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Challenges of Housing Affordability in Ogbomoso: Implication of Migration

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Abstract:

This study aimed at investigating the challenges of housing affordability among the low-income households in Ogbomoso. The challenges of housing affordability was attributed to the uncontrolled migration of people from different part of the nation. This was associated with increase in housing demand, land prices and poverty. The methodology employed basically revolved around the administration of questionnaires among 400 respondents accompanied by qualitative approach. Hypothesizing the monthly income as an indication of housing affordability, data was collected on monthly income and house rents. Correlation was drawn to further ascertain the significant relationship between monthly income and house rents. The findings revealed that, there is significant relationship between income and house rents. The conclusion made in this paper through qualitative judgement indicated that housing affordability among the low income households in Ogbomoso is far beyond their financial capability being assessed by deficient and indecent housing standard. The authors suggested the decentralisation of LAUTECH departments and faculties within the state, review of existing 1978 land use decree to address the existing land tenure problems, developing low-cost housing for government workers within the city and encouraging private sector in making provision for decent and affordable housing as workable strategies to address the challenges of housing affordability.

Keyword: *Housing, housing affordability, housing demand, low-income households, migration, poverty*

1. Introduction and Background of the Study

The term housing has been viewed and conceptualised in several ways by different scholars. Many regarded it as a fundamental element of human settlement that renders remarkable services to humanity. The concept of housing is therefore viewed more than four walls with a roof structure meant to shield man from external aggression. Housing as a shelter is a basic necessity of life and one of the most imperative needs of a man. Housing that will meet the need and aspiration of the residents must be constructed with good quality materials and served with basic community facilities like roads, water, electricity and refused disposal facilities (Agbola & Kassim, 2007). Most people both in developing and developed countries desire to live in or near the cities where they can work or engage in business activities. Rosenthal and Strange (2003) discovered that, about seventy-five percent of US households live in cities. This has consequently made insufficient housing provision largely a major challenge in developing nations like Nigeria. This is because of the shortage in housing stock.

The rate of housing provision in the nation is so low that it cannot cope with the pace of migration of people to the urban centres. People migrate for different reasons and these include to improve their livelihood, to have employment opportunities, to enjoy provision of amenities and facilities. Increase in population as a result of migration of people from different parts of the nation to the urban centres increase the housing demand and worsened the situation in Nigeria (Arayela, 2003; Onu & Onu, 2012; Otubu, 2008). This invariably resulted to increase in house price and led to the challenges of inadequate and housing affordability among various households. House price and house price growth rate are the two measures of the intensity of the urban housing demand. House rents in towns and cities exhibit higher prices as a result of high demand for the purpose of enjoying better amenities like electricity, portable water supply, tertiary institution and fiscal condition (Roback, 1982). Moreover, Agbola and Adegoke (2007) saw housing as an expensive economic product that requires large capital expenditure. The unequal distribution of income have always been posing challenges to majority of the Nigerian populace in getting decent and comfortable housing. The price of urban housing in Nigeria is being determined mainly by the basic economic forces of demand and supply which has led the challenge of housing affordability to become the most critical. This is reflected from the wide spread of slums, poor quality housing, unsanitary environments and squatter settlements in the cities (Olayiwola, Adeleye, & Ogunshakin, 2005).

The word 'affordability' as a concept has been widely used for the past 15 years (Robinson, Scobie, & Hallinan, 2006) and it may not be easy to explain but comes from the word 'afford'. The word 'afford', according to Advanced English Dictionary means to have the financial means to do something or buy something. Thorns (2009) asserted that the concept of housing affordability is complex with its several challenges on different sectors of society and different locations over time. According to him, housing affordability challenge emanated from the relationships amongst various factors of housing outcomes such as unevenly distribution, unhealthy or insecure. Rent burden or owner cost burden is been used to describe unaffordable housing (Fisher, Pollakowski, & Zabel, 2009). The challenge of affordability resulted from extremely high price to income ratios for housing is a major challenge preventing home ownership by individual households (Lau & Li, 2006; Wang & Li, 2006). Robinson et al. (2006) considered how much of income placed on housing and how much of income left over for non-housing to measure financial stress. This study sees housing affordability as costs of owning or renting house without affecting other aspects of households' wellbeing such as safety, comfort, convenience and living in an environment that is more conducive and free from crime and security.

Migration of people from different parts of the nation to Ogbomoso is increasing at an alarming rate since the establishment of Ladoke Akintola University Technology (LAUTECH). This is without a corresponding increase in the provision of housing units (Akinyode & Khan, 2014). This has aggravated the housing affordability challenges within the city. Residents increase through migration of people to Ogbomoso city based on different purposes. Individuals migrate to Ogbomoso as students and staff of LAUTECH, as traders and as staff of other subsidiary establishments such as banks and some other financial institutions. These contributed to the increase in housing demand which cannot match with the supply. Though, there are no precise data on Ogbomoso's housing stock but observations strongly revealed quantitative and qualitative housing challenges within the city. More individuals especially among low-income households competing for the limited available houses in the housing market and increase in house rents affect the housing quality residents are living in a way of just having a place as a shelter. The housing policy in developing countries that put emphasis on home ownership and affordability as solution to housing challenge is challenging in a system where there is inequality in households' status and income. This kind of policy to measure affordable housing by home ownership cannot favour low-income households. It is likely that some households will never be capable of getting their own personal house but can afford to rent. The housing affordability is not limited to home ownership but that of affording quality house without incurring difficulty in other non-housing.

This study therefore aimed at investigating the challenges of housing affordability among the low-income households in Ogbomoso. The organisation of the rest of the paper follows this order: The methods and materials to achieve the objective of the paper are discussed in second section followed by the results and discussion in the third section. The challenges of housing affordability through migration are presented in the fourth section of the paper while the conclusion and policy implications of the paper are thereafter summarised in the fifth section to conclude the paper.

2. Methods and Materials

Ogbomoso city was divided into high, medium and low residential density areas related to the pre-colonial, colonial and post-independent residential densities (Atolagbe, 2013). The study employed quantitative and qualitative research techniques. The use of quantitative research technique through questionnaires administration was employed among four hundred (400) respondents and was achieved by stratified random sampling. Simple random sampling technique was adopted to administer questionnaires on ratio 2:3:5 in low, medium and high residential density areas respectively based on the area coverage and population of each of the residential density area.

Qualitative techniques through researchers' personal observation, interview and photography supported and complimented the quantitative technique. The research problem through the qualitative technique was investigated in its natural phenomenon (Akinyode & Khan, 2017; Creswell, 2007). Application of purposeful sampling techniques was to give exhaustive and detail evidence as well as deeper understanding of the phenomenon as they occur in their own exclusive setting (Akinyode & Khan, 2016; Miles, Huberman, & Saldana, 2014). This was to reveal the actual challenges of housing affordability through migration with the aim of verifying the results and assuming the position of evidence. It contributed to more exact and comprehensive written analysis of the occurrence (Akinyode & Khan, 2017) and data validation. 326 questionnaires were fully completed out of 400 questionnaires that were administered representing 81.50 percent response rate.

The data was collated and analysed with the aid of Statistical Package for the Social Science (SPSS) software version 22 and Cronbach's Alpha was used to evaluate the internal consistent reliability of the survey instrument. The Alpha value result was 0.841 considered sufficiently reliable indicating strong reliability of the measurement. The study also recorded higher respondents of 326 administered questionnaires with KMO value of 0.864. This signifies reliable, adequate and valid survey sampling (Field, 2009). The use of descriptive and correlation statistical methods were made in the quantitative analysis. Hypothesizing the monthly income as an indication of housing affordability, Correlation was drawn to ascertain the significant relationship between the monthly income and the house rents to establish the challenges of housing affordability through migration. The content analysis method was adopted to analyse the qualitative data in order to support and compliment the quantitative technique.

3. Results and Discussion

Ogbomoso is one of the most populous city in Oyo state with a growth rate of 3 percent (NPC, 2010). The growth of Ogbomoso city is attributed to the migration of people from different part of the nation since the establishment of Ladoke Akintola University of Technology (LAUTECH) in 1991 (Akinyode & Khan, 2014). The population of Ogbomoso was 161, 034 in 1991, rose to 346, 899 in 2011 and projected to 402,151 in 2016 (calculated by the authors). Ogbomoso lies on 8° 10" North of the equator and 48° 10" East of

Greenwich Meridian. The city is within the dried savannah region and it is the gateway to the Northern part of Nigeria from the south. It has the tropical wet and dry climate, it falls in the transition zone between the rainforest and the savannah. It has a mean annual rainfall of about 1200mm. The mean monthly temperature between April and October which is the wet session unlike between November and March which has a high daily range in temperature and is the typical harmattan session where high radiation cooling under clear skies at night causes temperature to fall as low as 18^oc. The inhabitants of Ogbomoso region are predominantly Yoruba with small percentage of non-Yoruba basically with Yoruba culture with some traits of other cultures that are largely the result of acculturation.

The study reveals that, majority of the respondents are government employee with total number of 34.66 percent followed by unemployed that constitutes 29.45 percent while only 21.78 percent, 11.96 percent and 02.15 percent are self-employed, tertiary institution employees and company employees respectively. Based on this, 48.77 percent of the total respondents are government workers while the remaining 51.23 percent are non-government workers. Thus, the employment status of the respondents impacts on their estimated monthly income. Ultimate number of the respondents earn less than N30,000.00 monthly and this amount to 67.79 percent of the entire sampled respondents. This is followed by those that earn between N30,000.00 and N50,000.00 that constitutes about 19.94 percent. About 06.75 percent and 03.38 percent are the respondents that earn between N51,000.00 and N90,000.00 and between N91,000.00 and N120,000.00 respectively while the remaining 02.14 percent earn above N120,000.00. The income level of the majority of the respondents is very low and they can be categorised as low-income households. This income situation hampers the possibilities of accessing decent housing among this category of households. The survey reveals that major source of housing finance are informal through households' savings. This source of finance hardly provides enough resources to meet the demand of decent housing. This support the view of Mukiibi (2012) that stated that, informal source of finance from rental incomes by having tenants that pay 3-6 months' rent in advance hardly provide enough funds to meet the demand of decent housing.

There are variations in the housing conditions of the different residential areas within the city. These variations are glaring as one move from the city core areas, through the intermediate zones, to the new developing outer part of the city. These variations in housing conditions display in the distribution of infrastructural facilities, services and amenities. Residents in the city therefore live in different housing situations with different degree of inadequacies and housing dissatisfaction. The major land use in the old areas is residential. Churches and mosques dominate the public and semi-public uses. The commercial uses worth mentioning are located along the major roads within the city at Takie, Caretaker, Sabo and Arowomole. Educational land uses such as primary, secondary and tertiary institutions are distributed within the city with different number of students' enrolment. There is only one university situated within the city. According to NPC (2010), 43,020 attended primary school, 22,999 attended junior secondary school, 33,932 attended senior secondary school while 49,703 attended tertiary institution in the city. The students' statistics comprise of Ogbomoso North and South local government areas. Generally the arrangement of land use in the old areas of Ogbomoso is haphazard and most of the buildings have grown organically over the places while few facilities and buildings are arranged in such a way that only incidental rather than planned open spaces occur.

Highest numbers of the respondents are living in traditional house designed in form of roomy type. This constitutes 60.43 percent of the entire sampled respondents. This indicates that the larger percentage of the respondents within the study area cannot afford to reside within modern designed houses like flat and duplex. Very few respondents are residing in duplex and this amount to 7.36 percent of the sampled respondents while 23.01 percent reside in single flat. The remaining respondents that live in block of flats and semi-detached house amount to 6.44 percent and 2.76 percent respectively. The income of the residents therefore could be said to be the factor that dictates the type of the housing unit they reside. Besides, housing provision is primarily through individual efforts in the private sector which cannot match with the rate of housing demand resulted from migration of people to the city. The continue rate of migration to the city shows the likelihood that the rate of housing provision will not be able to match the demand except there is workable strategies to address the issue. The challenges of housing affordability situation in Ogbomoso will continue to aggravate with increase in LAUTECH students and staff population coupled with non-residence policy of the institution. A tertiary institution like this is seen as a growth centre that attracts and generate sufficient impact on the economy of both individuals and the nation as a whole thereby serves as pull factor for more migrants.

Most of the houses being occupied by the residents in Ogbomoso especially within the indigenous core area of the city are already worn out, old and deteriorated while others are in total dilapidation. Dilapidation might have been caused when parts of the extended family compound houses were neglected and not maintained or as a result of the recently creation of new roads and extension of old ones within the city. The provision of toilet facilities indicates that majority of the houses are provided with pit latrines and accounts for 56.14 percent of the total sampled survey. This is followed by the houses that are provided with water closet (WC) with 34.66 percent. 04.60 percent of the sampled survey does not have any toilet facility. It can be inferred that majority of the houses that are provided with none or any other toilet facilities rather than water closet are mostly situated within the indigenous or traditional core area of Ogbomoso where majority of the low income households live. This is in line with the discovery of Atterhög and Song (2009) who discovered that the older and/or not so well maintained housing units are often within an affordable price range for low-income households. The population density decreases from the city core (the oldest part of the city) to intermediate and new sub-urban. This observation is consistent with residential zoning and steady increase in the spaces between dwellings as one moves from the city core, through the intermediate areas, to the outer or new developing areas.

Investigations were made on the age of the house and the material used for the construction. The investigation reveals that, most of the housing units have been constructed for over 60 years and this amount to 35.58 percent of the totalled sampled houses. However, 45.70 percent of the sampled housing units are constructed with blocks but the income status of the respondents who occupied these houses could not enable them afford to maintain the house properly. Majority of the houses are already deteriorated as a result of non-

proper maintenance and these housing units cannot be said to be safe, conducive and comfortable for the residents within the city. It can therefore be deduced that the housing situation in Ogbomoso is far from satisfactory status and it is being characterised by sub-standard housing condition qualitatively and quantitatively.

The migration of people which has increased the Ogbomoso's population with non-adequate housing provision leads to housing affordability challenges to majority of the households especially among the low-income households. This reflects in low-income households living within the slums, poor quality housing, unsanitary environments and squatter settlements in the city. This is in line with the discovery of Olayiwola et al. (2005). The implication of the low income households is that they would not be able to afford to pay for the limited available decent houses within the city. This prompts low-income households living within the slums, poor quality housing, unsanitary environments and squatter settlements in the city.

To further determine the effects of migration on housing affordability in Ogbomoso, the study hypothesizing the monthly income as an indication of housing affordability, data was collected on the monthly income and the house rents. Correlation analysis was drawn between the monthly income and the house rents. This is to ascertain the significant relationship between the monthly income and the house rents. The monthly income and the annual house rents per flat and bedroom reveal a significant negative relationship with correlation co-efficient of -0.50, and R^2 adj value of 0.25 and -0.31, and R^2 adj value of 0.10 at significance level of 5 percent respectively. This suggests that there is a significant relationship between monthly income and the annual housing rents per flat and per bedroom. This implies that monthly income of the respondents has implication on the amount that can be affordable to spend on the annual rents. This invariably affects the type of house that low-income households can afford to demand and reside. Besides, income distribution among the respondents reflects inequality and majority are low-income households.

Moreover, the population pressure on the limited available rental housing units leads to house price increase in the absence of rent control. Though the study reveals that, most of the houses are relatively old but the rental charges depend primarily on the population increase that resulted from the migration of the people to Ogbomoso city. The land value also becomes increase and difficult to buy among the low-income households due to high cost.

Nigerian government is aware of housing shortage resulted to housing affordability challenges among majority of households within the nation. Several policies and programs were embarked upon to ameliorate the challenges since 1979 to date. However, none of these programs has significantly reduced the challenges of housing affordability among Nigerians, especially amongst the low-income households. Lack of adequate funding from the side of the government to fund housing and rehousing the displaced people being affected by some of the policies resulted to ineffectiveness of these policies. Migration of people to the urban centre with particular reference to Ogbomoso is making things worse. More of these lower income households are coming to the city demanding more housing units in quick time, thus making higher quality housing provision almost impossible. Though these users belong to the lower income level, they do not deserve a lower quality of living. That is why there is need for careful study and development of workable strategies that may ameliorate the challenges of housing affordability in Ogbomoso resulted from migration. It is also imperative to enhance housing affordability among low-income households bearing in mind that this category of households constitutes the larger percentage in the society.

4. The Challenges of Housing Affordability through Migration

The challenges of housing affordability through migration is discussed on how migration affects the low-income households' housing affordability in Ogbomoso, low rate of housing provision that cannot match high rate of housing demand, low quality housing, high rental value of land and growing poverty among the low-income households.

4.1. Low Rate of Housing Provision Cannot Match High Rate of Housing Demand

Migration of people increases the population that are demanding for housing within Ogbomoso city. The housing provision cannot match with increase in population through the migration of people thereby increase the house price. Increase in unemployment rate couple with inability of the majority of the households to get their personal house will continue to exert pressure on the available housing provision and create more gaps between the housing provision and demand. This implies that without workable interventions to improve housing provision or reduce the migration of people to the city, housing affordability challenges among the low income households would continue to get aggravated in the nearest future.

4.2. Housing Affordability Challenges

Housing provision in Ogbomoso is mainly through the private developers who have to save for years before he can begin the construction. The construction can also takes several years before it gets to completion. In view of this, there is time lag between the housing provision and housing demand periods which gives room for wide gap between the housing provision and demand. The housing demand that exceed the housing provision allows landlords to decide in making the house rents to be skyrocketed. The price of housing is being determined mostly by the basic economic forces of demand and supply that leads to the challenges of housing affordability to become the most critical. The landlords are not ready to give out their houses at cheaper rate. The government policy in making LAUTECH to be non-residence added to the challenges of housing affordability among the low-income households. Besides, the limited resources available for housing provision prevent the private developers from making provision for decent and affordable housing provision.

4.3. Residing in Low Quality Housing

Housing affordability challenges enforced many of the low-income households residing within low quality housing in the core area of the city. The low-income households cannot afford to pay for a decent house within the city thereby causing them to be living within the slums, poor quality housing, unsanitary environments and squatter settlements in the city.

4.4. Urban Poverty Level

Majority of the migrants came to Ogbomoso with the hope of increasing their economic status which they could not achieved. They belong to low-income class. Unemployment among majority of the people that are migrating to the city makes them to be poor and contribute to the housing affordability challenges among the low-income households. Fund to buy housing materials, land and pay for labour are generally beyond the reach of these individuals households through which more houses can be made available in the city. People migrating to Ogbomoso city constitute the large number of people that are looking for affordable housing. They are the set of people coming to the city in search of employment opportunity to enhance their living and earn better income.

4.5. High Rental Value of Land

Land is a major component of housing production which is needed and equally essential as production facilities which livelihood of the people depend upon. As a result of migration of people to Ogbomoso city, accessibility to land for housing provision become practically impossible challenge. Accessibility to land is becoming increasingly more difficult due to high rental value within the city of Ogbomoso. The price of land is increasing in an exponential rate making it not affordable for low-income households. The problem of land speculation added to the situation. This is one of the critical factors that militating against individual households having their personal house and make provision for more house within the city.

5. Conclusion and Policy Implications

Migration of people to Ogbomoso from different parts of the nation in seeking for employment opportunities, as students, as government workers, as artisans and as traders results to increase in population demanding for house. There is increase in housing demand which cannot cope with the available housing supply. The population of Ogbomoso has risen to 346, 899 in 2011 and projected to 402,151 in 2016 at 3 percent growth rate compared with 161, 034 population in 1991 according to National census before the establishment of LAUTECH. This exhibits that, there is an increase in housing demand in Ogbomoso. Moreover, the price of housing is being determined mostly by the basic economic forces of demand and supply that leads the challenges of housing affordability to become the most critical. Once the housing supply fall short of the housing demand, the house price increases. Insufficient housing supply to cope with demand consequently impacts on housing affordability among the low-income household. The housing affordability among the low-income households in Ogbomoso is far beyond their financial capability. This reflects in the deficient and indecent housing standard this category of households are living. It is on this basis, the authors are of the opinion to suggest the decentralisation of LAUTECH departments and faculties within the state through which migration of the students and staff would be reduced thereby reducing pressure on housing demand. The review of existing 1978 land use decree is also of importance to address the existing land tenure problems within the city. There is need for developing low-cost housing for government workers within the city and encouraging the private sector in making provision for decent and affordable housing in order to increase affordable housing provision. These are suggested to serve as workable strategies to address the challenges of housing affordability through migration. The study has investigated the challenges of housing affordability among the low-income households in Ogbomoso. The challenges of housing affordability are attributed to the uncontrolled migration from different parts of the nation. This is associated with low rate of housing provision that cannot match with high rate of housing demand, housing affordability challenges, low quality housing, urban poverty and high rental value of land. This results to decent housing affordability challenges among the low-income households. Some workable strategies to mitigate the challenges of housing affordability through migration have also been suggested. Nevertheless, the implication of the decentralisation of LAUTECH departments and faculties within the state in terms of cost and administration is not within the scope of this present study. Further study can be embarked upon to investigate on this aspect. The authors are also of the opinion that, further study can still be carried out to determine the potential of the migrants in the city especially among the youths in national economy and labour force provision.

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