ISSN: 2524-1354 (Online), ISSN: 2519-7851 (Print)
Africa Habitat Review Journal
Volume 21 Issue 3 (September - October 2026)
http://uonjournals.uonbi.ac.ke/ojs/index.php/ahr

Student Perceptions of Housing Affordability:
Comparing University-Provided and Private Rental Accommodation at the University of Nairobi

***Ndolo Victoria Mutheu, Muthama Dennis Mbugua and Wamuyu Irene Nyokabi**
https://orcid.org/0009-0009-9097-1348

Received on 14th July, 2026; Received in revised form 27th August, 2026; Accepted on 19th Septembr, 2026.

Abstract
This study examines University of Nairobi students' perceptions of housing affordability by comparing university-provided housing (UPH) and private rental (PR) accommodation. Moving beyond rent-based measures, it adopts a multidimensional view of affordability encompassing direct housing costs, indirect living expenses, housing quality, convenience, and perceived value. Using a mixed-methods cross-sectional design, data were collected from 83 students using structured questionnaires, complemented by key informant interviews with five university and private accommodation representatives. Descriptive statistics and independent-samples t-tests were used to compare affordability indicators. Findings show that UPH involved lower rental and transport costs, while PR students reported higher ratings for maintenance, physical housing quality, and residential satisfaction. However, differences in perceived affordability and value for money between UPH and PR students were statistically non-significant. The study demonstrates that student housing affordability is multidimensional and contributes comparative empirical evidence to the Kenyan student housing literature.

Keywords: Housing affordability, student housing, University-provided housing, private rental housing, student perceptions, Nairobi, Kenya

INTRODUCTION

On 18 May 2026, during a televised discussion on the public transport strike that had begun that morning, a presenter on NTV's Fix the Nation highlighted a message from a University of Nairobi student who feared missing end-of-semester examinations due to the disruption of public transport (NTV Kenya, 2026). Although the examinations were postponed within the hour, the incident illustrates a broader student accommodation problem: where students live affects not only rent, but also transport exposure, mobility, convenience, and the ability to meet academic obligations. Accommodation challenges therefore extend beyond providing sufficient bed spaces; they also encompass the strategies students use to select, access, and manage housing under financial and logistical constraints.

Student accommodation is an important component of higher education infrastructure and the urban housing systems surrounding universities. Beyond providing shelter, where students live can affect their mobility, access to university facilities, well-being, and academic experience (Najib et al., 2011; Khozaei et al., 2010). As university enrolment increases, institutional accommodation has often failed to expand at the same pace, increasing students' reliance on private rental markets and purpose-built student accommodation (PBSA). Research from Nigeria, Ghana and South Africa identifies affordability, accessibility, maintenance quality, and housing conditions as important considerations in students' accommodation experiences (Aluko, 2011; Amoah et al., 2025; Xulu-Gama, 2019).

In Kenya, these pressures are particularly evident in Nairobi, where limited university accommodation capacity has increased reliance on private rentals and emerging PBSA developments. Private-sector

**Corresponding author:*
Ndolo Victoria Mutheu *Department of Real Estate, Construction Management, & Quantity Surveying, University of Nairobi*
Email: victoriandolo@students.uonbi.ac.ke

AFRICA HABITAT REVIEW 21(3) 2026

investment and public-private partnership (PPP) initiatives have consequently become increasingly relevant to student housing provision (Acorn Holdings, 2024; Giti, 2025). The expansion of alternative accommodation has created a housing environment in which students may choose between institutionally provided accommodation and private options that differ not only in rental cost, but also in location, transport requirements, utilities, maintenance, quality, and service provision. The affordability of these alternatives therefore cannot necessarily be assessed through rental expenditure alone.

Despite growing research on student accommodation shortages, housing quality, and accommodation preferences, empirical evidence remains limited on how students perceive and compare the affordability of different accommodation arrangements, particularly in the Kenyan context. Existing research has established that students consider factors such as rental cost, proximity, housing quality, and convenience when selecting accommodation (Amoah et al., 2025; Du Plessis & Amoah, 2022), but these factors are often examined separately rather than as components of an overall affordability assessment. This leaves an important empirical gap concerning how students weigh direct housing costs against indirect expenses and the quality and benefits associated with different accommodation options.

The University of Nairobi provides an appropriate setting for examining this question because it combines substantial institutional demand for student accommodation with an established university-provided housing system and extensive reliance on accommodation beyond university residences. The coexistence of UPH and PR within the same institutional and urban context allows affordability perceptions to be compared while accounting for the different cost and service characteristics of each accommodation category. This comparison is particularly relevant given ongoing pressures on university accommodation capacity and the growing role of private providers in Nairobi's student housing market.

Against this background, this study examines students' perceptions of housing affordability by comparing university-provided housing (UPH) and private rental (PR) accommodation at the University of Nairobi. Specifically, the study seeks to:

i. Compare the direct and indirect housing costs experienced by students in UPH and PR accommodation.
ii. Examine differences in students' perceptions of housing quality, convenience, maintenance, value for money and overall affordability between the two accommodation categories.
iii. Identify the accommodation-related factors associated with students' perceived affordability.

The study addresses the broader question of whether students perceive UPH and PR accommodation as differently affordable when both financial and non-financial housing attributes are considered.

THEORY

Student accommodation is both a component of higher education infrastructure and an increasingly important real estate asset class. Rising university enrolment has increased demand for housing near campuses, attracting universities, governments and private investors (Newell & Marzuki, 2018). Beyond providing shelter, accommodation influences students' academic engagement, social integration and overall university experience (Khozaei et al., 2010; Najib et al., 2011). However, universities have increasingly struggled to expand accommodation capacity alongside enrolment growth, leading to greater reliance on private rental markets and purpose-built student accommodation.

University-provided housing offers proximity to academic facilities, relatively predictable costs and reduced commuting requirements (Aluko, 2011). These advantages can enhance convenience and reduce indirect housing expenditure. However, studies also identify overcrowding, ageing infrastructure and inadequate maintenance as challenges that affect students' satisfaction with institutional accommodation (Ogunbayo & Aigbavboa, 2019). Private rental accommodation, in contrast, may provide greater independence, privacy and improved physical conditions, but can entail higher rents and additional costs for transport, utilities and other services (Bella-Omunagbe et al., 2016; Du Plessis & Amoah, 2022). Thus, existing research highlights an important tension: lower-cost accommodation may reduce

expenditure, while higher-cost accommodation may provide greater quality and convenience.

Accommodation choice is consequently shaped by multiple economic, spatial and lifestyle considerations. Cost, proximity, safety, quality, privacy and independence have been identified as important influences on students' housing decisions (Amoah et al., 2025; Kobue et al., 2017). However, much of this literature examines these factors independently, rather than considering how students weigh them collectively when judging affordability. This distinction matters because students may accept higher housing costs when accompanied by improved quality, convenience, or services (Du Plessis & Amoah, 2022).

Theoretical Framework: Multidimensional Student Housing Affordability

This study draws primarily on Stone's (2006) residual income approach, which challenges affordability measures based solely on the proportion of income spent on housing. Stone argues that housing affordability should consider whether households retain sufficient resources to meet other essential needs after paying housing costs. Applied to student accommodation, this perspective suggests that affordability cannot be assessed through rent alone because students also face transport, utility and other living expenses.

Building on this approach and on student housing research by Du Plessis and Amoah (2022), this study conceptualises student housing affordability as a multidimensional and subjective assessment of the relationship between accommodation costs and the benefits received. Five interrelated dimensions guide the analysis: (1) direct costs, including rent and utilities; (2) indirect costs, particularly transport expenditure; (3) housing quality, including physical condition and maintenance; (4) convenience, including location, accessibility and services; and (5) perceived value, reflected in students' assessment of whether the accommodation provides satisfactory benefits relative to its costs. Safety, study environment, and residential satisfaction are considered related attributes that may shape this overall assessment.

The framework recognises that these dimensions may pull in different directions. Lower rent and transport costs may improve affordability, while poor maintenance or physical quality may diminish the perceived benefits of cheaper accommodation. Conversely, higher-cost private accommodation may be perceived as affordable when additional expenditure is accompanied by better quality, convenience or services. Affordability is therefore understood not as minimising housing expenditure, but as a trade-off between financial burden and residential value.

This interpretation is supported by studies showing that students' accommodation preferences and satisfaction depend on both cost and non-cost attributes (Najib et al., 2011; Bella-Omunagbe et al., 2016; Amoah et al., 2025). Nevertheless, existing African literature has paid greater attention to accommodation choice, quality and satisfaction than to comparative perceptions of affordability between university and private accommodation. The Kenyan context is particularly under-researched despite growing private student housing investment and continuing shortages in university accommodation (Acorn Holdings, 2024; Giti, 2025).

The present study therefore addresses this gap by comparing students in UPH and PR accommodation at the University of Nairobi. The study asks: (1) Do students in UPH and PR differ in their perceptions of housing affordability and value for money? (2) How do accommodation characteristics, including cost, transport, quality, maintenance, safety and study environment, differ between the two accommodation categories? and (3) To what extent do selected accommodation attributes explain variations in students' perceived affordability? These questions provide the basis for examining affordability as a multidimensional outcome rather than as a function of rental expenditure alone.

Conceptual Framework

Based on the theoretical framework, the study conceptualises perceived student housing affordability as an outcome shaped by both financial and non-financial accommodation attributes. The framework proposes that direct housing costs, including rent and utilities, and indirect costs, particularly transport expenditure, influence the financial burden associated with accommodation. At the same time, housing quality, maintenance, safety, study environment and convenience of location influence the benefits students derive from their accommodation. Value

AFRICA HABITAT REVIEW 21(3) 2026

for money and residential satisfaction reflect students' assessment of the relationship between these costs and benefits.

The framework therefore assumes that perceived affordability is not determined by rental cost alone, but by the interaction between accommodation expenditure and the quality, convenience and residential value received. University-provided housing (UPH) and private rental (PR) accommodation may consequently differ across individual attributes without necessarily producing statistically different overall perceptions of affordability.

The conceptual framework presented in **Figure 1** illustrates the relationship between financial and non-financial accommodation attributes, students' evaluation of accommodation, and their overall perception of housing affordability.

RESEARCH METHODS

This study adopted a mixed-methods comparative cross-sectional design to examine University of Nairobi students' perceptions of housing affordability across university-provided housing (UPH) and private rental (PR) accommodation. A mixed-methods approach was appropriate because affordability encompasses both measurable costs and subjective assessments of housing quality, convenience and value for money. Quantitative survey data were therefore complemented by qualitative evidence drawn from open-ended responses and key informant interviews.

Primary data were collected using structured questionnaires administered to students residing in UPH and PR accommodation. The questionnaire included closed-ended items measuring rent, transport costs, utilities, location, safety, study environment, housing quality, maintenance, value for money and perceived affordability, alongside open-ended questions concerning students' accommodation experiences. Prior to full deployment, a pilot test was conducted with approximately 10% of the sample (~7 students) to evaluate questionnaire clarity, logic and completion time. Content validity was enhanced through review of the instrument by the academic supervisor and faculty experts against the operational definitions and constructs. Five key

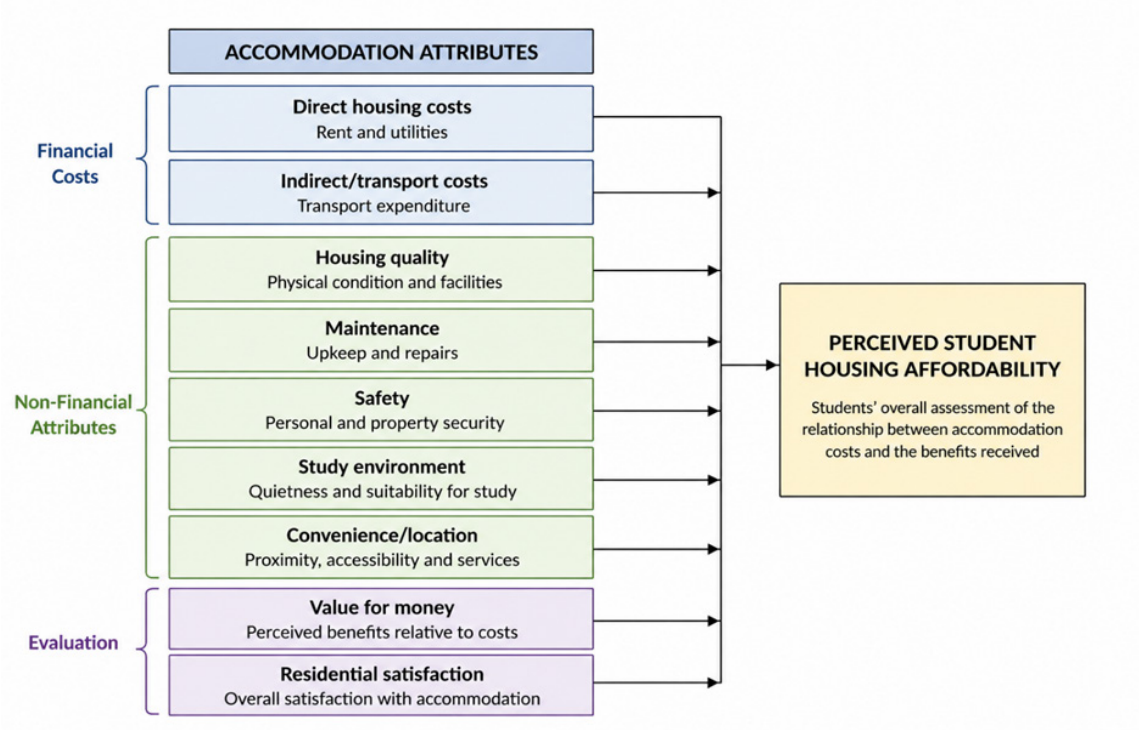


FIGURE 1
Conceptual framework for multidimensional student housing affordability
Source: Authors' conceptualisation based on Stone (2006) and Du Plessis and Amoah (2022).

informants were also interviewed, comprising representatives from university housing management, facilities management and private accommodation providers, to contextualise student perceptions within institutional and market conditions.

The study targeted at least 30 respondents in each accommodation category to provide sufficient observations for comparative analysis. Students residing in UPH and PR accommodation were recruited through digital QR codes placed at high-traffic campus points and links distributed through class WhatsApp groups. Participation was voluntary, and respondents who met the accommodation criteria and completed the questionnaire constituted the study sample. A total of 83 valid student questionnaires were retained, comprising 34 students residing in UPH and 49 students residing in PR accommodation. Where individual statistical analyses contained missing observations, the effective sample size for those analyses is reported accordingly. The sample comprised students from the University's ADD, Main and Chiromo campuses, with representation across different years of study. Because the study was limited to one institution and participation was voluntary, the findings are not intended to be statistically generalisable beyond the University of Nairobi. The sample nevertheless provides comparative evidence on how students perceive accommodation affordability within the institutional and housing-market context examined.

Quantitative data were analysed using descriptive and inferential statistics. Frequencies and means summarised respondent characteristics, accommodation conditions and affordability indicators. Descriptive statistics and independent-samples t-tests were used to examine patterns and differences between UPH and PR students. A multiple regression model was additionally estimated to examine whether selected accommodation attributes were associated with perceived affordability. The reported regression model had weak explanatory power (R^2 = .036; adjusted R^2 = −.026). Qualitative data from open-ended questionnaire responses and key informant interviews were analysed thematically to identify recurring patterns concerning affordability, housing quality, transport, cost trade-offs and accommodation provision.

Quantitative and qualitative evidence were integrated during interpretation. Statistical patterns relating to accommodation costs, transport expenditure, housing quality and perceived affordability were considered alongside students' qualitative responses and key informant accounts. This enabled the analysis to examine affordability as both an economic measure and a subjective assessment of the value derived from accommodation.

Participation was voluntary, and respondents were informed of the study's purpose before completing questionnaires or participating in interviews. Responses were treated confidentially and reported in aggregate, while interview participants were anonymised using respondent codes.

RESULTS

The findings are presented in four parts. First, the respondent profile and accommodation characteristics are described. The analysis then compares direct housing costs, transport expenditure and accommodation attributes across university-provided housing (UPH) and private rental (PR) accommodation. Inferential tests are subsequently used to assess differences in accommodation attributes, perceived affordability and value for money. Finally, key informant evidence is presented to provide institutional and provider-side perspectives on affordability and student accommodation provision.

A total of 83 valid student questionnaires were analysed, comprising 34 students residing in UPH and 49 residing in PR accommodation. The sample was relatively balanced by gender, with 43 male respondents (51.8%) and 40 female respondents (48.2%). Fourth-year students constituted the largest proportion of respondents (41.0%), followed by first-year (27.7%), second-year (15.6%), third-year (14.5%) and fifth-year students (1.2%). Respondents were drawn from the University's ADD (45.8%), Main (30.1%) and Chiromo (24.1%) campuses.

Students in UPH and PR experienced different accommodation cost structures and locational conditions. UPH respondents predominantly lived within or immediately adjacent to campus and generally shared hostel rooms, resulting

AFRICA HABITAT REVIEW 21(3) 2026

in shorter commuting distances and lower transport expenditure. Most UPH respondents reported that essential services such as water, electricity, security and internet were included in accommodation costs. In contrast, PR respondents occupied accommodation across surrounding neighbourhoods, with varying distances from campus. Utility arrangements were more fragmented, with many PR students paying separately for electricity, water and internet, although some purpose-built student accommodation providers offered bundled services.

Direct housing costs differed substantially between the two accommodation categories. Approximately 64.7% of UPH students paid less than KES 5,000 per month in rent, compared with 10.2% of PR students. Conversely, 89.8% of PR respondents reported monthly rental costs exceeding KES 5,000. UPH therefore generally involved lower direct rental expenditure and more predictable bundled costs. Transport expenditure showed a similar difference. While 85.3% of UPH students reported no weekly transport expenditure, 67.3% of PR students incurred weekly transport costs ranging from KES 201 to KES 2,000. Furthermore, 73.5% of PR respondents indicated that transport costs negatively affected accommodation affordability. The descriptive results indicate that transport represented a greater affordability consideration among PR respondents, with 73.5% reporting that transport costs negatively affected accommodation affordability.

Mean ratings also differed across several housing attributes. As shown in **Table 1**, PR accommodation received higher mean ratings for safety and security (3.9), maintenance quality (3.7), physical room quality (3.6) and overall satisfaction (3.4), compared with UPH ratings of 3.7, 2.8, 3.0 and 2.9, respectively. UPH received a higher mean rating for convenient location (4.0) than PR (3.4), while the two categories recorded similar ratings for study environment (3.6 and 3.5, respectively).

Housing Quality and Affordability Perceptions

The differences observed in the descriptive results were further examined using independent-samples t-tests. As presented in **Table 2**, PR students reported significantly higher maintenance quality (M = 3.67, SD = 0.80) than UPH students (M = 2.82, SD = 1.18), $t(51.5) = -3.63$, $p < .001$, 95% CI [−1.29, −0.42]. Welch's t was used because Levene's test indicated unequal variances ($F = 6.18$, $p = .015$). PR students also reported significantly higher physical room quality (M = 3.61 vs. 3.00), $t(80) = -3.05$, $p = .003$, 95% CI [−1.01, −0.21], and overall satisfaction (M = 3.49 vs. 2.97), $t(80) = -2.83$, $p = .006$, 95% CI [−0.89, −0.15]. In contrast, UPH students reported significantly higher ratings for convenient location (M = 4.06 vs. 3.37), $t(80) = 3.58$, $p = .001$, 95% CI [0.31, 1.08]. Differences in safety and security and study environment were not statistically significant.

TABLE 1

Mean ratings of student accommodation attributes by accommodation type

Student accommodation attribute	UPH mean	PR mean
Safety and security	3.7	3.9
Maintenance quality	2.8	3.7
Study environment	3.6	3.5
Convenient location to school	4.0	3.4
Physical quality of the room	3.0	3.6
Perceived affordability	3.3	3.4
Value for money	2.9	3.1
Overall satisfaction	2.9	3.4

Source: Field survey, 2026

Note: *Mean scores are based on a Likert-type rating scale, with higher scores indicating more favourable ratings of each attribute*

TABLE 2
Independent-samples t-test results

Variable	UPH M (SD)	PR M (SD)	Mean diff.	*t*	df	*p*	95% CI
Safety and security	3.67 (0.99)	3.92 (0.64)	−0.25	−1.29[a]	49.9	.203	[−0.61, 0.11]
Maintenance quality	2.82 (1.18)	3.67 (0.80)	−0.86	−3.63[a]	51.5	<.001	[−1.29, −0.42]
Study environment	3.61 (0.70)	3.57 (0.68)	0.03	0.22	80	.824	[−0.27, 0.34]
Convenient location	4.06 (0.79)	3.37 (0.91)	0.69	3.58	80	.001	[0.31, 1.08]
Physical room quality	3.00 (1.12)	3.61 (0.70)	−0.61	−3.05	80	.003	[−1.01, −0.21]
Overall satisfaction	2.97 (0.92)	3.49 (0.74)	−0.52	−2.83	80	.006	[−0.89, −0.15]
Perceived affordability	3.39 (1.06)	3.45 (0.91)	−0.06	−0.25	80	.803	[−0.49, 0.38]
Value for money	2.94 (0.97)	3.16 (0.90)	−0.22	−1.07	80	.286	[−0.64, 0.19]

Source: Field survey, 2026

[a]*Welch's t reported because Levene's test indicated unequal variances ($p < .05$); equal-variances t reported for all other comparisons.*

Note: *The t-tests are based on 82 observations because of one missing observation in the relevant analysis.*

Despite differences in accommodation attributes, there were no statistically significant differences between UPH and PR students in perceived affordability, $t(80) = -0.25$, $p = .803$, 95% CI [−0.49, 0.38], or value for money, $t(80) = -1.07$, $p = .286$, 95% CI [−0.64, 0.19]. Thus, the higher ratings of maintenance, physical room quality and overall satisfaction reported by PR students did not correspond to a statistically significant difference in their overall affordability or value-for-money assessments.

Exploratory Regression Analysis
A multiple linear regression model was estimated to examine whether selected accommodation attributes were associated with perceived affordability. The model included location, maintenance, safety, physical quality and transport effect. As shown in **Table 3**, the overall model was not statistically significant, $F(5, 77) = 0.58$, $p = .716$, and explained 3.6% of the variation in perceived affordability ($R^2 = .036$; adjusted $R^2 = -.026$). None of the individual predictors reached statistical significance.

Given the non-significant overall model and negative adjusted R^2, the regression is interpreted as exploratory rather than confirmatory. The measured physical and locational attributes did not significantly explain variation in perceived affordability within this sample.

Key Informant Evidence
Interview evidence from the five key informants provides an institutional and provider-side perspective on affordability, distinct from the student survey findings. These accounts are therefore presented as complementary evidence rather than as direct measures of student perceptions.

University representatives described affordability in terms of the combined cost and benefits of accommodation, including transport savings, convenience, security and access to university facilities. One university housing manager explained: "*They don't have to incur extra cost of transport... most locations also have catering services... security-wise it is actually better for a student to stay here*" (R02). A facilities management representative similarly emphasised that affordability should be assessed relative to the services provided rather than rental price alone: "*Affordability is relative... you compare it with similar hostels... not the current university hostels*" (R03).

From the provider perspective, accommodation

TABLE 3
Regression coefficients predicting perceived affordability (N = 83)

Predictor	B	SE	*t*	*p*	95% CI
Constant	2.853	0.719	3.97	<.001	[1.42, 4.29]
Location	0.046	0.139	0.33	.741	[−0.23, 0.32]
Maintenance	0.019	0.131	0.15	.882	[−0.24, 0.28]
Safety	0.200	0.171	1.17	.244	[−0.14, 0.54]
Physical quality	−0.151	0.146	−1.03	.304	[−0.44, 0.14]
Transport effect	0.050	0.144	0.35	.728	[−0.24, 0.34]

Source: Field survey, 2026

Model: $R^2 = .036$, adjusted $R^2 = -.026$, $F(5, 77) = 0.58$, $p = .716$.

quality was also identified as an important consideration. A university representative highlighted the maintenance requirements associated with older buildings: "*These are old buildings... they require refurbishing on plumbing systems, carpentry, electrical, even a new coat of paint*" (R02). A private accommodation provider similarly suggested that maintenance conditions could influence students' accommodation choices, including decisions to select private accommodation despite higher costs (R05).

Transport was another recurring theme in the interviews. University representatives associated on-campus accommodation with lower commuting costs and greater convenience, while private accommodation providers noted that some students opt for housing further from campus because housing closer to the university is more expensive. These accounts complement the quantitative finding that transport costs were more salient among PR respondents.

Key informants also identified an imbalance between demand for and supply of university accommodation. University representatives estimated that approximately 10,000 bed spaces serve a student population approaching 50,000, although this estimate was not independently verified in this study. One respondent described the situation as "*The demand is greater than the supply*" (R03), while another indicated that Main Campus was at full occupancy and that female students faced difficulties securing accommodation (R02). Representatives further indicated that public-private partnerships remain under consideration, although administrative and legal requirements have slowed implementation (R03).

DISCUSSION

The central finding is that UPH and PR students did not differ significantly in their overall perceptions of affordability or value for money, despite substantial differences in their accommodation costs and quality ratings. UPH offered lower direct costs, bundled utilities and greater proximity to campus, while PR was rated more favourably for maintenance, physical room quality and overall satisfaction. This suggests that students do not assess affordability solely according to the amount of rent paid. Rather, affordability appears to reflect an assessment of the costs incurred relative to the quality, convenience and benefits associated with the accommodation. This interpretation is consistent with the multidimensional approach to housing affordability advanced by Stone (2006) and applied to student accommodation by Du Plessis and Amoah (2022).

The findings are broadly consistent with evidence from African student housing research showing that affordability is shaped alongside housing quality, accessibility and convenience. Studies in Nigeria, Ghana and South Africa identify cost, location, maintenance and accommodation quality as important dimensions of students' housing experiences (Amoah et al., 2025; Ogunbayo & Aigbavboa, 2019; Xulu-Gama, 2019). The present study extends this literature by showing that differences in these individual attributes do not necessarily produce corresponding differences in overall perceived affordability. In particular, the

non-significant difference between UPH and PR affordability perceptions indicates that a lower-cost accommodation option is not automatically perceived as more affordable when students also consider the quality and benefits received.

This pattern further supports a multidimensional understanding of affordability. UPH students benefited from lower rents, bundled utilities and reduced transport expenditure, but reported significantly lower maintenance quality, physical room quality and overall satisfaction than PR students. Conversely, PR students incurred higher direct and transport costs but reported more favourable assessments of several quality-related attributes. The findings therefore extend Stone's (2006) residual-income perspective by showing that, in student housing, affordability may involve not only the financial resources remaining after housing expenditure but also the quality and utility obtained from that expenditure. This is particularly relevant to student accommodation, where location, shared facilities, maintenance and service provision form part of the housing package.

Housing quality is particularly important in interpreting the absence of a significant affordability difference. PR students reported significantly higher maintenance and physical room quality as well as overall satisfaction, while UPH received a significantly higher rating for location convenience. These results align with previous research linking private or off-campus accommodation to better physical conditions and university accommodation to proximity and convenience (Amole, 2011; Amoah et al., 2025; Najib et al., 2011). The qualitative evidence provides additional provider-side context: university and private accommodation representatives identified maintenance, services, security and convenience as components of affordability. These accounts should not be treated as direct evidence of student motivations, but they reinforce the interpretation that accommodation value extends beyond headline rental costs.

Transport further demonstrates the multidimensional nature of affordability in Nairobi. UPH students were substantially less likely to incur regular transport expenditure because of their proximity to academic facilities, while transport costs represented a greater affordability concern among PR students. This supports earlier findings that proximity to campus is an important advantage of university accommodation (Hassanain, 2008; Xulu-Gama, 2019). It also demonstrates why affordability assessments based solely on rental expenditure may underestimate the effective cost of accommodation. For students living farther from campus, transport represents an additional financial burden associated with their housing location.

The institutional context is also important. Key informants described substantial pressure on available university accommodation and indicated that demand exceeds institutional capacity. Private accommodation consequently plays an important role in accommodating students who cannot be housed within university facilities. Constrained sorting is therefore a plausible explanation for the observed similarities between the two groups, but it was not directly measured in this study. The questionnaire did not establish whether students preferred their current accommodation, whether UPH had been unavailable to them, or whether their residence resulted primarily from financial or institutional constraints. The finding should therefore be interpreted as evidence of different accommodation experiences rather than proof that students freely choose between equivalent alternatives.

The regression analysis further qualifies the interpretation. The five-predictor model explained only 3.6% of the variation in perceived affordability ($R^2 = .036$; adjusted $R^2 = -.026$) and was not statistically significant, $F(5, 77) = 0.58$, $p = .716$. None of the five predictors—location, maintenance, safety, physical quality and transport effect—was statistically significant. This should not be interpreted as demonstrating that housing quality, location or transport are unimportant, since the comparative results show significant differences in several of these attributes. Rather, the weak model suggests that perceived affordability is not adequately explained by the selected observable housing characteristics alone. Factors such as students' financial circumstances, sources of financial support, accommodation preferences and expectations may also shape affordability perceptions, but these factors were outside the scope of the present analysis.

The findings have implications for how student

AFRICA HABITAT REVIEW 21(3) 2026

housing affordability is understood in Kenya. The results suggest that affordability should be evaluated through a combination of direct housing costs and indirect costs such as transport, accommodation quality, convenience and access to housing, rather than through rental price alone. This is particularly important where university accommodation is cheaper but limited in availability. Within the University of Nairobi context, therefore, increasing the supply of affordable accommodation and improving the quality of existing UPH should be considered complementary rather than competing affordability strategies.

The findings should nevertheless be interpreted within the study's methodological boundaries. The quantitative analysis was based on 83 valid student responses from a single institution, with students voluntarily participating following recruitment through campus QR codes and class WhatsApp groups. This recruitment approach and the modest sample size limit statistical generalisability beyond the University of Nairobi. The cross-sectional design also precludes conclusions about changes in perceptions of affordability over time or about causal relationships between accommodation characteristics and affordability. The qualitative component comprised five key informants and was used to provide institutional and provider-side context rather than to establish the prevalence of particular student perceptions. These limitations reinforce the need to interpret the findings primarily as evidence of how affordability is perceived within the University of Nairobi context.

CONCLUSION

This study compared students' perceptions of affordability between university-provided housing and private rental accommodation at the University of Nairobi. Although the two accommodation categories differed significantly in direct costs, transport exposure and several housing-quality attributes, no statistically significant difference was found in overall perceived affordability or value for money. The findings therefore indicate that students' assessments of affordability extend beyond rental expenditure to incorporate indirect costs, quality, convenience and perceived residential value.

The study contributes to student housing affordability literature by providing comparative evidence from Kenya and illustrating the multidimensional nature of affordability within a university setting characterised by constrained accommodation supply. It extends residual-income and multidimensional affordability perspectives by showing that the relationship between cost and perceived affordability is shaped by the benefits and quality associated with accommodation. However, given the modest sample of 83 students from a single institution and the voluntary recruitment approach, the findings should not be generalised to other universities without further evidence.

Overall, the study demonstrates that student housing affordability at the University of Nairobi is not simply a question of how much students pay, but what they receive for that expenditure and what accommodation they can realistically access. This has implications for universities and housing providers seeking to expand accommodation while maintaining both affordability and acceptable living conditions.

RECOMMENDATIONS

Based on the findings, the study proposes recommendations aimed at improving the affordability, quality and accessibility of student accommodation. The recommendations address both university-provided and private rental accommodation.

i. *Improve maintenance of university-provided housing*: The University of Nairobi should prioritise routine maintenance and refurbishment of existing UPH, particularly where maintenance weaknesses and poor room quality reduce the residential value of lower-cost accommodation.
ii. *Expand affordable university accommodation*: The University should pursue additional accommodation capacity, including carefully structured public-private partnerships, to reduce the gap between available university bed spaces and student demand. Expansion should retain affordability as a core criterion rather than focusing solely on increasing bed numbers.
iii. *Incorporate transport into affordability assessments*: The University and accommodation providers should consider students' transport expenditure and proximity

to academic facilities when assessing accommodation affordability. Where new accommodation is developed, accessibility to campus and affordable transport should form part of site-selection considerations.

iv. *Encourage value-based pricing among private providers*: Private accommodation providers should recognise that students evaluate price alongside maintenance, physical quality, security, convenience and included services. Pricing and service packages should therefore be designed around the overall value delivered rather than rental price alone.

v. *Develop a multidimensional approach to affordability monitoring*: The University and relevant policymakers should assess student accommodation using a combination of rent, utilities, transport costs, housing quality, maintenance, location and perceived value for money. This would provide a more comprehensive assessment than rent-based affordability measures alone.

Future Research

Further research is needed to address the limitations of the present study and broaden understanding of student housing affordability in Kenya. Future studies should consider the following areas:

i. Future research should extend the study to multiple public and private universities in Kenya, using larger probability-based samples, to determine whether the observed affordability patterns are specific to the University of Nairobi or reflect broader student housing conditions.

ii. Longitudinal research should examine how students' perceptions of affordability change as their financial circumstances, academic level and accommodation arrangements evolve over time.

iii. Future studies should directly measure financial background, parental support, accommodation preferences, access to UPH and reasons for selecting or leaving particular accommodation. This would allow researchers to examine whether similar perceptions of affordability stem from accommodation preferences or constraints on students' available choices.

iv. Supply-side research should examine PBSA pricing, service packages and operating models in Nairobi to determine how private accommodation providers set prices and whether these models can deliver quality accommodation while remaining financially accessible to students.

CITED REFERENCES

Acorn Holdings. (2024). *The student housing gap: Addressing the 600,000-bed deficit in Kenya's urban centers.* Acorn Investment Management Ltd. Retrieved from https://acornholdingsafrica.com/insights/student-housing-gap-kenya-2024

Aluko, O. E. (2011). The assessment of housing situation among students in the University of Lagos. *African Research Review,* 5(3), 104–118. Retrieved from https://doi.org/10.4314/afrrev.v5i3.67345

Amoah, C., Bamfo-Agyei, E., & Simpeh, F. (2025). Student accommodation selection factors: The perspective of tertiary students in public universities in Ghana. *Journal of Real Estate Literature*, 33(1), 40–60. Retrieved from https://doi.org/10.1080/09277544.2024.2426320

Amole, D. (2011). Students' housing preferences in Southwestern Nigeria. *Journal of Architectural and Planning Research*, 28(1), 44–57. Retrieved from http://www.jstor.org/stable/43030926

Bella-Omunagbe, O. C., Shakantu, W., Van Eyk, M., & Werner, A. (2016). The impacts of the demographic characteristics of residents on the perception of quality of off-campus student accommodation in South-South, Nigeria. *Journal of Construction Project Management and Innovation,* 6(1), 1391–1403. Retrieved from https://hdl.handle.net/10520/EJC196306

Du Plessis, J. A. N., & Amoah, C. (2022). Affordable student accommodation: A perspective of tertiary students. *Proceedings of International Structural Engineering and Construction*, 9(1). Retrieved from https://doi.org/10.14455/ISEC.2022.9(1).HOS-02

Giti, D. M. (2025). Applicability of public-private partnerships (PPPs) for student accommodation in institutions of higher learning in Kenya. *Journal of Public Administration and Policy Research*, 17(2), 19–34. Retrieved from https://doi.org/10.5897/

JPAPR2025.0555

Hassanain, M. A. (2008). On the performance evaluation of sustainable student housing facilities. *Journal of Facilities Management*, 6(3), 212–225. Retrieved from https://doi.org/10.1108/14725960810885989

Khozaei, F., Hassan, A. S., & Khozaei, Z. (2010). Undergraduate students' satisfaction with hostel and sense of attachment to place: Case study of University Sains Malaysia. *American Journal of Engineering and Applied Sciences,* 3(3), 516–520. Retrieved from https://doi.org/10.3844/ajeassp.2010.516.520

Kobue, T., Oke, A., & Aigbavboa, C. (2017). Understanding the determinants of students' choice of occupancy for creative construction. *Procedia Engineering*, 196, 423–428. Retrieved from https://doi.org/10.1016/j.proeng.2017.07.219

Najib, N. U. M., Yusof, N. A., & Abidin, Z. (2011). Student residential satisfaction in research universities. *Journal of Facilities Management*, 9(3), 200–212. Retrieved from https://doi.org/10.1108/14725961111148108

Newell, G., & Marzuki, M. J. (2018). The emergence of student accommodation as an institutionalized property sector. *Journal of Property Investment & Finance*, 36(6), 523–538. Retrieved from https://doi.org/10.1108/JPIF-01-2018-0007

NTV Kenya. (2026, May 18). *Hundreds stranded along Thika road* [Video]. YouTube. Retrieved from https://www.youtube.com/watch?v=jthapYhf7mY

Ogunbayo, B. F., & Aigbavboa, O. C. (2019). Maintenance requirements of students' residential facility in higher educational institution (HEI) in Nigeria. *IOP Conference Series: Materials Science and Engineering,* 640, 012014. Retrieved from https://doi.org/10.1088/1757-899X/640/1/012014

Stone, M. E. (2006). What is housing affordability? The case for a residual income approach. *Housing Policy Debate*, 17(1), 151–184. Retrieved from https://doi.org/10.1080/10511482.2006.9521564

Xulu-Gama, N. (2019). The role of student housing in student success: An ethnographic account. *Journal of Student Affairs in Africa,* 7(2), 15–25. Retrieved from https://doi.org/10.24085/jsaa.v7i2.3822