RELATIONSHIP BETWEEN SOCIO-DEMOGRAPHIC INDICES AND CHOICE OF HOUSING AMONG MARRIED COUPLES IN FOUR SELECTED TERTIARY INSTITUTIONS IN KADUNA STATE

BY

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A THESIS SUBMITTED TO THE SCHOOL OF POST GRADUATE STUDIES. IN PARTIAL FULFILMENT OF THE REQUIREMENT FOR THE AWARD OF MASTERS DEGREE IN EDUCATION (M.ED HOME MANAGEMENT), FACULTY OF EDUCATION,
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CERTIFICATION

This research titled “The Relationship Between Psycho-social Indices and choice of Housing among married couples in Kaduna State” by Ahmed Rakiya has been read and meets the requirement and regulations governing the award of the degree of Masters of Education(Home Economics) of Ahmadu Bello University, Zaria and is approved for its contribution to knowledge literacy presentation.

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DECLARATION

I, AHMED, RAKIYA hereby declare that this thesis entitled “The Relationship between Psychosocial Indices and Choice of Housing among married couples in Kaduna State” has been written by me in the Department of Vocational and Technical Education, of the Home Economic Section. Ahmadu Bello University, Zaria. It is a true record of my research work under the supervision of Dr. (Mrs) S.L. Ajayi , and Dr (Mrs) T.O. Ojo. It has not been printed in any form for the award of higher degree in any University. The sources of information derived from the literature have been duly acknowledged in the text and a list by means of references.

Ahmed, Rakiya (Mrs)	Signature	Date

DEDICATION

This work is dedicated to almighty God, my loving Mother, Husband and my children.

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ABSTRACT

The study assessed relationship between socio-demographic indices and choice of housing among married couples in Kaduna state. The socio-demographic Indices used for this study are health status, culture, socio economics status, and family types. The population of the study consisted of senior married couple's staff in four Federal Higher Institutions of Kaduna State. The total population of the four selected institutions was seven thousand, three hundred and sixty (7,360). Random sampling techniques was used to select three hundred and sixty four (364) based on krejcie and Morgan (1970) table for determining sample size. Structured questionnaire was used for collecting data from the respondents. The observed reliability coefficient of the instrument was 0.85. Four point scale was used for the respondents to indicate their level of satisfaction. Four null hypotheses were formulated and tested using Pearson Product Moment Correlation (PPMC). The result from finding revealed that: significant relationship exist between the housing choice among married couples and their health status, they need constant water and electricity supply. Religion, tribe, values, standard, and marital status play a vital role on housing choice among the married couples in Kaduna state. Majority of the married couples were of the opinion that their income levels influence their housing choice, with mean score of 3.71. The opinion of the respondents indicated that the family type determined the housing choice of the family, with mean score 2.92. Based on the findings of this study it was recommended that, a more robust policy frame work should be put in place to reposition housing provision that will encompass all the 'hardware' element of human health. The state and federal government should as a matter of urgency encourage religious and cultural tolerance among diverse people. Experts in Home Economics Education should be fully involved in all aspect of housing programmes.

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ABBREVIATIONS

CDC - Centre Disease Control

HHSRS - Housing Health and Safety Rating Systems

KASUPDA - Kaduna State Urban Planning and Development Authority

NGO - Non Governmental Organization

PPMC - Pearson Product Movement Correlation

SPSS - Statistical Package for the Social Science

WHO - World Health Organization

N - Population size.

S - Sample size.

IYSH - international year of shelter for the homeless

DEFINITION OF TERMS

Socio-Demographic Indices: These are health status, socio economics status, cultural belief and family types for the purpose of this study.

CHAPTER ONE
INTRODUCTION

1.1 Background to the Study

Housing is one of the basic needs of human beings. It is normally inform of a building or structure that has the ability to be occupied by human beings. The term housing includes many kinds of dwelling, ranging from rudimentary hunts of the nomadic tribes to free standing individual structure. Housing may mean the same as dwelling, residences, home, abode, lodging or accommodation. It is of importance to people irrespective of race, creed, or background. It serves as protection against weather, animals, enemies and it also offers a resting place after a hard day labour (Adeiza, 2010).

Housing has being identified as an important factor affecting the health of an individual. Sub-standard and badly maintained housing together with lack of functioning infrastructure can create serious health risks. The impact of housing on health can be through direct and indirect ways. The direct means are associated with the material condition of housing on physical health, for example, inadequate water supply, washing facilities, sanitation, and overcrowding. This can in turn influence the mental health and well being of households due to many social issues which arises from in adequate material conditions. The indirect means are about individuals and community element, including the location of the housing, closeness to essentials

services, and the overall functioning of the community (Bailie and Wayte, 2006).

In addition to health, the World Health Organization (WHO) defines environmental health as encompassing those element of human health that are influenced by physical, chemical, biological, social, and psychological factors in the environment. The aspects of the physical environment include the supply of adequate and safe water, access to electricity, sewage and drainage, and waste disposal. These factors are also known as 'hardware'. Other factors of physical environment include air quality, noise pollution, residues from pesticides, herbicides and other chemicals (Territory, 2002).

However; housing norms is like other norms, culturally defined as standard for behavior. Each society establishes what it considers desirable behavior related to housing people, and most members of that society strive to meet or conform to this behavior. Housing norms can be regarded as an explanation of why particular types or components of housing achieve needs of different types of households and how housing helps to accomplish the needs (Morris and Winter, 1998).The culture of the society determines what is considered necessary in housing for families and the community in each geographical zone of Kaduna state, as observed by the researcher.

There are three types of locations for housing: namely, urban, rural and suburb housing. Each has its advantage, and disadvantages. Urban housing is

located in cities, rural in the villages, and suburb is located outside the cities. Cities life tends to be fast paced and stimulating. The cities often offer great cultural entertainment and shopping opportunities. Also provide public services ranging from public schools and libraries to regular trash pickup. The dynamics of housing delivery is such that one has three levels of housing. The first, is considered the luxury homes or housing for the rich, the second, is what one could call the affordable housing or housing for the middle income bracket, and the third, is what one calls the social housing, often for reasons of conveniences (Ezekiel, 2010).

The socio economic status has to do with individual occupation and income. Occupation is the person's job or work where he earns money as wages .There are three levels of income; the low, the middle and the high income earners. The income of an individual determines the type, size and location of housing to choose, the housing amenities and utilities. The low income earners always go for a cheaper housing, may be just a room and parlor, the middle income earners go for affordable housing (decent house), while the high income earners go for the final class, luxury housing.

Ezekiel (2010) argues that, the difficulty of meeting housing obligations can primarily be a source of chronic stress and often lead to secondary stress on tenants and their families. This explains why one finds different types of housing belonging to different categories of people. The socio-demographic

indices for this study are: health status, cultural belief, socio economic status and family types. Goodman, Saxe and Harvey (1991) pointed out that adult who are homeless show higher level of self-rated of psychological distress than impoverished house adult and are subject to many stressors due to their conditions, such as disruption of social and family ties and difficulties of obtaining or maintaining employment.

There are basically three main types of families that exist in Nigeria, examples are: Nuclear families, Polygamous families, and the extended families. The basic structure of the family has change drastically throughout the years. Diversity is present in every individual and in every family. People need to understand and learn to respect and to tolerate this diversity, more especially in terms of housing choice in Kaduna state. Family types influence the choice of housing of individuals. The nuclear families go for room and parlor or two bedrooms flat to live in, but once the family started to expand with children one have to look for house with more space, that will be conducive for all the family members. So also, in the case of monogamous families, they go for big housing (space) for healthy living, comfort and happiness of the family members. And the extended families more often go for traditional housing to create and maintain the positive interactions that occur between siblings, companionship, emotional support, assistance, moral maturity, and competence in relating to other people (Emma, 2007).

1.2 Statement of the Problem

The relationship between housing and health is complex and poorly understood [Emma 2007]. The present situation of housing in Kaduna state has taken a different dimension; people faced problem of inadequate housing standard and limited access to functional health hardware, which can have a number of negative effects on health.

The researcher observed that, housing condition especially in big states like Kaduna is unsatisfactory. As a result of Kaduna state being a cosmopolitan state the preferences of style of housing is influenced by experiences of different cultures and geographical locations. In line with the above, housing norms, values and cultural background shape housing preferences and housing satisfaction (Purcell, 1998).

The state is also faced with the problem of high cost of housing and housing materials. The types of amenities and facilities in a house dictate the cost of house rent. Another problem is the affordability of housing, which includes the initial cost of purchasing or renting, cost of utilities, maintenance and order housing related expenses. Adams (2007) opined that increase in income justifies improvement in standard of living.

The researcher also observed that people in Kaduna faced problem of not getting houses of their choice, because of their family types. Some landlords prefer married couples or the single ones in their houses, for

reasons best known to them. Thus, many research works have been conducted on housing in several countries with different dimensions, but this type of research is relatively new in Nigeria, more especially in Kaduna state.

1.3 Objectives of the study

The major objective of this study is to find out the relationship between the socio-demographic indices and choice of housing among married couples in Kaduna state.

The specific objectives were to:-

1. identify relationship between health status and housing choice among married couples in Kaduna state;
2. assess the relationship between culture and housing choice among married couples in Kaduna state;
3. assess the relationship between socio-economic status and housing choice among married couples in Kaduna state; and
4. assess the relationship between family types and housing choice among married couples in Kaduna state.

1.4 Research Questions

In order to guide this assessment the following questions were formulated.

1. Does health status relate with the choice of housing among married couples in Kaduna state?

2. Does culture relate with the choice of housing among married couples in Kaduna state?
3. Does socio economic status relate with the choice of housing among married couples in Kaduna state?
4. Does family type relate with the choice of housing in Kaduna state?

1.5 Null Hypotheses

The study formulated the following null hypotheses for testing:-

$H_0$1: There is no significant relationship between the health status and housing choice among married couples in Kaduna state.

$H_0$2: There is no significant relationship between the culture and housing choice among married couples in Kaduna state.

$H_0$3: There is no significant relationship between the socio-economic status and housing choice among married couples in Kaduna state.

$H_0$4: There is no significant relationship between the family types and choice of housing in Kaduna state.

1.6 Basic Assumptions

Based on the objective of this study, the following assumptions are made that:

1. housing choice is always treated as an individual need, rather than health promoting source.

2. the people's culture and housing choice differs according to geographical location in Kaduna state.
3. The socio economic status contribute to indiscriminate choice of housing in Kaduna state.
4. Houses are constructed not bearing in mind the different family type needs of couples.

1.7 Significance of the Study

The study will benefit the different tiers of government and support government policy on housing as enshrined in the seven point agenda of the Federal Government. The findings will guide the Kaduna State Urban Planning Development Authority (KASUPDA) of the need to assist the populace, in building acceptable type of houses that will improve their health status.

The findings of this study will enable the housing corporation to build houses based on the people's income, cultural belief and family types. The findings will also benefit both Home Economics teachers and student with latest information about housing choice and the need for them to be fully involved on issues that concern housing. In addition, this study will serve as foundation for subsequent research on housing policy.

1.8 Delimitation of the Study

The study covered the relationship between socio-demographic indices and choice of housing among married couples in Kaduna state. The socio-demographic indices for the study are: health status, culture, socio economic status and family types. The study is also delimited to married senior staff in four higher institutions of Kaduna state in order to get the correct information needed as the respondents comes from different parts of the state.

CHAPTER TWO

2.1 REVIEW OF RELATED LITERATURE

This chapter reviews literature on the relationship between socio-demographic indices and choice of housing among married couples in Kaduna State. The literature review to the study is presented under the following, sub – headings:

2.2 Theoretical Frame Work of the Study.

2.3 Concept of Housing and Housing Types

2.4 Influence of Heath Status in Relation to Housing.

2.5 Influence of Cultural Belief in Relation to Housing.

2.6 Influence of Socio Economic Status in Relation to Housing

2.7 Influence of Family Types in Relation to Housing

2.8 Empirical studies.

2.9 Summary of the Reviewed Literature

2.2 Theoretical Frame Work of the Study

One of the primary individual needs is shelter. Housing is an individual micro environment, which is an important part of one total environment. It has a great effect on the life – style and personal development of individuals. It also concerned human needs and values which can be placed in order of importance. Housing needs provides the individual opportunities to satisfy ones needs for self actualization.

In line with the foregoing statement, Maslow [1970] listed human needs in order of priority; the primary needs are at the base of the pyramid. When primary needs have been satisfied or fulfilled, it progress up the pyramid, one step at a time and meet the final need of self actualization.

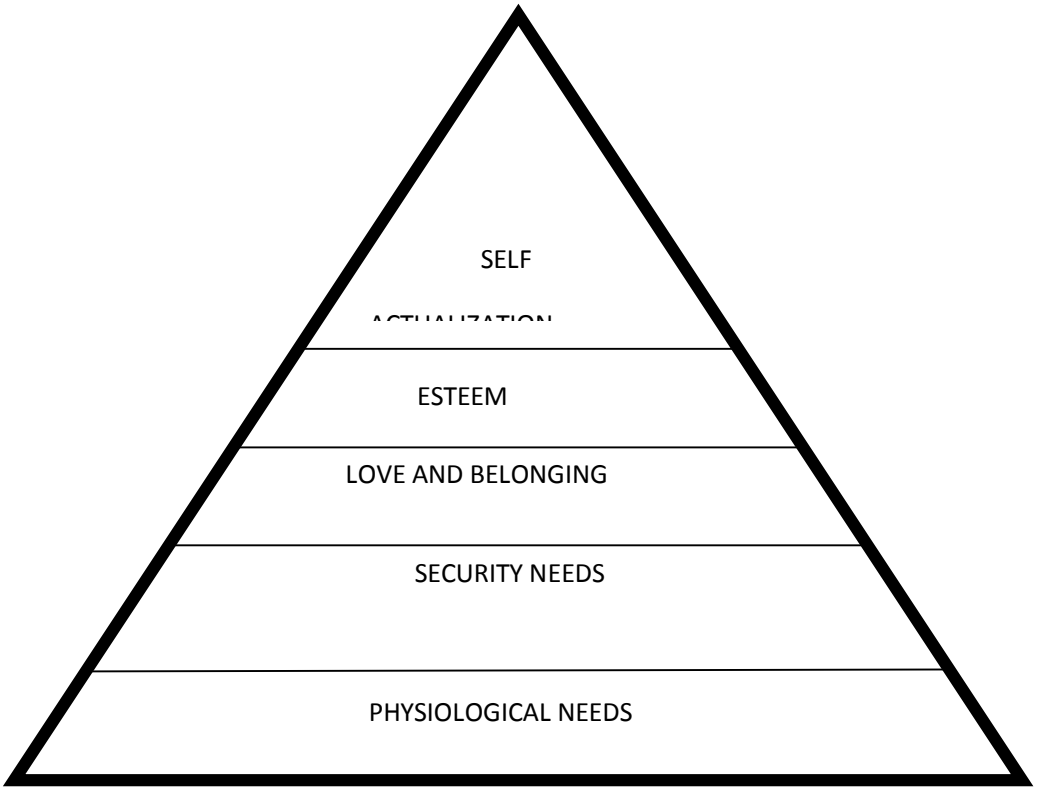


Figure 2.1

Abraham Maslow's Pyramid Showing Priority of Human Needs, [1970].

The most apparent causes for concern regarding human settlement in Nigeria are; our large population, rapid urbanization and poor management of the limited available human resources, (Umar, 1987). Lewis and Sequer

(1996) placed needs in order of their importance; some needs are more common to all human beings which are classified as:

Primary needs: These primary or basic needs are physiological in nature and have priority over other needs. The primary needs which are known as basic needs are food, shelter and clothing. Also air and water are part of our primary needs.

Secondary needs: these are needs of lower priority, self esteem that is awareness and appreciation of work. Another such needs are psychological, having to do with individuals mind and social position that deals with how individuals relate to other people.

Sherraden (1991) suggests that, ownership of a home confers more than just a stored economic resources or maker of self esteem. It has an independent effect on owner's health and well being. Needs are when an individual requires some things because they are essential or very important to his life. Hornby (2000) states that, need is what somebody requires in order to live in a comfortable way or achieve what one want financially or physically. All human being have certain needs, they are things that are essential for health and well being, these are physical, emotional, mental and socio needs, such as housing. The housing needs can be obtained through three basic ways, building, buying and renting.

Rossi and Weber (1996) stated that, owners are more likely than renters, to believe they can do things as well as others and their lives will work out for better. Ellaway, Macintyre (1998) viewed that renting, especially public rent, is associated with lack of control, insecurity, vulnerability and higher level of psychological distress and depression. Similarly, Keouins et.al (2000) explains that, renters feel loss of control, because they are restricted in what they can do with their properties, they can be relocated and their houses can be repossessed easily, under such conditions, individuals have difficulty for building relationship, such as recreational activities, and paying attention to the children's wellbeing. This in turn, reinforced high levels of stress and stress related illness among renters.

According to Alabi (2007) housing is one of the basic needs of man. Unfortunately Millions of people all over the world have no access to this basic need. The situation is so disturbing that the United Nation in December, 1982 made resolution and declared 1987 as the International Year of Shelter for the Homeless (IYSH) housing is no longer considered as merely providing shelter. The holistic view described housing as: "A dwelling place free from defect or impaired, physically sound and healthy, having all of its proper parts and components, to creates a healthy environment for its occupants" (Alabi, 2007).

Alabi also observed that, housing is expensive and only few people can afford to buy one or build one and yet the need for housing in Nigeria is very critical. The housing condition of most Nigerians is largely unsatisfactory. The major housing of the middle income and low income groups in Nigeria especially in urban cities is characterized by:

i. Overcrowding.
ii. Lack of privacy for family members.
iii. Poor ventilation.
iv. Poor water and electricity supplies.
v. Environmental pollution including: air, noise, water, poor drainage, and waste disposal. Thus, through this study the concept of housing and housing types will be examined.

2.3 Concept of Housing and Housing Types

House is a building or structure that has the ability to be occupied by human being. The term house includes many kinds of dwelling ranging from rudimentary hunts of nomadic tribe, to the free standing individual structures. In some contexts, "house" may mean the same thing as dwelling, residence, home, abode, lodging, accommodation, or housing among other meanings. The social unit that lives in a house is known as a household. Most commonly, a household is a family unit of some kind, though households can be other social group, such as single person, or group of unrelated

individuals. Settled agrarian and industrial societies are composed of household units living permanently in housing of various types, according to a variety of forms of land tenure. English-speaking people generally call any building they routinely occupy "home". Many people leave their houses during the day for work and recreation, and return to them to sleep and for other activities.

Bello (2007) views that, every family requires housing and this shelter constitutes a house base. Housing has great effect in one's life style and personal development. Individual housing affect the way one behave and feed, this means style of living affects one's housing. In line with the above, housing is a structure of a building that contains human being and gives care for everybody (McCarthy, 2007).

Similarly, Oniboken (2008) explains that, housing is a broad term that includes both inside and outside the housing, a source of satisfaction and should be flexible enough to continue to satisfy one, as individual life situation changes in terms of need and value, regardless of the types of dwelling in which one's live. Kick lighter (2008) indicates that, housing refers to more than just a dwelling; it also includes all that is within the dwelling. In support of the above statement, Ann (2008) states that, the quality of housing can influence the development of health, comfort, and happiness of a family and its members. Similarly, Odeyemi (2008) points out that, housing is

a means by which an individual can express one's self. The styles and the designs of the house are affected by individual taste and the desire to attain the highest level of architectural beauty of the period.

2.3.1 Types of Houses

McCarthy (2007) opines that, the most common types of houses are as follows:

- Bungalow
- Cottage
- Detacher
- End of terrace
- Flat
- Semi-detached
- Terrance

Bungalow

Although people often think Bungalows and cottages are the same, they are actually not, although some may appear the same. Bungalows are low profiles types of housing, unlike a lot of cottages, but the distinction comes between the style, history and the price tag. Generally, bungalows are a lot cheaper than cottages. A bungalow is essentially a subset of the set cottage. The word "bungalow" originates from the Indian word bangla, which in the 19th century referred to houses build in a Bengali style. Bungalow was

created when British colonial administrators adapted the classic Indian style, low roofs and porches built around them. They can either be detached or semi-detached. They are very popular in America, where they have all kind of style; each distinct style is often related to particular sates.

Cottage

Thick walls, small windows, structured pillars, low ceilings and most dustings and most distinctly a thatched roof typically characterize cottages. Cottages were originally located in rural or semi-rural locations, although a lot of cottages have since been developed in cities. Originally, in the middle ages, cottages housed agricultural workers and their families. The term cottage denoted the dwelling of cotter-peasants. However, that stereotype has since been washed away, as the traditional cottage look is now sort after, making them an expensive purchase. Cottages are house that usually come with one half Storey's. The top floor is much smaller than the ground floor, as the pillars that are used to hold up the structure take up a lot of the living space. The thick, dark, timber pillars are usually what characterizes a cottage. They are a huge focal point of the property, as they are located throughout the property, on display to give a classic 'village' look like with bungalows, the structuring of cottages vary from country to country.

Detached

A detached house is a single standing properly that does not share any wall with any other structure. Due to the isolation of the property, they are usually more "private" and generally more expensive than any other type of house.

End of terrace

An end of terrace house is a house situated at the end of terrace (the definition of a "terrace" means below). Like a semi detached house, only one side of the house shares a common wall, while the other is detached.

Flat

A flat is a living area that is self-contained within only part of a building. Usually, a flat is situated in a building that is split up into multiple living areas for different residents.

Semi-Detached

A semi-detached house is a pair of houses joined together by a common wall. One side of each house shares a common wall, while the other is detached.

Terrace

A terrace house is a house that is situated in a long row of houses. They all usually look the same-pretty much identical structurally. Both sides of

each house in the row share common walls with a neighboring house, with the exception of the houses at each end of the terrace.

According to Evelyn and Lewis (1997), types of housing in the past were determined "by the availability of the materials and the locality. Today, with the advancement in technology-, there are improved building materials in the society. Thus, assorted styles and designs are built Ann (2008). Though the geographical condition and availability still influence the type of house built in an area.

Types of housing available are:

Single Room Apartment: Lewis, Bums, Segner *(2005)* state that, this is a house that provides living space for one family. It is not attached to any other building. It usually stands on a separate lot with a lawn and outdoor living spare. They may be small or large, one storey or several stories higher. They offer privacy than other types of housing.

Multiple/double room family Apartment: This is a building that contains a number of separate living rooms. It ranges from three or four apartment.

Town Homes or Houses: According to Evelyn and Lewis (1997) town homes or houses are built in rows and attached at the side walls. Each family lives in a different unit.

Manufactured Home: This is also called a mobile home. It is a factory built house, which moved to its final location through the use of truck. These types of houses are less expensive than traditional single family houses some came with complete furniture and furnishing and other appliances. (Abrahams,2006).

Rooming House: A type of single room occupancy building where most washing, kitchen and laundry facilities are shared between residents, which may also share a common suite of living room and dining room, with or without board arrangements.

2-Flat, 3-Flat and 4-Flat houses: are the type of houses or buildings with 2, 3 or 4 flats, respectively, especially when each of the flats takes up one entire floor of the house. There is a common stairway in the front and often in the back providing access to all the flats. 2-flats and sometimes 3-flats are common in certain older neighborhoods.

Garden Apartment: A building style usually characterized by two Storey's semi-detached buildings, each floor being separate apartments.

Mess: A building or flat with single bedroom per tenant and shared facilities like toilets and kitchens.

Studio apartment or bachelor apartment or efficiency apartment: a suite with a single room that doubles as living/sitting room and bedroom, with a kitchenette and bath squeezed in off to one side. The unit is designed for a single occupant or possibly a couple.

Single Room Occupancy: A studio apartment, usually occurring with a block of many similar apartments, intended for use as public housing. They may or may not have their own washing, laundry, and kitchen facilities.

Apartment: A relatively self-contained housing unit in a building which is often rented out to a one (including the head(s) of a family), or two or more people sharing a lease in a partnership, for their exclusive use, sometimes called a flat or dig.

Apartment building: A multi-unit dwelling made up of several (generally four or more) apartments.

Barracks: A type of military housing, formerly connoting a large "open bay" with rows of bunk beds and attached bath room facilities, but in the most recent, four or five decades in the United State armed forces, are most times excepting boot camps, a

dormitory layout for two to four occupants. The apartment styling and extra privacy was found to aid retention of trained personnel in volunteer based professional (non-draft dependent) military branches.

- Stilt houses or pile dwellings: Houses raised on stilts over the surface of the soil or a body of water.
- Vernacular house: House constructed in a native manner, close to nature, using the materials locally available.

Duplex: Commonly refers to two separate residences, attached side-by-side, but is sometimes used to mean stacked apartments on two different floors (particularly in urban areas such as New York and San Francisco),

Modern Houses: As described by Anyakoha (1999):

(a) The walls are constructed with concrete blocks. The blocks are made by mixing cement, sand and water at a ratio of about one part of cement to six part of sand. The mixture is turned into a uniform- paste with a shovel or by a concrete mixer and molded into blocks. The blocks are left to dry slowly. They are usually sprayed with water to make them stronger and prevent cracking,

(b)The floor of modern houses is built with any of the following: corrugated iron sheets, cement tiles, adex roofing sheets or asbestos sheeting.

(c) The walls are finished by plastering with cement and painting. With difference of paints. They can also be finished with ties or wooden panels.

(d) The floor can be made with any of the following materials : concrete, wood, ring tiles, terrazzo etc . Terrazzo is hard wearing

(e) Windows and doors of modern houses can be made of wood and steel frames where glass panels-Louvered win doors are common. Sliding doors and win doors are also available. Doors and win doors are today commonly fitted with metal burglar-proof bars.

(f) Modern houses usually have the following rooms:

Kitchen, store, sitting room, dining room, bed room, toilets, and bath rooms. Some may also have a study room and or veranda.

(g) Modern houses can be bungalows or either flats or be a duplex. They can also be unit houses.

A block of flats is a house that is made up of a number of complete housing units each of which is self-contained and can be

occupied by a family. A duplex is a house that has just two floors and built to serve only one family, a house unit is also one that is occupied by just one family (Anyakoha, 1999).

Influence of Health Status in Relation to Housing

Health is the level of functional or metabolic efficiency of a living being. In humans, it is the general condition of a person's mind, body and spirit, usually meaning to be free from illness, injury or pains (Merriam, 2011). The World Health Organization (WHO) defines in its broader sense in 20O6 as "a state of complete physical, mental, and social well being and not merely the absence of disease or infirmity". In addition, the World Health Organization (WHO) defines environmental heath as encompassing those elements of human health that are influenced by physical, chemical, biological, social and psychological factors in the environment.

The aspects of the physical environment include the supply of adequate and safe water, access to electricity, sewage and drainage, and rubbish collection. According to Bailie and Rancie (2001) stated that, "effect of the physical environment on the health status of a population is well recognized, the absence of functional heath hardware can have a negative impact on health, particularly with regard to infection and parasitic diseases, such as diarrheal disease and rheumatic fever, eye and ear infections, skin conditions, and infection of the respiratory tract.

Housing has being identified as an important factor affecting the health of individuals. Sub standard and badly maintained housing together with lack of functioning infrastructure can create serious health risk. The impact of housing on heath can be through direct and indirect ways. Direct means are associated with the material condition of housing on physical health, for example, in adequate water supply, washing facilities, sanitation, and overcrowding. This can in turn influence the mental health and well being of households due to many social issues which arise from in- adequate material conditions. Indirect means are about individual and community elements, including the location of the housing, closeness to essential services, and the overall functioning of the community (Bailie and Wayte, 2006). The health effect of housing can be mediated by the design, cleanliness and crowding of a dwelling (Taylor, 2001).

Another way in which poor quality housing can affect health is through exposure to Lead, a neurotoxin, which is harmful to the developing nervous system of fetus and children, in children, lead exposure is linked to anemia, nerve and kidney damage, courses coma and even death. Lead exposure also has been proven to negatively and irreversibly impact on brain development, resulting in diminished linguistic and motor skills and social behavior (Bellinger, 1986).

Needleman et.al (1990) supported that adult who had been exposed to low level of lead as children, found that deficits in the central nervous system persisted 11years latter. Istre, Gregory, Mary, Mccoy, Linda, Jeffrey, Barnard and Allen (2001) founds that, the highest rates of fire related injury were in low income neighborhoods. Homes in these neighborhoods were also significantly less likely to be equipped with functioning smoke alarms, which have proven to be effective at saving life. Poor quality housing can have impact on health by exposing children to risk factors for Asthma and other respiratory illness, and unintentional injuries, (Kriege, Janes,Donnal and Higgins, 2002) in both of these areas, proper maintenance and building management have proven to be effective intervention.

Breysse, Patrick, Nick, Farr, Warren, Galke, Bruce, Lanphear, Rabecca, Morley, Linda, Bergofsky (2004) found that, most asthma is associated with exposure to allergies, including those often found in poor quality housing, as a mould, dust, mites, mice, rats and cockroaches. Other sources of allergies may require similar intensive remediation efforts, for example Sandel, Megal, Kieran Phenal, Rosaline, Wright, Patriciahy Bruce and Lamphear (2004) evaluates the effective methods to remove dust mites and found that, dramatic interventions, such as the removal of old carpeting, were most effective in reducing dust mites levels.

Unintentional injuries represent a third major area in which housing plays a role. According to the Center Disease Control(CDC) fires and burns are the third leading course of fatal injury in the home (City Runyan, 2004 and centre for disease control and prevention, 2006) In addition to environmental out-comes and associated community benefits that are primary goals, individual household also may benefit from the use of materials and construction techniques that limit exposure to contaminates, and toxic substances, pest infestation and other conditions shown to be detrimental to health (Hood, 2005).

Morley (2005) explains that, improve health leads to reduced time lost at work due to illness and lower spending on medical expenses, and that green building practices and other preventive techniques also may increase residents income and as a result the affordability of housing. Leslie (2005) argues that" part of the housing problem is that, the complexity of micro – level factors often becomes a background blur", particularly when there are urgent safety and well being issues present.

Similarly, Cohn, Richerd, Samoul , Arves, Rance, Jaramillo, Laura , Rerd and Darryl , Zeldin (2006) views that, poor quality or poor maintained housing can have cracks and crevices throughout the building, old carpeting, water damage and excessive moisture, all of these create an environment susceptible to mould, mites, and pests. Also Evans cited in Elly, Robinson,

Ronnell and Adams (2007) Suggests that high – rise of building, floor level, housing quality, and multi dwelling units are detrimental to psychological well – being, particularly that of mother with young children and possibly the children themselves. Evans, Wells and Moch cited in Elly, (2007) who states that, the overall housing quality is positively correlated with psychological well being, although issues that may affect this relationship include: identify self esteem, anxiety about structural hazard, or fear of crime.

In line with the above, Elly (2008) provides some explanation for the possible link between housing quality and mental health including: insecurity, tenure concerns, difficulties with repairs and landlords, frequent relocations, less controllable social interactions and stigma associated with poor housing. There is some evidence to suggest that when people move to better quality housing mental health improves. Also establish is that, the degree of improvement in housing, predicted the level of change in psychological distress.

The conceptualizing housing has great impact on health as it is too simplistic to see housing as merely a physical dwelling in which one resides. The World Health Organization (WHO), Bonnefoy in Elly et al (2008) defined housing as being based on four interlinked levels, with an array of possible health effect in each:

- the physical structure, including factors such as mould growth, quality, design and noise exposure;
- the immediate housing environment, including the quality of urban design (e.g. public services, playground, green space, parks, place to socialist and
- the community, that is the quality of the neighborhood and its relation to social cohesion, sense of trust, and collective efficacy.

In view of the above, Show in Elly et al (2008), indicates how housing affects health, through direct and indirect, hard and soft ways:

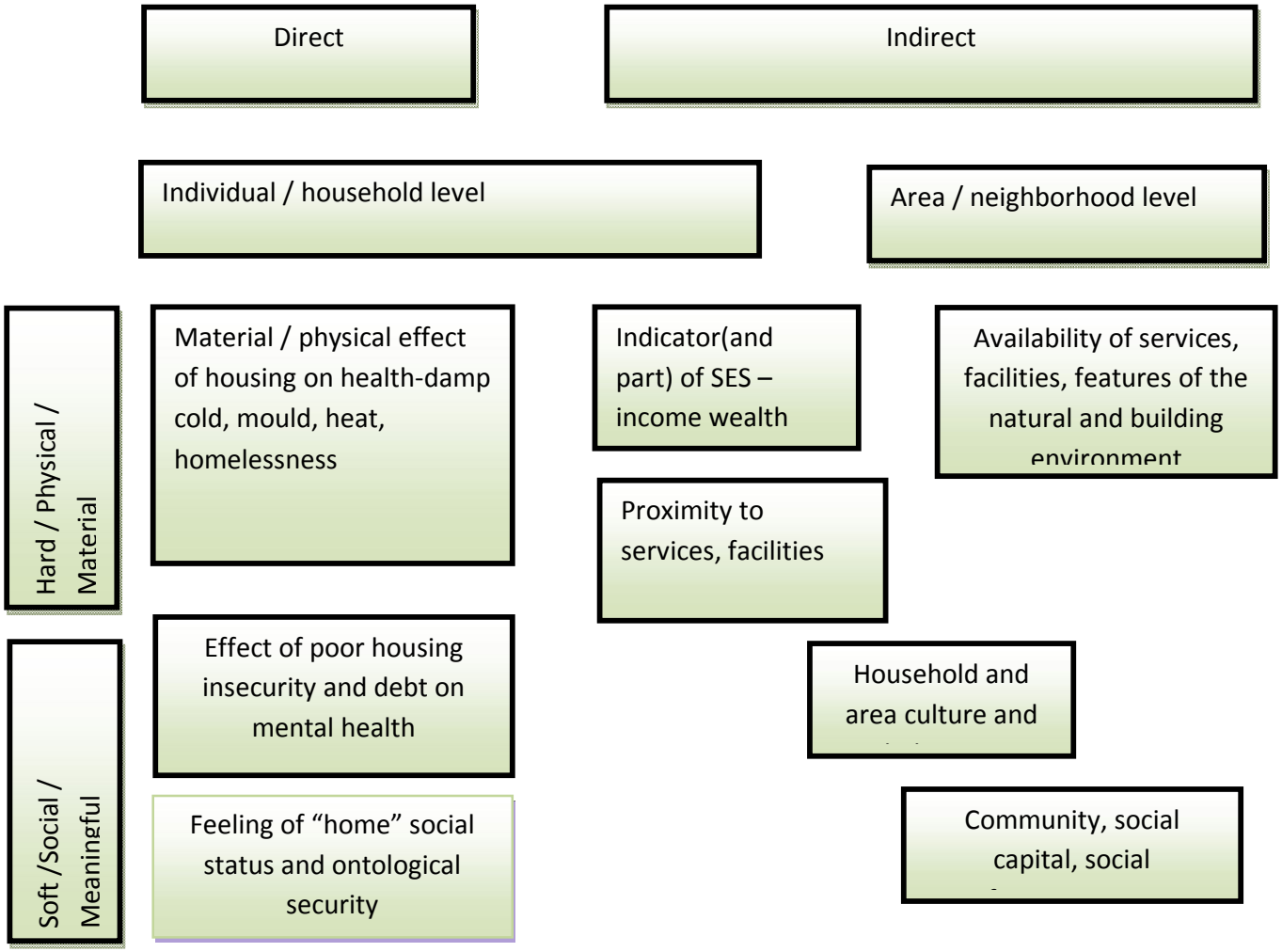


Figure 2.2: Direct and Indirect (hard and soft) ways in which housing can affect health.

Sources: Show (2004).

Thus; from the above views, this research work will assess the relationship between socio-demographic indices and choice of housing among married couples and see how the result will be.

2.4 Influence of Cultural Belief in Relation to Housing

According to Morris and Winter(1998) housing needs may be seen equally as cultural norms for housing, housing needs derive from cultural standard against which actual housing conditions are judged. Norms can be defined as a "standard or pattern that is typical of a group (Hornby 2000).Housing norms like other norms, are culturally defined standard for behavior. Each society establishes what is considered desirable related to housing people and most members of that society strive to meet/ conform to this behavior. Housing norms can be regarded as an explanation of why particular types, or composition of housing achieve needs of different types of households and how housing helps accomplish the need.

Ukoho and Beamish (1996) noted that housing norms, values, and cultural background shape housing preferences and housing satisfactions, in many different cultures owning a place to live can be seen as an achievement. The housing norms (culture) of the society determine what is considered necessary in housing for families and the community. Housing norms are the social pressures on individual, and households to live in housing structures which adhere to prescribed characteristics of societies and

segments within societies. Preferences of the style of housing are influenced by experiences of different cultures and geographical location (Purcell, 1998). The amount and the type of space that families desire and need are influenced by cultural space, norms, and are important aspects of selecting a residence. Different lifestyles may require or establish a desire for certain types of space, where as the family's size, composition, and stage in lifecycle may most directly influence the amount of space need (Beamish, Goss and Emmel, 2001).

Also, Lindmood and Hanna (1979) stated that, the space characteristic of housing is of primary concern to most families is the number of bedrooms. However; different cultures have different norms concerning the sexes and ages of individual who may share a sleeping room. According to Morris and Winter (1998) No more than two people may share a bedroom, and that a bedroom is needed for:

The parental couple (or single parent); Each child aged 18 or over; Each pair of same sex children, at least one between the ages of 9 and 17, whose ages differ by 4years or less: Each pair of children of any sex, both under age 9, which ages do not differ by more than 4years; and Each additional adult or couples.

Epple, Filimon and Romer (1993) developed equilibrium model of community sorting, when households are differentiated on the basis of their

demand for local public goods and distinguished by the level of local public goods they provide. In support of that statement, Rapoport (2001) states that, space use within dwellings reflects norms and different groups of people may continue to use space differently even after acculturation. It is also difficult to consider the consequences of segregation and how it affect the quality of school or housing prices that households from different backgrounds receive. While families moving to lower poverty areas reported significantly less depression, problem of drinking and Marijuana use, and violent or traumatic event (Yonkers family and community project, 1997) presumably, similar benefits also could be achieved through the increase production of wealth on new homes in areas of opportunity that include a portion that are made affordable to working families, through dictionary zoning or other techniques.

Curler and Glaesar (1998) noted that segregation(culture and belief) have both positive and negative impact on household from various backgrounds, to the extent that recent immigrants are able to take advantage of family and ethnic net works to ease their transition into American society. For instance, ethnic segregation may be extremely valuable. However, if racial segregation limits housing opportunities, for certain groups of household to neighborhoods that are poorly situated, in relation to employment opportunities(socio economic status) has serious detrimental

impact on educational attainment and welfare participation of household, living in those neighborhoods. The life style of an individual and family type influence the type of house to choose, some families may want to live together and other may move elsewhere to build their house. Belief, culture, wealth, values, and goals have great influence on life style of an individual and course segregation on housing choice [Okeke,1999].

Residential segregation on the basis of race and socio-economic status is both a highly visible phenomenon in the united state and one perceived to have important social implication where segregation is extreme, as in the case of urban ghettos, there is a sense that the combination of poverty, adverse neighborhood spillover, and isolation from mainstream society all make it difficult for an individual to perform well in school, the labour market, and in no criminal activities generally (Bayer, 2001) Ruebe (2001) examines the extent to which the correlation of race with other household characteristics such as education, wealth, language and immigration status, in San Francisco Bay Area, and found that, it is difficult to distinguish the mechanisms through which other household characteristics, such as wealth and education influence the residential location decision.

2.6 Influence of Socio Economic Status in Relation to Housing.

Income include not what we received in wages or salaries but also any net profit from business, interest on saving, dividend on stock, or evolving from any other source (Anyakoha,1999) And Olison, Fransson and Borgegard (2005) opined that, economic conditions exert the most powerful influence on the conditions of housing, income is the principal factor and consequently the quality of housing. Money is an important materials resource which help one to buy most of the thing needed (Kelly, 2000). He further stressed that when one work for others he\she can be paid some money. Money is also used to measure the value of the goods one have. The money one has is not useful in itself since we cannot, for instance, eat it, wear it and live in it, it rather helps us to exchange it for those things which we need e.g. food, clothing, shelter etc.

The income of a family is the flow of commodities and services including money available to the family, for the satisfaction of the family's needs and wants over a given period of time (Rakel, 2002). The total amount of money from a person is called gross income, before deductions are made e.g. tax, water rate, electricity bills. (Carter, 2005) The net income is the real amount that is used to meet the different family needs after deductions have being made. Money income is the purchasing or buying power that a family

has at a given period of time, money income can be obtained from wages or salaries, investment yielding interest.

2.6.1 Forms of Family Income

Direct income: This is made up of those materials good and services, which the family members have without the use of the money, examples of these are goods from the family farm and the use of a house owned by the family. Services include; those of the home maker who cares for the family members, prepares food etc. (Aderibigbe, 2010).

Indirect income: Olison and Defrain (2006) identified indirect income as material goods and services which the family can obtain only after some means of exchange (money) have been obtained. These goods are houses, cars, clothes etc. services include medical services, post office services etc.

Income is principal factor which limits the amount that can be spent, consequently, the quality of housing, only about one third of the families are in a financial position to have the housing they want regardless of costs. More than one half cannot afford the kind of houses they want (Olison, 2006).

2.7 Influence of Family Type in Relation to Housing

The word 'family' can be used to mean many things, from the conjugal pair to the 'family of man'. In the past few decades, the world has seen major changes in the face a family. Most of the time when a person thinks of the

definition of a family, the image of a mother, father, and children is what comes into the mind, that is actually the definition of a nuclear family(monogamous family), which means parent, and one or more children. However; the polygamous family means one husband, wives, and many children, while the extended family is when a nuclear or single parent family lives with any extended family member(File//E:\Family types.htm).

Family unit takes a variety of forms, all of which involve individuals living under one roof. The family form or structure does not indicate how healthy the family is or how they function. The family form is merely the physical make up of the family members in relationship to each other without respect to roles and function. Also Hildebrand (1997) describes a family as" two or more persons related by birth, marriage, or adoption who reside in the same household". Others have describe a family as "a group who love and care for each other".

There are many types of families that exist around the world, but in Nigeria we have three main types of family, the other sub types hide under these three main family types. The family may include: Monogamous family (nuclear family), Polygamous family, and the extended family. According to Okeke (2009) three main types of family in Nigeria are related to the main types of marriages in Nigeria.

Marriage is the union of a man and woman who have agreed to come together to build a family (Macionia, 1991). According to Nwoye (1995) marriage is a sacred and permanent contract which is assumed to be enacted when two people, usually opposite sex, decide on their own according to and in the presence of at least two witnesses to exchange the formal consent, to live a life of vacation of love and caring for each others. It is intended to be a stable and enduring relationship.

In addition Nwoye (1995) further said that, marriage varies from one cultural group to another. There are some requirements to be met before marriage can occur in most societies. They include agreement and approval of the families, bride price or wealth payment, and religious factors, (Nwoyo,1995) added that marriage serves as the basis of family life because it is the sole responsibility of husband and wife to show love, care and protect their children. Marriage is a universal institution which is recognized and respected all over the world. As a social institution, marriage is founded on, and governed by the social and religious norms of society. Consequently, the sanctity of marriage is a well accepted principle in the world community. Marriage is the root of the family and of society, (Nwogugu, 2001).

Unlike most European countries, two systems of marriage are recognized in Nigeria, the monogamous and polygamous systems. These two differ in character and incidents (Nwogugu, 2001). A monogamous marriage

in Nigeria is the same as in England. It is the marriage which lord Penzance described, as the voluntary union for life of one man and one woman to the exclusion of all others. There are three aspects of this definition, which deserves further elaboration in the first place; the marriage must be a voluntary union, Secondly, the marriage should be a union for life, and thirdly, it must be a union of one man and one woman to the exclusion of all others. The laws which govern the celebration and incidents of monogamous marriage in Nigeria are found principally in the marriage Act 1914 and the matrimonial causes Act 1970 (Nwogugu, 2001).

A polygamous marriage may be defined as a voluntary union for life of one man with two or several wives. It essential characteristics are the capacity of man to take as many wives as he pleases. The fact that there may be plurality of wives does not affect the basic premise that the polygamous marriage is usually intended to last for life, (Nwogugu, 2001).In line with the above, Malgosa et al, (2002) explained that, physical and emotional union of man and women originated so long ago that they precede all historic record. They seem to be inherent tendency and need in mankind. Both men and women want to complete their existence by forming a couple with a partner. History shows that marriage as an institution has existed in practically every culture (Malgosa, 2002). While many stayed single or unmarried as a result of death of married partner, or divorce and others were single before marriage.

Therefore, looking at the above statement, the family type of individual affect their choice of housing because the type of family determines the type of house to go for, either small or big house. Most at times, the polygamous family has a high demand of a bigger house because of it population. While the monogamous family go for a small house considering its population, likewise the extended family look for a house that suit it household..

Marriage is very important in any society. This is because stable marriages produce stable families which in turn produce a stable society. The society has set up norms and procedures that can guide young couples in making decision which leads to stability in family (Souzey and Aburime, 2005). In relation to religious perspectives, family is an important institution in Islam. The religion clearly spells out how husband and wife should relate well with one another by creating both right and obligation for the family. It insists that the yardstick in a family relationship is living together in equitable terms or separating on equitable terms without harming each other; Qur'an 2:229, as cited in (Vincent et al, 2005).

Gove, Walter, Micheal, Hughes, Omer and Galle (1979) found statistically significant relationships between crowding related variables (including the ratio of person per room, as well as feeling obligated to fulfill excessive social demands, and lacking privacy) and negative mental health outcomes, poor relationships within the home, and family care. A man is

expected to keep the house and rais up the children (Anyakoha and Eluwa, 1991]. Residence in a crowded home interferes with individual's capacity to manage stressors and maintain socially supportive relationship, leading to increase levels of psychological distress and other negative outcome. According to Myers, Dowell, Wallians, Baer and Seong Youn Chol, (1996) the most common definition of residential crowding is more persons per room. In line with this, Souzey and Aburine (2005) early marriage is faced with housing problems, housing pressure, and forces young couples to look to relatives(extended family) for temporary accommodation until they find a home of their own and pay the rent by themselves.

2.8 Empirical Studies

Galster,(1983) tested the effect of tenure on maintenance effort, using a sample of 559 houses in Wooster, Ohio,found that owners were 58 to 132 percent more likely to perform maintenance and 84 to 92 percent less likely to have structural problems. The researcher did not indicate the instrument and null hypotheses used. The similarities between this study and that of Galster is the concern about housing and it maintenance. Galster (1983) used 559 houses as a sample size to test the effect of tenure on maintenances effort. The findings revealed that 58% - 72% home owners were more likely to perform maintenance, while 84% - 92% less likely to have structural

problems. However, this study will investigate the relationship between psycho-socio indices and choice of housing among couples in Kaduna state.

While Shilling et al, (1996) testes the effect of tenure on property values, performed regression of 360 houses in and found that after controlling for Baton Ronge, Louisiana a variety of physical and neighborhood characteristics, owner occupies houses depreciated at an annual rate of 0.6% less than renters occupied housed. Shilling did not indicate the procedure used for testing the null hypotheses. This study is similar to that of shilling, because both sought to assess housing and it effect on individual being, physically, emotionally, morally and socially.

Gatzlaff, Dean, Richard, Green, and David, Ling, (1998) used repeated sales techniques on 47,329 single family detached houses followed over 24 years in Pinellas County, Florida. They found that owner – occupied house prices increased by only 0.16 percent more per year then rental houses prices. Although they found a statistically significant difference in appreciation rates between owner occupied and rental houses the significance was in large part a function of sample size, the economic difference between the two tenure types was small. The researcher did not indicate the null hypotheses used. The similarities that exist between the two were the use of sample size as well as the concern of both owner occupied and rental housing.

Trokan, (1997) conducted a study on relationship between marital status, care given decision, and family life cycle, using families in Florida. Trokan used a sample size of 490 out of 8,833 families. The sample was stratified according to age, gender, and job type. The study null hypotheses were tested using hierarchical multiples regression. The means standard deviations and zero order correlations were for data collection and the finding revealed that a home care decision was more common among married, male employees with more children at home. It also showed that home, and family care decisions were more prevalent with child dependents than with elder dependants.

The similarities of the study was concern about marital status, the used of stratified procedure for sample according to age, gender, and job type, and the use of means, standard deviation for data collection. Also Haurin, (2000) tests the impact of tenure choice on child outcome. The study investigates school outcomes for children of home owners and renters, and found that children of owners were more likely to finish high school than renters, even after controlling for a variety of households and neighborhood characteristics attempting to correct selectivity bias. The research work features three data sets: the public use micro sample of the U.S. census the High School and beyond survey, and the panel survey of income Dynamics.

The similarities between these studies were the concern about the effect of home owners and renters, psychologically and the use of survey design. Luka,(2006) conducted a study on the effect of financial management on families in Kaduna state. Luka used a sample size of 384 respondents which were drawn using random sampling method from the population of 1,000.000 million. Descriptive statistics, analysis of variance, t-test and Pearson product movement correlation were used to analyze the data. The findings revealed that family financial management was affected by occupation income and stages of family life cycle.

This study is similar to that of Luka, by having the same area of study Kaduna state. Used of random sampling method to descriptive statistics. The effect of occupation and income were sited. Aderibigbe, (2010) carries out research on relationship between socio-demographic indices, family life cycle and choice of housing. Using families in Oyo state, she used a sample size of three hundred and thirty 330 out of 8,236, using random sampling procedure. The study null hypotheses were tested using the Spearman rank correlation. The findings revealed that, respondent did not consider their level of income before the choice of housing, families do not consider their working place and children school to avoid stress in choice of housing marital status were not taken seriously and family life cycle were neglected.

The similarities of the study were the use of questionnaire and descriptive survey design. It also focuses on psychosocial indices, family life, and cycle choice of housing.

2.9 Summary of Reviewed Literature

The study focused on what housing is all about, it relationship with socio-demographic indices and married couples choice of housing. The theoretical frame work highlights the importance of housing need based on Abraham Maslow theory of human needs. Various authors had given their opinions or explanation on housing as a basic need, how it gives protection comfort and privacy to individual and family members in general. The concept of housing and housing types was highlighted too. The Influence of health status in relation to housing were highlighted, with opinions and explanations from various authors, in practice and end result or consequences of health status as regards to housing choice, presently and later on in life.

The Influence of cultural belief in relation to housing was also highlighted by author's base on individual cultural norms as regards to choice of housing. More also the influence of socio economic status in relation to housing was highlighted in terms of location, income, employment and education of individuals. Influence of family types as regard to housing choice were also highlighted by various authors, based on the three main types of family in Nigeria; the nuclear family, polygamous family, and the extended

family unit. Empirical studies on housing were also highlighted by various experts with their findings and it similarities to this study.

Finally, it was noted that, many research works have been conducted on socio-demographic indices and housing choice in different parts of the world.

CHAPTER THREE

3.1 RESEARCH METHODOLOGY

This chapter describes the methodology for conducting the study and it was described under the following sub-headings:

3.2 Research Design
3.3 Population for the Study
3.4 Sample size and Sampling Techniques
3.5 Instrument for data collection
3.5.1 Validity of the Instrument
3.5.2 Pilot Study
3.5.3 Reliability of the Instrument
3.6 Procedure for Data Collection
3.7 Procedure for Data Analysis

3.2 Research Design

The researcher adopted a descriptive survey research design. The study fits into this design as it deals with studies of part of large spread group of people. Survey research can be defined as a systematic collection of data from population or samples of population through interviews or questionnaire techniques for the purpose of seeking for opinions of population on issues (Ngu, 2005).

3.3 Population for the Study

The population of the study consists of the married senior staff in four tertiary institutions in Kaduna state. These tertiary institutions include;

Federal College of Education, Zaria, Kaduna State University, Ahmadu Bello University Zaria, and Kaduna Polytechnic. The population of the married senior staff in these institutions was 7,360. The detail of the population is presented in Table 3.1.

Table 3.1: population for the study

S/N	Institution	Male	Female	Total
1.	Federal College of Education, Zaria	976	874	1,850
2.	Kaduna State University	800	730	1,530
3.	Ahmadu Bello University, Zaria	1218	982	2,200
4.	Kaduna Polytechnic Kaduna	1000	780	1,780
	Total	**3994**	**3366**	**7,360**

Source: State and Federal Institutions in Kaduna State: Establishment Offices Records (2011)

3.4 Sample Size and Sampling Procedure

The sample size of this study consist of 364 married senior staff, a four selected tertiary institutions in Kaduna state using random sampling techniques based on Krejcie and Morgan (1970) table for determining sample size. The proportional sample was therefore considered to arrive at the samples, chosen in Table 3.2 The formula used in chosen the Table is illustrated below:

$$\frac{S \times P}{TP} = \text{Sample chosen}$$

Where:

S = Sample

P = Population

TP = Total population

Table 3.2: Sample Size Chosen

S/N	Institutions	Population size	Sample size
1.	Federal College Of Education, Zaria	1850	91
2.	Kaduna Polytechnic, Kaduna	1780	88
3.	Kaduna State University, Kaduna	1530	76
4.	Ahmadu Bello University, Zaria	2200	109
	Total Population	**7,360**	**364**

3.5 Instrument for Data Collection

For the purpose of this study structured questionnaire was used in the study for data collection. The items of the questionnaire contains 37 questions; that were divided into five parts, namely; A, B, C, D and E. Section "A" contained the bio-data of respondents such as gender, health status, age, number of children and family type. Section "B" sought information on health status and housing choice. Section "C" sought information on culture and housing choice, while section "D" sought information on socio economic status and housing choice and Section "E" sought information on family types and housing choice.

The items B, C, D and E of the questionnaire were adopted from four-Point Rating Scale Format. The respondents are to indicate their level of satisfaction on a four point scale, such as:

SA - Strongly agreed = 4

A - Agreed = 3

D - Disagreed = 2

SD – Strongly disagreed = 1

3.5.1 Validity of the Instrument

The questionnaire was validated by two Home Economics Lecturers and two Senior Lecturers in measurement and evaluation, Ahmadu Bello University, Zaria. A copy of the drafted questionnaire was given to them for the purpose of validation in the following areas: Content validity, Appropriateness of the items, Clarity of the statement in the instrument. Some questions were reframed and suggestions were made to improve the quality of the test items.

3.5.2 Pilot Study

A pilot survey was conducted in Federal College of Education and Bayero University, Kano. This is because Kano is the neighboring state to Kaduna state and the higher institution chosen were also Federal institutions. 30 copies of the questionnaire were issued to the respondents in each of the institution. The objective of the pilot study was to determine the ease and difficulty that could be encountered in answering the questions by the respondents, and also to determine whether the questions effectively addressed the objectives of the study.

3.5.3 Reliability of the Instrument

The data collected from the study were subjected to a test of reliability using the Statistical Package for the Social Science. This was to test for the internal consistencies of the instruments. A Cronbach reliability coefficient of 0.850 was obtained. A reliability coefficient is considered reliable if its coefficient lies between 0.5 and +1, and the closer it is to 1 the more reliable it is, and the closer to 0 the less reliable (Spiegel, 1980).

3.6 Procedure for Data Collection

The researcher and two trained research assistants carried out the distribution of the instrument. Three days was given to the respondents to complete the questionnaire, after which the researcher went back to collect the copies of questionnaire. The researcher went back for a second visit two days later and collected the questionnaire from those who were not available to complete it during the first visits of the collection. This is to ensure that all questionnaires were collected.

3.7 Procedure for Data Analysis

The data collected were analyzed statistically with the Statistical Package of the Social Science (SPSS). Frequencies and percentages were used for the bio-data section, while means and standard deviations were used to answer the research questions. Inferential statistics involving Pearson

Product Moment Correlation (PPMC) coefficient statistic was used to test for relationship in all the hypotheses at 0.05 level of significance.

CHAPTER FOUR

4.1 DATA ANALYSIS PRESENTATION AND DISCUSSION

The study titled relationship between socio-demographic indices and choice of housing among married couples in four selected tertiary institutions in Kaduna state. Three hundred and sixty four copies of questionnaire were distributed out of which, 338 copies were properly field and formed the bases of the data analysis in this chapter. The analysis is presented in sections: Section one presents the bio data variables distributions of respondent inform of frequencies and percentage. Section two presents answer as opinions to research questions. Section three presents the testing of research hypotheses. All hypotheses were tested on 0.05 levels of significance. Section four presents the summary of findings.

4.2 Bio-Data Variables Distribution of Respondents

Table 4.1: Distribution of Respondents by Gender

Sex	Frequency	Percentage
Males	179	53.0
Females	159	47.0
Total	338	100.0

The results in Table 4:1 indicated that 179 (53%) of the respondents were males while 159 representing (47%) were females. This implies that

both male and female married couple's senior staffs were fairly represented in the study and thus de-eliminate any bias that could have attributed to gender sentiment in the study.

Table 4.2: Distributions of Respondents by Health Status

Health status	Frequency	Percentage
I am emotionally sick	142	42.0
I am physical fit	17	5.0
I am rarely sick	117	35.0
I am often sick	15	4.0
I visit hospital weekly	28	8.0
Others	19	6.0
Total	**338**	**100.0**

The result in Table 4.2 revealed the health status of the respondents, 142 (42.0%) of them were emotionally sick, 17 (5%) of the respondents were physically fit, and respondents that rarely sick were 117 (35.0%). Also fifteen respondents representing (4.0%) often fall sick, while 28 (8.0%) visit the hospital weekly and the remaining 19 (5.0%) did not disclosed their health status.

Table 4.3: Distributions of Respondents Based on Their Health Problems.

Type of health problems	Frequency	Percentage
Asthma	30	9.0
Stroke	1	0.9
Blindness	20	6.0
Cripple	20	6.0
Old age	111	32.0
Others	156	46.1
Total	**338**	**100.0**

Result in Table 4.3 revealed the respondents types of health problems. The result indicated that 156 representing 46% of the respondents have no health problems, 111(33%) of the respondents disclosed old age related problems. Some 30 respondents representing (9.0%) were asthmatic, 20 representing (6%) of them have vision and legs problem respectively. Thus only one of the respondents representing 0.9% had stroke problem.

Table 4.4: Distributions of Respondents by age

Age	Frequency	Percentage %
18 – 25	24	7.0
26 - 32	107	32.0

33 - 40	34	10.0
49 – 56	90	26.0
57 and above	83	25.0
Total	**338**	**100.0**

Result in Table 4.4 revealed the distribution of respondents by age, 107 (32%) of the respondent fall between the age of 26-32, 90 (26%) of them fall between the age of 49-56. 83 (25.0%) were between ages of 57and above. While respondents that fall between ages of 33-40 were 34 (10.0%) and only 24 respondents representing (7.0%) fall between the ages of 18-25.

Table 4.5: Distribution of Respondents by Family Types

Family types	Frequency	Percentage
Monogamous family	94	28.0
Polygamous family	117	35.0
Extended family	74	22.0
Others	53	15.0
Total	**338**	**100.0**

The respondents family types as presented in table 4.5 above revealed that 117 (35%) have polygamous family type, and 94 respondents representing (28%) have monogamous family type, while 74 representing

22% lives in an extended family type, while 53 (15.0%) belonging to other family types.

Table 4.6: Distributions of Respondents by Culture and Ethnic Groups

Culture	**Frequency**	**Percentage %**
Hausa	174	52.0
Yoruba	70	21.0
Igbo	34	10.0
Fulani	31	09.0
Others	30	08.0
Total	**338**	**100.0**

Results in Table 4.6 revealed the distribution of respondents based on their cultural ethnic groups. The results indicated that 174 of the respondents representing 52% were Hausa's. Yoruba's were 70 in number representing 21%. Ibo's that respondents to the questionnaire were 34 (10%). Fulani's were 31 and others were 30 representing 9% and 8% respectively.

Table 4.7: Distributions of Respondents by Family Size

Family size	**Frequency**	**Percentage %**

1- 2	78	23
3 - 4	116	35
5 - 6	60	18
7 - 8	39	11
9 and above	45	13
Total	**338**	**100.0**

The family size of the respondents according to table 4.7 revealed that 116 (35%) fall between 3-4 family size, 78 of the respondents has 1 – 2 family size, also respondents with 5 – 6 family size were 60 (18%). While 45 (13%) of the respondents has 9 and above family size. The least in the table were 39 (11%) respondents, with 7 to 8 family size.

Table 4.8: Distributions of the Respondents by age of Their Children

Age of children	**Frequency**	**Percentage %**
2 -4 years	110	33.0
5 - 7 years	88	26.0
8 - 10 years	50	15.0
11 – 13years	48	14.0
14 and above	42	12.0
Total	**338**	**100.0**

The results in Table 4.8 above show the distribution of respondents by their children's age group. 110 (34.0%) fall between the children age group of 2 - 4 years, and 88 respondents representing (26.0%) fall between children age group of 5 - 7 years, also 50 (15.0%) respondents fall between the children age group of 8 - 10 years old. Respondents with children ranges 11 – 13 were 48 (14%). 42 respondents representing (12%) fall between the children age group of 14 years and above.

Table 4.9: Distributions of Respondents' Type of Houses They Live in

Type of house	**Frequency**	**Percentage %**
Face me I face you	106	32
One bedroom safe contained	83	25
Two bedroom flat	86	26
Three bedroom flat	54	15
Storey bedroom building	9	0.2
Total	**338**	**100.0**

This distribution of respondents by the types of houses they live was presented in Table 4.9 above. 106 (32%) of the respondents live in face me I face you house, respondents that live in one bedroom safe contained fall at 83 (25%) and 86 (26%) of respondents live in two bedrooms flat, while 54 respondents representing 15% live in three bedrooms flat. Respondents that

live in storey bedroom building were only 9 representing 2% out of the 338 respondents that were sampled.

Table 4.10: Distributions of Respondents According to Level of Education

Education	**Frequency**	**Percentage**
First Degree	145	43
Second Degree	119	35
PHD	74	22
Total	**338**	**100.0**

The distribution of respondent according to their level of education was reflected on Table 4.10 above. The result shows that 145 (43%) had first degree, 119 (35%) were holders of second degree, while 74 respondents representing (22%) were Ph.d holders.

Table 4.11: Distributions of Respondents by Place of Work

Place of work	**Frequency**	**Percentage**
FCE Zaria	92	27
Kaduna Polytechnic	67	20
Kaduna State University	80	23
ABU Zaria	99	30

Total	**338**	**100.0**

The distribution of the respondents according to their place of work in Table 4.11 above revealed that, 92 (27%) of the respondents work in Federal College of Education, Zaria, and respondents working in Kaduna Polytechnic were 67 (20%), also respondents from Kaduna State University fall at 80 representing (23%). While 99 respondents representing (30%) were working in Ahmadu Bello University Zaria.

Table 4.12: Distributions of Respondents by Level of Income

Income level	**Frequency**	**Percentage %**
9600 – 145600	6	02
147000 – 197000	101	30
198000 – 248000	79	24
24900 – 299000	109	32
300000 and above	43	12
Total	**338**	**100**

Table 4.12 above revealed the distribution of respondents according to their monthly income level, 101 (30.0%) of the respondents fall within #147000 - #197000 monthly income level, respondents that monthly income

fall range #247000 – #299000 were 109 (32%), also 79 (24%) respondents earns between #198000 – #248000 monthly income level. The monthly income level of 43 respondents representing 12% is #300000. The least in the Table is 6 respondents representing 2% whose monthly income level is #96000-#146000 out of the 338 respondents that were sampled for data collection.

4.3 Analyses of Data to Answer Research Questions

In order to answer the research questions of the study, mean and standard deviation statistical tools were used for the analysis as follows:

Research Question One:

Does health status relate with the choice of housing among married couples in Kaduna state?

Table 4.2.1: Below shows the opinion of the married couples in respect to the first research question.

Table 4.2.1: Respondents Opinion on the Level of Relationship between Health Status and Housing Choice among Married Couples.

S/N	Items	SA	A	D	SD	MEAN	Rank
1	My health status influence the choice of my housing location	412	315	200	30	2.17	8

2	I need a housing quality because of my health status	612	264	128	33	2.59	7
3	I need a house security because of my health status	1012	304	06	03	3.89	3
4	I need a good neighborhood because of my health status	988	336	14	_	3.92	2
5	Water and electricity influence the choice of my housing	1124	210	02	06	3.94	1
6	Drainage and water disposal influence the choice of my housing	1020	231	10	01	3.70	4
7	Housing design influences my housing choice	888	327	02	06	3.59	6
8	Housing size influence my housing choice	896	321	02	06	3.60	5
	Total	**6952**	**2308**	**364**	**89**	**3.32**	

Result in Table 4.2.1 above revealed, the highest means response of 3.94, meaning that water and electricity supplies influences the housing choice of most married couples. Details of responses on this opinion shows that 1124 points was accounted for strongly agreed, 210 points for agreed against 2 points, and 6 for strongly disagreed. In the same vein also house security for health status significantly influences the housing choice of married couples. Similarly respondents needs for good neighborhood because of their health status fall second in the table with mean score of 3.92, this opinion attracted the score of 1012 point for strongly agreed and 304 for agreed, while

disagreed and strongly disagreed had 6 and 3 points respectively. The mean score of the result fall at 3.89.

The summary of the result revealed mean scores of 3.32 > 2.8 index score for decision, the result therefore shows that health status of married couples has significance influence on their choice of housing in Kaduna state.

Research Question Two:

Does culture relate with the choice of housing among married couples in Kaduna state?

Table 4.2.2 present the opinion of the respondents based on research question two.

Table 4.2.2: Respondents Opinion on the Level of Relationship Between Culture and Choice of Housing

S/N	Items	SA	A	D	SD	MEAN	Rank
1	My tribe influences my housing choice	884	330	06	03	3.59	2
2	My religion influence my housing choice	808	273	82	04	3.30	4
3	My marital status influence my housing choice	1196	117	nil	Nil	3.89	1
4	My tradition influence my housing choice	900	312	08	05	3.59	2
5	My lifestyle influence my housing choice	500	570	44	01	3.18	5
6	My privacy need influence my housing choice	420	327	156	11	2.21	6
	Total	**4708**	**1929**	**296**	**24**	**3.27**	

Result in the Table 4.2.2 above revealed the level of relationship between culture of married couples and their housing choice. The highest mean response of 3.89 was an indication of the extent to which marital status affected their housing choice in the study area. Details of respondents opinion shows that scores of 1196 and 117 was accounted for strongly agreed and agreed against nil for disagreed and strongly disagreed. The result also shows that tribe and tradition of married couples also affected their housing choice,

with second highest mean score of 3.59 respectively, details showing 1214 and 1212 for agreed.

The finding of research question two revealed mean score of 3.27 greater than index scores of 2.8 for respondents that opined that culture is very influential on choice of housing among married couples in Kaduna State.

Research Question Three:

Does socio economic status relate with the choice of housing among married couples in Kaduna state?

Analysis of respondents' opinion on questionnaire items that was used for research question three is presented in Table 4.2.3.

Table 4.2.3: Respondent's 0pinion on Level of Relationship Between Socio Economic Status and the Housing Choice of Married Couples.

S/N	Items	SA	A	D	SD	MEAN	Rank
1	My level of income affects the choice of my housing	1032	222	12	Nil	3.71	1
2	I occupy just a single room because I a m a low income earner	460	369	176	12	2.45	5
3	I need room and a palour because that is what my present income can pay	508	570	42	Nil	3.19	3
4	I need a two bedroom flat because I am a middle income	468	318	204	11	2.33	6

	earner						
5	I need a three bedroom flat because I am a senior staff	600	312	148	10	2.70	4
6	I am in a duplex because of my position as a senior staff	744	411	30	Nil	3.42	2
	Total	**3812**	**2202**	**482**	**33**	**2.97**	

The result of the influence of socio economic status on choice of housing was presented in Table 4.2.3. The analysis of the result revealed that the level of couple income has significant influence on their choice of housing with mean scores of 3.71. The mean score of 3.42 took second position in determining choice of housing among married couples. Position three in the table was on room and palour choice of house because of income, with mean score of 3.19. Next in the rank was respondent's opinion on choice of housing based on position in working place with mean score of 2.70. Another Mean score of 2.45 was recorded for respondents with single rooms. Their income determines their choice of house. Position 6 in the table had mean score of 2.33. Respondents in this category based their choice for staying in two bed room flat because they are middle income earners.

The final result of items used to answered research question three was presented in Table 4.3.3. The result revealed mean score of 2.97 > 2.8 been the index score, analysis of the result therefore revealed that socio economic

status among married couples has significance influence on their choice of housing in Kaduna state

Research Question Four:

Does family type relate with the choice of housing among the married couples in Kaduna state?

Table 4.2.4 Below shows the opinion of the respondents in respect to this research question.

Table 4.2.4: Respondents Opinion on the Relationship Between Family Type and Housing Choice of Married Couples.

S/N0	Items	SA	A	D	SD	MEAN	Position
1	My family type determine the choice of my housing	728	258	122	9	2.92	3
2	I am satisfied with a single room because I am at beginning stage of family life cycle.	596	504	24	NIL	3.25	2
3	I have teenage boys and girls so I need a 4 bedroom flat, one for me and my wife, one for the boys, one for the girls and one for visitors.	564	291	176	12	2.52	5
4	I need a two bed room flat because I am married with a child.	732	414	34	NIL	3.39	1
5	I have an extended family so I live in a big housing that contents us.	612	258	178	11	2.57	4
Total		**3232**	**1725**	**534**	**32**	**2.93**	

The results of questionnaire items used to determine relationship between family type and choice of housing among the married couples in Kaduna state

was presented in Table 4.2.4. The results of the analysis revealed the highest mean score of 3.39, meaning that two bedrooms flat is okay for them because of their family size. Other respondents were satisfied with a single room because they have small family size with mean score of 3.25 and second in position. Position 3 in the Table was opinion of respondents who's their family type determines the choice of their housing with mean score of 2.92, mean score of 2.57 was the 4th position, and extended family serves as the bases for their choice of housing, Opinion of the Respondents whose teenage boys and girls influenced the choice of 4 bedrooms flat had the mean score of 2.52 and took the 5th position in the Table.

The result presented in Table 4.2.4 revealed that family type play a role in choice of housing among the married couples in Kaduna State, its mean score of 2.93 is greater than 2.8 index score for positive response.

4.4 Hypotheses Testing

Hypothesis One: *There is no significant relationship between the housing choice of married couples and their health status.*

Table 4.3.1: Pearson Product Moment Correlation (PPMC) Statistic on Relationship Between Housing Choice and their Health Status

Variables	**Mean**	**S.D**	**Correlation index r**	**Df**	**Sig(p)**	**Remark**
Housing choice.	3.24	1.76				
			0.584	336	0.004	****S**
Health status	2.83	0.91				

**correlation is significant at 0.05level (2- tailed)

The result of the person product moment correlation (PPMC) Statistic above revealed a significant relationship between housing choice and health status of married couples. Reason being that the calculated significant (p) value of .004 is less than the 0.05 level of significance, at a correlation index (r) level of .584. Therefore, the null hypothesis which states that there is no significant relationship between housing choice of married couples and their health status is hereby rejected.

Hypothesis Two: *There is no significant relationship between the cultures of married couples and their housing choice*.

Table 4.3.2: The Pearson Product Moment Correlation (PPMC) Statistic on Relationship Between Culture and Housing Choice.

Variables	**Mean**	**S.D**	**Correlation index r**	**DF**	**Sig(p)**	**Remark**
Housing choice	2.99	1.18				
			0.821	336	0.003	****S**
Culture	3.02	1.19				

**correlation is significant at 0.05 levels (2-tailed)

Details of the Pearson Product Moment Correlation (PPMC) Statistics above revealed that the housing choice of married couples in Kaduna state is significantly related to their culture. This is because the calculated significant (p) value of 0.003 is less than the 0.05 level of significance at a correlation

index r level of .821. Hence the null hypothesis which stated that there is no significant relationship between housing choice and culture of married couples in Kaduna state is hereby rejected.

Hypothesis three: *There is no significant relationship between housing choice of married couples and their socio-economic status.*

Table 4.3.3: Pearson Product Moment Correlation (PPMC) Statistic on Relationship Between Socio-Economic Status and Housing Choice

Variables	**Mean**	**S.D**	**Correlation index r**	**DF**	**Sig(p)**	**Remark**
Housing choice	2.55	0.79	0.800	336	0.002	****S**
Socio-economic status	2.78	0.88				

**correlation is significant at 0.05 levels (2-tailed)

The result of the Pearson Product Movement Correlation (PPMC) Statistic in Table 3.3 3 shows a significant relationship between housing choice of married couples and their socio-economic status. This is because the calculated significant (p) value of 0.002 is less than the 0.05 level of significance at a correlation index (r) level of .800. Therefore, the null hypothesis which states that there is no significant relationship between housing choice of married couples and their socio-economic status in Kaduna state is hereby rejected.

Hypothesis Four: *There is no significant relationship between the family types of married couples and their choice of housing in Kaduna state.*

Table 4.3.4: Pearson Product Moment Correlation (PPMC) Statistic on Relationship Between Housing Choice and Family Types

Variables	**Mean**	**S.D**	**Correlation index r**	**Df**	**Sig(p)**	**Remark**
Housing choice	2.75	1.01				
			0.764	362	0.001	****S**
Marital status	2.66	0.99				

**correlation is significant at 0.05 levels (2-tailed)

The results of the Pearson Product Movement Correlation (PPMC) statistic in Table 4.3.4 revealed the existing relationship between housing choice of married couples and their family types in Kaduna state. This is because the calculated significant (p) value of .001 is less than the 0.05 level of significance at the correlation index (r) level of .764. Hence, the null hypothesis which states that there is no significant relationship between housing choice of married couples and their family types in Kaduna state is hereby rejected.

4.5 Discussion of Results

From the analysis of data collected for the study, it has been established that there were some socio-demographic indices that influence

married couple's choice of housing in Kaduna state. Among these indices are level of health status, culture, socio economic status and family types. These observations are in line with Abraham (1970) who stated that the choice of human being is guided by some considerations, among which are the cost and benefit to be derived from such choice. Elly (2007) believes that there is link between housing quality and mental health, including insecurity and tenure concerns. The world health organization (WHO) outlines the aspect of the physical environment as the supply of adequate and safe water, access to electricity as important factors to be considered in housing choice.

Health status was identified as one of the psychosocial index in the choice of housing among married couples in this study. From the respondent's perception, it was observed that health was not just associated with housing on a liner basis but rather on a structural basis. Breysse (2004) fund that, in most cases, asthma is associated with exposure to allergies, including those found in poor quality housing, associated with mould, dust, mites, mice, rat and cockroaches. In the test of hypothesis one, health of the respondents was observed to be significantly correlated with the choice of housing among married couples. This observation in the test implied that health could be a significant psychosocial index in the choice of housing among married couples in Kaduna state.

Culture was also identified as a psychological index in the choice of housing among married couples in this study. From the respondent's perception, it was observed that religion, tribal inclination and life style have great effect on their choice of housing. This was supported by Okeke (1999) who explained that, the life style of an individual and family type influence the type of house they choose. Hence; Belief, culture, values and goals have great influence on the life style of an individual and cause segregation on housing choice among married couples. Also Purcell (1998) supported this finding by saying housing norms, values and cultural background shape housing preference and housing satisfaction.

The influence of socio economics status was another socio-demographic index, observed to have significant affect on the choice of housing among married couples. The responds were tested in hypothesis III. The result revealed a significant relationship between socio economic status and married couple's choice of housing in the state. This finding corroborates or agrees with Olison (2005) who reported that economic status exert the most powerful influencing condition of housing choice, also in line with this Adams (2007) opinion that, increase in income justifies improvement in standard of living.

Family type is another socio-demographic index for the study. The influences of family type also affect the choice of housing among married

couples. The influence of family type as a socio-demographic index in the choice of housing among married couples was further tested in hypothesis four. The result revealed that family type was significantly correlated with the choice of housing among married couples. This is in line with Souzey and Aburine (2005) who reported that new marriage is faced with housing problems, which often forces young couples to look for relatives for temporary accommodation until they find a home of their own and pay the rent by themselves. Also to support this finding Okeke (2009) pointed out the three main family types in Nigeria, and each type has being identify with the types of marriages and the number of people in such families which determines their choice of housing.

4.6 Summary of Findings

The findings revealed that, significant relationship exists between the housing choice among married couples and their health status: water and electricity supplies play major role in the housing choice.

The finding revealed that, culture of married couples significantly affects their housing choice. Religion, tribe, values, standard, and goals play a vital role on housing choice among the married couples in Kaduna state.

The findings revealed that, socio economic status among married couples has significant relationship on their choice of housing. Majority of the married couples are of the opinion that their income level influences their housing choice.

Furthermore, the finding also revealed that, family types among married couples in Kaduna state significantly affect their choice of housing. The opinion of the respondents indicated that the family type determines the housing choice for the family.

CHAPTER FIVE

5.1 SUMMARY, CONCLUSION, AND RECOMMENDATIONS

This chapter presents the summary of the study, conclusion, recommendations, and suggestion for further studies.

5.2 Summary

This study was titled "relationship between socio-demographic indices and choice of Housing among the married couples in Kaduna state". It was presented in five chapters. The first chapter introduced the background to the study and a statement of problem, including objectives of the study, research questions to be answered and research hypotheses to be tested. The basic assumptions, the significance of the study and scope of the study were all presented in that chapter.

The second chapter was the discussion of related literature, describing the various components of psychosocial indices such as health status, socio economic status, cultural beliefs, as well as the three main family types in Nigeria. Each of the psychosocial indices for this study was reviewed in relation to housing choice. Empirical studies along this line were also presented in that chapter and it similarities with this study.

The third chapter outlined the research methodologies which include the research design, population of the study as well as sample and sampling technique .Instrument for data collection, validity of instrument, pilot study,

and reliability of instrument were all presented there. The procedure for data collection and analysis were also stated in that chapter.

The fourth chapter extensively interpreted the data analysis and its results. It was presented in five sections. Sections one presented the bio – data and variable distribution, section two answered research questions, section three tests and interprets the null hypotheses, section four discussed the result of findings, while section five presented the summary of findings.

The fifth and the last chapter gave appropriate summary to the whole study, suggested appropriate recommendations, conclusions as well as suggestion for further studies.

5.3 Conclusion

In conclusion, housing has being identified as an important factor affecting the health of an individual, the family with aged dependants, people with asthma, stroke or other health problems, consider housing structure, furnishing, in relation to the safety and comfort of these people. Also the provision of the 'hard ware' factors more especially the physical factors, which includes the supply of adequate safe water and access to electricity is considered in order to ensure the healthy condition of the family members.

The marital status, tribe, religious affiliation, traditional values, standard and life style of the married couples has great effect on their choice of housing. The culture of the married couples determines what is considered

necessary in housing for the families, and the community in each geographical zone of Kaduna state. Most people prefer to live within their tribal or religious groups, in the same environment or locality. And this brings a lot of disunity among people.

The level of income affected the choice of housing among the married couples in Kaduna state, because the higher the level of income the more comfortable for them. The income of an individual determines the type, size, and location of housing to choose, the housing amenities and utilities. This leads to having three levels of housing known as the luxury homes, the affordable housing, and the last is the social housing.

Family type of the married couples goes a long way in determining the choice of housing. The adult members should feel secure in the privacy of their rooms. As the family expands, such family will need more space and more rooms in order to live a healthy life and to avoid overcrowding, poor ventilation, spread of diseases among the family members, and conflict on space utilization.

5.4 Recommendations

Based on the outline of this study, the following recommendations are hereby suggested:

1. A more robust policy framework should be in place to properly reposition housing provision that will encompass all the 'hardware' element of human health.
2. Both the Kaduna state and the Federal Government of Nigeria should as a matter of urgency encourage religious and cultural tolerance among diverse people, as study showed that religious belief and culture significantly affected the housing location of many of the respondents.
3. Government should as a matter of urgency enact enabling policies to support the implementation of the housing programs for all, and subsidize the cost of housing so that married couples can afford the housing of their choice.
4. Long term development plan should be made by specific family at the beginning of their family life cycle, in order to acquire the adequate housing when the need arise. This can be done through savings or mortgage companies.
5. The experts in Home Economics Education should be fully involved in all the aspect of housing programs for professionalism, especially in areas

where skills and knowledge are of great importance, for interior and exterior decoration.

5.5 Suggestion for Further Studies

The following were suggestion for further studies

1) Problems militating against the housing needs of married couples in Kaduna state
2) The inter-relationship between the socio-economic characteristics and the housing needs of married couples in Kaduna state.

5.6 Limitation of the Study

The limitation of this study was lack of cooperation from the respondents as to the filling and returning of questionnaire, because of this the researcher has to go back for a second visit two days letter and collected the questionnaire for those who were not available to complete it during the first visit of the collection.

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Appendix A
QUESTIONNAIRE

Home Economics Section,
Vocational and Technical Education,
Ahmadu Bello University, Zaria.
11th November, 2011

Dear Sir/Ma,

Request to fill Questionnaire

This questionnaire was design for collecting data on "Socio-demographic Indices and Choice of Housing Among Married Couple in selected tertiary institutions Kaduna State. Your honest response will assist in providing efficient housing choice in Kaduna state, which will cater for health status, cultural belief, socio economic status and family types.

Thank you.

Yours faithfully,

AHMED, Rakiya
MED/EDUC/9958/09-10

PART A
BIO-DATA

Instruction: Please tick [√] the appropriate response.

1. Gender
a) Male ( )
b) Female ( )

2. Health status
a) Emotionally stable( )
b) Physically fit ( )
c) Rarely sick ( )
d) Often sick ( )

3. Indicate the type of health problem you have

a) Asthma ( )
b) Stroke ( )
c) Blindness ( )
d) Cripple ( )
e) Old aged ( )
f) Others (please specify) _____

4. Age:

a) 18 -25 ( )
b) 25-32 ( )
c) 33-40 ( )
d) 41-48 ( )
e) 49-56 ( )
f) 57 and above( )

5. Family types unit

a) Monogamous family ( )
b) Polygamous family ( )
c) Extended family ( )

6. Culture: I am from

a) Hausa ethnic group ( )
b) Yoruba ethnic group ( )
c) Igbo ethnic group ( )
d) Fulani ethnic group ( )
e) Others (please specify) _____

7. Family size

a) 1-2 ( )
b) 3-4 ( )
c) 5-6 ( )
d) 7-8 ( )
e) 9 and above ( )

8. Age of children

a) 2-4 years ( )
b) 5-7 years ( )
c) 8-10 years ( )
d) 11-13 years ( )
e) 14 and above ( )

9. Sex of children

a) Male ( )
b) Female ( )

10. Please indicate the type of house you live in

a) Face me i face you ( )
b) One bed room safe contained ( )
c) Two bed room flat ( )
d) Three bed room flat ( )
e) Storey bed room building ( )

11. Level of education

a) NCE ( )

b) B.Ed ( )
c) HND ( )
d) M.Ed ( )
e) Ph.d ( )

12. As a staff I work in

a) Federal College of Education ( )
b) Kaduna Polytechnic ( )
c) State University ( )
d) Federal University ( )

13. Level of income

a) 96000 – 146000 ( )
b) 147000 – 197000 ( )
c) 198000 – 248000 ( )
d) 249000 – 299000 ( )
e) 300000 and above ( )

PART B: Relationship between health status and housing choice

Instruction: Please tick (√) under the column that agrees with your perceived level of relationship between health status and housing choice of married couples.

S/NO	Item	SA	A	D	SD
13.	My health status influence the choice of my housing location				
14.	I need a housing quality because of my health status				
15.	I need a housing security because of my health status				
16.	I need a quality of neighborhood because of my health status				
17	Water and electricity supplies influence the choice of my housing				
18.	Drainage and water disposal influence the choice of my housing type				
19.	Housing design influence my housing				

	choice				
20.	Housing size influence my housing choice				

PART C: Relationship between culture and housing choice

Instruction: Please tick (√) under the columns that agrees with your perceived level of relationship between culture and housing choice of married couples.

S/NO	Item	SA	A	D	SD
21.	My tribe influence my housing choice				
22.	My religion influence my housing choice				
23.	My marital status influence the choice of my housing				
24.	My tradition influence my housing choice				
25.	My life style influence my housing choice				
26.	My privacy need influence my housing choice				

SECTION D: Relationship between socio-economic status and housing choice

Instruction: Please tick (√) under the columns that agrees with your perceived level of relationship between socio economic status and housing choice of married couples.

S/NO	Item	SA	A	D	SD
27.	My level of income affect the choice of my housing				
28.	I occupy just a single room because I am low income earner				
29.	I need a room and parlor because that is what my present income can pay for				
30.	I need a two bed room apartment because I am a middle income earner				
31.	I need a three bed room flat because I am a senior staff and high income earner				
32.	I am in duplex because of my position as a senior staff and high income earner				

SECTION E: **Relationship between family type and housing choice**

Instruction: Please tick (√) under the columns that agrees with your perceived level of relationship between family type and housing choice among married couples

S/NO	Item	SA	A	D	SD
33.	My family type determines the choice of my housing.				
34.	I am satisfied with a single room because I am at the beginning stage of family cycle.				
35.	I have teenage boys and girls so I need a 4 bedroom flat one for me and my wife, one for the boys, one for the girls and one for visitors.				
36.	I need a two bed room flat because I				

	am married with a child.				
37.	My family is extended so I need a big housing that will content us.				

Appendix B

Table for Determining Sample Size from a Given Population

N	*S*	*N*	*S*	*N*	*S*
10	10	220	140	1200	291
15	14	230	144	1300	297
20	19	240	148	1400	302
25	24	250	152	1500	306
30	28	260	155	1600	310
35	32	270	159	1700	313
40	36	280	162	1800	317
45	40	290	165	1900	320
50	44	300	169	2000	322
55	48	320	175	2200	327
60	52	340	181	2400	331
65	56	360	186	2600	335
70	59	380	191	2800	338
75	63	400	196	3000	341
80	66	420	201	3500	346
85	70	440	205	4000	351
90	73	460	210	4500	354
95	76	480	214	5000	357
100	80	500	217	6000	361
110	86	550	226	7000	364
120	92	600	234	8000	367
130	97	650	242	9000	368
140	103	700	248	10000	370
150	108	750	254	15000	375
160	113	800	260	20000	377
170	118	850	265	30000	379
180	123	900	269	40000	380
190	127	950	274	50000	381
200	132	1000	278	75000	382

210	136	1100	285	1000000	384

Source: Krejcie and Morgan (1970) Determining Sample Size for Research Activities.