THE INFLUENCE OF MOTIVATION FACTORS ON HOUSING CHOICE OF MIGRANTS IN HO CHI MINH CITY

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Abstract. *This study aims to assess the impact of motivational factors on the housing choices of rural-to-urban migrants. The motivations leading to housing choices include migration reasons, life events, and satisfaction with housing. The author suggested a research model with three hypotheses and conducted a survey between migrant people living in Ho Chi Minh City, Vietnam to test these hypotheses. There are several notable findings in this study. Firstly, the first hypothesis was accepted as factors related to both economic and non-economic values have a positive impact on housing choices. This aligns well with the reality that the majority of individuals aged 25–45 consider this as their primary goal when migrating to the city and searching for housing. Secondly, changes in current life circumstances can lead to changes in housing choice intentions. Thirdly, a significant finding of the research is that most individuals with an intention to change their place of residence do so because they are dissatisfied with the housing conditions or prices. In this research, housing satisfaction is an even more significant factor influencing housing choice intentions than life events and economic and noneconomic values. This study has some limitations, as it is necessary to clarify other factors, because only motivation may be impossible to change housing choice intentions. It is suggested that a number of other factors, such as opportunities or migrants' capabilities could also influence the moving intentions.*

Keywords: *housing purchase, intention, migrants, motivation factors, migration motivation, life events, housing satisfaction*

Introduction

Housing for migrants is becoming a pressing issue for developing countries like Vietnam due to increasing demands in urban areas, while land resources are limited. According to the 2019 report from the General Statistics Office, the Red River Delta and the Southeast region are the two areas with the highest number of immigrants. Among them, the Southeast region has the highest number of migrants nationwide, with 1.3 million immigrants[1]. One of the leading factors contributing to the high migration rate from rural to urban areas is the development of large cities, exemplified by Ho Chi Minh City in the Southeast region of Vietnam. According to a study conducted by the General Statistics Office in April 2019, the migration rate from rural to urban areas in Ho Chi Minh City was 27.2%. Urban expansion, along with infrastructure development and new construction projects, has generated significant demand and employment opportunities for rural migrants in the city.

However, the issue of rural-to-urban migration presents not only social welfare challenges but also housing concerns. The results of the 2019 Population and Housing Census indicate that more than half, approximately 53.1%, of rural-to-urban migrants moved to urban areas in search of employment, while 20.7% relocated due to family reasons or changes in residence. The majority of those migrating from rural areas to cities do so either for job

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[1]   Results of the 2019 Census on Population and Housing in Viet Nam / United Nations Population Fund ; General Statistics Office of Vietnam. Ha Noi : Statistical Publishing House, 2020. 300 p. ISBN 978-604-75-1489-2.

opportunities or family-related reasons. The demand for housing in cities for rural-to-urban migrants becomes more challenging as they also face obstacles related to employment, household registration, and enrolling their children in urban schools. Approximately 19% of migrants live in apartments that are less than 8m^2 per person, and 5.7% reside in apartments less than 15 m² per person[2]. Over 62% of them rent or borrow housing from private individuals, while only 33.6% have their own households, the lowest percentage among migration streams. Therefore, housing remains one of the critical issues, attracting the attention of investors, policymakers, and researchers in Vietnam.

There have been various approaches when studying the housing of migrants in different countries. Previous studies often focused on housing choices, satisfaction with housing conditions, migrants' housing satisfaction, or, in some countries like China, the impact of the household registration system (hukou) on housing intentions [1]. However, when it comes to the aspect of housing choice, there are multiple approaches as well. C. Jansen et al. [2] identified three main theoretical explanations for housing choices. First, the life cycle and life course theory used to explain and predict housing choices [3]. Second, the theory of planned behavior is seen as a general theory explaining behavior based on attitudes, social norms, and perceived behavioral control [4]. The third theory is the decision-making theory, focusing on explaining the decision-making process regarding changing or not changing one's residence and, if changing, selecting the location [3; 5]. According to I. Ajzen [4], intention is considered to encompass the motivating factors leading to a specific behavior, and intentions indicate the extent to which an individual will engage in that behavior.

Previously, when applying the theory of planned behavior in housing research, authors primarily used factors related to the socio-economic characteristics of the homebuyers or characteristics of the housing itself. However, factors such as motivations for job-seeking, income improvement, or finding better educational environments for their children in the city have not been adequately addressed in migrant housing studies, despite being significant reasons for their urban residence. Additionally, the authors aim to evaluate migrants' housing satisfaction in the context of major urban areas in Vietnam, as well as the influence of changes in their lives on housing choices when moving from rural to urban areas.

Based on the scope of the study, the author selected Ho Chi Minh City as the research area because it serves as a quintessential example of socio-economic development and rapid urbanization driven by migrant inflows. As of 2023, the population of Ho Chi Minh City is nearly 8.9 million people and continues to grow primarily due to the increasing influx of migrants from outside the city[3]. Researching the housing intentions of rural-to-urban migrants in Ho Chi Minh City can yield many interesting research findings and elucidate the influences of motivational factors on housing choices.

Therefore, this study aims to assess the impact of motivational factors on the housing choices of rural-to-urban migrants. The literature review in this report will clarify theoretical gaps and elucidate studies on motivational factors influencing the housing choices of migrants. In addition, the study will also test hypotheses related to motivational factors and propose some limitations and some recommendation for future research.

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[2]   Results of the 2019 Census on Population and Housing in Viet Nam / United Nations Population Fund ; General Statistics Office of Vietnam. Ha Noi : Statistical Publishing House, 2020. 300 p. ISBN 978-604-75-1489-2.

[3]   Major Findings: The 1/4/2021 Time-Point Population Change and Family Planning Survey / General Statistics Office of Vietnam. Ha Noi : Statistical Publishing House, 2022. 340 p. ISBN 978-604-75-2278-1.

Literature review

Expectancy value and planned behaviour theories

The Expectancy value theory, which is applied in housing choice research, was first developed by G. F. de Jong and J. T. Fawcett [6]. In this theory, to measure the value factor, the author provided a scoring list for the importance of the values achieved by homebuyers. The expectancy factor is assessed based on the ability to achieve specific values or goals at a particular location. The authors formulated a general scoring formula for each location based on their attractiveness, considered as predictions for behavior or migration intentions. In their study, the authors also implied whether other factors, in addition to expected value factors, such as personality traits, risk tolerance, and housing characteristics, might play a role.

In addition to the Expectancy value theory, the Theory of Planned Behavior (TPB) is also considered one of the foundation theories, not only in general consumer behavior research but also in housing-related studies. TPB emerged as a development from the original model of the Expectancy value Theory [4]. According to TPB, behavior is determined by three factors. First, there is attitude, which is expressed through belief in the value of the behavior. This is also considered as a part inherited from the initial Expectancy value theory. The second factor is social norms, manifested through perceptions influenced by reference groups. The third group consists of factors that indicate difficulties or opportunities leading to specific behavior.

In studies involving the use of both of these theories in housing choice intentions, there have been contradictions in research outcomes. For example, de Jong and colleagues (1986) rejected the idea that intention is not the main factor leading to actual behavior. The authors argued that individual characteristics are considered independent variables influencing housing choice intentions. Therefore, in this study, the author will focus on utilizing the Expectancy value Theory, which includes factors such as motivation to create value after choosing housing, and demographic characteristics of homebuyers to clarify their influence on housing choices.

Life cycle and life course theories

The Life Cycle Theory [3] and recently the Life Course model are considered crucial theories in the study of housing choices. Various life stages within the life cycle model, such as marriage/divorce, childbirth, and children leaving home, lead to changes in housing characteristics. Transitioning into new life stages also results in alterations in the size, number of rooms, and design of a home.

Compared to the life cycle model, the life course model provides a more specific analysis of life events and how changes in an individual's life lead to behavioral outcomes. In housing choice research, some studies have shown that factors such as education, occupation, and family influence housing choices. Specifically, W. A. V. Clark and colleagues [7] argue that occupation influences the choice of housing price or housing quality. For instance, a university student moving to their school's city must consider how to choose housing. In other words, changes in a person's occupation or educational level impact their housing intentions. These factors appear to be motivating factors leading to housing choices.

Through the discussion these theories, the author recognizes that each life stage, such as marriage, childbirth, career choices, pursuing education, or moving with family to the city, may have specific impacts on housing intentions. These factors will be elucidated through specific analyses in this article.

Motivations

As mentioned earlier, there is a need for motivational factors that drive housing choice intentions. The below list of motivational factors can include factors related to expected value motivation and life stage events. These factors are tailored to individual characteristics based on age, gender, occupation, and education level. The author categorizes and explains these factors into groups that are suitable for the research context in Vietnam, specifically in Ho Chi Minh City, including the following factors:

1. Economic and noneconomic values

One of the important goals for individuals when choosing housing is to achieve economic objectives. When selecting a new place to live, migrants may achieve material goals such as having a better job, earning a higher income, and providing for their families [8]. P. Hooimeijer et al. [9] also pointed out that migrants' income goals can determine the price or type of housing they intend to choose. Therefore, income goals or employment can influence the housing choice intentions of migrants.

On the other hand, psychological satisfaction needs also influence housing choices in the city. For example, someone may intend to live in the city because they want to be closer to friends and family [8]. In addition, satisfying the quality of life and providing a better environment for children are also considered. The value of oneself is affirmed by moving to a new place and can also affect housing choice intentions. For instance, individuals who work long-term in the city often intend to buy a house here to assert themselves and their social status. Conversely, short-term migrant workers may depend on whether they have reasons to stay in the city or already have homes in their hometown.

However, not all research confirms that the above reasons have a positive impact on migrants' housing choices. Research by H. C. C. H. Coolen et al. [10] found that values and goals of migrants as reasons for migration explain only 9% of the variance in the housing choice variable, but it is still a significant factor. The most representative factors include material goals and psychological values.

2. Life events

In addition to material and psychological goals, analyzing changes in life stages and individual changes in their lives that lead to changes in housing intentions can be equally interesting. In fact, events in each person's life are closely related to their life goals. For example, according to C. H. Mulder and M. Wagner [11], there are two reasons for changing homes. First, it is when an individual wants to improve their quality of life. Second, improving the quality of life also leads the person to change jobs, get married, or study far from home.

Changes at different time points in life lead to different changes, directions, and housing locations. For example, an increase in the number of family members can lead to an increased need for space and improved housing quality. Specifically, C. H. Mulder and M. Wagner's [11] research clearly indicates that changes in the number of family members can increase the intention to choose housing by 10 times in the nearby area rather than moving to a more distant location. Getting married, on the other hand, only increases the intention to choose housing by 6 times in the nearby area instead of moving to another location. This shows that at different stages of life, there will be different choices of housing locations.

3. Housing satisfaction

Housing satisfaction is expressed by the level of satisfaction with the dwelling. This level can be defined from various perspectives. First, it can be a measure of the balance be-

tween customers' actual needs and their expectations for the house [12]. Second, it can also be an assessment of the quality of the home [13] and the effectiveness of different housing environments [13; 14]. Literature reviews show that housing-related factors can be divided into groups such as housing characteristics, housing conditions, or neighborhood characteristics [15; 16; 17]. Housing characteristics may include the size of the dwelling, room sizes, housing type, and design. Housing conditions could include space, lighting, soundproofing, fire safety, pricing, or legal factors. Neighborhood characteristics might encompass distance from the home to hospitals, schools, workplaces, or public transportation [15].

Satisfaction with housing can affect housing intentions. Western researchers have agreed that housing choice can be a geographical shift that involves not only demographics, age, legal ownership, or spatial pressure but also significant factors influencing the intention to change residences [7; 3]. However, some studies in China have suggested that housing satisfaction has less impact on housing choice intentions than in other studies, although the relationship between them cannot be completely dismissed [18]. Regarding material aspects, D. Wang and S.-M. Li [19] argued that neighborhood variables are more important than housing-related variables for housing choices in Beijing. Conversely, Western scholars have found that buyers often have less satisfaction and feel less healthy when living in modern housing estates. In this study, the author aims to clarify the impact of housing satisfaction on housing choice intentions by exploring the relationship between the evaluation of housing satisfaction, housing conditions, and neighborhood characteristics on housing intentions in Ho Chi Minh City, Vietnam.

Research framework

The background theories indicates that motivation influences housing choice intentions based on theories of expectancy value, planned behavior (TPB), life cycle theory, and life course. In this study, the research model focuses on clarifying the impact of three motivational factors: economic and noneconomic motivation, housing satisfaction motivation, and life cycle and life course motivation. Economic and noneconomic motivation includes factors such as income enhancement, job opportunities, educational environments for children, self-affirmation, relationships with friends and family, and lifestyle. Housing satisfaction motivation is driven by factors related to housing characteristics, proximity to neighborhoods, pricing, and legal aspects. Life cycle and stage motivation encompass life stages such as marriage, inheritance, working or studying in the city, and living independently. The author presents hypotheses between these factors in the model below:
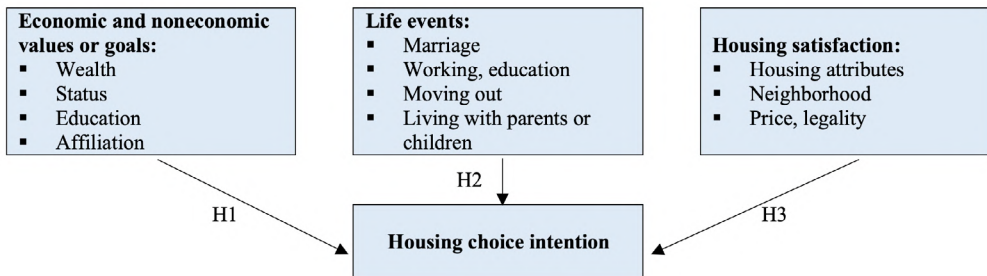
Fig. 1. **Research model**

Research hypothesis

Among the motivation factors, the economic and noneconomic values or goals has been extensively researched and shown to have a strong impact on the intention to change residence in the future. G. F. de Jong and J. T. Fawcett [6] have indicated that basic economic value, such as material needs (economic needs), have a positive impact on the decision to change residence. However, these impacts vary between developed and developing countries. Specifically, for developing countries and developed countries (within the scope of long geographical movement), the impact is stronger compared to migration over short geographical distances. Also, the need to live near relatives and friends is very evident in developing countries and shows a different trend compared to developed countries (having a medium or medium-low impact). This could be an interesting finding when setting the context for comparison between Vietnam and Western countries. Additionally, research has also shown that educational factors or material factors are what migrants desire for their future housing [1]. Therefore, the author proposes the following hypothesis:

Hypothesis 1 (H1): There is a positive relationship between economic and noneconomic values of migrant people and their housing choice intention.

In addition to the need for housing, life events, often understood as significant changes in living conditions or personal circumstances, can have a major impact on an individual's behavior and decisions. These can be positive events such as getting married, having children, or getting a new job, or negative events like divorce, job loss, or the death of a loved one. Such events usually require major adjustments or changes in life, including choices about housing. Previous studies have shown that events related to marriage and children have a strong impact on changing residence, which may involve moving to a geographically distant area such as migrating or to a nearby area within the city [20]. Additionally, the author also emphasizes that inheriting property, whether from parents or as dowry, are factors that can impact the intention to choose a residence. This finding also suggests the possibility that the role of the family may influence the future housing choices of the younger generation [20]. Therefore, the second hypothesis proposed by the author is as follows:

Hypothesis 2 (H2): There is a positive relationship between life events of migrant people and their housing choice intention.

Satisfaction with housing can influence housing choices, reflected through negative or positive attitudes towards current housing. M. Elsinga and J. Hoekstra's research [21] showed that people in Southern European countries tend to be more satisfied when owning their homes and often less satisfied with rented housing. However, the study also indicated that considering housing policies can significantly affect housing choice intentions, rather than just considering this from a personal emotional perspective. Furthermore, in Asian countries, M. A. Mohit et al. [22] and X. Gan et al. [23] have shown that the majority of satisfaction with housing characteristics, such as area, location, facilities, surrounding environment, etc., all influence housing choice intentions. In particular, satisfaction with the area of the house, such as the size of dining rooms and bedrooms, can greatly affect the housing choices of large families. Studies also indicate that although the aforementioned criteria all influence housing choices, different geographical areas have different housing policies or housing standards, so comparisons should be made based on empirical observation. Based on these observations, the author proposes the third hypothesis as follows:

Hypothesis 3 (H3): There is a positive relationship between housing satisfaction of migrant people and their housing choice intention.

Research methods

This research employed a mixed research methodology. An extensive literature review was conducted to identify the motivations of migrants moving from rural to urban city, including economic and noneconomic values, life events and housing satisfaction. Secondly, the survey was conducted among 300 rural-urban migrant people living in Ho Chi Minh City with via five-point Likert scale. Finally, the influence of these factors on housing tenure choice are identified by regression model.

In terms of socio-economic regions in Vietnam, the Red River Delta and the Southeast are the two regions with the highest proportion of rural-to-urban migrants. Within ten years, Ho Chi Minh City's population increased to nearly 8,9 million people, increased by 1,8 million people compared to 2009. It is considered that Ho Chi Minh City is the area with the highest population in Vietnam. Notably, in 2018, the number of migrant people from other provinces increased from 200,000 to 400,000. The study of migrants' housing choice in Ho Chi Minh City will be representative for rural-urban migration flows in Vietnam.

Table 1

Scale measurement of economic and noneconomic values

No.	Indicator	Code	Scale	Sources
1	Economic and educational values	VL1	I want to move because I can earn a better income	S. Jansen et al., 2002 [10]; T. Owusu, 1998 [8]
		VL2	I want to move to find a better job	
		VL3	I want to move because there are better schools for my children	
2	Social status values	VL4	I am more respected by others when living in the city	G. De Jong, J. Fawcett, 1981 [6]
3	Maintain relationships with friends and family	VL5	My friends and family are living in the city	S. Jansen et al., 2002 [10]; G. De Jong, J. Fawcett, 1981 [6]
4	Preference for city lifestyle	VL6	I like the lifestyle there	G. De Jong, J. Fawcett, 1981 [6]

Table 2

Scale measurement of life events

No.	Indicator	Code	Scale	Sources
1	Event: marriage, having children	LE1	Choosing a different residence due to marriage, having a baby	C. Mulder, M. Wagner, 1993 [11]
2	Events at different life stages (marriage, death of parents)	LE2	Choosing a different residence due to inheriting dowry housing after marriage or inheriting property after the death of parents	C. Mulder, M. Wagner, 1993 [11]; E.-Ch. Chung, D. Haurin, 2002 [24]
3	Changing residence for education, working away from home	LE3	Choosing a different residence due to having to study or work at a different location in the city	T. Rashidi, 2015 [25]
4	Changing residence due to other needs	LE4	Choosing a different residence due to the need for independent living (not living with parents or in-laws anymore)	P. Feijten, 2003 [26]
5	Changing residence due to family characteristics (nuclear family)	LE5	Choosing a different residence for living with children, or caring for elderly parents	T. Rashidi, 2015 [25]; P. Feijten, 2003 [26]

Firstly, a questionnaire survey was carried out to investigate migrants' socio-economic characteristics, such as age, gender, income, household size, education, income, and career. The second part was designed to measure the motivational factors relating to housing

choice intention including wealth, status, education and affiliation; household events such as marriage, working or higher education, moving out and live with parents or children; housing satisfaction in terms of housing physical characteristics, neighborhood and price, legality. All of questions are undertaken via five-point Likert scale (1=very unimportant, 2=unimportant, 3=slightly unimportant, 4=important, 5=very important). The intention was measured by asking people to express their intention of housing choice. The author chose randomly 50 migrant people to conduct a pilot test. Preliminary research was conducted in order to check the appropriateness of the questionnaire in Ho Chi Minh City. The scale of the above factors is presented as follows.

Table 3

Scale measurement of housing satisfaction

No.	Indicator	Code	Scale	Sources
1	Material factors: location, area, design, sound insulation level, fire safety level, privacy of the house, electrical and water systems, amenities, distance to amenities, workplace, surrounding environment	HS1	The location of the house (near the center, far from the center, or close to friends, relatives)	M. A. Mohit et al., 2010 [22]; X. Gan et al., 2019 [27]
		HS2	The area of the house and the rooms	
		HS3	The interior and exterior design of the house	
		HS4	The level of soundproofing, noise, damp and insect resistance	
		HS5	The level of fire safety	
		HS6	The privacy of the house	
		HS7	The system of electricity, water, and environmental sanitation services	
		HS8	Amenities such as shopping centers, medical facilities, schools	
		HS9	Distance from the house to amenities	
		HS10	Distance from the house to the workplace	
		HS11	The environment of the surrounding area (security, environmental sanitation)	
2	Feng Shui, price, legal aspects	HS12	Feng Shui (direction, location, etc.)	X. Gan et al., 2019 [27]
		HS13	The price of the house	
		HS14	The legal status of the house (No land use right certificate, no rental contract, etc.)	

Data collected from primary sources is analyzed by using quantitative tools, including descriptive statistics, factor analysis, testing and regression analysis. These methods are used to analyze the impact of motivation factors on housing choice of rural-urban migrants in Ho Chi Minh City.

Results
Descriptive statistics
Demographic characteristics of rural-urban migrant people was showed in table 4. About half of the respondents were women. Education is mainly university with 35%, followed by high school with 28,7% and college with 16,2%. Only 4,6% of respondents said that they have not finished primary school or have completed primary school. Most migrant people are from 26 to 45 years old, while only 3,6% are over 55 years old.

The questionnaire survey were also conducted with both low- to medium- and high-income migrant people. Descriptive statistics showed that the majority of migrants have low and middle income, in which income from 5–10 million VND/month accounting for about

29,4%. Average income from 10–15 million VND/month, makes up for about 28,4% and high income from 20 million VND/month or more accounts for 33,7%.

Table 4

Demographic characteristics of rural-urban migrants

Group	Frequency	Percentage	Group	Frequency	Percentage
Gender			**Age**		
Male	152	50,2	<25	31	10,2
Female	148	49,8	26–35	116	38,3
			36–45	117	38,6
Education			46–55	28	9,2
Primary school and less	14	4,6	>55	11	3,6
Secondary school	34	11,2			
High school	87	28,7	**Salary**		
College	49	16,2	<5 million VND	26	8,6
University	106	35,0	5–10 million VND	89	29,4
Postgraduate	13	14,3	10–15 million VND	86	28,4
			>20 million VND	102	33,7

Structural equation modeling (SEM) analysis

Smart PLS 3.0 software was used for factor analysis. Similar to evaluating factor loadings in SPSS, if an observed variable has a low outer loading (usually below 0.7), it may not be effectively representing the construct and should be considered for removal from the model [28].

Therefore, the author conducted three times to check the Outer loadings of the model. The first one revealed that the factor loadings of some observed variables were <0.6 (including the variables VL4, HSA3). The author decided to eliminate variables with loadings <0.6. The second time results, after running the outer loadings, showed that some variables still had loadings <0.7, such as HSA4, HSA6, HSA7. Continuing with the elimination of these variables, the third time of checking the factor loadings indicated that the measurement model met the requirements as all these coefficients were > 0.7.

After evaluating the reliability of the scale, the Composite Reliability (CR) coefficients of all 7 factors were above the threshold of >0.7. However, the Cronbach's Alpha coefficient for the HN factor was just barely >0.7, indicating that this factor might not be highly reliable. But since this factor still had a CR >0.7, it was retained and the reliability of the model was further tested in the second and third rounds after removing some variables based on the factor loading checks. The final results showed that all the Cronbach's Alpha and CR coefficients were >0.7.

According to M. Hock and Ch. Ringle [29], the AVE (Average Variance Extracted) should reach a minimum value of 0.5. The results from Table 5 indicate that the AVE values for all the variables in the study exceed the minimum value of >0.5, with the variable for housing satisfaction having the lowest value at 0.572, and the variable for life events having the highest value at 0.675. Thus, the AVE values for the variables all indicate that the model achieves convergent validity.

According to G. D. Garson [30], if the HTMT value is <1, it ensures discriminant validity between two observed variables. Some other scholars use even lower threshold values, such as J. Henseler et al. [31] proposing <0.9 or L. Clark & D. Watson [32] suggesting <0.85. However, the HTMT values for the observed variables in this study are all below 0.9 and even below 0.85, indicating satisfactory discriminant validity between the observed variables (Table 6).

Table 5

Outer loading of measurement items

Motivation factors	Outer loadings	Cronbach's Alpha	Average Variance Extracted (AVE)
Economic and noneconomic values		0.720	0.638
VL1: To earn better income	0.735		
VL2: To earn better job with higher salary	0.722		
VL3: To have better education for children	0.788		
VL5: To live with family and relatives	0.873		
Life events		0.887	0.675
LE1: To get married and have children	0.768		
LE2: To inherit parent's property	0.777		
LE3: To work and study in the city	0.745		
LE4: To move out, no longer live with parents	0.833		
LE5: To live with parents or children	0.844		
Housing adequacy satisfaction		0.834	0.572
HS1: Location of the house	0.735		
HS2: Area of the house, including area of rooms	0.736		
HS5: Safety level in terms of fire prevention	0.729		
HS8: Amennities (shopping malls, healthcare, schools)	0.746		
HS9: Distance from house to amennities	0.585		
HS10: Distance from house to work	0.646		
HS11: Surrounding environment	0.725		
HS12: Fengshui	0.560		
HS13: Housing price	0.590		
HS14: Legality	0.591		

Table 6

The results of the discriminant validity test using the HTMT (Heterotrait-Monotrait Ratio)

Code	HC	HSA	LE	VL
HC	-	-	-	-
HSA	0.793	-	-	-
LE	0.629	0.543	-	-
VL	0.258	0.167	0.077	-

Hypothesis testing

The Path Coefficient in SmartPLS is utilized in assessing Structural Equation Modeling (SEM) to analyze the relationships between independent and dependent variables. In this study, the results for testing the eight hypotheses were all accepted. The conditions for testing the study hypotheses involve P values being statistically significant at a minimum level of <5%. All eight proposed hypotheses have P values <0.05. This implies that the structural model's results support the positive relationships of variables including economic and noneconomic values, housing satisfaction, and lif events to the housing choice intention.

Regarding the impact of factors on the intention to choose housing, the coefficients in the "Original Sample (O)" column reveal that housing satisfaction has the strongest impact on the intention to choose housing (O = 0.289), followed by life events with the second-strongest impact (O = 0.177). This indicates that as the motivations relating to housing characteristics, neighborhood, price and legality increase, the intention of housing tenure choice will also increases. The same result is also shown for the variables of life events. When migrants have a change in the number of family members such as getting married, going to work or

getting higher education in the city, they tend to move to a new place. However, the coefficient of satisfaction with economic and noneconomic values is smallest, indicating that this factor has minor impact on the intention of migrant people choosing house in the city.

Table 7

Results of path coefficient and hypothesis testing

Hypothesis	Code	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values	Hypothesis testing results
H2: Economic and noneconomic values => Housing choice intention	VL => HC	0.110	0.111	0.023	5.797	0.000	Accept
H3: Housing satisfaction => Housing choice intention	HSA => HC	0.289	0.289	0.049	7.978	0.000	Accept
Life events => Housing choice intention	LE => HC	0.177	0.177	0.025	6.445	0.000	Accept

According to J. Hair et al. [28], the threshold for assessing multicollinearity is set at VIF (Variance Inflation Factor) <3. The results of the VIF test indicate that all multicollinearity coefficients are <3, indicating no issues with multicollinearity in the model. The independent variables can be used to proceed with further regression model analysis. (Table 8).

Table 8

Multicollinearity testing

Factors	Code	Variance Inflation Factor (VIF)
Economic and noneconomic values	VL	1.034
Housing satisfaction	HSA	1.764
Life events	LE	1.419

The "R^2 adjusted" is 0.637, meaning that approximately 63.7% of the variation in "Housing choice intention" can be explained by the independent variables in the model. This is a relatively high value, indicating that the model has a strong ability to explain the variation in the dependent variable.

Table 9

Results of assessing the explanatory power of the independent variable (R^2)

Dependent variable	R Square	R Square Adjusted
Housing choice intention	0.644	0.637

Table 10

Results of the efficiency of the independent variable's impact on the dependent variable (f^2)

Factors	Code	Effect size (f^2)
Economic and noneconomic values	VL	0.054
Housing satisfaction	HSA	0.146
Life events	LE	0.067

Variables with f^2 coefficients <0.02 are considered to have weak or negligible effects on the dependent variable. In this model, all variables have coefficients <0.02, with the housing satisfaction variable (HSA) having the most significant impact on the dependent variable,

followed by the life events (LE) and Economic and noneconomic values (VL) (Table 10).

Discussion and conclusion

The study has demonstrated some significant results regarding the extent of the influence of three motivational factors on the housing choice intentions of rural-to-urban migrants. Firstly, factors related to both economic and non-economic values have a positive impact on housing choices. Specifically, rural-to-urban migrants often aim to increase their income, so they tend to seek housing that is suitable for easy earning and convenient for their work. This aligns well with the reality that the majority of individuals aged 25–45 consider this as their primary goal when migrating to the city and searching for housing. Additionally, households with children tend to choose housing close to schools for their children and ensure proximity to their workplaces. These results indicate similarities with previous research findings [2; 8; 9].

Secondly, changes in current life circumstances can lead to changes in housing choice intentions. When a man or woman gets married or even when they have children, they often consider finding a more spacious home. Families with tight financial conditions may think about renting a house rather than buying one to obtain more living space. However, for those who need to work or study in the city, they may intend to choose housing close to their workplace or school. Very few respondents in the survey indicated that they wanted to leave their families and live independently, or there were some elderly individuals who left their hometown to live in the city with their children. However, this trend is different in studies in Western countries, where older individuals tend to choose rural areas as their place of residence rather than moving to the city.

Thirdly, a significant finding of the research is that most individuals with an intention to change their place of residence do so because they are dissatisfied with the housing conditions or prices. This group of people mostly falls into the middle-income bracket, as they are dissatisfied with their housing conditions in relation to the monthly expenses they have to pay. Some other households feel that the living space is quite cramped, especially when their families have many members who require private spaces such as children and grandparents. This aligns well with some previous studies [22; 27]. According to survey data, up to two-thirds of low-income migrants are dissatisfied with their housing conditions. The remaining respondents stated that their financial capabilities only allowed them to live in such poor-quality homes. This implies that if there were better opportunities such as better job prospects, higher income, or cheaper housing prices, individuals with low income would have an intention to move to a better place. This aspect has not been explored in detail in previous studies, especially in the context of transitioning economies like Vietnam.

This study has brought several significant implications for policymakers and researchers. Nearly half of the interviewees were female migrants from rural to urban areas, which poses challenges not only in terms of employment but also housing and sanitation. Through the survey, the majority of women expressed dissatisfaction with the sanitation conditions in their current homes. Furthermore, the predominant form of housing ownership among migrants is renting rather than permanent ownership. Most rental arrangements are informal and lack strict government oversight, resulting in numerous issues related to water, electricity, and security in these housing areas. Therefore, the government needs to pay more attention and implement policies that enable migrants to access housing with reasonable prices, adequate amenities, and sanitation facilities.

In this study, the author also identified some limitations that could be developed into

a new research model in the future. Low-income migrants are forced to live in cramped, inadequate housing not because it is their preference but because they have not had the opportunity to rent or purchase better housing in the city. This condition can be influenced by the government and local authorities by adding factors related to employment, increasing income, and providing support for the living conditions of low-income migrants living in the city. These factors could potentially be opportunities or capabilities of migrant people, and if measured simultaneously, they may reveal interesting results regarding the intentions and behaviors of renting or buying house in the city.

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ВЛИЯНИЕ МОТИВАЦИОННЫХ ФАКТОРОВ НА ВЫБОР ЖИЛЬЯ МИГРАНТАМИ В ХОШИМИНЕ, ВЬЕТНАМ

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Аннотация. *Цель настоящей научной работы – оценка влияния мотивационных факторов на выбор жилья мигрантами, переезжающими из села в город. К мотивам, влияющим на выбор жилья, могут относиться причины миграции, жизненные обстоятельства и неудовлетворенность жилищными условиями. Автор предлагает модель исследования, основанную на этих трех гипотезах, и для их проверки использует данные соцопроса мигрантов, проживающих в Хошимине. В ходе исследования было получено несколько новых результатов. Во-первых, подтвердилась гипотеза: факторы, связанные как с экономическими, так и с неэкономическими ценностями, оказывают прямое влияние на выбор жилья. Этот вывод полностью согласуется с данными опроса, согласно которым основная масса людей в возрасте 25–45 лет считает улучшение своего положения главной целью при переезде в город и поиске жилья. Во-вторых, изменение текущих жизненных потребностей может привести к трансформации намерений выбора жилья. В-третьих, значимым итогом исследования является то, что большинство лиц, намеревающихся сменить место жительства, делает это по причине неудовлетворенности своими нынешними жилищными условиями или ценами на жилье. Согласно результатам нашего научного анализа, удовлетворенность жильем оказывается даже более значимым фактором, влияющим на установки при его выборе, нежели жизненные обстоятельства, экономические и неэкономические ценности. Данное исследование имеет некоторые ограничения, так как уточнения требуют другие влияющие на выбор жилья факторы, поскольку одной мотивации для изменения намерений может оказаться недостаточно. Предположительно, на установки мигрантов в состоянии также влиять ряд иных факторов, таких, например, как их возможности и способности.*

Ключевые слова: *покупка жилья, установки, мигранты, факторы мотивации, миграционная мотивация, жизненные обстоятельства, удовлетворенность жильем*

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