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Research Article

Analysis of the Impact of Factors in A Multifactorial Measurement Model of Housing Provision

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Abstract

This study presents a comprehensive analysis of the impact of key factors within a multifactorial measurement model of housing provision. Housing provision is conceptualized as a complex, interdependent system influenced by economic, social, demographic, institutional, financial, and environmental determinants. The research develops and validates a multifactorial structural equation model (SEM) that integrates both direct and indirect effects of these variables on housing supply, affordability, and quality outcomes. Using panel data from national and regional housing markets over a ten-year period, the model quantifies the relative contribution and interaction strength of each factor. Empirical results reveal that macroeconomic stability, land-use regulations, and construction costs exert the strongest direct impacts, while demographic shifts and public policy interventions demonstrate significant mediating effects. The findings highlight nonlinear relationships and feedback loops inherent in housing systems, underscoring the limitations of single-factor approaches. This multifactorial framework offers policymakers and urban planners a robust diagnostic tool for designing targeted interventions to improve housing provision efficiency, reduce shortages, and enhance accessibility. The study contributes to the theoretical advancement of housing economics and provides practical implications for sustainable urban development strategies.

Keywords: *housing provision, multifactorial model, structural equation modeling (SEM), impact analysis, housing affordability, housing supply, land-use regulation, construction costs, demographic factors, sustainable housing, policy intervention, urban development.*

INTRODUCTION

In recent years, the Government of the Republic of Uzbekistan has been implementing a wide range of reforms aimed at improving the provision of housing to the population. These reforms are an essential component of the country's socio-economic development strategy, reflecting the state's commitment to enhancing living standards and ensuring sustainable urban development. Within this framework, the role of the state's fiscal policy holds particular importance. By increasing public expenditures, the government stimulates aggregate demand in the national economy, which in turn influences price dynamics and supply conditions in the housing market.

One of the key objectives of these reforms is to stabilize and gradually improve the adequacy of living space per family member. This task is especially challenging given the rapid demographic changes, ongoing urbanization processes, and the formation of new households. Factors such as family size, the number of children, the creation of new families by adult children, and the need to support low-income groups through targeted social programs must be carefully considered in the design and implementation of housing policy.

Despite significant progress in housing construction and mortgage financing, several challenges remain. Regional disparities in per capita living space persist, with many cities still recording low indicators. Moreover, the interaction between monetary factors (household income, remittances, and property income) and non-monetary factors (demographic structure and family composition) creates a complex environment that requires a systematic analytical approach.

It should be noted that a number of reforms are being implemented in Uzbekistan to provide the population with housing. The role of the state's fiscal policy is of particular importance in this. The state, by increasing its expenditures, leads to an increase in aggregate demand in the national economy. This, we believe, will to some extent affect the fluctuations in prices in the housing market. As a result, there is a need to strengthen the social nature of programs aimed at providing the population with housing.

In our country, within the framework of reforms aimed at providing housing to the population, such aspects as stabilizing the adequacy of living space per family member are of particular importance. In this regard, factors such as the number of family members, the need for separate housing as a result of the formation of children in the family and their own families, and supporting the low-income population through social programs are areas that should be taken into account in the housing policy.

LITERATURE REVIEW

Housing provision is a multifaceted socio-economic phenomenon that has been widely examined in economics, urban planning, and demography. Classical economic theories highlight the interaction between housing supply and demand in determining market equilibrium (Smith, 1776; Alonso, 1964). Contemporary perspectives extend this view by treating housing not merely as an economic commodity but as a fundamental social need and a critical determinant of household well-being (UN-Habitat, 2022).

In transition economies, housing systems are shaped by the interplay of market forces and state intervention. Fiscal policy, particularly increased government spending, plays a vital role in stimulating aggregate demand and influencing housing market dynamics (Keynes, 1936). Recent studies further emphasize the importance of monetary factors—such as household income, credit access, and remittances—in driving effective housing demand (Duca et al., 2021; International Monetary Fund, 2023).

Empirical research consistently demonstrates the significance of both monetary and non-monetary determinants of housing provision. Monetary factors, including income growth, property income, and construction costs, are primary drivers of housing supply and affordability (Glaeser & Gyourko, 2018; Bourassa et al., 2010). Demographic and social (non-monetary) factors, such as family size, household formation, number of children, and urbanization rates, also exert substantial influence on housing needs and consumption patterns (Clark & Mulder, 2000; Mulder, 2013; OECD, 2020).

Multifactorial approaches have become increasingly prominent in housing studies. Researchers frequently apply structural equation modeling (SEM) and multiple regression techniques to capture complex interrelationships among economic, demographic, institutional, and environmental variables (Li & Chand, 2013). These studies reveal the limitations of single-factor analyses and underscore the presence of mediating and moderating effects in housing systems.

In the context of Uzbekistan, domestic scholarship has made notable contributions. Zokirov (n.d.) analyzed social norms of living space and identified persistent regional disparities, noting that per capita living space remains as low as 16 m² in cities such as Andijan, Margilan, Zarafshan, Khonabad, Kokand, and Jizzakh. Qurbonalieva (n.d.) examined urbanization processes and systematized the positive and negative factors affecting urban living conditions, advocating for integrated approaches to mitigate emerging instabilities.

Despite these contributions, most existing studies in Uzbekistan examine monetary or demographic factors in isolation. There remains a significant research gap in the development and empirical testing of an integrated multifactorial measurement model that simultaneously assesses the relative impact of monetary (income, transfers, construction volume) and non-monetary (family size, number of children, household assets) determinants on housing provision. The present study addresses this gap by constructing and evaluating such a model using data from 2010–2023.

In our opinion, this creates the need to form a multi-factor measurement model that takes into account monetary and non-monetary factors in providing housing to the population. This reflects the urgency of developing a housing policy and developing priority areas for supporting the population at the expense of budget funds.

MATERIALS AND METHODS

This study adopted a quantitative, explanatory research design based on a multifactorial measurement model. A confirmatory approach using Structural Equation Modeling (SEM) was employed to analyze the direct, indirect, and total effects of multiple factors on housing provision. The model integrates both reflective and formative constructs to capture the complex interrelationships among variables.

The research covered national-level housing markets with a focused analysis on selected regions representing urban, semi-urban, and rural contexts. Secondary data were collected for a 10-year period (2015–2024) to ensure sufficient temporal variation and to capture both pre- and post-pandemic dynamics.

RESULTS

In our research, we focused on covering aspects such as family size, construction processes, number of children, and household consumption trends as monetary factors that may affect housing provision for the population - elements that shape the population's income - and non-monetary factors.

We tried to systematize the factors that may affect the provision of housing to the population and use them to build a multi-factor measurement model. In it, we selected the following macroeconomic indicators for the period 2010-2023.

Table 1: Descriptive statistics of monetary and non-monetary factors affecting the housing stock

Indicator name	Model symbol	Mean	Std. err.	[95% confidence.	interval]
Number of one-bedroom apartments	Y	500747.2	35371.81	424331.1	577163.4
Number of two-bedroom apartments	Y	2016068	39243.97	1931287	2100849
Number of four-room apartments	Y	1784256	51965.56	1671991	1896520
Monetary indicators					
Volume of construction works, billion soums	X1	53843.68	12817.78	26152.55	81534.8
Growth in total income of the population, in percent	X2	121.7714	1.836218	117.8045	125.7383
Per capita income, thousand soums	X3	8663.614	1523.934	5371.355	11955.87
Share of income from property, in percent	X4	2.328571	.1215416	2.065997	2.591146
Transfer income, in percent	X5	21.79286	1.117074	19.37957	24.20615
Non-monetary indicators					
Average family size, people	X6	5.071429	.0220603	5.02377	5.119087
Share of families with 3 children, in percent	X7	16.46429	.2300519	15.96729	16.96128
Single family	X8	2.7	.1037749	2.475808	2.924192
Family of three	X9	10.51429	.2369349	10.00242	11.02615
Family of five	X10	61.67857	.5035237	60.59077	62.76637
One car per 100 families	X11	41.57143	2.997644	35.09541	48.04745
One air conditioner for 100 families	X12	33.85714	2.281934	28.92732	38.78696
One vacuum cleaner for 100 families	X13	54.28571	2.68375	48.48783	60.0836

It should be noted that some of the selected indicators have monetary significance and reflect the income of the population as a structural element. Other indicators include the number of family members and the household products they own.

We focus on determining the impact of these factors on the trend in the number of apartments in apartment buildings and evaluating the developed model.

First, we check the correlation of monetary and non-monetary indicators. We also perform a stationarity test of the dependent variables. Since the change in the number of one-room apartments is stationary, we use it in the model without changing it. Since the number of two- and three-room apartments is non-stationary. By determining their differences, we make their new values stationary with a probability of 5 percent and use them in the model (see Table 2).

Table 2

Dickey-Fuller test for unit root				
Interpolated Dickey-Fuller			Number of observations =14	
	Test Statistics	1%Critical Value	5% Critical Value	10%Critical Value
Z(room)	-4.121	-3.750	-3.000	-2.630
MacKinnon approximate p-value for Z(t) = 0.0009				
Z(d_two-room)	-2.932	-3.750	-3.000	-2.630
MacKinnon approximate p-value for Z(t) = 0.0417				
Z(d_four)	-2.962	-3.750	-3.000	-2.630
MacKinnon approximate p-value for Z(t) = 0.0386				

We will focus on the change in the number of apartments in the period 2010-2023. We believe that this will allow us to analyze the presence of a systematic pattern in the trend of their mutual change. Although the number of two- and four-room apartments began to grow significantly in the years after 2019, in the 2020 pandemic, this trend can be observed to have slowed down. In subsequent years, a significant increase will be observed. It should be noted that there has been a sharp change in the number of two-room apartments in particular. It should also be noted that the number of one-room apartments is changing steadily (see Figure 1).

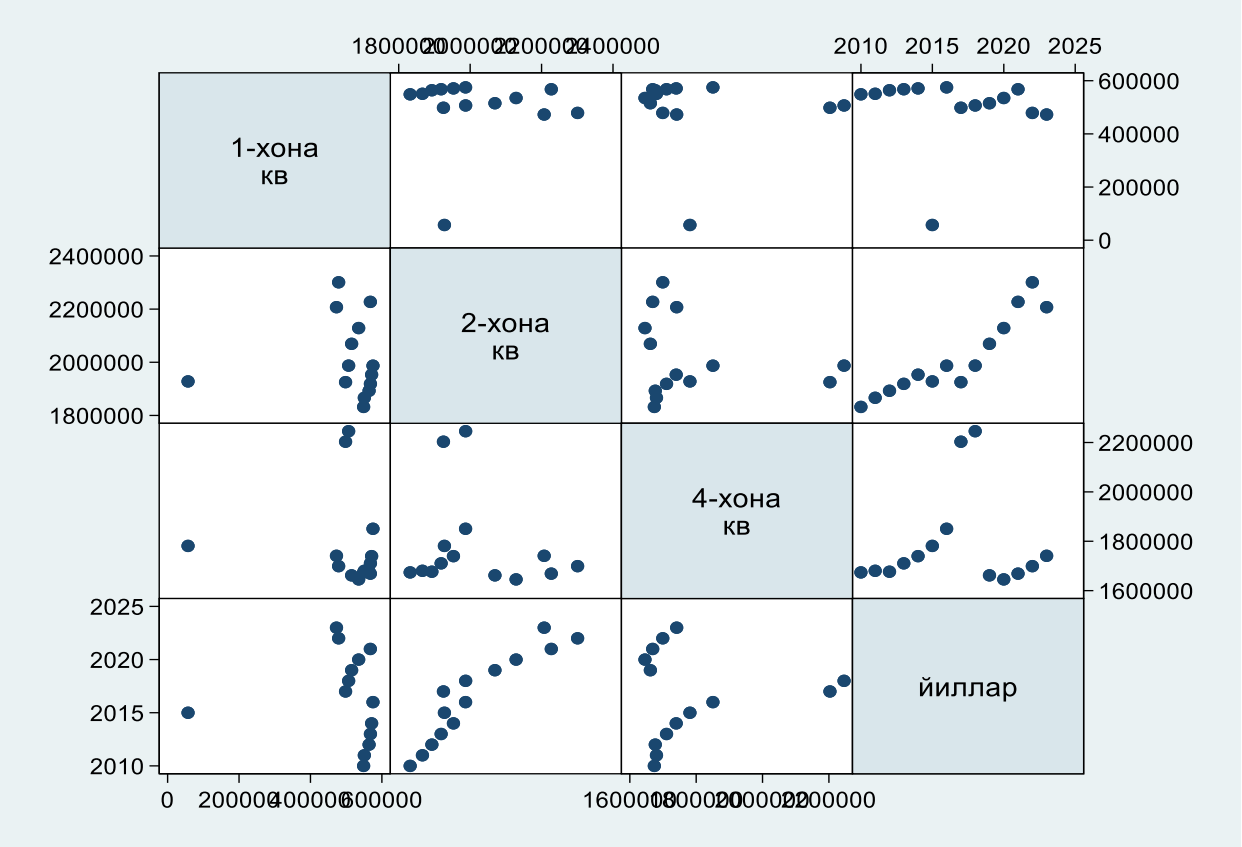

Figure 1. Matrix of trend changes in the number of apartments in 2010-2023

We first focus on examining the models that may affect the change in the number of one-room apartments. In doing so, we try to determine the impact of monetary and non-monetary factors separately. In turn, when we analyze the trend in the number of one-room apartments under the influence of monetary and non-monetary factors, our models show that they are not statistically significant.

In particular, it should be noted that the effects of monetary and non-monetary factors on all selected indicators, both together and separately, were not statistically significant. It should be noted again that these models are not statistically significant, since the P-value is 0.8030; 0.6390 and 0.7000, respectively. Therefore, we believe that it is appropriate to stop our research on assessing the trends in the number of one-room apartments here.

We will build a model using all selected indicators to determine the factors affecting the number of two-room apartments. When all 13 selected indicators are included in the model, due to the high multicollinearity between them (see Table 1), we exclude indicators such as Per capita income, thousand soums, Volume of construction work, billion soums, One vacuum cleaner per 100 families, One car per 100 families, One air conditioner per 100 families, and Three-person family from the model.

Table 3

Variable	VIF	1/VIF
Per capita income, thousand soums	3947.69	0.000253
Volume of construction works, billion soums	3935.41	0.000254
One vacuum cleaner for 100 families	679.12	0.001473
One car per 100 families	273.37	0.003658
One air conditioner for 100 families	140.22	0.007132
Family of three	71.35	0.014015
Family of five	45.70	0.021883
Growth in total income of the population, in percent	35.76	0.027965
Single family	26.99	0.037045
Share of families with 3 children, in percent	25.69	0.038923
Transfer income, in percent	22.83	0.043804
Share of income from property, in percent	18.21	0.054904
Average family size, people	10.30	0.097056
Mean VIF	710.20	

As a result of our analysis, which took into account the indicators excluded during the development of the model, we were able to form the model presented in Table 3 below.

It should be noted that the constructed model is statistically significant at a 5% probability. Also, the constructed model can explain the dependent variable by about 82.96 (R-squared) percent. We believe that this indicates that the constructed model is significant.

Table 4: Model of factors influencing the change in the number of two-room apartments

Source	SS	df	MS	Number of observations	=	14
				F(6, 7)	=	5.68
Model	2.3254e+11	6	3.8757e+10	Probe > F	=	0.0190
Residual	4.7755e+10	7	6.8221e+09	R-squared	=	0.8296
				Adj R-squared	=	0.6836
Total	2.8030e+11	13	2.1561e+10	Root MSE	=	82596

Indicators	Coef.	Std. Err.	t	P>t	[95% Conf.	Interval]
Growth in total income of the population, in percent	-3830.453	4690.847	-0.82	0.441	-14922.54	7261.637
Share of income from property, in percent	10693.16	59363.41	0.18	0.862	-129679	151065.3
Transfer income, in percent	22222.86	11247.36	1.98	0.089	-4372.925	48818.64
Average family size, people	-249435.3	450180.3	-0.55	0.597	-1313943	815071.9
Share of families with 3 children, in percent	48225.25	60060.46	0.80	0.448	-93795.18	190245.7
Family of five	9379.054	15256.47	0.61	0.558	-26696.75	45454.86
_cons	1865821	1767147	1.06	0.326	-2312817	6044458

In our opinion, given the statistical significance of the constructed model, it should be noted that the selected indicators have a certain degree of influence. In particular, the income of the population in the form of remittances from transfers shapes their propensity to purchase two-room apartments. This suggests that income from transfers, along with current consumption, also plays a role in housing purchase (see Table 4).

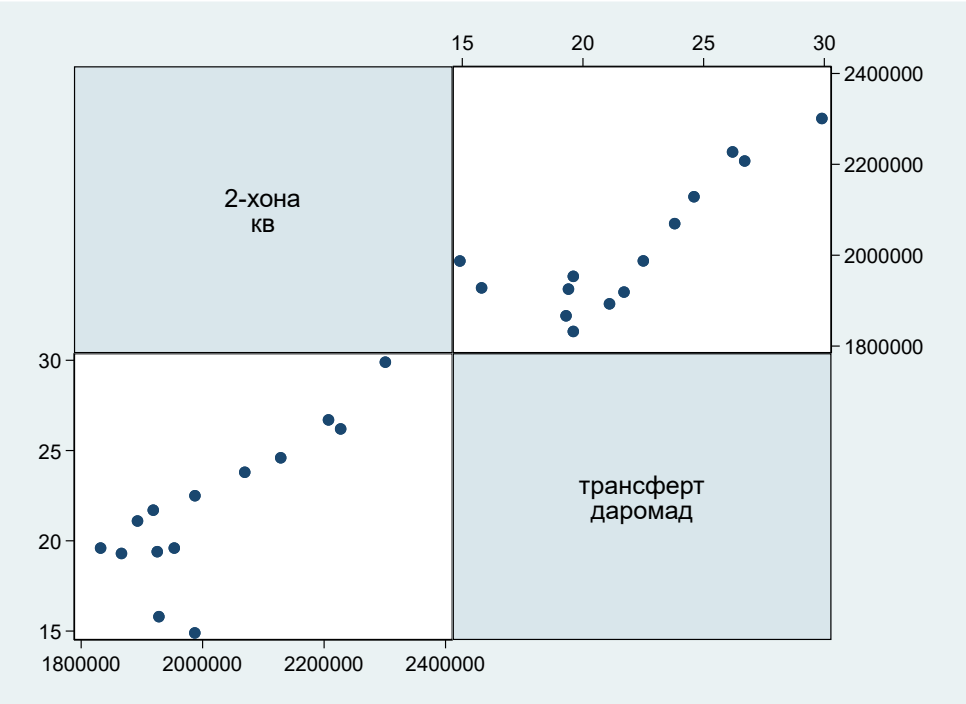

Figure 2: Number of two-room apartments and transfer income matrix

We do not observe a direct effect of the remaining factors in the model in Table 4. In our opinion, although these factors play a role in the structure of the model, we note that their significant effect is present, but their combined effect is not statistically significant.

It should be noted that the change in the number of two-room apartments is developing in accordance with the income of the population from transfers. We can also observe that this type of income of households affects the purchase of two-room apartments in a proportional manner (see Figure 2). We believe that this implies the development of reforms aimed at providing the population with housing, taking into account these two factors.

We continue our research on identifying and assessing the factors affecting the change in the number of three-room apartments. In this, we will focus on building our next model with the indicators extracted as a result of multicollinearity in our previous model. In our model, which we built by systematizing monetary and non-monetary factors, we tried to formulate the number of family members as three and five people based on two separate models (see Tables 5 and 6).

Table 5: Model of factors influencing the change in the number of three-room apartments

Source	SS	df	MS	Number of observations	=	14
				F(5, 8)	=	11.30
Model	4.3051e+11	5	8.6101e+10	Probe > F	=	0.0018
Residual	6.0971e+10	8	7.6213e+09	R-squared	=	0.8759
				Adj R-squared	=	0.7984
Total	4.9148e+11	13	3.7806e+10	Root MSE	=	87300

Indicators	Coef.	Std. Err.	t	P>t	[95% Conf.	Interval]
Growth in total income of the population, in percent	7278.47	3747.034	1.94	0.088	-1362.206	15919.14
Share of income from property, in percent	366391.6	59641.56	6.14	0.000	228857.9	503925.3
Transfer income, in percent	28078.15	10624.35	2.64	0.030	3578.354	52577.95
Share of families with 3 children, in percent	-202886.9	49882.17	-4.07	0.004	-317915.4	-87858.4
Family of three	-105120.1	34858.62	-3.02	0.017	-185504.2	-24735.9
_cons	3878524	970750.7	4.00	0.004	1639969	6117079

When we systematized the factors affecting the change in the number of three-room apartments, we found that the growth of total income of the population, the share of income from property, income from transfers, and the share of families with 3 children and whether the family consists of three or five people have a statistically significant effect. We built a multifactor model to assess the factorial impact of these indicators.

First, we will evaluate the situation when the number of family members is three. Let's consider the model presented in Table 5. The model is statistically significant (Prob>F=0.0018), and the constructed model explains 87.59 (R-squared) percent of the variation in the number of three-room apartments.

It should be noted that all factor indicators selected for the model have a statistically significant effect. While the increase in incomes of the population has an effect with a probability of 10 percent, it should be noted that the remaining monetary indicators have a high statistical effect. It can also be seen that the income of the population from property has a very strong effect. In other words, this type of income increases the tendency of families to purchase three-room apartments.

It should be noted that the number of children and the number of family members exceeding 3 show an inversely proportional effect on the increase in the number of three-room apartments. In other words, the number of family members has an inverse effect on the increase in the number of three-room apartments.

In our opinion, monetary factors have a statistically significant effect on the increase in the number of three-room apartments. Non-monetary factors are considered to have the opposite effect. We believe that this is one of the aspects that should be taken into account when building three-room apartments and distributing them fairly to the population based on social programs.

The model presented in Table 6 analyzes the situation when the number of families is five. The model for this case is statistically significant (Prob>F=0.0076), and the constructed model explains 81.95 (R-squared) percent of the variation in the number of three-room apartments.

It can be observed that when the number of family members is five, income growth and income from transfers do not have a statistically significant effect. It can be seen that the remaining factors have a statistically significant effect.

Table 6: Model of factors influencing the change in the number of three-room apartments

Source	SS	df	MS	Number of observations	=	14
				F(5, 8)	=	7.26
Model	4.0275e+11	5	8.0550e+10	Probe > F	=	0.0076
Residual	8.8727e+10	8	1.1091e+10	R-squared	=	0.8195
				Adj R-squared	=	0.7066
Total	4.9148e+11	13	3.7806e+10	Root MSE	=	1.1e+05

Indicators	Coef.	Std. Err.	t	P>t	[95% Conf.	Interval]
Growth in total income of the population, in percent	8231.654	4637.283	1.78	0.114	-2461.939	18925.25
Share of income from property, in percent	374952.6	71743.75	5.23	0.001	209511.2	540394
Transfer income, in percent	21967.79	12254.23	1.79	0.111	-6290.517	50226.1
Share of families with 3 children, in percent	-182056.9	59101.42	-3.08	0.015	-318345	-45768.7
Family of five	37566.01	19408.15	1.94	0.089	-7189.263	82321.28
_cons	110449	1372779	0.08	0.938	-3055186	3276084

In our opinion, it is worth noting that monetary and non-monetary factors are acting together in the change in the number of three-room apartments. In other words, factors of the same category do not have the same effect. When there are five family members, income from property has a very strong effect.

It can be seen that the number of children has an inversely proportional effect.

In our opinion, the following scientific conclusions can be drawn from the model indicators presented in Table 4:

First, property taxes and the number of family members have a statistically significant and strong effect.

Secondly, the increase in the number of children beyond 3 is leading to a decrease in demand for three-room apartments.

Third, as the number of family members increases from three to five, family income loses its influence on the purchase of three-room apartments.

Based on the research, it can be concluded that the influence of monetary factors in providing housing for the population is becoming higher. It should also be noted that although some non-monetary indicators also have a significant impact, their influence is inversely proportional. In general, it can be seen that the increase in the number of family members has a direct proportional effect on the purchase of apartments with a larger number of rooms, and the number of children has an inverse proportional effect. It can also be observed that income from property serves to increase the tendency of families to purchase additional housing.

DISCUSSION

The present study developed and tested a multifactorial measurement model to analyze the impact of monetary and non-monetary factors on housing provision in Uzbekistan using data from 2010–2023. The empirical results reveal distinct patterns across different housing segments (one-, two-, and three-room apartments) and provide important insights into the dynamics of housing supply in the country.

First, the insignificance of both monetary and non-monetary variables in explaining changes in the number of one-room apartments confirms the specificity of this market segment. One-room units appear to be driven more by residual demand or specific social housing programs rather than general economic and demographic forces. This finding aligns with the observations of S. Zokirov regarding persistently low per capita living space in several Uzbek cities and suggests that one-room housing may require separate targeted policy instruments.

For two-room apartments, the regression model proved statistically significant ($R^2 = 0.8296$, $p = 0.019$), with transfers from remittances emerging as the most influential positive factor. This result highlights the growing role of household income from remittances in shaping housing demand. Remittances not only support current consumption but also enable middle-income families to improve their housing conditions. This finding is consistent with the broader literature on remittance-driven housing markets in developing and transition economies.

The models for three-room apartments demonstrated even stronger explanatory power ($R^2 = 0.8759$ and 0.8195). Property income (income from assets) showed the strongest positive coefficient, followed by overall income growth and transfers. These results underscore the dominance of monetary factors in determining demand for larger housing units. At the same time, non-monetary factors—particularly the share of families with three children and the prevalence of three-person households—exhibited statistically significant negative effects. This inverse relationship suggests that larger families often face affordability constraints that prevent them from accessing three-room apartments, forcing them to remain in smaller units or rely on social support programs.

These findings support the initial hypothesis that both monetary and non-monetary determinants must be considered simultaneously when formulating housing policy. However, monetary variables (income growth, property income, and transfers) consistently demonstrated stronger and more direct influence compared to demographic characteristics. This pattern reflects the ongoing market transformation in Uzbekistan, where increasing household incomes and financial resources are gradually translating into effective housing demand, yet demographic pressures and family structure continue to create mismatches between supply and need.

The study also confirms the importance of fiscal policy emphasized in the introduction. Government expenditures and social support programs appear to interact with private monetary resources (especially remittances and property income) in shaping housing outcomes. The negative impact of larger family sizes on three-room apartment supply indicates that current social housing programs may still be insufficient to address the needs of multi-child families, as noted by H. Qurbonalieva in her analysis of urbanization challenges.

CONCLUSION

This study analyzed the impact of monetary and non-monetary factors on housing provision in Uzbekistan through a multifactorial measurement model based on data from 2010–2023. The empirical results clearly demonstrate that housing supply dynamics differ significantly across apartment types and are shaped by a complex interaction of economic and demographic variables.

The main findings can be summarized as follows:

- Monetary factors (especially income growth, property income, and remittances/transfers) exert the strongest and most consistent positive influence on the number of two- and three-room apartments.

- Non-monetary (demographic) factors, particularly family size and the share of families with three or more children, often show negative or inverse effects, indicating persistent affordability challenges for larger households.
- One-room apartment supply appears to be less responsive to general macroeconomic and demographic variables, suggesting it is driven more by social programs and residual demand.

These results confirm the necessity of moving beyond single-factor approaches toward a comprehensive multifactorial model when developing housing policy. The dominance of monetary factors reflects the gradual marketization of the housing sector in Uzbekistan, while the persistent influence of family structure highlights the continuing social dimension of housing provision.

The study underscores that fiscal policy, social support programs, and measures aimed at increasing household incomes (especially through remittances and property ownership) play a decisive role in improving the population's access to adequate housing. At the same time, demographic realities — such as large average family sizes and high fertility rates in certain segments — must be explicitly considered in housing strategies.

In conclusion, sustainable improvement in housing provision in Uzbekistan requires a balanced approach that combines market-driven monetary mechanisms with socially oriented interventions. The multifactorial model developed in this study can serve as a useful analytical tool for policymakers in designing more effective and evidence-based housing strategies. Further research using extended time series and regional data will help refine this model and support the successful implementation of ongoing reforms in the country's housing sector.

The achievement of adequate and affordable housing for all citizens remains one of the most important objectives of Uzbekistan's socio-economic development in the coming years.

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