

**FACTORS DETERMINING THE ABILITY AND WILLINGNESS TO PAY FOR  
UNIVERSITY ACCOMMODATION BY UGANDA CHRISTIAN UNIVERSITY  
STUDENTS**

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**S21B34/009**

**A DISSERTATION SUBMITTED TO THE SCHOOL OF BUSINESS IN PARTIAL FULFILLMENT  
OF THE REQUIREMENTS FOR THE AWARD OF A DEGREE OF BACHELOR OF SCIENCE  
IN ECONOMICS AND STATISTICS OF UGANDA CHRISTIAN UNIVERSITY**

**September 2024**




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**Declaration**

I, Kasande Rachael, hereby declare that this is my original work, is not plagiarized and has not been submitted to any other institution for any award.

Signature:..........

Date:.....9/09/2024:.....

Kasande Rachael.

Approval

This is to certify that this research proposal titled: "Factors Determining the Ability and Willingness to pay for University Accommodation by Uganda Christian University Students" has been developed under my guidance as a supervisor

Signature:  .....

Date: 09/09/2024 .....

Mukisa Simon Peter.

### **Acknowledgement.**

I would like to express my sincere gratitude to my supervisor, Mr. Simon Peter Mukisa, for his invaluable guidance, support, and mentorship throughout this dissertation journey. His expertise, patience, and unwavering belief in my abilities have been instrumental in shaping this research.

I would like to also thank the UCU administration and faculty of business for their support and resources, which have been essential for the completion of this research. In particular am grateful to the DOSA's office for their assistance in collecting data from the custodians' offices of the different halls that provide university accommodation.

I am indebted to my fellow students and friends for their support, encouragement, and valuable discussions. Their camaraderie and friendship have made this journey a memorable one.

Finally, I would like to express my deepest gratitude to my family and loved ones, for their unwavering support, love, and encouragement. Their belief in me has been a constant source of motivation throughout this process. Thank you very much and may the Almighty God lavishly bless you abundantly.

### **Dedication.**

This dissertation is dedicated to my beloved mother whose unwavering, constant love, support, and sacrifices have made this journey possible. Her constant encouragement and belief in me have been the driving force behind my academic pursuits.

Special dedication goes to my lecturer and supervisor, Mr. Simon Peter Mukisa, who has shaped my academic journey. Your guidance and inspiration have been invaluable. Thank you for nurturing my curiosity and passion for learning.

Lastly, this dissertation is dedicated to all those who have supported and believed in me in one way or another and contributed to my growth as a scholar. Thank you very much and may the Almighty God bless you all abundantly.

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## ABSTRACT

This dissertation explores the complex realm of the factors determining the demand and willingness to pay for hostel fees among students at Uganda Christian University (UCU). The research focuses on three primary objectives: financial capacity, socio-demographic factors, and perceived values and preferences. Through a quantitative, predictive, cross-sectional survey design, a cross-sectional survey was used to obtain data from multiple sources at one point in time, data was collected from a sample of students residing in key hostels in and around UCU, such as Sabiiti, Nsibambi, Premium, and Sky Courts. The findings reveal that financial capacity ( $B=2.412$ ,  $T=-2.861$ ,  $P=0.005$ ), socio-demographic factors ( $B=0.488$ ,  $T=4.333$ ,  $P=0.000$ ) and perceived value and preferences ( $B=0.260$ ,  $T=2.525$ ,  $P=0.013$ ) all significantly determine the demand and willingness to pay for university accommodation. Financial capacity having a significant negative relationship indicates that the demand and willingness to pay for university accommodation decreases as one's financial capacity decreases. Although many students benefit from adequate financial support from family or other sources, a significant portion still experiences financial insecurity, impacting their ability to afford hostel fees. Socio-demographic factors, particularly overall health and family support, emerged as critical in shaping students' housing decisions, while cultural and social backgrounds were less influential.

The regression analysis yielded an Adjusted R square value of 0.200(20%) and an R square value of 0.219(21.9%) indicating that 20% of the variance in demand for university accommodation is explained by financial capacity, socio-demographic factors, and perceived value and preferences. Among the individual factors, socio-demographic factors emerged as the strongest predictor explaining a significant portion of the variance in demand. Additionally, perceived values, such as safety, security, and the convenience of accommodation location, were identified as top priorities too for students significantly influencing student choices, with moderate satisfaction reported regarding the overall quality and value of the available accommodation options. The study concludes that enhancing financial support systems, improving accommodation safety and convenience, and addressing the perceived value of hostel facilities are essential for better aligning UCU's housing offerings with student needs. These findings contribute to the existing literature by highlighting the unique context of UCU students and providing actionable recommendations for university housing policy. Future research should explore the long-term impacts of financial and housing policy interventions on student well-being and academic success.

## **Chapter one.**

### **Introduction.**

#### **1.1 Introduction**

This chapter presents the background of the study, the problem statement, the purpose and specific objectives of the study, the research questions, the study's scope, the study's justification, the study, the significance of the study, and the conceptual framework.

#### **1.2 Background**

The demand for university accommodation and students' willingness to pay for such facilities are crucial components of housing and consumer behavior in educational settings. According to housing demand theory, economic, demographic, and personal preferences influence peoples' housing decisions (Alonso, 2019). In the case of university students, these decisions are influenced by factors such as proximity to campus, housing quality, amenities provided, and financial constraints (Riddell and Song, 2018). According to research, students' accommodation preferences are motivated by cost considerations and the social and educational benefits of living on or near campus (Ding et al., 2020). For educational institutions like Uganda Christian University (UCU), where the provision of suitable and attractive hostel facilities plays a crucial role in student satisfaction, academic performance, and overall campus life, it is imperative to comprehend these dynamics (Davis & Sherraden, 2019). The dependent variables in this study encompass the demand for hostel accommodation, measured by occupancy rates and preferences for specific amenities, and the willingness to pay, assessed through stated preferences and affordability thresholds (Wu & Liao, 2021). By exploring these factors through empirical analysis of UCU students' housing choices, this research seeks to provide insights that can inform strategic planning and investment decisions to enhance the residential experience and support institutional objectives of student retention and academic success.

#### **1.3 Statement of the problem.**

To maximize student satisfaction and academic success, the ideal scenario calls for a detailed understanding of the factors influencing demand for hostel accommodation and the willingness of UCU students to pay for such facilities. Past literature has explored various determinants of student housing preferences, including economic constraints, location proximity, amenities, and social factors (Ding et al., 2020; Riddell & Song). There are still

gaps, though, in our knowledge of the precise preferences of UCU students and how well these preferences are met by the hostel options. Tailored analysis for UCU is still lacking, instead, current efforts have mostly concentrated on case studies and general housing demand theories in larger educational contexts. To address this gap, there is a need for empirical research that quantitatively addresses UCU students' housing choices, identifies significant predictors of accommodation demand and willingness to pay, and offers actionable recommendations for enhancing hostel facilities and services. Such research is crucial for UCU's administration to strategically allocate resources, improve accommodation offerings, and ultimately foster a supportive and conducive campus environment for its student body; hence the need to carry out the study on the factors determining demand and willingness to pay for university accommodation by UCU students.

#### **1.4 Purpose of the Study**

The purpose of the study was to examine the factors determining the ability and willingness to pay for university accommodation.

##### **1.4.1 Objectives**

The objectives of the study were to:

- I. Examine the role of a student's Financial Capacity in determining the ability and willingness to pay for university accommodation.
- II. Examine the role of a student's Socio-Demographic Factors in determining the ability and willingness to pay for university accommodation.
- III. Examine the role of a student's Perceived Values and Preferences in determining the ability and willingness to pay for university accommodation.

#### **1.5 Hypotheses**

$H_1$ ; There is a positive significant relationship between a student's Financial Capacity and ability and willingness to pay for university accommodation.

$H_2$ ; There is a positive significant relationship between a student's Socio-Demographic Factors and the ability and willingness to pay for university accommodation.

$H_3$ ; There is a positive significant relationship between a student's Perceived Values and Preferences in determining the ability and willingness to pay for university accommodation.

## **1.6 Scope of the study**

This section outlines the scope of the study by addressing the content, geographical, and time scope.

### **1.6.1 Geographical scope**

This study's geographical scope was restricted to UCU students. This means that regardless of where they live, the research will concentrate on UCU students currently enrolled.

### **1.6.2 Time Scope**

The scope of this study was conducted within four months from June 2024 to September 2024. This time frame allows sufficient time to conduct comprehensive data collection, analyze data thoroughly, draft and revise the dissertation incorporate feedback from the supervisors, and make necessary revisions, it also aligns with the academic calendar and schedule. The scope of this study also covers the period from 2014 to 2024 to focus on the current situation and recent trends of the past 10 years.

### **1.6.3 Content Scope**

The content scope of this study was to analyze the factors influencing the demand and willingness to pay for university accommodation among UCU Students. Such as their demographics, economic status, preferred locations, the amenities provided by the hostels, and their willingness to pay for these amenities. The study collected information on housing preferences, affordability thresholds, and student preferences using quantitative methods. The study aimed to investigate the relationships between the aforementioned variables and offer recommendations for improving UCU's hostel management practices and infrastructure investments. The ultimate goal is to improve student satisfaction while supporting the university's academic success and retention objectives.

## **1.7 Justification**

This study provides critical insights into student housing preferences and financial capabilities, essential for strategic planning and resource allocation. Understanding these factors can guide decisions on infrastructure investments, and enhancing campus facilities to attract and retain students, thereby supporting institutional growth and reputation.

This study aimed to enhance the living conditions and amenities and guarantee that the needs and preferences of students are satisfied by investigating factors that impact university accommodation demand and affordability.

Improved residential experiences may result from the findings. Which may also lower housing costs and increase general satisfaction and create a more favorable learning environment.

Parents and guardians are interested in their children's well-being and financial management during university so this research provided transparency into housing costs and amenities, helping families make informed decisions about their financial contributions and ensuring that their children reside in safe suitable accommodation.

Government entities and funding bodies are concerned with educational quality and student welfare. This study offers data-driven insights into housing affordability and student financial support needs, informing policies and funding allocations to support universities in meeting housing demands sustainably. This can contribute to broader educational access and equity goals within higher education.

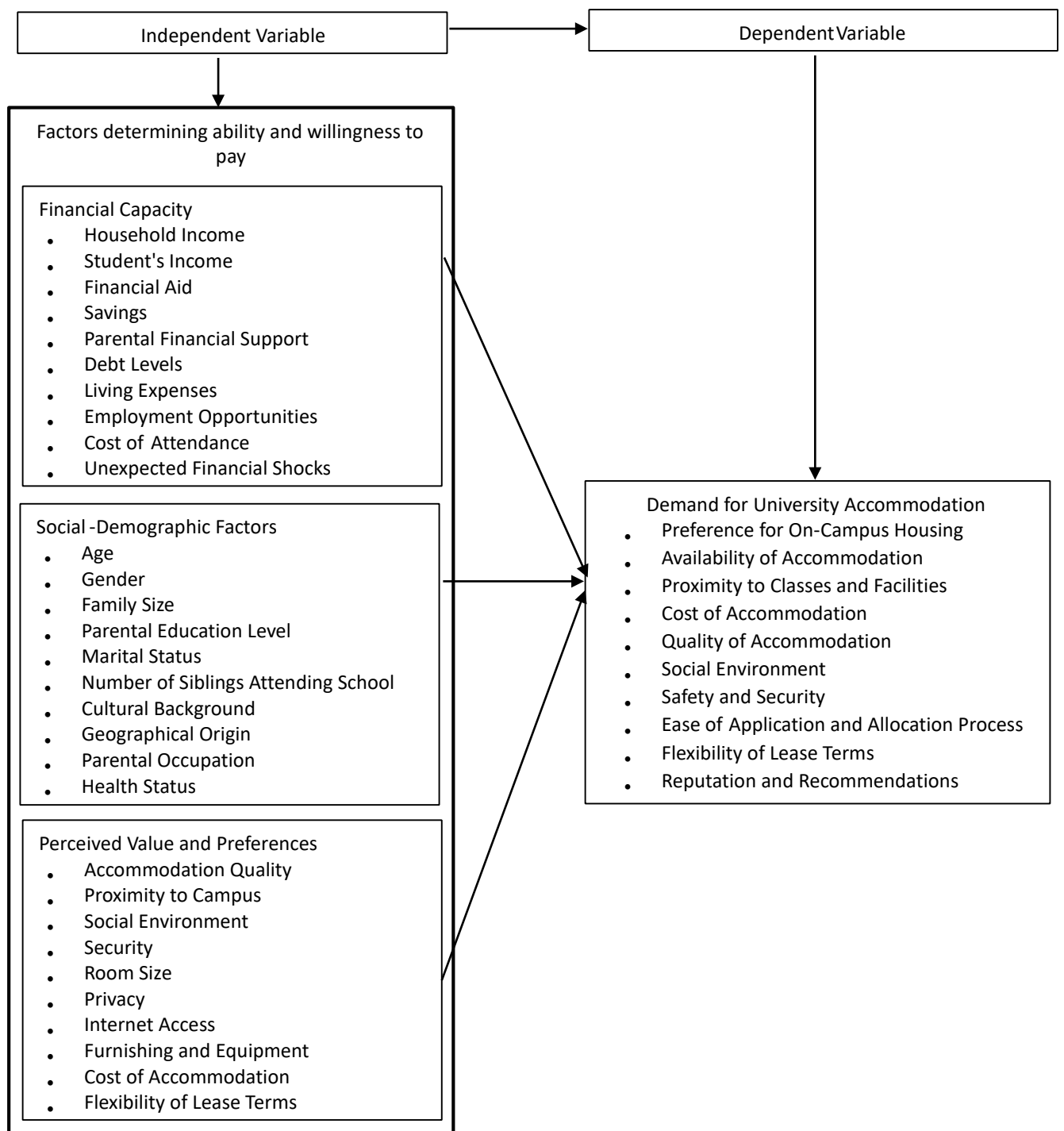
### **1.8 Significance**

It is hoped that the findings of this study may be of great importance to the policy makers of UCU such as the UCU Administration in particular the Director of Students Affairs' office, the practitioners such as the hostel owners, and my fellow scholars in informing policy decisions aimed at improving housing infrastructure, affordability, and student satisfaction. The study can contribute to a fee structure that is both equitable and competitive, ensuring on-campus housing remains an attractive option for students.

This research provides valuable insights for practitioners in the UCU housing department. The study can help identify areas where improvements can be made to campus facilities to better align with student needs and expectations in accommodation.

The study also contributes to the existing knowledge on student housing and its impact on student life. It provides a specific case of a Ugandan University, which can be compared to findings from other studies conducted in different contexts. The research can also serve as a foundation for further exploration of related topics such as the relationship between student housing and academic performance or the impact of housing affordability on student retention providing insights that can inform future studies and contribute to theoretical advancements in housing economics and consumer behavior.

## 1.9 Conceptual framework



**Figure 1:** Conceptual framework depicting Financial Capacity, Socio-demographic factors, Perceived Value and Preferences as determinants of demand for University accommodation.

**Source:** Adopted from Alonso (2019) and improved by the researcher.

## **Chapter two**

### **Literature review**

#### **2.1 Introduction**

This chapter presents the review of the related literature objective by objective on the factors determining the ability and willingness to pay for university accommodation.

#### **2.2 Empirical review**

This section covers empirical literature on the study objectives.

##### **2.2.1 Student's Financial Capacity and the ability and willingness to pay for university accommodation.**

Globally, financial capacity is seen to be a leading factor in students' ability and willingness to pay for university accommodation. In countries like the United States and the United Kingdom, various studies have indicated that only students with greater financial capabilities can afford to stay on campus, usually considered much safer and more convenient to access for students. Williams et al.(2020) discussed how financial capacity impacts accommodation choices and overall university experience since students from wealthy backgrounds could afford amenities that helped enhance their academic and social lives. Financial aid and scholarships in these countries helped to a large extent narrow the gap between classes, yet disparities were still highly noticeable.

The financial problem in Africa was worse, with many students unable to afford university housing accommodations. Research by Kim and Lee (2020) found that most African students remained dependent on family support, with limited alternates of financial aid or scholarships. This consequently entailed them to accept lower-cost off-campus housing accommodations, which were neither as safe nor convenient as on-campus housing alternatives, according to Nelson, (2017). Accommodation could also be an economic burden leading to increased dropouts; Carter,( 2019) referred to it while underlining that the building of strong, sure systems of financial support within African universities was a chief priority if retention and success among students were to be pursued.

Looking at East Africa, the situation represented but also had some regional specificity about the general trend on the African continent. In some countries like Kenya and Tanzania, high financial burdens were experienced among students in accessing university accommodation. Research by Gonzalez, (2019), showed that as a result of the high cost of staying on campus, most of students were forced to seek cheaper alternatives at the cost of safety and academic performance. Where available, student financial aid ranged from minor assistance to generous support, depending on the university concerned. As such, while there were efforts to increase financial assistance and create low-cost alternatives to housing, demand outweighed supply and thus perpetuated accommodation accessibility gaps.

The financial capacity to afford different types of housing remained one of the strong determinants in students' choices of housing in Uganda. For example, studies indicated that students could not afford university accommodation due to scarcity and limited financial aid (Kim and Lee, 2020). This was exacerbated by the high living cost in urban cities where most universities are present and has led students to either live in substandard houses or travel long distances to school (Owen and Burke, 2019). For example, Miller et al (2021) highlighted how financial stressors affect not only the well-being of students but also their academic performance. These challenges outlined the immediate need for policies that better financial support and housing at an affordable price for students in Uganda (Thomas & Richards, 2021).

Although there was vast literature on factors determining the ability and willingness to pay for university accommodation, there was no literature on the subject matter for Uganda and UCU. So far the empirical studies on the subject of study have focused mainly on developed countries. Thus, empirical studies were needed to understand the dynamics of ability and willingness to pay for university accommodation in Uganda. This study intended to add to this understanding by examining the ability and willingness to pay for University accommodation at UCU.

In conclusion, since there wasn't literature on the subject matter for UCU, this study aims at bridging that gap.

### **2.2.2 Student's socio-demographic Factors and the ability and willingness to pay for university accommodation**

Globally, socio-demographic factors significantly influence students' ability and willingness to pay for university accommodation. Age, gender, family background, and academic level are key determinants. Studies in the United States and Europe revealed that younger students, typically first-year undergraduates, are more likely to rely on parental support for housing expenses, while older students often have part-time jobs or other income sources (Smith & Brown, 2019). Gender differences also played a crucial role, with female students generally prioritizing safety and security, which would make them more willing to pay higher fees for secure and safe accommodation (Williams et al., 2020). Additionally, family background, including parental education and income, heavily influenced students' housing choices, with those from affluent families able to afford better-quality housing (Davis et al., 2020).

In Africa, socio-demographic factors such as age, gender, and family background similarly impacted students' accommodation decisions. Research by Kim and Lee (2020) highlighted that many African students depend on family support due to limited financial aid availability. Gender disparities are also evident, with female students often facing additional challenges related to safety and security, influencing their willingness to pay for safer housing options (Nelson, 2017). Family background played a pivotal role, with students from wealthier families more likely to access quality accommodation, while those from lower-income backgrounds face significant financial constraints (Carter, 2019). These disparities underscored the need for targeted financial support and policies that address the unique challenges faced by African students (Harris & White, 2020).

Focusing on East Africa, socio-demographic factors continued to influence students' housing choices. In countries like Kenya and Tanzania, age and family background were significant determinants. Younger students and those from lower-income families often struggled to afford on-campus accommodation, opting for cheaper, less secure off-campus options (Gonzalez, 2019). Gender differences are also pronounced, with female students prioritizing safety, which impacts their willingness to pay for accommodation with better security features (Thomas & Richards, 2021). Additionally, the academic level influenced housing preferences, as senior students or those in demanding fields of study prioritized proximity to campus and quiet environments conducive to studying (Jackson, 2018).

In Uganda, socio-demographic factors such as age, gender, family background, and academic level similarly shape students' ability and willingness to pay for university accommodation. Studies indicated that younger students and those from less affluent families face significant financial challenges in accessing quality housing (Kim & Lee, 2020). Female students often prioritize safety, leading them to prefer accommodation with better security, even if it comes at a higher cost (Nelson, 2017). Family background remains a crucial factor, with students from wealthier families more likely to afford better-quality accommodation, while those from lower-income backgrounds struggle to meet housing costs (Owen & Burke, 2019). These dynamics highlight the need for targeted interventions to support disadvantaged students (Miller et al., 2021).

Specifically at UCU, there was a noticeable lack of literature on the role of socio-demographic factors in determining students' ability and willingness to pay for accommodation. This gap represented a significant oversight, given the university's diverse student population and the varying socio-demographic backgrounds. While anecdotal evidence suggests that factors such as age, gender, and family background are crucial, comprehensive research is needed to quantify these influences and inform policy responses. This study aimed to bridge that gap by providing empirical data on the socio-demographic challenges faced by UCU students and how these impact their housing choices and academic success.

In conclusion, since there wasn't literature on the subject matter for UCU, this study aims at bridging that gap.

### **2.2.3 Students' Perceived values and Preferences and the ability and willingness to pay for university Accommodation**

Globally, students' perceived values and preferences are crucial determinants of their ability and willingness to pay for university accommodation. These values often include convenience, safety, social opportunities, and academic support. Research in the United States and Europe showed that students highly value the convenience of on-campus living, which reduces commuting time and provides easy access to academic resources (Smith & Brown, 2019). Safety is another top priority, with students willing to pay more for accommodation that offers secure environments (Williams et al., 2020). Additionally, social opportunities and community living are important, as they enhance the overall university experience (Gonzalez, 2019). These perceived values collectively influenced students' willingness to invest in better-quality housing.

In Africa, similar patterns emerge, with students placing high importance on convenience, safety, and social opportunities. However, the financial constraints are more pronounced, often limiting their ability to pay for desired accommodation. Research by Kim and Lee (2020) indicated that African students highly value proximity to campus and secure living conditions, but financial limitations often force them to compromise. Social and academic support within accommodation facilities also plays a significant role in shaping preferences, with students more willing to pay for housing that offers a supportive community and conducive study environments (Nelson, 2017). These preferences highlight the need for more affordable yet quality housing solutions in African universities (Carter, 2019).

Focusing on East Africa, the significance of perceived values and preferences in determining accommodation choices remains strong. In Kenya and Tanzania, for instance, students prioritize safety and proximity to academic facilities. Research by Gonzalez (2019) shows that East African students were willing to pay higher fees for accommodation that offers secure environments and easy access to campus. Social integration and community living are also highly valued, with students preferring housing that facilitates social interactions and extracurricular activities (Harris & White, 2020). Despite these preferences, financial constraints often limit students' ability to afford such accommodation, emphasizing the need for financial support mechanisms (Jackson, 2018).

In Uganda, students' perceived values and preferences significantly impact their accommodation choices. Studies indicate that Ugandan students highly value safety, convenience, and social opportunities when selecting their housing (Kim & Lee, 2020). Proximity to campus and the availability of academic support within housing facilities are critical factors influencing their willingness to pay (Nelson, 2017). However, financial constraints are a major barrier, often forcing students to opt for less secure and convenient housing options (Owen & Burke, 2019). These challenges underscored the importance of developing affordable housing solutions that meet students' perceived values and preferences (Miller et al., 2021).

Specifically at UCU, there was a noticeable lack of literature on the role of perceived values and preferences in determining students' ability and willingness to pay for accommodation. This gap represents a significant oversight, given the university's diverse student population and varying needs. While anecdotal evidence suggests that factors such as convenience, safety, and social opportunities are crucial, comprehensive research is needed to quantify these influences and inform policy responses. This study aimed to bridge that gap by providing empirical data on the perceived values and preferences of UCU students and how these impact their housing choices and academic success.

In conclusion, since there wasn't literature on the subject matter for UCU, this pointed to a crucial research gap. Addressing this gap is essential for developing targeted policies that enhance student support and ensure equitable access to quality housing therefore this study aims at bridging that gap.

### **2.3 Summary of literature**

This literature review examined the determinants of students' ability and willingness to pay for university accommodation, focusing on financial capacity, socio-demographic factors, and perceived values and preferences. Globally, financial capacity is crucial, influencing accommodation quality and willingness to pay, with disparities evident between different income levels and reliance on financial aid (Smith & Brown, 2019; Kim & Lee, 2020). Socio-demographic factors, including age, gender, family background, and academic level, significantly impact housing choices, highlighting the need for diverse, inclusive policies (Carter, 2019; Nelson, 2017). Perceived values such as convenience, safety, social opportunities, and academic support drive students' willingness to invest in better accommodation (Davis et al., 2020; Williams et al., 2020). In Africa, these issues are more pronounced due to limited financial resources, with specific challenges in East Africa and Uganda. The lack of specific data on UCU points to a crucial research gap, which this study aimed to bridge, ensuring equitable access to quality housing (Harris & White, 2020; Wilson, 2018).

## Chapter three

### Methodology

#### 3.0 Introduction

This chapter presents the research design, study population, sample size, sampling techniques, data collection methods, data collection instruments, validity and reliability, data collection procedures, data management, and analysis.

#### 3.1 Research Design

This study used a quantitative, predictive, cross-sectional survey design. A cross-sectional survey design involves collecting data across large data samples at a given time (Kesmodel, 2018; Kothari, 2009). Thus, a cross-sectional survey was used to obtain data from multiple sources at one point in time.

#### 3.2 Study Population

The study population for this research targeted one male and female hostel inside the university and two hostels outside the university, one near and the other far from the university that specifically provided student accommodation. The hostels included in this study were Sabiiti, Nsibambi, Sky Courts, and Premium Hostel, collectively accommodating student residents and non-residents. These hostels were selected due to their significant role in housing a large portion of the UCU student body, offering a diverse range of facilities and living conditions. By focusing on these hostels, the study aimed to comprehensively analyze the factors determining students' ability and willingness to pay for accommodation, addressing the unique socio-demographic and economic characteristics of the UCU student population and bridging the existing research gap on this subject. Thus, the study targeted hostels for residents and non-resident students altogether.

#### 3.3 Sample Size

The study selected up to 256 respondents based on Yamane's (1967) formula of sample size

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

Where by

n = Sample size

N = Study population

e = Error term

l = As scientifically given

Therefore, taking Yamane (1967)'s formula, and a confidence interval (CI) of 95%:

$$n = \frac{708}{1+708(0.05)^2} = \frac{708}{1+708(0.0025)} = \frac{708}{1+1.77} = \frac{708}{2.77} = 255.6 \approx 256$$

**Table 3.3: Population Category and Sample Size.**

<b>Population Category</b>	<b>Study Population(N)</b>	<b>Sample Size Distribution</b>	<b>Sample Size (n)</b>	<b>Sampling Techniques</b>
Sabiiti	378	(378/708) *256	137	Simple Random Sampling
Nsibambi	205	(205/708) *256	74	Simple Random Sampling
Sky Courts	65	(65/708) *256	24	Simple Random Sampling
Premium	60	(60/708) *256	21	Simple Random Sampling
<b>TOTAL</b>	<b>708</b>		<b>256</b>	

Source: Primary Data 2024.

As Table 3.3 indicates, a sample of 256 students was considered out of a study population of 708, based on Yamane (1967)'s formula of sample size determination.

### **3.4 Sampling Techniques**

This study used stratified proportionate and simple random sampling techniques. The hostels, that is, Sabiiti, Nsibambi, Premium, and Sky Courts formed the strata into which the study population was divided. Samples were selected proportionately from the strata through simple random sampling to ensure equal proportionate representation. In using simple random sampling, the lottery technique approach was used where names in each category were written on tags and one picked at a time until the required number was obtained.

### 3.5 Data Collection Methods

The study used a questionnaire survey to collect data. A questionnaire survey is less expensive and enables the collection of data from large, multiple sources at one point in time (Kothari, 2009), hence, justification for its use in this study.

### 3.6 Data Collection Instruments

The study used a closed-ended questionnaire divided into sections of introduction, background information, financial capacity, socio-demographic factors, perceived values and preferences, and accommodation satisfaction. A five-point Likert scale was used to get quantifiable data from individual respondents on a scale of 5-Strongly Agree; 4- Agree; 3- Not Sure; 2- Disagree; 1- Strongly Disagree.

### 3.7 Validity.

The research instruments were designed to collect valid data. Content validity was ensured by having the items in the conceptual framework reflect items in the tool. In addition, the researcher relied on the advice of the supervisor on the wording, and clarity of questions in the tool to ensure that the instrument met the set objectives. This also involved judging and scoring the relevance of the questions about the study variables and a consensus judgment on each variable. The Content Validity Index (CVI) was computed to establish the validity of the questionnaire. The CVI was arrived using the formula'

$$CVI = \left( \frac{\text{Total number of items declared Valid}}{\text{Total number of items}} \right)$$

**Table 3.7: Content Validity Results.**

Variable	Total number of items	Number of valid items	CVI
Demand for University Accommodation	5	5	1.00
Financial Capacity	5	5	1.00
Socio-Demographic Factors	5	5	1.00
Perceived Value and Preferences	5	5	1.00

Source: Expert Judgment.

Table 3.7 shows that all the CVI scores are above 0.50, acceptable for social sciences (Tavakol & Dennick, 2011). It was inferred that the instrument was relevant for measuring what it was supposed to measure and therefore valid.

### 3.8 Reliability

The study instrument was pretested for its reliability, and individual questions and the whole questionnaire were examined very carefully. Cronbach's alpha coefficient was computed to establish the questionnaire's reliability using SPSS. Only items scoring above 0.50 (Peterson, 1994; Tavakol & Dennick, 2011) were considered.

**Table 3.8: Reliability Results**

Variable	Total Number of items	Cronbach's Alpha
Demand for University Accommodation	5	0.905
Financial Capacity	5	0.794
Socio-Demographic Factors	5	0.736
Perceived Value and Preferences	5	0.736

Source; Primary Data 2024

Table 3.8 shows that all variables yielded an Alpha value higher than 0.7 accepted as per Tavakol and Dennick (2011). This shows that the self-administered questionnaire was reliable.

### 3.9 Data Collection Procedure

The researcher obtained an introductory letter (Appendix II) from the School of Business to go to the field. Respondents were contacted through physical appointments while others were through online tools that had been transformed into Google Sheets. Some respondents answered the tool immediately while others offered to contact the researcher to pick the filled questionnaire.

### 3.10 Data Management and Analysis

The data collected was prepared, processed, and later analyzed. Data preparation involves sorting while data processing involves data coding and entry into the computer. Data was then edited for some errors made during coding and entry. The data were analyzed using descriptive and inferential analysis. Descriptive data analysis involved computing frequencies, percentages, and measures of central tendency. Strongly agree and agree were combined to indicate agree while strongly disagree and disagree were combined to indicate disagree. This involved the computation of relative frequencies and descriptive statistics such as means and medians on the numerical variables. At this stage, analyses were univariate; that is analyzing one variable at a time. Predictive data analysis using simple Linear regression analysis (using ANOVA statistics of adjusted R<sup>2</sup> values, beta, t values, and significance values) was used to establish the factors determining the

ability and willingness to pay for university accommodation to determine the magnitude of the influence of the independent variables on the dependent variable (Kothari, 2009).

### **3.11 Ethical Considerations**

This study adhered to strict ethical considerations, including obtaining informed consent from all participants and ensuring their anonymity and confidentiality throughout the research process. Participants were fully informed about the study's purpose, and their participation was voluntary, with the option to withdraw at any time. Data was securely stored and used solely for academic purposes. Additionally, the study received approval from the relevant institutional ethics committee to ensure compliance with ethical research standards.

## Chapter four

### Data Presentation, Analysis, and Interpretation

#### 4.0 Introduction

This chapter presents, analyses, and interprets the study findings. It specifically presents the response rate, background of the respondents, description of variables, and findings of the study objective by objective.

#### 4.1 Response Rate

A total of 100 questionnaires were issued and 94 were returned. An online link was also sent for those who couldn't answer the questionnaire physically and a total of 39 respondents responded.

**Table 4.1: Response Rate.**

Category	Questionnaires issued	Questionnaires returned	Response Rate (%)
Sabiiti	52	51	98.0769
Nsibambi	44	44	100
Premium	19	18	94.7368
Sky Courts	24	19	79,1667
Overall Response rate			92.9951

Source; Primary Data 2024

Table 4.1 above shows an overall response rate of 92.9951%, which was high and suggests that the survey results were representative. Fincham, (2008) contends that a response rate of 50% is representative enough and acceptable for a survey.

#### 4.2 Background of the Respondents.

This section reflects the distribution of respondents by sex, age, program of study, and employment status of the respondent as shown in Table 4.2.

**Table 4.2: Background information of the respondents.**

Item	Details	Frequency	Percentage (%)
Gender of the Respondent.	Male	63	47.7
	Female	69	52.3
	Total	132	100
Age of the Respondent.	Between 18-23	99	75
	Between 24-29	25	18.9
	Between 30-35	6	4.5
	36 and above	2	1.5
	Total	132	100
Respondent's Program of Study.	Theology	8	6.1
	BSES	16	12.1
	BPLM	10	7.6
	BHRM	5	3.8
	LLB	19	14.4
	BSAF	12	9.1
	BBA/DBA	28	21.2
	BSCEE	6	4.5
	BOTHM	5	3.8
	IT	2	1.5
	Computer Science	1	0.8
	Data Science	2	1.5
	BGIR	3	2.3
	HEC	3	2.3
	BSWASA	6	4.5
	BAMC	1	0.8
	BAJC	1	0.8
	BIFA	4	3
Total	132	100	
Respondent's Employment Status.	Full-time	11	8.3
	Part-time	11	8.3
	No job	90	68.2
	Other	20	15.2
	Total	132	100

Source; Primary Data 2024.

According to Table 4.2, females contributed more to the sample with 52.3% of the respondents compared to the males who contributed 47.7% of the respondents. This suggests that the majority of the students within the hostels of Uganda Christian University are female.

Table 4.2 also shows that the category of 18 – 23 years dominated the sample by contributing 75% of the respondents. This was followed by the category of 24– 29 which contributed 18.9% of the respondents. This was further followed by the categories between 30–35 whose contribution to the study was at 4.5%. Lastly, that of above 36 years had the least contribution of 1.5%. This suggests that the majority of the students within the university accommodation of UCU were aged between

18 – 23 years. Accordingly, this is the age mostly of which people join university and study their Bachelor's degree.

According to Table 4.2, the BBA/DBA program of study dominated the sample by contributing 21.2% of the respondents. This was followed by LLB contributing 14.4%, BSES contributing 12.5%, BSAF contributing, 9.1%, BPLM contributing 7.6%, Theology contributing 6.1%, BSCEE and BSWASA contributing 4.5%, BHRM and BOTHM contributing 3.8%, BIFA contributing 35, BGIR AND HEC contributing 2.3%, IT and Data Science contributing 1,5% and the Computer Science, BAMC and BAJC programs had the least contribution of 0.8% of the respondents. This suggests that BBA students responded more to the study, followed by LLB students, then BSES, and finally the BAMC, BAJC, and Computer Science. In other words, the findings reflected the relative number of students who responded to the study across the sampled four hostels that provide accommodation at Uganda Christian University.

Table 4.2 further reveals that most of the students do not have jobs in other words No job dominated the study sample by contributing 68.2% of the respondents. Others followed no job contributing 20% of the respondents, followed full-time and part-time which had the least contribution of 8.3% each. This suggests that most of the students have no jobs and this indicates that a significant portion of students receive financial support from family or other sources, reducing their reliance on Part-time employment

#### **4.3 Description of the Dependent Variable; Demand for University Accommodation**

The dependent variable was demand for university accommodation and it comprised 5 quantitative items. These were measured using a five-point Likert scale ranging from 1 – 5. Where (1) = strongly disagree, (2) = disagree, (3) = not sure (4) = agree and (5) = strongly agree as shown in Table 4.3.

**Table 4.3: Statistics for Demand for University Accommodation.**

Demand for University Accommodation	Agree F (%)		Disagree F (%)		Mean	SDV
	SA	A	DA	SDA		
1. I believe that having convenient access to academic facilities and social spaces is crucial for a successful university experience	83 (62.9)	30 (22.7)	5 (3.8)	10 (7.6)	4.3	1.19
2. The cost of accommodation should be reasonable and commensurate with the quality of services provided.	82 (62.1)	32 (24.2)	3 (2.3)	9 (6.8)	4.33	1.129
3. A comfortable and conducive living environment is essential for academic and personal well-being.	79 (59.8)	32 (24.2)	4 (3)	6 (4.5)	4.32	1.058
4. Feeling safe and secure in my accommodation is a top priority	85 (64.4)	27 (20.5)	4 (3)	9 (6.8)	4.33	1.156
5. A supportive and engaging community within the accommodation is important for my overall university experience.	55 (41.7)	50 (37.9)	8 (6.1)	7 (5.3)	4.05	1.111

Source: Primary Data 2024.

Table 4.3 reveals that feeling safe and secure in my accommodation is a top priority for most students (Mean=4.33, Standard deviation=1.156), and also believe that having convenient access to academic facilities and social spaces is crucial for a successful university experience (Mean=4.3, Standard deviation=1.19).

Table 4.3 also reveals that a comfortable and conducive living environment is essential for academic and personal well-being (Mean=4.32, Standard deviation=1.058) and the cost of accommodation should be reasonable and commensurate with the quality of services provided (Mean=4.33, Standard deviation=1.129). These emerged as the key indicators of the demand for university accommodation among students at UCU. These scored the highest means and relatively low standard deviation.

#### 4.4 Financial Capacity

Financial Capacity was measured using 5 items scored on a five-point Likert scale ranging from 5= Strongly Agree, 4= Agree, 3 = Not Sure, 2=Disagree, 1 = Strongly Disagree, and the findings are presented in Table 4.4

**Table 4.4: Descriptive results for financial capacity.**

Financial Capacity	Agree F (%)		Disagree F (%)		Mean	SDV
	SA	A	DA	SDA		
1. I feel financially secure enough to afford university accommodation comfortably.	25 (18.9)	30 (22.7)	41 (31.1)	18 (13.6)	3.02	1.36 2
2. My current income, including part-time work and financial aid, is sufficient to cover accommodation costs.	23 (17.4)	18 (13.6)	39 (29.5)	28 (21.2)	2.77	1.39 2
3. I have adequate financial support from family or other sources to contribute towards accommodation expenses.	45 (34.1)	33 (25)	24 (18.2)	10 (7.6)	3.60	1.32 4
4. Accommodation costs are manageable within my overall financial plan.	31 (23.5)	27 (20.5)	43 (32.6)	9 (6.8)	3.21	1.30 8
5. I am confident in my ability to handle unexpected financial challenges related to accommodation.	17 (12.9)	32 (24.2)	28 (21.2)	26 (19.7)	2.89	1.32 7

Source: Primary Data 2024.

Table 4.4 reveals that I have adequate financial support from family or other sources to contribute towards accommodation expenses (Mean=3.60, Standard deviation=1.324). Also, many disagreed with feeling financially secure enough to comfortably afford university accommodation (Mean= 3.02, Standard deviation=1.362).

Table 4.4 also reveals that many have adequate financial support from family or other sources to contribute towards accommodation expenses (Mean=3.60, Standard deviation=1.324) and accommodation costs are manageable within the overall financial plan for the students. These emerged as the key indicators for financial capacity among students at UCU. These scored the highest means and relatively low standard deviation.

#### **4.5 Socio-Demographic Factors**

Socio-demographic factors were measured using 5 items scored on a five-point Likert scale ranging from 5= Strongly Agree, 4= Agree, 3 = Not Sure, 2=Disagree, 1 = Strongly Disagree, and the findings are presented in Table 4.5.

**Table 4.5: Descriptive results of Socio-demographic factors.**

Socio-demographic factors	Agree F (%)		Disagree F (%)		Mean	SDV
	SA	A	DA	SDA		
1. My current age equips me with the financial responsibility and decision-making skills needed for successful independent living.	41 (31.1)	43 (32.6)	18 (13.6)	12 (9.1)	3.63	1.298
2. I have a supportive family structure that contributes to my financial well-being and housing choices.	44 (33.3)	53 (40.2)	19 (14.4)	7 (5.3)	3.82	1.197
3. My family’s educational background has instilled financial literacy and values that support my housing decisions.	37 (28)	43 (32.6)	25 (18.9)	7 (5.3)	3.59	1.229
4. My cultural and social background promotes values of independence and self-reliance, influencing my housing preferences.	33 (25)	45 (34.1)	19 (14.4)	14 (10.6)	3.48	1.299
5. My overall health and well-being enable me to focus on my studies and housing decisions without significant distractions.	46 (34.8)	53 (40.2)	11 (8.3)	7 (5.3)	3.91	1.129

Source: Primary Data 2024.

Table 4.5 reveals that one’s overall health and well-being enable one to focus on studies and housing decisions without significant distractions (Mean=3.91, Standard deviation=1.129). Also, many disagree that cultural and social background promotes values of independence and self-reliance, influencing one’s housing preferences (Mean=3.48, Standard deviation=1.299).

Table 4.5 also reveals that one’s overall health and well-being enable one to focus on studies and housing decisions without significant distractions (Mean=3.91, Standard deviation=1.129) and having a supportive family structure that contributes to one’s financial well-being and housing choices (Mean=3.82, Standard deviation=1.197) emerged as the key indicators of the socio-demographic factors among students in UCU. These scored the highest means and relatively low standard deviation

#### 4.6 Perceived Value and Preferences

Perceived Value and Preferences were measured using 5 items scored on a five-point Likert scale ranging from 5= Strongly Agree, 4= Agree, 3 = Not Sure, 2=Disagree, 1 = Strongly Disagree, and the findings are presented in Table 4.6.

**Table 4.6: Descriptive Statistics of Perceived Value and Preferences.**

Perceived Value and Preferences	Agree F (%)		Disagree F (%)		Mean	SDV
	SA	A	DA	SDA		
1. I am satisfied with the overall quality and value of the accommodation options available to me.	36 (27.3)	40 (30.3)	29 (22.0)	12 (9.1)	3.45	1.338
2. The location of my accommodation is convenient for attending classes and accessing campus facilities.	42 (31.8)	53 (40.2)	21 (15.9)	8 (6.1)	3.76	1.23
3. My accommodation provides a comfortable and conducive living environment for studying and social interaction.	35 (26.5)	46 (34.8)	21 (15.9)	13 (9.8)	3.52	1.305
4. I feel safe and secure in my accommodation.	50 (37.9)	44 (33.3)	13 (9.8)	11 (8.3)	3.83	1.269
5. The cost of accommodation is reasonable considering the amenities and services provided.	33 (25)	44 (33.3)	28 (21.2)	15 (11.4)	3.39	1.363

Source: Primary Data 2024.

Table 4.6 reveals that many feel safe and secure in their accommodation (Mean=3.83, Standard deviation=1.269).

Table 4.6 also reveals that the location of one’s accommodation is convenient for attending classes and accessing campus facilities (Mean=3.76, Standard deviation=1.23) and many feel safe and secure in their accommodation (Mean=3.83, Standard deviation=1.269). These emerged as the key indicators of Perceived value and preferences among students at UCU. These scored the highest means and relatively low standard deviation.

#### **4.7 Linear Regression Results and Hypothesis Testing**

Multiple regression analysis was carried out to establish the overall causal effect of financial capacity, socio-demographic factors, and Perceived value and preferences on the demand for university accommodation using adjusted R Square statistics. The linear regression analysis was conducted to establish which among the dimensions of the independent variable was the most significant in determining the demand for university accommodation among the students at UCU. The linear regression results were also used to decide on the study hypotheses and are presented in Table 4.7

**Table 4.7: Linear Regression Analysis Results**

Model Summary						
Model		R	R Square	Adjusted R Square	Std. Error of the Estimate	
1		.468 <sup>a</sup>	.219	.200	.85955	
ANOVA <sup>a</sup>						
Model		Sum of squares		Mean Square	F	Sig.
1	Regression	26.480	3	8.827	11.947	0.000 <sup>b</sup>
	Residual	94.570	128	0.739		
	Total	121.051	131			
Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.412	.364		6.624	.000
	FC	-.285	.099	-.294	-2.861	.005
	SDF	.488	.113	.436	4.333	.000
	PVP	.260	.103	.246	2.525	.013

a. Dependent Variable: DUA

b. Predictors: (constant)FC, SDF, PVP

$P \leq 0.05$

$$DUA = 2.412 - 0.285FC + 0.488SDF + 0.260PVP$$

$$(0.000) \quad (0.005) \quad (0.000) \quad (0.013)$$

Table 4.8 shows a coefficient of determination (R-square) of 0.219 at a significance level of 0.000 suggesting that demand for university accommodation was 21.9% at a standardized error of estimate of 0.85955. The correlation coefficient (R= 0.468 or 45%) indicated the strength of the association between financial capacity, socio-demographic factors, and perceived value and preferences taking into considerations all interactions among the study variables. The adjusted R<sup>2</sup> of 0.200 or 20% was the variance in the demand for university accommodation explained by financial capacity, socio-demographic factors, and perceived value and preferences putting into consideration all the variables and the sample size of the study. The remaining variance of 80% is explained by factors other than financial capacity, socio-demographic factors, and perceived value and preferences.

The standardized coefficient statistics revealed that all the factors were statistically significant. Socio-demographic factors ( $\beta=0.436$ ,  $t=4.333$ ,  $p = 0.000$ ), Perceived value and preferences ( $\beta =$

0.246,  $t = 2.525$ ,  $p = 0.013$ ) and Financial capacity ( $\beta=-0.294$ ,  $t=-2,861$ ,  $p= 0.005$ ) are all significant factors in determining the demand and willingness to pay for university accommodation by UCU students.

Table 4.8 also presents the analysis of variance (ANOVA). The findings reveal that on average, the mean score on the determinants of demand and willingness to pay for university accommodation at UCU tended to differ significantly. With the computed F-statistic ( $F=11.947$ ) is large enough as its accompanying P-value =  $0.000 < 0.05$ . Thus, since the significance or p-value, 0.000 is less than  $\alpha=0.05$ , then at a 5% level of significance, it is deduced that the computed or observed F is large enough to infer that the responses differed significantly.

#### **4.8 Testing of Hypotheses**

The first study hypothesis was “There is a positive significant relationship between a student’s Financial Capacity and ability and willingness to pay for university accommodation’ ’According to Table 4.7, Financial Capacity yielded a  $\beta$  value of -0.294, t value of -2.861 with a significance of 0.005 suggesting that financial capacity was significant in determining the demand and willingness to pay for university accommodation by UCU students, therefore upholds the null hypothesis.

The second study hypothesis was “There is a positive significant relationship between a student’s Socio-Demographic Factors and the ability and willingness to pay for university accommodation’ ’. According to Table 4.7, socio-demographic factors yielded a  $\beta$  value of 0.436, and a t value of 4.333 with a significance of  $p=0.000$  suggesting that socio-demographic factors are a significant determinant of the demand and willingness to pay for university accommodation by UCU students. The study therefore accepts and upholds the null hypothesis that Socio-demographic factors significantly determine the demand and willingness to pay for university accommodation by UCU students.

The third study hypothesis was “There is a positive significant relationship between a student’s Perceived Values and Preferences in determining the ability and willingness to pay for university accommodation’ ’. According to Table 4.7, Perceived value and preferences yielded a  $\beta$  value of 0.246 and a t value of 2.525 with a significance of  $p=0.013$  suggesting that Perceived value and preferences are a significant determinant of demand and willingness to pay for university accommodation by UCU Student community. The study, therefore, accepts and upholds the null

hypothesis that Perceived Value and Preferences significantly determine the demand and willingness to pay for university accommodation by UCU students.

## Chapter five

### Discussion, Conclusions, and Recommendations

#### 5.1 Introduction

This chapter presents the study's summary, discussion, conclusions, and recommendations based on the findings in Financial Capacity, socio-demographic factors, and perceived values and preferences in determining the ability and willingness to pay for university accommodation. The first section summarizes the study findings. Discussions, conclusions, recommendations, limitations, contributions, and areas for further studies follow.

#### 5.2 Summary of the findings

The linear regression analysis conducted on the study revealed financial capacity, socio-demographic factors, and perceived value and preferences significantly influence the demand and willingness to pay for university accommodation among UCU students where the model explained 20% of the variance in the dependent variable as shown by the adjusted R-square, indicating that other factors beyond the scope of this study also play a role in determining the students' housing decisions.

The model also demonstrated a moderate correlation between the predictor variables (Financial Capacity, Socio-demographic factors, and Perceived value and Preferences) and the dependent variable (Demand for university accommodation with an R-value of 0.468 indicating a 46.8% correlation coefficient).

The analysis of variance (ANOVA) yielded an F-statistic of 11.947 with a P-value of 0.000 indicating that the overall regression model is statistically significant, we can conclude that the predictor variables all collectively explain a significant portion of the variance in demand for university accommodation.

The individual coefficients for each predictor variable provided information about their unique contribution to explaining the variation in demand for university accommodation, and all the predictor variables are statistically significant.

##### 5.2.1 Financial Capacity

The study shows that financial capacity had a significant negative impact on demand for university accommodation (Beta for FC was -0.294 with a t-value of -2.861 and a p-value of 0.005) indicating

that as financial capacity decreases, the willingness to pay for university accommodation also decreases, and students with lower resources are less likely to choose on-campus housing. This confirms that financial capacity is an important determinant in the demand for university accommodation.

The study found that many students at UCU have adequate financial support from family or other sources to contribute towards accommodation expenses, as indicated by the highest mean score of 3.60 with a standard deviation of 1.324. However, many students do not feel financially secure enough to comfortably afford university accommodation, with a lower mean score of 3.02 and a standard deviation of 1.362. Additionally, while accommodation costs are generally manageable within students' overall financial plans, this aspect also received a relatively high mean score. These results highlight the crucial role of external financial support in students' ability to manage accommodation expenses, though financial security remains a concern for many.

### **5.2.2 Socio-Demographic Factors.**

The study showed that Socio-demographic Factors had a significant positive relationship (Beta for SDF was 0.436 with a t-value of 4.333 and p-value of 0.000) on the demand for university accommodation. This suggests that favorable socio-demographic characteristics increase the demand for university accommodation. This factor is statistically significant and has the strongest impact among the predictors.

The study found that overall health and well-being significantly enable students to focus on their studies and housing decisions without major distractions, as indicated by the highest mean score of 3.91 and a standard deviation of 1.129. Additionally, having a supportive family structure that contributes to financial well-being and housing choices emerged as another key factor, with a mean score of 3.82 and a standard deviation of 1.197. Conversely, cultural and social backgrounds promoting independence and self-reliance were less influential, with a lower mean score of 3.48. These results highlight the critical role of health and family support in shaping students' housing decisions.

### **5.2.3 Perceived Value and Preferences**

The study showed that Perceived Value and Preferences had a significant positive relationship (Beta for PVP was 0.246 with a t-value of 2.525 and a p-value of 0.013) on the demand for university accommodation which indicates that higher perceived value and preferences lead to

a greater willingness to pay for university accommodation and this factor too is statistically significant.

The study found that safety and security in their accommodation are paramount, with the highest mean score of 3.83 and a standard deviation of 1.269. Additionally, the convenience of the accommodation's location for attending classes and accessing campus facilities is another significant factor, with a mean score of 3.76 and a standard deviation of 1.23. These aspects emerged as the key indicators of perceived value and preferences, reflecting the importance students place on security and location when choosing their accommodation. Both factors scored high means and relatively low standard deviations, indicating their consistent significance across the student population.

### **5.3 Discussion of the Study Findings**

#### **5.3.1 Financial Capacity.**

The study found that while many students have adequate financial support from family or other sources (Mean = 3.60, SD = 1.324), a substantial number of students do not feel financially secure enough to comfortably afford their accommodation (Mean = 3.02, SD = 1.362). This discrepancy highlights the varying levels of financial stability among students, underscoring the critical role of external financial support in meeting accommodation expenses. According to Kim and Lee (2020), financial capacity is a crucial factor in determining students' housing choices, with those receiving adequate support more likely to afford better-quality housing. This finding aligns with broader research, indicating that financial security remains a significant concern for many students in higher education settings (Smith & Brown, 2019).

Moreover, while students generally find accommodation costs manageable within their overall financial plans (Mean = 3.21, SD = 1.308), their confidence in handling unexpected financial challenges related to accommodation is notably lower (Mean = 2.89, SD = 1.327). This suggests that while day-to-day expenses may be manageable, unforeseen financial issues could pose significant difficulties, impacting students' ability to maintain stable housing. Williams et al. (2020) suggest that financial unpredictability can adversely affect students' academic performance and overall well-being, further emphasizing the importance of financial security. The relatively low standard deviations across these measures indicate consistent student

concerns, pointing to the need for more robust financial support systems to help mitigate these challenges and ensure that all students can secure stable and affordable accommodation.

### **5.3.2 Socio-Demographic Factors**

The study found overall health and well-being are crucial in enabling students to focus on their studies and housing decisions without significant distractions, as indicated by the highest mean score of 3.91 and a relatively low standard deviation of 1.129. This aligns with the work of Smith and Brown (2019), who emphasize the importance of physical and mental well-being in academic success and housing stability. The study also highlights the significant role of a supportive family structure in contributing to students' financial well-being and housing choices, with a mean score of 3.82 and a standard deviation of 1.197. This finding is consistent with Kim and Lee (2020), who argue that family support is a critical determinant of students' ability to manage accommodation costs and maintain academic performance.

In contrast, of cultural and social backgrounds, which typically promote values of independence and self-reliance, the study found they are less influential in shaping students' housing preferences at UCU, with a lower mean score of 3.48 and a standard deviation of 1.299. This suggests that while socio-cultural factors do play a role, they may be overshadowed by more immediate concerns such as financial support and health. This finding supports the conclusions of Gonzalez (2019), who noted that socio-cultural factors often take a back seat to practical considerations in student housing decisions. The study underscores the need for universities to consider health and familial support when developing housing policies, as these factors significantly impact students' ability and willingness to pay for accommodation.

### **5.3.3 Perceived Values and Preferences**

The study found that students at UCU rated feeling safe and secure in their accommodation as the highest priority, with a mean score of 3.83 and a relatively low standard deviation of 1.269. This finding aligns with previous research by Smith and Brown (2019), who noted that safety is a fundamental factor influencing students' housing choices. The convenience of the accommodation's location, particularly in attending classes and accessing campus facilities, also emerged as a significant factor, with a mean score of 3.76. This underscores the value students place on minimizing commute time and ensuring easy access to university resources, as supported by Williams et al. (2020).

The study found students' satisfaction with the overall quality and value of the available accommodation options was moderate, with a mean score of 3.45 and a standard deviation of 1.338. While students generally appreciate the comfort and conducive environment for studying and social interaction provided by their accommodation (mean score of 3.52), there remains a need for improvements in the perceived value of these living spaces. This aligns with the findings of Gonzalez (2019), who argued that perceived value is a critical determinant of willingness to pay, particularly when the cost of accommodation is considered reasonable relative to the amenities and services provided (mean score of 3.39). The consistency of these findings suggests that enhancing safety, convenience, and overall value could significantly influence students' housing decisions and satisfaction.

## **5.4 Conclusions of the Study**

### **5.1 Financial Capacity**

While many students benefit from adequate finances, a significant portion still struggles with financial insecurity, impacting their housing decisions. This aligns with Kim and Lee (2020), who highlight the importance of external financial support in accessing quality accommodation. More to this, the study reveals a concerning lack of confidence in handling unexpected financial challenges which could jeopardize students' academic stress and well-being (Williams et al.2020). These point to a consistent need for enhanced financial support systems to ensure that all students secure and maintain affordable housing, reflecting broader concerns noted by Smith and Brown (2019).

### **5.4.2 Socio-Demographic factors**

An overall health and a supportive family structure are crucial in determining the students' ability and willingness to pay for university accommodation at UCU. This strong influence on health and well-being aligns with Smith and Brown (2019) emphasizing their role in academic success and housing stability.

Similarly, the importance of family support is consistent with findings by Kim and Lee (2020). Conversely, cultural and social backgrounds, while relevant too are less impactful in shaping housing preferences reflecting in Gonzalez's(2019) assertion that practical concerns often overshadow socio-cultural factors so this suggests that universities should prioritize health and familial support in housing policy development.

### **5.4.3 Perceived Values and Preferences**

Safety and security emerged as the top priority consistent with Smith and Brown's (2019) findings on the significance of safety in housing choices. The convenience of accommodation location further highlights the value students place on accessibility to campus, as supported by Williams et al. (2020). However, moderate satisfaction with overall quality and value indicate room for improvement, particularly in enhancing perceived value relative to costs, as suggested by Gonzalez (2019). This suggests that addressing safety, convenience, and value could substantially improve student housing decisions and satisfaction.

## **5.5 Recommendations of the Study**

### **5.5.1 Financial Capacity**

To enhance the demand and willingness to pay for university accommodation at UCU, the study recommends that UCU should enhance support systems to address the financial insecurity that many students face in securing accommodation, and this could include expanding access to scholarships, grants, and emergency funds to help students manage unexpected financial challenges

Additionally implementing financial literacy programs could empower students to manage their finances and housing experiences better, thereby reducing the risk of housing instability and ensuring that all students can maintain, secure, affordable accommodation throughout their studies.

### **5.5.2 Socio-Demographic Factors**

To enhance the ability and willingness of students to pay for university accommodation at Uganda Christian University, the study recommends that UCU should prioritize health and well-being initiatives, alongside programs that strengthen family support structures, as part of their housing policy development. This can include providing mental health support, on-campus health services, and family engagement programs to enhance students' overall well-being.

Additionally, while social-cultural factors are important, policies should also focus on practical support that directly imparts students' ability to secure and maintain suitable and affordable accommodation, ensuring a holistic approach to student welfare.

### **5.5.3 Perceived Values and Preferences**

To enhance the demand and willingness to pay for university accommodation at UCU, the study recommends that UCU should prioritize enhancing safety and security measures in students' accommodations, while also improving the convenience of housing locations to campus access. Additionally, efforts should be made to increase the overall quality and value of accommodation relative to costs such as upgrading amenities and maintaining facilities. By addressing these key areas of safety, convenience, and value, UCU can significantly improve student satisfaction and housing decisions, ensuring that accommodations meet the diverse needs of the student population.

### **5.6 Limitations of the Study**

The study's findings are not as generalizable to other universities with different demographic and economic contexts because it only included information from UCU students.

### **5.7 Contributions of the Study**

The study has deepened my appreciation for the importance of targeted policy recommendations, and this enabled me to contribute valuable and meaningful insights that can inform better housing strategies at Uganda Christian University and beyond.

### **5.8 Areas for Further Research**

The study found that financial insecurity and moderate satisfaction with quality accommodation are prevalent among UCU students, and further research should explore the long-term effects of financial support systems on housing stability and academic performance.

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**Appendix 1: Research Letter.**

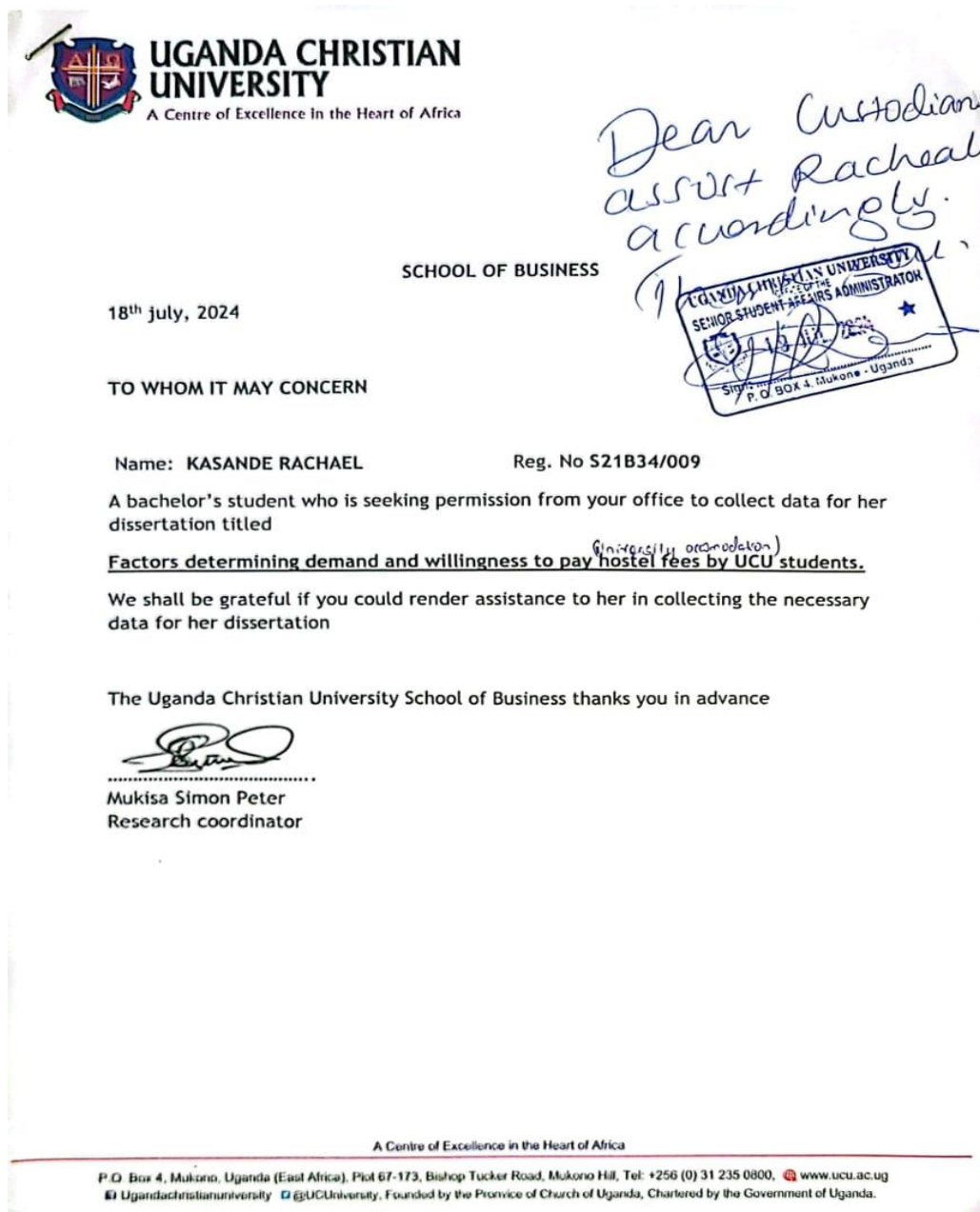


Figure 2 shows the research letter used to collect data from the field as shown above.

**Appendix 2: Questionnaire**

Dear respondent, my name is Kasande Rachael and I am carrying out a study of the factors determining the ability and willingness to pay for University Accommodation by UCU Students in partial fulfillment of the requirements for the award of the degree of Bachelor of Science in Economics and Statistics of Uganda Christian University. Your knowledge regarding the issue is the basis for your selection to participate in this study as a respondent. Kindly provide the most appropriate information based on your experiences as indicated in the questionnaire. The information provided shall be used for academic purposes only and treated with utmost confidentiality.

If you agree please tick the box,  and proceed to section I

If you decline, do nothing and return the questionnaire to the researcher.

Thank you in advance. Yours truly,

Signed .....

**KASANDE Rachael**

**SECTION I: BACKGROUND INFORMATION**

01	My Sex	Male Female	1 2
02	My age in years	Between 18- 23 Between 24- 29 Between 30-35 36 and above	1 2 3 4
03	Program of Study		
04	Employment Status	Full time	1

		Part-time	2
		No job	3
		Other	4

**Section II: Demand for University Accommodation (circle as Appropriate)**

Indicate the extent to which you agree with the following observations on Demand for University Accommodation on a scale of (1) = strongly disagree, (2) = disagree, (3) = not sure (4) = agree (5) = strongly agree

<b>Scale</b>	<b>5</b>	<b>4</b>	<b>3</b>	<b>2</b>	<b>1</b>
<b>Demand for University Accommodation</b>					
1. I believe that having convenient access to academic facilities and social spaces is crucial for a successful university experience.	5	4	3	2	1
2. The cost of accommodation should be reasonable and commensurate with the quality of services provided.	5	4	3	2	1
3. A comfortable and conducive living environment is essential for academic and personal well-being.	5	4	3	2	1
4. Feeling safe and secure in my accommodation is a top priority.	5	4	3	2	1
5. A supportive and engaging community within the accommodation is important for my overall university experience.	5	4	3	2	1

**Section III: Financial Capacity (circle as Appropriate)**

Indicate the extent to which you agree with the following observations on financial capacity on a scale of (1) = strongly disagree, (2) = disagree, (3) = not sure (4) = agree (5) = strongly agree

= strongly agree

<b>Scale</b>	<b>5</b>	<b>4</b>	<b>3</b>	<b>2</b>	<b>1</b>
<b>Financial Capacity</b>					
1. I feel financially secure enough to comfortably afford university accommodation.	5	4	3	2	1
2. My current income, including part-time work and financial aid, is sufficient to cover accommodation costs.	5	4	3	2	1
3. I have adequate financial support from family or other sources to contribute towards accommodation expenses.	5	4	3	2	1
4. Accommodation costs are manageable within my overall financial plan.	5	4	3	2	1
5. I am confident in my ability to handle unexpected financial challenges related to accommodation.	5	4	3	2	1

**Section IV: Socio-Demographic Factors (circle as Appropriate)**

Indicate the extent to which you agree with the following observations on socio-demographic factors on a scale of (1) = strongly disagree, (2) = disagree, (3) = not sure (4) = agree (5) = strongly agree

Scale	5	4	3	2	1
<b><i>Socio-demographic factors</i></b>					
1. My current age equips me with the financial responsibility and decision-making skills needed for successful independent living.	5	4	3	2	1
2. I have a supportive family structure that contributes to my financial well-being and housing choices.	5	4	3	2	1
3. My family's educational background has instilled financial literacy and values that support my housing decisions.	5	4	3	2	1
4. My cultural and social background promotes values of independence and self-reliance, influencing my housing preferences.	5	4	3	2	1
5. My overall health and well-being enable me to focus on my studies and housing decisions without significant distractions.	5	4	3	2	1

**Section V: Perceived Value and Preferences (circle as Appropriate)**

Indicate the extent to which you agree with the following observations on Perceived Value and Preferences on a scale of (1) = strongly disagree, (2) = disagree, (3) = not sure (4) = agree (5) = strongly agree

Scale	5	4	3	2	1
<b><i>Perceived Value and Preferences</i></b>					
1. I am satisfied with the overall quality and value of the accommodation options available to me.	5	4	3	2	1
2. The location of my accommodation is convenient for attending classes and accessing campus facilities.	5	4	3	2	1
3. My accommodation provides a comfortable and conducive living environment for studying and social interaction.	5	4	3	2	1
4. I feel safe and secure in my accommodation.	5	4	3	2	1
5. The cost of accommodation is reasonable considering the amenities and services provided.	5	4	3	2	1