

Determinants of House Ownership Among University of Uyo Staff: Emerging Lessons

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Abstract

Man has consistently tried to build his immediate environment so as to provide a means to cover and protect himself from the external elements. Despite man's effort to provide decent accommodation, his effort seems unrealizable with processes that are too cumbersome. This paper seeks to investigate determinants of house ownership among University of Uyo Staff. For the purpose of collecting data, a population size of 2494 Staff was identified through the Department of Establishment, University of Uyo. However, one hundred and fifty (150) copies of questionnaire were distributed among the University staff using simple random technique. A Factor Analysis technique was used to analyze fourteen factors which five components were extracted and their factor loadings were used in examining the determinants. The factors were renamed to include family life cycle, identity, cost saving resources, socioeconomic, and catalyst of determination. Conclusion were reached that some individuals are oblivious or lack determination to build their own houses or they await a time where considerable savings will propel them to build a house but such opportunities are scanty. The study recommended that Physical Planners and Planning Agencies should advice government on the technological innovation needed to be in place to facilitate housing development which are not limited to computerized land information system, Geographic Information System and other relevant tools that can aid efficiency of work in the agencies. Also, people should invest in real estate knowing that housing is a veritable item of economic investment.

Keywords: House, Determinants, University of Uyo Staff, Ownership

1. Introduction

Housing is a complex process that traverses a vast array of components, institutions, socioeconomic and historic dimension. As an economic resource, the housing provides space for production and access to income earning opportunities (Olatobara, 2012). According to Rapoport (1969), houses are the direct expression of changing values, images, perceptions, and ways of life as well as of certain constancies. The house is thus an institution not just a structure created for complex set of purpose but is central to all human activities. In it, man lives, grows, procreates and declines (Agbola, 2005).

Man has consistently tried to build his immediate environment so as to provide a means to cover and protect himself from the external elements. Despite man's effort to provide decent accommodation, his effort seems unrealizable with processes that are too cumbersome. This is why Abrams (1964a) posited that the elements that give rise to housing development are still beyond the reach of most members of the human race". Housing is still limited; even the rank and file in our society struggle to access decent accommodation. Given these facts, it suffices to conclude that Abrams' observation and arguments, although expressed many decades ago, are still starring humanity on the face today with unprecedented challenges. The worst is when the emerging global challenges are jut into housing provision, the situation is most worrisome and developing countries are seen to be more vulnerable.

In developing countries where there is rapid urbanization, the problem of inadequate housing for the people, especially among the low-income group, constitutes one of the major challenges to economic development and the welfare of citizens. Existing studies have shown that despite the rapid growths and population increase evidence, there is a rapid decrease in the addition of new housing stock, as well as poor state and inadequate urban housing infrastructures to support the increasing population (Aguda and Ajala, 1998; Jiboye, 2009).

Housing in Nigeria has suffered from poorly articulated problems, short-lived policy formulation process, ill-conceived legislation and incongruous, unsustainable programme objectives and ultimately policy somersaults' these have compounded the problem of housing in the country. However, in a quest to satisfy housing need, man has sought the different ways to getting a house. Some put up ramshackle structures, others by-passed the conventional processes of housing while others await more resources to build the kind of house that befit their status. This is sequel to Olatubara (2008) that it takes money to build a house, it, most importantly takes the catalyst of determination to affect it. The absence of determination in house ownership largely explains why a messenger is able to build a house while his boss remains a renter, perhaps throughout life. Therefore, determination does not easily lend itself to quantifiable empirical investigation but rather remains an intangible yet very veritable factor in house ownership. Therefore this work hopes to investigate these determinants and unravel the most important catalyst of house ownership among University of Uyo staff. The study among other things will show the extent of house ownership among University of Uyo staff, draw lessons for future

generation.

2. Literature Review

Globally, the problem of housing provision has been of great concern and will continue to remain one of the intractable problems especially with the urbanization trend which has shown that over half of the world's population lived in urban areas and by 2050 it will have risen by 70 percent (UN-Habitat report, 2009). The astronomical increase will affect housing supply in the world; therefore, policy formulation and action is needed to nib the scourge in the bud. Government all over has evolved programs to the extent that the supply of housing provision can be increased. In the United State of America, there are many housing programs evolved with a view of accelerating housing provision. In 1990 federal government accelerated housing through Housing and Urban Development Hope IV program, in 2012, they initiated rental assistance demonstration program which allowed public housing to be redeveloped in conjunction with the private sectors.

2.1 Housing and The Nigerian Experience

Housing in Nigeria has suffered from poorly articulated problems, short lived policy formulation process and policy somersault. The sector has witnessed less involvement of the government thus an increase in backlog of housing production. It is important to note that the study of the trend of housing in Nigeria help us to be aware of the complexity and overlapping event that has ensued overtime. As observed by Rapport (1969) *'we need the rich time dimension to help us avoid the all too common triviality of living in the moment, as a continuous prelude to rushing thoughtlessly into the future. Hence, we cannot assume a sudden break with all that went before or that we and our problems are so different that the past has no lesson for us'*. The years 1982, 1991 and 2002 are important watershed in the history of housing development in Nigeria. Those are the years when articulated strategies on housing were enunciated and delivered to Nigeria. Although the policies were executed through the housing delivery system and strategies, the problems of housing are still persisting and daunting task for physical planners and urban manages. For example, of the 202,000 housing units earmarked for production in the third National Development Plan (1975-80), less than 15% of houses were completed. Furthermore, during the 2nd civilian administration (1979-83) a total of 40,000 housing units were to be constructed annually, nationwide. However, at the expiration of the administration, the overall achievement rate was put at 20% (Olatubara, 2012).

In 1991, the National Housing Policy followed the set target of the United Nations regarding housing for all by the year 2000. They noted that for Nigeria to achieve the target, they must produce 700,000 housing units per annum. However the target year came and gone into eighteen years in arrears yet nothing concrete could be shown to alleviate housing problems in the country. The new hope for housing was shifted to vision year 2010 and now 2020. The concern of stakeholders is that government lack the will to develop the housing sector. Whereas the private sector contributes about 80% of the present housing stock in Nigeria, the observation of Agbola (2005) is that these houses are out of the reach of average household. The current effort of private sectors toward housing has largely excluded as at now both the low and middle income household from access to affordable housing because existing housing units are priced outside the reach of most Nigerians. According to National Housing Policy (2006) which affirms that over 90% of Nigerians are in low income category. Perhaps this explain the involvement of government in housing delivery which has been a monumental failure from past to present. In all the housing regimes in Nigeria, one observable outcome as noted by Agbola, (2005) is the apparent yawning gap between existing housing stock and the prevailing housing need. This is sequel to the observed made in UN-Habitat report (2009) that developing countries are absorbing the highest growth rate with an average of 5 million new urban residents every month and is responsible for 95 per cent of the world's urban population growth. The report further put it that by 2050, the urban population of the developing world will be 5.3 billion; Asia alone will host 63 per cent of the world's urban population while Africa, with an urban population of 1.2 billion, will host nearly a quarter of the world's urban population. Among this, Nigeria has a growth rate of approximately 5.8% with 20 million housing deficit which means urban managers have to increasingly contend with meeting the need of the growing population in terms of space for development and housing. The housing deficiency has, therefore, climbed and is likely to worsen in the nearest future if urgent steps are not taken by government in conjunction with all stakeholders to address the problem of this deficit

2.2 Determinants of House Ownership

House ownership is the desire of most Nigerian consequently effort are made to attain that status of landlord. In traditional African culture, the head of house is being looked up to provide a decent accommodation for household. Therefore wife and other members of the family provide auxiliary assistance to ensure that substantial savings is done for the family to own house. Household could contribute in cash and kind; they can deprive family of certain pleasure with a view to actualizing the dream of owning a house. In some instances the head of house join contribution within a considerable period and carryout the process of building in fragment

until the process of housing development is completed.

Harder (2002) identified six stages of family life cycle; couple childless stage; families with young children, families with adolescents; launching children and moving on; and families in later life. However, these stages in family life cycle influence determinant for space in housing. As posited by Olatubara, (2008) the early stage in the family life cycle especially for singles, the size of housing required is generally small but of fairly high quality conditioned by their economic wherewithal. The housing space increase proportionately as they get married, begin to rear children. Most housing research has identified housing as a status symbol because it is individual identity in the society. Housing has also been identified as a veritable item of economic investment. This is why Aronson (1978) posited that the ownership of an urban house in Nigeria is the safest and highest investment available thus it allows a lot of people venture into the real estate business and take advantage of economic opportunity. As observed by Lloyd, (1962) that acquisition of real estate in Nigeria encourages merchants to do business with house owners. Coker, (1966) further remarked that the ownership of a house marks an individual as an eminent member of the community. It provides individual owners with an entrée into the community organization which is why Obayinwana (1986) argued that a chieftaincy title may not be bestowed on an individual who does not own a house within the locality.

Jiboye and Omoniyi (2013) revealed that socio-economic variables such as age, income, and household size were significant determinants of house ownership of respondents in the area. However, other variables like residents' ethnicity, religion, occupation, gender, etc were not significant in determining house ownership. In Makudi, Benue State, a research study conducted by Kwanga (2014) on inter-urban migration and residential choice in Makudi, confirmed that household income, occupation structure, and level of education were significantly related with house ownership of urban residents in Makudi.

3. Methodology

To collect data regarding the determinants of house ownership among University of Uyo Staff, a survey research design involving the use of structured questionnaire was used. This method offered the best opportunity to capture the factors that trigger house ownership. The staff derived for the study was mainly non academic staff (junior and senior staff). A population size of 2494 Staff was identified through the Department of Establishment, University of Uyo. The sample size was determined based on 95% confidence level for 5% margin error. The population of the study served as bases for the number of questionnaire which was distributed across the identified staff. However, one hundred and fifty (150) copies of questionnaire were distributed among the University staff using a simple random technique.

A Principal Component Analysis (PCA) was conducted to reduce the dimension of the factors affecting home ownership among university staff. For a set of data to be considered suitable for analysis, some issues are expected to be clarified. The issues relating to the adequacy of the sample size for establishing the reliability of factor analysis were addressed by testing the Cronbach's alpha, which is commonly used as a measure of internal consistency of how well the items in the set are correlated to each other. It is not uncommon for researcher to suggest a threshold value of 0.7 (Pallant, 2007). Meanwhile, Kaiser-Meyer-Olkin (KMO) and Bartlett's Test are commonly used to measure the sampling adequacy in factor analysis. The KMO index ranges from 0 to 1, with 0.6 suggested as the minimum value for a good factor analysis (Tabachnick and Fidell, 2007). Nonetheless, the threshold value of KMO is advocated to be greater than 0.5 if the sample size is adequate (Child, 1990) while Bartlett's test of sphericity should be significant ($p < 0.05$) for the factor analysis to be considered appropriate. The factors were then rotated and the result was cross-checked for two situations, namely, complex structures among variable and components that have one variable loading on them. This is sequel to the recommendation by Dogbegah and Omoteso (2011). Complex variables may have higher loading on more than one factor and they make interpretation of the output difficult.

The formula for PCA is given as:

$$P_1 = a_{11}X_1 + a_{12}X_2 = \dots + a_{1k}X_k$$

$$P_2 = a_{21}X_1 + a_{22}X_2 = \dots + a_{2k}X_k$$

$$P_k = a_{k1}X_1 + a_{k2}X_2 = \dots + a_{kk}X_k$$

4. Presentation and Discussion

The socio economic characteristics of respondents used were investigated and the result presented in table 1. Six features were investigated namely: house ownership, source of house finance sex, age, staff disposition and marital status were used to investigate the characteristics of respondents. Table1 shows that respondents groups were covered with proportion of Male (55.3%) and Female (43.7%). The result reveals that majority of respondents were more males than female probably as head of house, they may think more of building a decent accommodation for the family. The statistics of staff that build their own house represents 94.0%. This result shows that respondents had a fair knowledge of what is involved in building a house therefore their response reflected the true state of things. However they source finance for housing development through the University

cooperative which represents 37.5%, Osusu represents 11.2% private money lenders represents 27.6%, those who finance their houses with monthly salary represents 16.4% and others represents 5.9%. It can be deduced that majority of staff of the University of Uyo sourced money to finance their house through loan from the University cooperative. This is sequel to the assertion made by Agbola, (2006) who described them as on-site builders who are essentially individuals trying to own a house as fast as their resources could permit. They buy land first perhaps through the cooperative system, use the land to plant maize, cassava and pumpkin and wait for his turn to collect cooperative again thereafter, mould blocks gradually to an estimated number that can bring the foundation of the house to DPC(down prove course). Furthermore, Olatubara (2008) says that it takes money to build a house, it, most importantly takes the catalyst of determination to affect it. The Age of respondents ranges from 26-30years (12.0%), 31-35years (11.3%), 36-40years(17.3%), 41-45years (16.0%) and 45 and above (43.3%) which reveals that Age was one of the factors responsible for building as majority of respondents build between 45 year and above. The staff disposition shows that Junior (34%) and Senior (66%) which further confirms that age had significant role for respondents to build their houses. Also among this number, Single (6.0%), Married (72.0%), Separated (5.9%), Divorce (5.3%), Widow (5.3%) and Widower (5.3%).

Table 1: Characteristics of Respondents

Characteristics of Respondents	Sub Characteristics	Frequency	%
House Ownership	Yes	141	94.0
	No	9	6.0
		150	100
Source of House Finance	Loan through University Cooperative	57	37.5
	Osusu	17	11.2
	Private Money Lenders	42	27.6
	Monthly Salary	25	16.4
	Others	9	5.9
	Total	150	100
Sex of Respondents	Male	84	55.3
	Female	66	43.7
	Total	150	100
Age of Respondents	26-30yrs	18	12.0
	31-35yrs	17	11.3
	36-40yrs	26	17.3
	41-45yrs	24	16.0
	45 and above	65	43.3
	Total	150	100
Staff disposition	Junior	51	34
	Senior	99	66
	Total	150	100
Marital Status	Single	9	6.0
	Married	108	72.0
	Separated	9	5.9
	Divorce	8	5.3
	Widow	8	5.3
	Widower	8	5.3
	Total	150	100

Source: Researchers' field study (2018).

5. Critical Factors of House Ownership among University of Uyo Staff

For quick action to be taken to determine house ownership, a dimension reduction test was conducted on the responses of respondents. The loading of the factors represents the level of criticality of the factors in the study. Factor Analysis, using Principal Component method was used to extract the critical factors for assessing house ownership determinant in the study area. The issue relating to the adequacy of the sample size for establishing reliability of factor analysis was addressed by testing the Cronbach's alpha which was found to be 0.87 for this study, suggesting a high internal consistency as well as a high level of reliability of the survey instrument. The test result of KMO is 0.62, suggesting that the sample size is adequate for factor analysis as shown in table 2. Barrlett's test of sphericity is also significant with $p=0.000$, suggesting that the population was not an identity matrix (Wai, Yusof, Syuhaida and Ng, 2013)

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.602
Bartlett's Test of Sphericity	Approx. Chi-Square	347.853
	Df	91
	Sig.	.000

Five components which recorded eigenvalues above were extracted as presented in Table 3. These five components explain a total of 57.209% of the variance (see Cumulative% column) which is greater than the threshold of 50% total variance explain as suggested by Pallant (2007).

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.727	19.477	19.477	2.727	19.477	19.477	2.366	16.901	16.901
2	1.562	11.157	30.634	1.562	11.157	30.634	1.677	11.976	28.876
3	1.342	9.583	40.217	1.342	9.583	40.217	1.412	10.086	38.963
4	1.303	9.305	49.522	1.303	9.305	49.522	1.398	9.986	48.949
5	1.076	7.687	57.209	1.076	7.687	57.209	1.156	8.260	57.209

Extraction Method: Principal Component Analysis

The factors were then rotated and the result is shown in Table 4. As posited by Dogbegah, Owusu-Manu, and Omoteso, (2011) it is necessary to check for two strange situations, namely complex structure among variable and component that have one variable loading on them. Complex variable may have higher loading on more than one factor and they make interpretation of the output difficult (Adewuyi and Oladokun, 2016). As for complex structure, about three (3) variables are found to be complex as indicated in Table 4 with asterisk (*). The loading of these variables express the influence of each original variable within the two components where the respective variables are loaded. For the sake of interpretability, each of the variables is retained in the component where it possesses the higher loading. According to Field, (2000) who posited that factor loading higher than 0.4 is considered appropriate for interpretative purposes.

S/n	Determinant of House Ownership	Component				
		1	2	3	4	5
1.	Need for more space	.909				
2.	Improve housing Condition	.895				
3.	Tenure Choice *	.458			.409	
4.	Basic Need*	.443	.566			
5.	Cohesion and Solidarity		.743			
6.	Defence		.734			
7.	Increase in household size			.801		
8.	Curb excessive high cost of rent			.530		
9.	Privacy*			.440		-.528
10.	Level of Education				.700	
11.	Land				.688	
12.	Availability of Fund					.848

Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization.
 a. Rotation converged in 7 iterations.

6. Discussion

This research was carried out to investigate factors that determine house ownership among University of Uyo Staff. However, the five components were labeled. Component 1 was labeled family life cycle factors which were loaded with factors such as need for more space, Improve housing condition and Tenure choice. These factors corroborate with the work of Olatubara, (2008) who says that the early stage in the family life cycle especially for singles required small but of fairly high quality conditioned by their economic wherewithal. The housing space increase proportionately as they get married, begin to rear children. Therefore, the need for more space and improve housing condition were strong factors that motivated University of Uyo Staff to build their own houses.

Component 2 was named Identity factors and was loaded with factors that are identifying the need to own houses which are Cohesion and solidarity loaded with .743, defence .738 and basic need .566. Knowing that

housing is a status symbol, these factors acted as individual identity in the society thereby propelling them to own a house.

Component 3 was named Cost Saving Factors because increase in household size will increase space, therefore to curb excessive high cost of rent and secure privacy, University of Uyo staff were determined to own their own house. In traditional African culture, the head of house is being looked up to provide a decent accommodation for household. Therefore considerable economic sense is needed to drive the process of building a house from start to completion. This was why Olatubara, (2008) observed that the wife and other members of the family provide auxiliary assistance to ensure that substantial savings is done for the family to own house. Household could contribute could contribute in cash and kind; they can deprive family of certain pleasure with a view to actualizing the dream of owning a house. In some instance the head of house join contribution within a considerable period and carryout the process of building in fragment until the process of housing development is completed.

Component 4 is labeled socioeconomic factors and was loaded by two factors (level of education .700 and Land .688). The University of Uyo staff by virtue of academic status was a motivating factor to either acquire a land for housing development. This goes to confirm the assertion made by Disalvo and John, (1997) that as the level of education increases so will his probability of home ownership hence the need for strong factor loading.

Component 5 is labeled catalyst factor which was loaded by one factor (Availability of fund .848). This is a fundamental factor of house ownership because it drives the process. Without considerable fund, house ownership is a mirage which is sequel to Olatubara (2008) that it takes money to build a house, it, most importantly takes the catalyst of determination to effect it.

Table 5: Determinants of House Ownership among University of Uyo Staff

Determinant of House Ownership	Component				
	1	2	3	4	5
A. Family Life Cycle Factors					
1. Need for more space	.909				
2. Improve housing Condition	.895				
3. Tenure Choice	.458				
B. Identity Factors					
4. Basic Need		.566			
5. Cohesion and Solidarity		.743			
6. Defence		.734			
C. Cost Savings Factors					
7. Increase in household size			.801		
8. Curb excessive high cost of rent			.530		
9. Privacy			.440		
D. Socio-economic Factors					
10. Level of Education				.700	
11. Land				.688	
F. Catalyst Factor					
12. Availability of Fund					.848
Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization.					
b. Rotation converged in 7 iterations.					

7. Emerging Lessons

The reality of high population in Nigeria with its attendant housing problems is posing serious threat to the development of housing. The housing deficiency has, therefore, climbed and is likely to worsen in the nearest future if urgent steps are not taken by government in conjunction with all stakeholders to address the problem of this deficit. Currently, government needs to build 72,000 houses annually to meet the 20 million housing deficits. This is perhaps a difficult task for government to handle as the population will gradually double likewise the housing need. It behooves on individual, groups and institutions to find ways of providing facilities for members to build their own houses. This is why Aronson (1978) posited that the ownership of an urban house in Nigeria is the safest and highest investment available thus it allow a lot of people venture into the real estate business and take advantage of economic opportunity. The contribution to housing stock in Nigeria has been demonstrated by Academic Staff Union of Universities, University of Uyo (ASSU-UUB) where the union has acquired land, subdivided into plots and given to interested members for housing development. Likewise, this process should also be demonstrated by sister unions so that members will have the desire and determination to own their own house. This confirms the assertion made by Olatubara, (2008) that while it takes money to build a house, it, most importantly takes the determination to affect it as determination does not easily lend itself to quantifiable

empirical investigation but rather remains an intangible yet very veritable factor in house ownership.

Government needs to provide the needed infrastructures for individual to develop their own housing as government lacks the will to develop affordable housing. The strategy of Site and service should be revisited where access to land by public will be made easy while government facilitate the needed services to improve housing production.

Physical Planners and Planning Agencies should advice government on the technological innovation needed to be in place to facilitate housing development. A computerized land information system and Geographic Information System should aid efficiency of work in these agencies.

Land developers and Land speculators should take the advantage of economic opportunities and venture into real estate business, reap the unearned income when the land appreciates in value. Government and stakeholders can facilitate private developers to access land, lay it out and service it with infrastructure ready for occupation/purchase

8. Conclusion

Housing is one of the intractable problems facing Nigeria. However, due to a wide range of these problems, many middle and low income earners have explored alternative means of securing accommodation. Some of these include installment housing whereby the house is constructed piecemeal, starting with the most required part such as living room and perhaps a room that will be built and roofed while the other parts are developed at a later time. Currently, Nigeria has a growth rate of approximately 5.8% with 20 million housing deficit which means urban managers have to increasingly contend with meeting the need of the growing population in terms of space for development and housing.

The private sector contributes about 80% of the present housing stock in Nigeria. However, it is difficult for the poor to afford the high cost of decent accommodation constructed by real estate developers. Therefore it is incumbent on government to find a way of subsidizing housing or go into partnership with the private organization to see that housing programs are floated for citizen to participate and own houses by so doing., it will reducing the problems of housing in the country.

Government should create the enabling environment to encourage real estate developers to invest in housing and contribute to the housing stock in Nigeria. Moreover, government should seek ways of subsidizing housing so that low and middle income earners can have access to housing. This could be achieved through developments of planning areas, serviced the planned areas with requisite facilities and encourage individuals to develop their own house according to the design set out in the area.

The study concluded that government needs to provide the enabling infrastructures in order to promote individual house ownership in urban areas. As only few private institutions are conscious that they can initiate ideas that can encourage workers or members to have the determination of building their own houses.

Five components were extracted through factor analysis showing determinants of house ownership among University of Uyo Staff showing critical areas that individuals, stakeholders and government need to strategize for people to own houses. The alarming rate of urbanization with increasing demand for housing is starring humanity in the face. However, urban managers should continuously engage researchers and developers in dialogue which will help open up avenue for more strategy to improve housing development in the country. The study advocates that individuals, stakeholders and private institution should initiate ideas that can drive people to own their own house. Likewise, people should invest in real estate business taking advantage of economic opportunities.

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