experiences the most pronounced rent increases, the effects of urbanization are felt throughout the housing market, reflecting both segment-specific and market-wide rental pressures.

Inferential Analysis of Urbanization, Rental Dynamics, and Housing Affordability

To complement the descriptive findings and fulfil the study objective of examining the relationship between urbanization and housing affordability, a Pearson's Chi-square (χ^2) test of independence was conducted at the 0.05 level of significance. The analysis examined the relationship between respondents' length of residence and their perceptions of urbanization's impact on housing affordability. The strength of the observed association was assessed using Cramer's V.

Hypothesis One

H_{01}: There is no significant relationship between duration of residence and perceptions of the impact of urbanization on housing affordability in Sabon Tasha.

H_{11}: There is a significant relationship between duration of residence and perceptions of the impact of urbanization on housing affordability in Sabon Tasha.

Table 8: Summary of Chi-Square Test Between Duration of Residence and Perceived Impact of Urbanization on Housing Affordability (N = 388)

Variables	X^2	*df*	*p*-value	Cramer's V	Decision
Duration of residence x Perceived impact of urbanization on housing affordability	381.432	9	< 0.001	0.572	**Reject H_{01}**

Note: Four cells (25.0%) had expected frequencies below 5, with a minimum of 0.97. Consequently, the findings should be interpreted with caution.

The Pearson Chi-square test revealed a statistically significant association between respondents' duration of residence and their perceptions of urbanization's impact on housing affordability (χ^2 = 381.432, df = 9, p < 0.001). Therefore, the null hypothesis (H_{01}) was rejected in favour of the alternative hypothesis (H_{11}). The Cramer's V coefficient of 0.572 indicates a moderate-to-strong association between the two variables. This finding suggests that respondents' perceptions of housing affordability pressures differ significantly according to the length of time they have resided in Sabon Tasha. Residents with longer periods of residence were more likely to perceive urbanization as negatively affecting housing affordability, possibly because they have experienced the cumulative effects of rapid urban expansion, rising housing demand, and sustained rent escalation over time.

Although the test produced a statistically significant result, four cells (25.0%) had expected frequencies below the recommended threshold of five, indicating a minor violation of the Chi-square assumption. Consequently, the findings should be interpreted with caution. Nevertheless, the overall pattern of association remains informative and provides empirical support for the descriptive findings presented in the preceding sections. Overall, the inferential analysis confirms that the duration of residence is significantly associated with residents' perceptions of urbanization's impact on housing affordability in Sabon Tasha, reinforcing the conclusion that rapid urban growth has substantially influenced housing affordability and rental market dynamics in the study area.

Implications of the Findings

The findings have important implications for urban planning, housing governance, and policy formulation in rapidly urbanizing peri-urban settlements such as Sabon Tasha. Both the descriptive and inferential analyses indicate that urbanization is significantly associated with residents' perceptions of housing affordability and rental market dynamics. The significant Chi-square result suggests that perceptions of urbanization's impact on housing affordability vary according to respondents' duration of residence, with long-term residents more likely to perceive the cumulative effects of urban expansion on the housing market.

Respondents identified population growth, rising housing demand, landlord speculation, and inadequate rent regulation as major contributors to rental escalation, highlighting institutional and planning deficiencies that may further undermine housing affordability if left unaddressed. However, these findings are based primarily on residents' perceptions rather than objective housing market indicators such as rental records or property transaction data. Consequently, they should be interpreted as reflecting residents' experiences rather than direct measures of rental market performance. Nonetheless, such perception-based evidence provides valuable insights for urban planning and housing policy. Overall, the findings underscore the need for integrated housing policies that combine increased affordable housing supply, effective rent regulation, improved urban planning, stronger institutional oversight, and continuous monitoring of housing market conditions.

CONCLUSION AND RECOMMENDATIONS

This study examined the relationship between urbanization, house rent dynamics, and housing affordability in Sabon Tasha, Kaduna State. The findings indicate that respondents perceive rapid urbanization, population growth, increasing housing demand, landlord speculation, and weak rent regulation as key factors driving rental escalation and declining housing affordability. Inferential analysis further confirmed a statistically significant relationship between respondents' duration of residence and their perceptions of the impact of urbanization on housing affordability, thereby supporting the study objective.

The findings further suggest that rising rents are associated with increased household financial strain and broader socio-economic challenges. However, because the study relied primarily on questionnaire responses, the conclusions reflect residents' perceptions rather than objective measurements of rental prices or property market trends. Future studies should integrate perception-based surveys with longitudinal rental records, property valuation data, Geographic Information Systems (GIS), and official housing market statistics to provide a more comprehensive assessment of urbanization and housing dynamics. Overall, sustainable management of rapid urbanization requires integrated housing policies that improve affordability, strengthen institutional regulation, expand the supply of affordable housing, and promote inclusive urban development.

Based on the findings, the study recommends that:

1. The Kaduna State Government should strengthen rent regulation through decentralized Rent Review or Rent Control Boards to monitor rental trends, promote transparent tenancy agreements, and discourage arbitrary rent increases

2. The government should expand affordable housing through public-private partnerships by providing land, tax incentives, and infrastructure support to developers committed to low- and middle-income housing.

3. Urban planning authorities should strengthen land-use planning, zoning enforcement, and infrastructure provision to ensure that urban expansion is accompanied by adequate housing and public services.

4. Housing policies should promote affordability through housing cooperatives, low-interest mortgage schemes, rental assistance programmes, and other targeted support for vulnerable households.

5. The government should establish a comprehensive housing market information system to monitor rental values, housing supply, vacancy rates, and land prices for evidence-based planning and policy formulation.

6. Future research should integrate questionnaire surveys with property valuation records, estate agency databases, official rental statistics, GIS analysis, and longitudinal housing market data to provide more robust evidence on the effects of urbanization on rental dynamics and housing affordability.

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