Impact of Socio-Economic Characteristics on the Quality of Housing Environment in Ikom Urban, Cross River State, Nigeria

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Abstract

The aim of the study is to assess the quality of the housing environment in Ikom Urban. The specific objective is to determine the impact of socio-economic characteristics on the quality of housing environment in the study area. Data were collected through the use of questionnaire using the systematic sampling technique. A total of 500 copies of the questionnaire were administered to respondents for socio-economic data and 480 were returned. The multiple regression analysis technique was adopted to test the study hypothesis. The study revealed a poor quality housing environment characterized by dilapidated housing units lacking basic facilities and services. It is recommended that urban renewal schemes be adopted to improve the quality of the housing environment and to provide adequate and affordable housing accommodation in the area. The study also recommended the creation of employment opportunities to enhance the socio-economic life of the residents in the study area.

Key Words: Environment, Housing quality, Socio-economic characteristics

Introduction

The quality of housing environment in Nigerian urban centers has become very worrisome over the years. The problem of housing has gone beyond the issues of just housing shortage. Governments are also concerned about the low quality of housing and general lack of basic housing facilities and services in housing areas. Houses especially in the core areas of the commercial cities such as Lagos, Kano, Ibadan, Aba, Warri, Onitsha, Port Harcourt, Calabar, Ikom among others are aging and deteriorating with little or no maintenance.

In a study of urban housing condition in Nigeria, Wahab (1990), observed that in Cross River State only 25.5 percent houses are of good quality, while 20.3 percent of the houses require major repairs, 41.1 percent require minor repairs, and 3.9 percent are dilapidated as indicated on table 1. A degraded housing environment is viewed as a poverty area inhabited by people of low income which is a reflection of inequality in the society. The inhabitants of this area usually erect residential structures with poor building materials and in most cases cause the breakdown of urban infrastructure.

This class of individuals lack employment and stable income and have no access to land, education, health care services, basic infrastructure, toilet, bathroom, sanitation and waste disposal facilities.

Table 1: Condition of Urban Housing in Some Selected States

STATES	SOUND	MINOR REPAIR	MAJOR	DELAPIDATED	TOTAL
Anambra	16.0	48.7	32.7	2.4	100.0
Bauchi	3.5	54.8	11.6	0.0	100.0
Bendel	37.7	39.8	19.1	3.2	100.0
Benue	25.0	36.7	30.6	7.6	100.0
Borno	26.0	41.6	23.0	9.3	100.0
Cross River	26.5	49.1	20.3	3.9	100.0
Gongola	28.4	39.0	29.4	3.0	100.0
Imo	52.5	28.8	14.1	4.5	100.0
Kaduna	48.1	32.6	16.0	31.0	100.0
Kano	21.5	62.5	15.3	0.5	100.0
Kwara	57.0	32.0	9.4	1.5	100.0
Lagos	47.8	37.1	14.0	1.0	100.0
Niger	37.6	48.2	12.5	1.5	100.0
Ogun	18.3	46.0	36.7	1.0	100.0
Ondo	76.3	17.7	6.3	0.6	100.0
Oyo	42.0	51.4	4.6	1.8	100.0
Plateau	22.1	48.7	22.6	1.5	100.0
Rivers	24.0	49.1	23.5	3.2	100.0
Sokoto	16.0	59.7	12.8	1.5	100.0
X	32.8	43.8	18.6	2.7	100.0

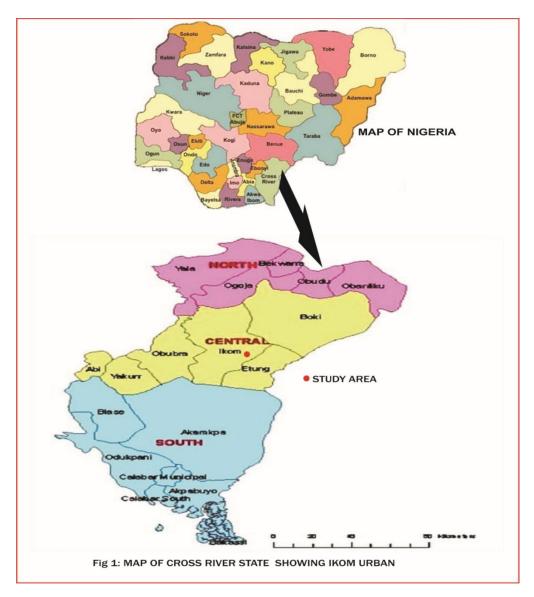
Source: Adopted from Wahab et al (1990) p. 91 and 127

Note: More states have since emerged from creations of more states

The poor quality housing environment in the study area (Ikom Urban) is attributed to the steady population growth, from 14,520 people in 1963, to 35,323 in 1991, and 55,695 people in the 2006 census. Secondly the movement of migrants from rural areas into Ikom urban not only created housing shortage, it also led to the development of shelters (shanties) with makeshift building materials, without basic facilities such as water, toilets, electricity, roads etc. The poor are currently partners in housing development rather than beneficiaries of housing programmes, without much regard for sanitation.

Poor housing environment can also be attributed to overcrowding of people in small single rooms. The Federal Office of Statistics (FOS 1983) observed that 66.4 percent of rural and 85.6 percent of urban population live in single rooms. The occupancy rate indicates that the national average of persons per sleeping room is 3.2 and 3.4 for rural and urban areas respectively. In practical terms the occupancy rate in Ikom urban and other Nigerian towns such as Lagos, Ibadan, and Kano etc has far exceeded the official national average of 3.4 persons per sleeping room. The result of this is poor quality housing environment which has been influenced by the socioeconomic characteristics of the residents in the study area.

The Study Area Ikom urban formerly known as "Nkome" before the arrival of the British Colonial Administration is located between latitude 5°38′ and 6°21′ North of the equator and between longitude 8°28′ and 9°00′ East of the Greenwich Meridian. It is specifically located in the central senatorial district in the Cross River State geopolitical zone as shown on fig1 and is made up of two political wards namely Ikom I (Old Ikom Town) and Ikom II (Ikom four corners). Old Ikom town which is the traditional home of Ikom people is located on hilltops in the low land east of the Ikomriver.



The scenic location offers magnificent views of old town and river from the top of the surrounding hillsides. Ikom four corners which developed three kilometers East of and above old Ikom is located at the junction of the interstate roads (hence the name four corners). Ikom four corners lie on a well-drained flat land with geological formation of shales and clay suitable for both agriculture and physical development. Ikomurban comprising old town and Ikom four corners was the administrative Headquarters of the former Ikom division. This area is bounded to the North by a tributary of the Ikom River called Atimaka stream, to the South by the Ekabokon Hill, to the West by the Ikomriver and to the East by Otere and Mankono streams. Ikomurban has the equatorial type climate characterized by high temperatures. The hottest months with temperature of between 27°cand 30°care Decembers – March from April-October temperature falls to about 24°c. The study area has both the rainforest and mangrove vegetation with very fertile land good for the cultivation of both tree crops like cocoa, oil palm, coffee, and food crops. The area is also endowed with abundant natural resources which include barite, sand, salt, laterite etc. and has a population of over sixty thousand people.

Aim and Objective of Study

The aim of the study is to assess the quality of the housing environment in Ikom urban and to make recommendations to improve the living condition of its residents. The specific objective is to determine the impact of socio-economic characteristics on the quality of housing environment in the study area.

Literature Review

Housing is an important component of any human settlement. It is considered as the second human need after food and renders enormous services to humanity. The World Health Organization (WHO) Committee on Public Aspect of housing noted that a house is a physical structure that man uses for shelter and the environs of that structure including all the necessary services, facilities, equipment and devices required for the physical, mental, health and social well-being of the family and individual. Ahianba et al (2008), observed that shelter connotes housing which is a dwelling place where people fulfill their basic domestic and personal functions of family life. Housing therefore has the purpose of protecting man and his activities as well as his protection from human, animals and other enemies and from the supernatural powers that are capable of plaguing man.

Osuide (2004) also argued that having a safe place to live in, is one of the fundamental elements of human dignity, physical and mental health, overall quality of life, all of which enhance human development. According to Oluwande (1983), a house is the physical structure which human beings use for shelter, referred to as a dwelling or a house that features enclosing walls and roof to protect man against rain, wind, heat, cold and external attack. It provides a permanent residence for a family or a social unit consisting of different rooms, example living and eating area, sleeping room, kitchen, bathroom, toilet among other facilities. In the same vein the Nigerian National Housing Policy (2006) observed that housing provides shelter from natural elements such as rain, harsh weather and climatic conditions and for human activities. It provides security from the dangers of fire, and building collapse. It provides conditions such as good health, adequate space and privacy.

Jinadu (2007) viewed housing as a bundle of services or a basket of goods which includes the physical structure itself, the ancillary facilities and services within and around it, as well as the general environmental qualities and amenities that surround the building. Bourne (1984) refers to housing as a packaged bundle of services. According to Adeagbo (1997), housing is more than shelter. It is a bundle of services. It is the totality of housing environment including access roads and utilities such as water, electricity, sewage among other qualities of the environment. He argued that where such facilities are lacking the life of the people will become unhygienic. Aroni(1978) argued that for an individual or family, the house is shelter and symbol, physical protection, psychological identity of economic value and a foundation for security and self-respect. Clois et al (1996) observed that housing is the creation of a special environment in which people live and grow. Igwe (1987) argued that housing represents an extended womb during the formative years of a child's physical, psychological, educational and emotional development. Igwe's view suggests that housing is a maker of human dignity, which determines the success of man in life. Studies have shown that one's environment has great impact and effect on his or her personality. Saarinen (1966) argues that the family and its home are the corner-stone of society, and that man's physical and mental development largely depend upon the character of the housing environment in which he was born, nurtured as a child, where he spent his manhood and where he does his work.

Most cities in Nigeria are experiencing blight, slums and squalid conditions which constitute a degraded housing environment. Atere (2001) observed that a joint study by the Lagos State Government and the United Nations group revealed that 42 urban centers in Nigeria alone could be classified as slums and in dire need of upgrading or regeneration. Jinadu (2007) listed examples of slum areas in Nigeria to include Sabokarmo and Idu in Abuja, parts of Isale-eko, Ajegunle and AdenijiAdole in Lagos, Elekuro and Egbowo in Ibadan, parts of Sabon-geri, KaterengwuariDutsenkura, Soje and Bosso in Minna and the central areas of most traditional towns including Ikom urban in Nigeria. Other highly commercialized and industrial centers in Nigeria where slums are found include Aba, Warri, Onitsha, Port Harcourt, Calabar, and Enugu and so on. The urban landscape of these cities is characterized by substandard and precarious housing condition, overcrowding, poverty, crime, deplorable roads, poor sanitation, inadequate housing, water supply and poor health status. Overcrowding of people and structures especially in slums and squalid areas of built environment constitute poor housing environment.

This is as a result of housing shortage caused by rapid urban population growth. Most often as many as 10 persons are crammed up in very tiny makeshift rooms of less than 10 square meters not by choice but by overbearing circumstances. In a study by the United Nation Center for Human Settlement (UNCHS 1996) it was revealed that the floor area per person (a precise measure of overcrowding in the informal settlement of Karachi in India) is between 2 and 3 square meters while that of Olaleye – Iponri area of Lagos, Nigeria is as low as 1 square meter per person. The study further revealed the number of persons per room (overcrowding in buildings) to be between 2 and 3 in many low-income countries and less than one in the high income countries. This occupancy rate is essential in the study of rate of overcrowding and congestion and it is a good housing quality indicator.

Chombant (1979) conducted a study linking human dwelling space with stress by considering the number of square meters per person in a house. The study revealed that when each person had less than 8-10 square meters, instances of physical illness and behavior were doubled than those in the less crowded houses. The human overcrowding was linked with illness and violence.

A degraded urban environment is economically viewed as a poverty area inhabited by people with very low income. Although poverty is a complex and deeply entrenched reality in our societies, it may not simply mean lack of employment or stable income. It may involve lack of assets such as land, education, access to infrastructure such as roads and sanitation or basic services like healthcare. Most importantly poverty may involve lack of right or voice to address these challenges. According to Sule (2004), these groups of people are urban vagabond who constitute human pollution and threat to environmental sanitation and peace. A degraded housing environment is attributed to several factors which include natural aging of buildings and infrastructure. Jinadu (2008) observed that urban structures have life span and are subject to aging and decay over time. The aging problem is influenced by climate and natural hazards especially in humid and warm tropical regions and areas prone to hazards. Heavy storm and flooding usually weaken or destroy buildings and sometimes destroy the whole environment.

Abumere (1987) indentified poverty as the major cause of urban decay. He observed that overcrowding in houses is a function of poverty and excessive room density which leads to over utilization of facilities and rapid deterioration of housing structures. He further noted that poverty is responsible for the construction of shanty structures which eventually lead to the spread of slums. According to Habitat (2002) the poor are currently the largest producers of shelter and builders of cities of today. Poor people are increasingly becoming partners in development rather than receivers of development assistance.

A deteriorated housing environment provides good hideouts for criminals. This is facilitated by the nature of structures or buildings with inadequate air space. High rate of unemployment resulting from job loss is one of the causes of a deteriorated housing environment. According to United Nations Habitat (2005), high rate of unemployment and a situation of extreme deprivation usually lead city residents of slum and informal dwellings to engage themselves in risky sexual behavior for economic survival. This situation also provides an atmosphere for high fertility and high infant mortality rate. Since slum areas are associated with lack of necessary social amenities, sexual relationship become the major form of recreation.

Method of Study

The researchers initially carried out a preliminary investigation with a view to understanding the physical, social, economic and environmental character of the study area. Both the primary and secondary sources of data were adopted for the study which includes – the type of house, nature of house, age of house, type of building materials, housing condition, housing facilities and environmental sanitation.

The study adopted two instruments for data collection namely, the checklist method and the structured questionnaire. Under the checklist method variables were arranged on a score/rating sheet for on-the-spot assessment by ticking from a list of options to determine the quality of housing environment. The questionnaire (500 copies) were administered to heads of households in all the eight (8) communities in the study area which include, Assenasen, Bokomo, Bisoghor, Enoghi, Etayip, Isabang, Mgbagatiti and four corners for data not directly observed or measured. This type of data is the socio-economic characteristics which include level of income, education, occupational status and household size. The researchers adopted the systematic sampling technique where copies of questionnaire were administered at regular interval of every 3rd house along the streets and footpaths in the study area. The sample size was drawn from the housing stock of 7,561 in the study area.

Data Presentation

The data for this study were collected from primary source on 26 housing variables as presented on table 2 below. The highest mean value 3.64) was observed on the quality of housing walls followed by roof 3.02. The least mean value was observed on open parking spaces in compounds (0.05). The scale was generally a 5-point Likert scale with expected mean value of 2.50 from the 26 housing quality variables; only nine (9) representing 34.6% have observed mean scores above the expected mean. This is an indication that the quality of housing environment is very poor using the observed raw scores.

Test of Hypothesis

 \mathbf{H}_{o} ; The socio-economic characteristics of city residents do not significantly affect the quality of housing environment.

H_i; The socio-economic characteristics of city residents significantly affect the quality of housing environment.

The multiple linear regression analysis was adopted to test the stated hypothesis using factor scores presented on table 2 below as measures of a degraded housing environment and the socio-economic characteristics which include (monthly income, education, occupation and household size) presented on table 3 (descriptive statistics).

Table 2: Descriptive Statistics of Quality of Housing Environment by Components

	Mean	Std. Deviation	Analysis N.
Age of building	3.28	1.405	480
Wall	3.64	1.373	480
Roof	3.02	.578	480
Window	3.56	1.048	480
Floor	1.88	.839	480
Ceiling	1.64	1.629	480
Door	2.93	.681	480
Wall	2.25	1.235	480
Roof	2.13	1.041	480
Window	1.78	.701	480
Floor	1.83	.995	480
Ceiling	.98	1.104	480
Door	1.93	.686	480
Light	1.39	.596	480
No of Building	1.94	.850	480
Water	1.93	1.090	480
Toilet	2.13	1.089	480
Kitchen	1.50	.659	480
Bathroom	.61	.675	480
Electricity	2.53	1.096	480
Access Road	1.59	.872	480
Waste disposal	1.87	1.253	480
Drainage	.76	.684	480
Car parking	1.49	.659	480
Open Space rec	.05	.218	480
General sanitation	1.23	.479	480

Source: Authors' field survey 2016 (Computer printout)

Table 3: Descriptive Statistics

	Mean	Std. deviation	N
Factor score	.0000	2.64575	480
Monthly income	2.22	1.369	480
Education	1.87	.940	480
Occupation	3.21	1.450	480
Household size	1.80	.834	480

The inter-correlation among the variables were also computed.

The model summary and ANOVA of regression results are presented on table 4 A and B. From these tables, the multiple correlation coefficients which measures the strength and nature of the relationship between the quality of housing environment and the socio-economic characteristics of residents of the study area is 0.346 giving a multiple R-square as 0.120. This means that 12% of the total variation in the degraded housing environment is accounted for by the four socio-economic characteristics.

Table 4A: Model Summary

Model	R	R Square	Adjusted R Square	Standard Error of the Estimate
1	.346 ^a	.120	.113	2.49236

a. Predictors:(Constant), Household Size, Monthly Income, Occupation,& Education

Table 4B: Anova

Model	Sum of Squares	D.F	Mean Square	F-Ratio	Sig
Regression	402.361	4	100.590	16.193	0.000^{a}
Residual	2950.639	475	6.212		
Total	3353.000	479			

- a. Predictors:(Constant), Household Size, Monthly Income, Occupation,& Education
- b. Dependent Variable: Ftrscore

The P-value (0.000) associated with the calculated F-value (16.193) is less than the chosen level of significance (0.05) as shown on table 4B above. Consequently the null hypothesis was rejected. This therefore means that there is a significant relationship between the quality of housing environment and the socio-economic characteristics of the residents in the study area.

Discussion of Findings

The study revealed a positive relationship between the quality of housing environment and the socio-economic characteristics of the residents in the study area. Out of the four socio-economic variables, only occupation correlates negatively with the quality of housing environment (-0.112) and significantly (P=0.007<0.05). All the other variables such as monthly income, level of education and household size correlate positively and significantly with quality of housing environment with values of r=0.138, 0.138, and 0.118 respectively; P=0.05). Expectedly, the socio-economic characteristics correlate significantly among themselves (P>0.05 in all r^s).

Table 5: Coefficients^a

Model	Unstandardised coefficient		standardized coefficient			Correlation		
	В	Standard error	Beta	T	sig	Zero- order	Partial	Part
(constant)	-1.948	0.513		-3.800	0.000			
Monthly Income	0.142	0.088	0.073	1.603	0.110	0.138	0.073	0.069
Education	0.873	0.138	0.310	6.328	0.000	-0.112	0.279	0.272
Occupation	-0.035	0.086	-0.019	-0.410	0.682	0.118	-0.019	-0.018
Household size	0.066	0.150	0.021	0.441	0.660		0.020	0.019

Monthly Income

The study revealed that residents whose monthly income is between N3, 000.00 and N5, 000.00 accounted for 40.8 percent in the study area. It was also observed that the distribution of income was closely linked with the occupational status of residents. This class of individuals is very poor and cannot afford to pay rent or build decent houses. They have very low social status and are found in substandard houses with dirty environment. These classes of residents live below one dollar per day as indicated on table 6 below.

Table 6: Monthly Income

		SOCIO ECONOMIC DATA (MONTHLY INCOME)						
~~~		N3,000 -	N5,000 -	N7,000-	N9,000 -	>N11,00	TOTAL	
COMMUNITI		N5,000	N7,000	N9,000	N11,000	0		
ES								
ASSENASEN	FREQUENCY	24	24	12	0	0	60	
	PERCENT	40.0	40.0	20.0	.0	.0	100.0	
BOKOMO	FREQUENCY	32	20	4	0	4	60	
	PERCENT	53.3	33.3	6.7	.0	6.7	100.0	
BISOGHOR	FREQUENCY	8	4	4	0	0	16	
	PERCENT	50.0	25.0	25.0	.0	.0	100.0	
ENOGHI	FREQUENCY	8	4	0	0	4	16	
	PERCENT	50.0	25.0	.0	.0	25.0	100.0	
ETAYIP	FREQUENCY	12	8	0	8	16	44	
	PERCENT	27.3	18.2	.0	18.2	36.4	100.0	
ISABANG	FREQUENCY	44	20	8	0	0	72	
	PERCENT	61.1	27.8	11.1	.0	.0	100.0	
MGBAGATITI	FREQUENCY	16	8	0	0	0	24	
	PERCENT	66.7	33.3	.0	.0	.0	100.0	
FOUR-	FREQUENCY	52	48	28	24	36	188	
CORNERS	PERCENT	27.7	25.5	14.9	12.8	19.1	100.0	
Total	FREQUENCY	196	136	56	32	60	480	
	PERCENT	40.8	28.3	11.7	6.7	12.5	100.0	

Source: Authors' field survey 2016

## **Educational Status**

The study also revealed that 45.8 percent of residents in the study area have no formal educational. This class of people has little or no regard for a good living environment. They have the tendency of littering their housing environment and have low personal hygiene. This group of residents was found in designated areas like the Batcher and Alege quarters at the Ikom Four-corners. See table 7 below.

**Table 7: Educational Status** 

			SOCIO ECONOMIC DATA (EDUCATION)						
		NO FORMAL	PRIMARY	SECONDARY	POST	TOTAL			
COMMUNITIES		EDUCATION			SECONDARY				
ASSENASEN	FREQUENCY	28	20	12	0	60			
	PERCENT	46.7	33.3	20.0	.0	100.0			
ВОКОМО	FREQUENCY	36	8	16	0	60			
	PERCENT	60.0	13.3	26.7	.0	100.0			
BISOGHOR	FREQUENCY	8	8	0	0	16			
	PERCENT	50.0	50.0	.0	.0	100.0			
ENOGHI	FREQUENCY	4	4	8	0	16			
	PERCENT	25.0	25.0	50.0	.0	100.0			
ETAYIP	FREQUENCY	24	8	4	8	44			
	PERCENT	54.5	18.2	9.1	18.2	100.0			
ISABANG	FREQUENCY	36	24	8	4	72			
	PERCENT	50.0	33.3	11.1	5.6	100.0			
MGBAGATITI	FREQUENCY	4	12	8	0	24			
	PERCENT	16.7	50.0	33.3	.0	100.0			
FOUR-CORNERS	FREQUENCY	80	48	44	16	188			
	PERCENT	42.6	25.5	23.4	8.5	100.0			
Total	FREQUENCY	220	132	100	28	480			
	PERCENT	45.8	27.5	20.8	5.8	100.0			

Source: Authors' field survey 2016

## **Occupational Status**

The study observed that the development of an area and the people is determined by the people's occupation and level of income. The unemployed who constituted 17.5 percent and the civil servants who accounted for 16 percent (see table 8) cannot afford to acquire land to build decent housing accommodation for themselves. Rather the end up renting or building substandard buildings which constitute a nuisance. Type of occupation is shown on table 8 below.

**Table 8: Type of Occupation** 

		SOCIO ECONOMIC DATA (OCCUPATION)						
		UNEMPLOYED	CIVIL	ARTISAN	TRADING	FARMIN	TOTAL	
COMMUNITIES			SERVANT			$\mathbf{G}$		
ASSENASEN	FREQUENCY	12	16	8		20	60	
	PERCENT	20.0	26.7	13.3	6.7	33.3	100.0	
BOKOMO	FREQUENCY	4	8	12	4	32	60	
	PERCENT	6.7	13.3	20.0	6.7	53.3	100.0	
BISOGHOR	FREQUENCY	4	0	4	0	8	16	
	PERCENT	25.0	.0	25.0	.0	50.0	100.0	
ENOGHI	FREQUENCY	0	0	4	4	8	16	
	PERCENT	.0	.0	25.0	25.0	50.0	100.0	
ETAYIP	FREQUENCY	0	16	12	8	8	44	
	PERCENT	.0	36.4	27.3	18.2	18.2	100.0	
ISABANG	FREQUENCY	20	8	8	4	32	72	
	PERCENT	27.8	11.1	11.1	5.6	44.4	100.0	
MGBAGATITI	FREQUENCY	12	8	4	0	0	24	
	PERCENT	50.0	33.3	16.7	.0	.0	100.0	
FOUR-CORNERS	FREQUENCY	32	24	48	60	24	188	
	PERCENT	17.0	12.8	25.5	31.9	12.8	100.0	
Total	FREQUENCY	84	80	100	84	132	480	
	PERCENT	17.5	16.7	20.8	17.5	27.5	100.0	

Source: Authors' field survey 2016

## Household Size

The study also revealed household sizes of over 8 persons with 44.2 percent, 7-8 having 34.2 percent, 5-6 having 19.2 percent while the least is 3-4 with 2.5 percent (see table 9). This shows that there is an increase in the number of households which usually account for high occupancy ratio. This kind of scenario causes general overcrowding of people and buildings resulting to poor environmental condition and diseases in the study area as shown on table 9 below.

Table 9: Household Size

		SOCIO ECONOMIC DATA (HOUSEHOLD SIZE)						
		> 8	7-8 PERSONS	5-6 PERSONS	3-4 PERSONS	TOTAL		
COMMUNITIES		PERSONS						
ASSENASEN	FREQUENCY	28	12	20	0	60		
	PERCENT	46.7	20.0	33.3	.0	100.0		
BOKOMO	FREQUENCY	20	20	16	4	60		
	PERCENT	33.3	33.3	26.7	6.7	100.0		
BISOGHOR	FREQUENCY	8	0	8	0	16		
	PERCENT	50.0	.0	50.0	.0	100.0		
ENOGHI	FREQUENCY	4	8	4	0	16		
	PERCENT	25.0	50.0	25.0	.0	100.0		
ETAYIP	FREQUENCY	16	20	8	0	44		
	PERCENT	36.4	45.5	18.2	.0	100.0		
ISABANG	FREQUENCY	40	20	12	0	72		
	PERCENT	55.6	27.8	16.7	.0	100.0		
MGBAGATITI	FREQUENCY	4	8	8	4	24		
	PERCENT	16.7	33.0	33.3	16.7	100.0		
FOUR-CORNERS	FREQUENCY	92	76	16	4	188		
	PERCENT	48.9	40.4	8.5	2.1	100.0		
Total	FREQUENCY	212	164	92	12	480		
	PERCENT	44.2	34.2	19.2	2.5	100.0		

Source: Authors' field survey 2016

#### **Conclusion**

The complex nature of physical, social and economic activities usually put much pressure on the infrastructural facilities and services which leads to the degradation of a housing environment. Housing as a unit of environment has profound influence on the health, efficiency, social behaviour, economic productivity and general wellbeing of the individual and the community. If the problem of housing (i.e. blight, slum, squatter settlement proliferation) is adequately addressed, associated problems such as poverty, poor environmental quality, outbreak of diseases, unemployment among others will be drastically reduced.

#### Recommendations

Based on findings of this study, a full scale urban renewal scheme is recommended to ensure high quality housing environment. This can be achieved through a comprehensive land use study to ascertain the factors responsible for the degradation of the housing environment in the area under study. The public and organized private sectors should establish small scale industries and institutions to create employment opportunities and quality education for residents of the study area to improve their financial status and social wellbeing. Water supply schemes should be embarked upon to help in reducing the menace of water borne diseases and to improve sanitation. There is also the need for improvement in power supply, rehabilitation and provision of access roads, open space and recreation, health care services among others.

Government should strive to increase production of Local building materials and provide facilities for acquisition of small loans from community banks and local finance enterprises at low interest rates which will lead to the provision of quality housing in the study area. The private sector which is the largest producer of shelter should imbibe good maintenance culture for their property in order to increase property value and improve the aesthetic quality of the housing environment and general sanitation.

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