A Profile of Urban Owner-Occupied Residential Households' Characteristics in Nairobi City County, Kenya

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Abstract
The study sought to profile owner-occupied apartment households (based on selected demographic characteristics) in the residential housing market of Nairobi City County, Kenya using a descriptive cross-sectional design. The demographics of interest were: gender, age, marital status and education of home owner; size of family, income of household and level of household expenditure. Using cluster sampling and SMART methodology (2012) formulae, 226 households were sampled though 196 households participated in the study by filling and returning the questionnaire. The households were clustered into 2, 3 and 4 bedroomed owner-occupied apartments. To achieve the study objective, a comparison of demographic characteristics amongst the households was done using cross tabulation. The study found that: most of the apartment houses were owned by men; majority of the home owners fell in the 30-49 age bracket; the married owned most of the homes compared to the singles and divorced combined; most of the households had five to seven members while most households had a monthly income of sh. 190,000-209,999 compared to their monthly expenditure of averagely sh.100, 000. It was further established that more than 50% of the apartment home owners had a college education while a significant number had only secondary/high school education. The study documents implications of the study to housing policy makers and practitioners besides citing limitations which were encountered in conducting the study. Areas for further study were proposed in view of the study outcome.
Key Words: Demographics, Apartments, Housing Markets, Mobility and Home Owners.

I. Introduction and Research Problem

Demographics is the description of a population according to some selected characteristics such as age, gender, ethnicity, income, occupation, marital status, education, religious affiliation among others. Choice of residential housing has been widely associated with demographic characteristics of a household ((Kerin *et al.,* 2009; Wheaton, 1990; Hood, 1999; Rashidi *et al.,* 2012; Cronin, 1982). However, demographics are quite dynamic since changes in household characteristics have an impact on a family's lifestyle and their desired housing utility (Wheaton, 1990; Quigley & Weinberg, 1977; Doling, 2008; Mundra & Oyelere, 2013; Koklic & Vida, 2011). The study sought to determine the demographic profile of apartment households in Nairobi County Kenya in view of selected demographics that is: gender, age, marital status and educational level of owner of the apartment house and size of family, income of household and level of household expenditure.

Li and Tu (2011) indicate that a household's available budget influences their housing decisions as they attempt to improve their residential housing utility. Hence, high income households would invest more in settling in high class residential settings/neighbourhoods. This is corroborated by Galvez and Kleit (2011) who contend that the higher the household's income, the higher the likelihood of settling in a 'superior' neighbourhood. The process of buying a home is ordinarily influenced by lifestyle, characteristics of the buyer, needs and preferences of several individuals within the family and the fact that the house will be shared by others who are part of the household (Koklic & Vida, 2001). Home ownership decisions have often been associated to lifestyle, personal preferences, the buyers distance to their work place, location of one's job and community ties (Rashidi e*t al.,* 2012; Wong, 2002).

Demographic characteristics are often considered key in explaining why households consider moving from one house to another. In view of Wheaton (1990), households consider initiating residential moves when they experience shifts in demographic characteristics such as changes in income levels and size of family or when their jobs change with a sufficient commuting distance. In particular, housing decisions have been strongly linked to a household's financial status (Smith e*t al.,* 1979; Phipps, 1988; Clayton, 1998; Arvanitis, 2013). However, Wheaton (1990) cautions that residential moves would be considered by rational households if gains from relocating to a new house and environment outweigh the associated costs of moving.

Several housing market empirical investigations have equally focused on demographics in explaining household mobility. The Beguy *et al.* (2010) study on migration flows in Korogocho and Viwandani settlements in Nairobi Kenya dwelt on demographics as a key determinant of household mobility. An empirical investigation by Imwati (2010) found that demographics were key in explaining peri-urban settlement in Mlolongo Township, Nairobi Kenya. The study specifically found that informal settlements in the area varied significantly in demographic

characteristics. In particular, social and ethnic composition varied significantly across different social groups while income was the key demographic explaining housing decisions. In explaining the commercial urban forms in Nairobi Kenya Upper Hill and Westlands areas, Oundo (2011) attributes such housing formation to neighbourhood characteristics, income differentials across different social classes, security concerns, traffic congestion, available utilities, lifestyle composition, and preferences of people in Nairobi.

Household mobility occurs when a household moves from one house/neighbourhood to another. Apartment households were the focus of the study; apartments are the most popular form of housing in Nairobi County, Kenya compared to bungalows and maisonettes. With a population of more than 3 million people, Nairobi County is a key labor market in the region and contributes about half of Kenya's GDP; Nairobi is characterized with problems of congestion, overpopulation, spatial constraints, poor infrastructure, pollution among others; more than 25% of Kenya's urban population live in Nairobi; (Rockefeller Foundation, 2005; Imwati, 2010; Oundo, 2011). Hence, property developers have shifted much of their construction effort to apartments in order to overcome spatial problems. Despite apartments for rental being more than the ones that are sold out in Nairobi County, the study focused on households in the latter category due the high mobility rates associated with former category (the renters). This has been documented by empirical evidence such as Cronin (1982) and Eubank and Sirmans (1979) who studied vacancy rates in the rental market amongst apartment households in 4 US Cities of Boston, Chicago, Pittsburgh and San Francisco.

There is adequate housing literature on household demographics, household mobility rates and determinants of residential housing (Wong, 2002; Mundra & Oyelere, 2013; Wheaton, 1990; Cronin, 1982; Galvez & Kleit, 2011; Hood, 1999). Much of the cited literature explains how the demographics of a household explain its likelihood to move to a new residence and how the same explains the nature of residential housing characteristics. Despite the importance of demographics in explaining residential housing, empirical evidence is quite scanty and deficient to the extent that it does not profile demographics of different households to determine some common characteristics that would classify such households into residential housing market categories. Much of the empirical evidence on demographics is mainly from housing markets in the West. Makachia (2010) supports this fact by indicating that there are no well-known housing mobility studies in Kenya to support evidence from the West.

Nairobi County, Kenya faces unique commercial and residential housing challenges unlike the other 46 Counties in Kenya. Residential housing is a much bigger problem in Nairobi County, Kenya compared to commercial housing needs since within the county is Kenya's capital city of Nairobi which is the main labour market in Kenya. Hence, spatial constraints have been a major concern in Nairobi. In addition, Nairobi faces major problems relating to congestion and overcrowding due to rural-urban migration which have a bearing on the quality of residential housing; Nairobi houses more than 25% of Kenya's urban population (Beguy *et al.,* 2010; Rockefeller Foundation, 2005; Oundo, 2011). Consequently, property developers have found apartments to be the most popular form of housing in Nairobi County to overcome some of these problems. Hence, the thrust of this empirical investigation was to profile the demographic characteristics of owner-occupied apartment households in Nairobi County, Kenya. Consequently, the study sought to determine the demographic profile of apartment owner-occupied households in Nairobi County, Kenya on the basis of selected demographic characteristics.

II. Review of Literature

The decision by a household to move and settle in a new residence is ordinarily explained by ones social class, culture and household characteristics; residential mobility decisions are linked to a household's monthly net income, age, gender, education of the home owner and the number of children in the family (Wong, 2002; Arvanitis, 2013; Clayton, 1998). Koklic and Vida (2001) indicate that personal characteristics of the buyer influence the choice process when buying a house. Galvez and Kleit (2011) associate household mobility with the need to improve the quality of life; they attribute housing decisions to household characteristics such as age and income of the household head, access to work and size of the household. However, Wong (2002) cautions that high costs of moving tend to restrict a household's mobility. Households who are more likely to keep moving from one area to another are bound to opt for rental housing as opposed to buying their own residential home (Rossi, 1955).

Watkins (1998) indicates that information is crucial in the operations of real estate markets though households are often poorly informed about the prevailing housing market conditions. Lofgren e*t al.* (2002) contends that experience with housing markets dictates the extent to which home buyers engage services of market intermediaries like brokers. Lambson *et al.* (2004) indicates that real property sellers have better knowledge on the state of the house that is up for sale and neighbourhood characteristics compared to property buyers who reside far away from the area.

Real estate is expensive and such an investment often requires a heavy financial investment from aspiring home owners. Considering the expensive nature of buying a residential house, most households would often require

mortgage financing (Clayton, 1998). Securing mortgage financing is dependent on the borrowers' personal characteristics and wealth; a household's wealth would ultimately influence its need for mortgage financing (Mundra & Oyelere, 2013). Housing market studies from foreign housing markets have equally linked mortgage financing to ones income. Hood (1999) indicates that when mortgage rates are low, individuals are more likely to invest in real estate.

Residential mobility has often been associated with household demographics. In view of Hood (1999), housing market evidence has linked household mobility to demographics such as: marital status (married couples look for long-term investment and are keen on settling down hence less mobile than the unmarried), education, size of family (increase in the number of children in a family yields a greater need for owning a home), presence of a child, personal wealth, family income, being male and being advanced in age (the old are more financially prepared than the younger ones). In view of Cronin (1982), choice of residential housing is dependent upon the household's income, its expenditure levels, size of the household, age, race and education of the household head. However, demographic characteristics often fluctuate. Wheaton (1990) contends that demographic changes may end up making households mismatched that is singles may end up occupying large houses while families may end up living in small houses.

There is adequate empirical literature on household demographics and residential mobility. The Mundra and Oyelere (2013) US study sought to explain determinants of immigrant homeownership. The investigation found that being female, higher educational attainment and being advanced in age all increased chances of owning a home in the US. The Fischer and Jaffe (2003) study did not find wealth of a household to correlate with homeownership rates; the younger households were bound to rent a house while the chances of owning a home increased with age similar to the level of education attained by the household head. Citing the empirical evidence of Haurin *et al.* (1992), Hood (1999) indicates that the presence of a child in a household increases the likelihood of the household owning a home. As the size of a family exceeds four members, fewer families actually owned a home; marital status, family income and advancement in age were found by to have a strong influence on home ownership (Hood, 1999).

Case and Shiller (1989) cite Engle, Lilien and Watson's San Diego resale housing market study of 1973-1980 which found that movements in housing market prices were mainly explained by demographically driven changes. The Tucson Arizona, US study by Northcraft and Neale (1987) found that the influence of experience with housing markets and buyer expertise was dependent upon demographics such as age and gender of the owner of the house. Eubank and Sirmans (1979) US rental housing market study found that a household's operating expenses was a key demographic in explaining variations in rental pricing on multi-family dwellings. Doling (2008) found that older persons were less mobile (compared to the young) in Italy, Greece, Portugal and Spain confirming that age is a key factor in explaining residential mobility.

Empirical evidence has also cited gender as a key factor in explaining household mobility rates. The classical empirical work by Rossi (1955) and the Quigley and Weinberg (1977) study found that residential mobility was higher among the households headed by females. This finding compares with Beguy *et al.* (2010) study in Korogocho and Viwandani settlements in Nairobi Kenya which documents higher mobility rates among the female especially when they get married. In Germany and Australia, Mulder (2006) found that those households that owned homes were less likely to divorce than renters while in Britain, owning a home was strongly linked to first being married.

Contrastingly, Quigley and Weinberg (1977) study found that age and income of the household head were not directly affecting the decision of the household to move to a different house though the study found that family size, gender and marital status were the key demographic characteristics explaining short distance moves. Galvez and Kleit (2011) study found that racial affiliation was a factor in determining residential settlement. In Malaysia, Tan e*t al* (2008) indicates that demographics such as income and employment were key determinants in explaining residential settlement. The classical Rossi (1955) study found that changes in employment, retirement, having a family with many members and higher education attainment by the home owner increased household mobility while having school going children in the family restricted residential mobility.

Evidence from the Kenyan housing market has equally cited demographics as factors explaining mobility. The Makachia (2010) housing study of Kaloleni and Buruburu Estates of Nairobi, Kenya documents age, occupation, income and tribal affiliation of the household head and size of household as key determinants affecting housing transformation. The Beguy e*t al.* (2010) study of Korogocho and Viwandani Settlements of Nairobi, Kenya documents gender, age, ethnicity, education, marital status and lack of stable income as key factors explaining household mobility.

III. Methodology

The study adopted a descriptive cross-sectional design that sought to determine how the 7 selected demographics compared amongst themselves amongst apartment owner-occupied households in Nairobi County, Kenya. Descriptive cross-sectional research design was adopted since the study sought to ask the 'what and how

questions' in view of demographic profile of the sampled households. The target population was the households who had bought their apartments within 2 years preceding the data collection exercise which took place in August 2014. Using two-stage cluster sampling, the study was based on a sample of 196 households drawn from the different constituencies within Nairobi County, Kenya though 226 households had been initially contacted to participate in the study. The respondents were classified into 3 clusters (2, 3 and 4 bedroomed apartment households). One and five bedroomed apartment households were purposely excluded from the study since such housing units are not common in Nairobi County, Kenya. Questionnaires were used to collect data with each household being given a single questionnaire to fill- the owner of the apartment house was the respondent of the study.

Cross-tabulation was used to profile household demographics of the sampled owner-occupied apartment households by linking two household demographic characteristics at a time. There is adequate empirical support on cross-tabulation as a data analysis method for studies on household demographic characteristics. In studying demographics of apartment households, Cronin (1982) used cross-tabulation to link several demographic characteristics of apartment households in the US. Similarly, Quigley and Weinberg (1977) used cross-tabulation in investigating household mobility in view of demographic trends- they cite Brown and Kain (1972) who similarly used Cross-tabulation in their mobility study that centred on income of households.

Relevant preliminary statistical tests were performed on the data as a precursor to data analysis. The research instrument was pretested amongst 9 households that is 3 questionnaires for each of the 3 clusters. Instrument reliability was tested using Cronbach's Alpha and the same was in the affirmative (alpha= 0.568). The sample was adequate in view of the Kaiser-Meyer-Olkin (KMO) test (KMO= 0.535) in view of Kaiser (1974) who indicates that the sample is considered adequate if KMO value is in excess of 0.50.

IV. Results and Findings

Using cross-tabulation, a comparison of selected demographics was carried out. Table 1 below shows the relationship between the gender of the respondents and their age profile.

Table 1: Gender versus Age of home owner

		Age					Total
		20-29 Years	30-39 Years	40-49 Years	50-59 Years	60-69 Years	
Gender	**Male**	13	41	61	10	5	130
	Female	5	16	37	7	1	66
Total		18	57	98	17	6	196

From the results in Table 1 above, the study found that most of the respondents were male (130, about 66%). Of the 130 male home owners, 46% (61) of them fell in the age bracket of 40-49, which is in line with expectation since it is at this age bracket that most people would have accumulated adequate wealth to consider investing in an expensive investment such as a residential home. The same trend applies for the female household heads since out of the 66, it emerged that 56% (37) of them were of the 40-49 age bracket corroborating the finding on their male counterparts. Hence, the study found that most of the apartment houses (130, about 66%) had been bought by men- this indicates that the males in Nairobi County, Kenya enjoy higher financial stability than the female. In line with expectation, most of the apartment houses (155, about 79%) were owned by persons aged between 30-49 years.

Table 2 below shows the relationship between marital status and age profile of the respondents.

Table 2: Marital Status versus Age of owner of the house

		Age					Total
		20-29 Years	30-39 Years	40-49 Years	50-59 Years	60-69 Years	
Marital Status	**Single**	12	18	7	3	1	41
	Married	6	30	65	9	4	114
	Divorced	0	8	17	2	1	28
	Widowed	0	1	9	3	0	13
Total		18	57	98	17	6	196

From the results in Table 2 above, a significant majority of respondents(114, 58.16%) were married with only 41 of them (20.9%) being single. A significant number of respondents (82, 41.84%) were not in marriage. This is an indication that despite not enjoying the financial support associated with one's marital partner, the singles in

Nairobi County, Kenya are still able to afford an investment in the form of a house. For the married home owners, a significant majority (57.03%) belonged to the age group 40-49 followed by age group 30-39: this confirms the observations made on the age profile in Table1 as documented earlier.

Table 3 below presents the association between the respondents' marital status and their gender.

Table 3: Marital Status versus Gender of Home Owner

		Gender		Total
		Male	**Female**	
Marital Status	**Single**	23	18	**41**
	Married	82	32	**114**
	Divorced	18	10	**28**
	Widowed	7	6	**13**
Total		**130**	**66**	**196**

From Table 3 above, the results of the relationship between marital status and gender of the home owner indicate that most of the singles who owned homes were male (23, 56.10%); similarly, most of the married respondents were male (82, 71.93%). This finding suggests a strong dominance of males to the extent of this empirical investigation. This particular finding does not contribute much in resolving the empirical conflict since there are several studies which associate home ownership to being male while others associate the same with being female.

Table 4 below presents results on the relationship between the size of family and its income level.

Table 4: Size of Family and Income of Household

		Income of Household ('000)										Total
		30-49.999	50-69.999	70-89.999	90-109.999	110-129.999	130-149.000	150-169.999	170-189.999	190-209.999	210 >	
Size of Family (members)	**1**	2	1	4	3	11	4	4	2	7	0	**38**
	2-4	1	6	6	3	12	6	6	2	15	0	**57**
	5-7	0	5	10	1	24	6	3	1	26	6	**82**
	8-10	0	2	0	1	3	2	3	0	2	1	**14**
	11-13	0	0	0	0	0	1	0	0	3	0	**4**
	> 13	0	1	0	0	0	0	0	0	0	0	**1**
Total		**3**	**15**	**20**	**8**	**50**	**19**	**16**	**5**	**53**	**7**	**196**

From Table 4 above, about 29% of the singles had an income of between sh.110,000- sh.129,999 followed by 18.42% in the income rage of sh. 190,000- sh. 209.999. Somewhat similar patterns were also evident amongst households with 2-4 members and 5-7 members. All other family sizes had a significant majority falling in these two income brackets. But as the size of the family increased, household income seemed to decline except for households who fell in the sh.190, 000-sh.209, 999 income bracket. The results further indicate that single families were a paltry 19% (38) of all the 196 households who responded wile families in the 5-7 member category formed the bulk of the respondents at 41.8% (82) of the total respondents. This result indicates that most of the households have a relatively big number of family members.

Table 5 below presents results on the relationship between the level of household expenditure and households' income. Generally, as household income levels rise, expenditure levels would rise too. Results in the table indicate that about a quarter of the households (50, 25.5%) generated monthly income of sh. 110,000-sh.129,000 while 53 of them generated monthly income of sh. 190,000-sh.209,000.

Table 5: Level of Household Expenditure versus Income of household

		Income of Household ('000)										Total
		30-49	50-69	70-89	90-109	110-129	130-149	150-169	170-189	190-209	210 or >	
Household Expenditure	20,000-50,999	2	2	4	2	5	4	0	1	4	0	24
	51,000-80,999	0	7	11	1	16	5	4	2	6	2	54
	81,000-110,999	1	5	5	0	19	7	8	1	20	4	70
	111,000-140,999	0	1	0	3	6	3	4	1	14	1	33
	141,000-170,999	0	0	0	2	4	0	0	0	5	0	11
	171,000-200,999	0	0	0	0	0	0	0	0	2	0	2
	261,000 and >	0	0	0	0	0	0	0	0	2	0	2
Total		3	15	20	8	50	19	16	5	53	7	196

Results on Table 5 above indicate that most households (92.3%, 181) spent up to a maximum sh. 140,999 in household expenditure per month. Hence, the prediction of a positive relationship between the two variables seems to hold in this study since most of the households fall in the lower half of the income spread same as for their monthly household expenditure. The results further indicate that most of the respondents (27%, 53) generated monthly income of between sh. 190,000-sh. 209,000. Hence, the study finds that most of the households spend about half of their monthly income.

Table 6 below shows the link between education levels and household income. Higher educational attainment has been linked to superior jobs which in turn generate higher income.

Table 6: Education Level of owner of house versus Income of Household

		Income of Household ('000)										Total
		30-49.999	50-69.999	70-89.999	90-109.999	110-129.999	130-149.999	150-169.999	170-189.999	190-209.999	210 >	
Education	Primary	0	1	0	0	0	0	0	0	0	0	1
	Secondary	0	1	3	0	4	3	2	0	0	0	13
	High School	1	4	2	0	9	1	1	1	8	0	27
	Cert.	0	1	8	3	10	0	4	3	2	0	31
	College	2	7	6	3	27	15	9	1	27	6	103
	University	0	1	1	2	0	0	0	0	16	1	21
Total		3	15	20	8	50	19	16	5	53	7	196

Results in Table 6 above indicate that most of the respondents (103, 52.55%) had attained college education; only a few of them (21, 10.72%) had actually obtained a university education. About 37% (72) of the apartment home owners did not possess a college or university education. Hence, the study finds the educational level of most of a good number of respondents to be low considering that this is an urban population (living within and around the Capital City) who are arguably expected to be highly educated. Of those home owners with college education, a significant majority (54, 27.55%) had a monthly income of sh. 110,000-sh.129, 999 and sh. 190,000-sh.209, 999. For those respondents with a university education, a significant majority (16, 76.19%) had a monthly income of between sh. 190,000 and sh. 209,999. Only one (1) respondent had not attained a post

primary education with another 13 (6.6%) having attained only a secondary education.

V. Discussion

The relationship between gender of home owner and their age indicates that most of the home owners were male and that majority of the respondents fell within the age bracket of 40-49. Hence, the study findings contradict those of Mundra and Oyelere (2013) whose US study found that most apartment homes were owned by females and that households in the middle age brackets owned most of the apartments compared to their older counterparts. Similarly, Beguy *et al.* (2010) study in Nairobi, Kenya found that mobility was high amongst the early adults. The study finding on age further contradicts Quigley and Weinberg (1977) and Rossi (1955) studies who both found that households headed by females were more mobile compared to those headed by males. The study supports the findings of Doling (2008) and Quigley and Weinberg (1977) who both found that the older the household head, the lower the chances of buying a home or moving to a new environment.

The link between marital status and age of the home owners was also evaluated. It was found that a significant majority of those who had bought apartments fell in the 30-49 age bracket and that home ownership declined as age increased. Results of the study were found to indicate that the married owned most of the apartments (114, 58.16%). These findings were similar to Doling (2008) who found that in Italy, Greece, Portugal and Spain, older people had much lower housing mobility rates compared to the young adults. Quigley and Weinberg (1977) found that singles were less likely to initiate housing moves compared to the ever married- a finding which compares with this study. Fischer and Jaffe (2003) found that the probability of owning a home (in Spain) increased with age. However, the study findings on the respondents' age contradict Beguy *et al.* (2010) who found that household mobility rates were high at the age bracket of 20-24 in their investigation of migration flows in Korogocho and Viwandani settlements in Nairobi City, Kenya.

The relationship between marital status of the home owners and their gender was also investigated. The study found that the male owned most of the apartment homes (130, 66.33%) compared to the female. The documented dominance by males in this study contradicts the findings Mundra and Oyelere (2013) who found that being female increased chances of owning a home. The study found that the married owned most of the apartment homes (114, 58.16%), a finding which corroborates Hood (1999) who indicates that marital status has a strong influence on home ownership.

The study further investigated the relationship between the size of family and the income of the household and found a negative relationship between the two. These findings were in agreement with Hood (1999) who similarly found that as the family size exceeds 4 members, fewer families actually owned homes due their declining financial base. Conversely, both Rossi (1955) and Quigley and Weinberg (1977) found that increase in size of household increased household mobility rates.

The study evaluated the relationship between the educational levels and income of households. According to Hood (1999), the highly educated individuals are bound to have higher incomes since they often maintain good jobs compared to the less educated. This proposition is in line with investment behaviour which supports a strong relationship between ones educational attainment and income. The study findings confirmed the proposition that higher educational attainment leads to a rise in income levels since a positive relationship was documented between the two variables. This finding was similarly supported by Beguy *et al.* (2010) and Fischer and Jaffe (2003) who both found that higher educational attainment was positively related to the income of households.

VI. Implications of the Study

There are several implications associated with the study outcome. Firstly, most of the apartment owner-occupied households have a relatively big family size to imply the increasing need for owning a home and having some residential permanence. Hence, the demand for home ownership seems to be a priority to many. Secondly, most households were found to spend about half of their monthly income. With the big family size, the need for mortgage financing to own a
home will be high since the initial cash outlay associated with owning a home will remain a daunting task as documented by empirical evidence. Thirdly, most of the homes are owned by those in the 30-49 age bracket. Hence, property developers and mortgage financiers in Nairobi County, Kenya should target this category of prospective home buyers. Lastly, since a significant majority of the apartment homes were owned by the male, this finding is an indication that most of males are financially stable and wealthier to afford buying an apartment home compared to their female counterparts.

VII. Limitations

Several limitations encountered in the course of the study are noteworthy. Firstly, there was a methodological limitation associated with the descriptive cross-sectional research design of this kind which could not measure the time element in the study. Demographics change with the passage of time and this kind of research design

could not capture such changes. Secondly, some of the demographic characteristics profiled may have been found to be somehow sensitive and personal for some respondents. For instance, enquiries on demographics such as age, marital status, educational level, income and expenditure may have sounded personal and sensitive to some respondents. Hence, this may have affected the credibility of responses on such enquiries. Thirdly, the study was restricted to profiling only 7 demographics which were supported by literature. There could have been several other demographics of interest to profile besides the 7. Fourthly, households in 1 and 5 bedroomed apartments were purposely excluded from the study since such apartment units are uncommon in the county. It would have been of interest to equally profile the demographics of those households in 1 and 5 bedroomed apartments in the county. Lastly, the study was restricted to apartment owner-occupied households hence excluding households in bungalows and maisonettes. It would have been of interest to equally profile households in such housing units despite such units being quite few in most parts of Nairobi County, Kenya.

VIII. Areas for further Study

In view of the outcome of the study, there are several areas for further study that need to be pursued. Firstly, a similar study of a descriptive longitudinal research design should be carried out in Nairobi County, Kenya to capture the time factor associated with changes in demographics. Secondly, there is need to carry out a similar study on owner-occupied households in 1 and 5 bedroomed apartments as well as those in bungalows and maisonettes. Thirdly, a study should be carried out to profile other apartment owner-occupied household demographics besides the selected 7. In particular, other demographics of interest would include: profession, religious affiliation, social status, lifestyle, wealth, type of employment, racial affiliation among others. Lastly, a similar study should be carried out to profile the demographics of renters in Nairobi County, Kenya bearing in mind that a significant majority of the more than 3 million people in Nairobi County, Kenya are living in rented residential housing units.

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