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Factors That Influence Housing Satisfaction among the Various Income Groups in Uyo, Nigeria

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Abstract
The study is aimed at determining indices for various income groups in Uyo base on their identified housing satisfaction attributes and by implication guide future housing policies and programmes. The study adopted survey research design. Primary data were collected aided by structured questionnaire and interview while secondary data were obtained mainly from published and unpublished materials. The study covered an area measuring 15 kilometers radius which cuts across six other local government areas of Akwa Ibom State. The population of the study is 61,192 household heads. A total of 152 questionnaires, representing 0.25 percent of the sampled population was distributed to household heads. Stratified random sampling technique was used to draw the sample for the study. Of the 152 questionnaire distributed, 138 were returned. Both descriptive and inferential statistical tools were utilized for this study. The major findings of the study attested that housing satisfaction factors are the determinants of housing satisfaction among households in Uyo Capital City Territory, and in similar Nigerian cities.

Keyword: Housing, Satisfaction, Income, Group, Influence

1.0 Introduction

Housing all over the world has remained an interdependent phenomenon that affects every facet of humanity. The importance of housing satisfaction globally imparts on the social, physical, and psychological wellbeing of every household, irrespective of socio-economic status, color and race. Over the last three decades, Nigeria, like several developing countries, has emphasized affordable housing schemes, but with little success (Ogu, 2002). Nigeria has a population of over 140 million people (PCN, 2006). Considering this figure, to provide adequate and satisfactory housing for Nigerian households is definitely an issue of dire national importance. Housing experts in Nigeria however believe that, more than 50 percent of Nigerians are without satisfactory shelter (Sule, 1982; Gyuse, 1984; Wahab, 2002; and Ogunleye, 2000). Accordingly, the Federal Mortgage Bank of Nigeria, (2010) recommended that by the year 2025, about N56 trillion would be required to provide 16 million public housing units for the low-income group alone in Nigeria.

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The government effort so far was strongly attached to the producers' specifications rather than the end users' satisfaction attributes. In effect, the propensity of a household deriving satisfaction from a housing unit occupied depends on a variety of factors. One is that, policy makers consider all income groups together in housing policy programmes, differences in household income groups notwithstanding. Housing providers often always assume that house seekers are desperately in need of a house, their desired housing satisfaction requirements notwithstanding. Olatubara (1996) confirmed this claim by arguing that, the decisions of policy makers on housing programmes hardly include satisfaction requirements of all income groups, as their evaluation of household units in most housing programmes is not comprehensive.

Nigeria's housing needs is high up to the average rate of 3.0 percent per annum (Ajanlekoko, 2001). This situation is as a result of population growth and rapid urbanization cause by rural-urban migration, which further raised the concern from economic and social stakeholders as its inadequacy is expanding. Going by this Ajanlekoko, (2001) identified housing dissatisfaction as a social problem which attracted the commitment of the Federal Government of Nigeria that fought the scourge through multiplicity of programmes and projects, but the expected results, has not been yielded. This scourge tended to frustrate the housing satisfaction aspirations of many income groups that cannot put up effective demand for satisfactory housing.

For instance, the Nigerian National Housing Policy (FGN, 1999); (FGN, 2004) and National Salaries, Income and Wages Commission (NSIWC, 2010) defined the low income group as all persons whose monthlyincome is below the National Minimum Wage of N18,000.00 or does not exceedN26,000.00 per month for salary Great Level 01 – 06, (that is N306,000.00 per annum). Also all people with income range of N26,000.00 - N87,000.00 per month for salary Great Level 08 – 14, (that is N1,042,408.00 per annum) were defined as medium-income while all people with income range from N147,000.00 per month and above for salary Great Level 15 and above, (N1,767,816.00

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per annum) were defined as high-income group. This amount is however slightly above the United Nation poverty line of US $1 per day, which is equivalent to N170.00 per day. Adedeji and Olotuah (2012) however observed that, for the low income group, about fifty-seven percent (57%) of Nigerian population fall within this range.

The unwholesome condition among different income groups in various Nigerian cities is therefore partly visible or expressed in building alterations and informal housing practices that change dwelling units from their original forms to what seems like forms that are more desirable. Thus according to Ezenagu (2000), most housing programme failed due to the failure of policy makers to distinguish between the attributes of housing satisfaction and effective demand of the various income groups. As Tuan (1972) argued, each class or income group has its own set of values, attitudes, attributes and behavioral routine that should not be ignored in housing programmes.

Therefore, Uyo Capital City is chosen as a case study of Akwa Ibom State because it represents other thirty-one local government areas of the state. It is also chosen because of its overall size, facilities and functions as a state capital. It has the highest concentration of urban population in the south-south region in addition to small land area constantly under competition for other nonresidential land uses, compared with similar state capitals in the same region such as Umuahia, Yenogua, Port Harcourt and Asaba. The state is the center of all commercial, institutional, educational, industrial, religious, political and sociocultural activities which cuts across other eight administrative boundaries and is centrally located from other senatorial headquarters such as Eket and Ikot Ekpene.

It is also one of the fastest developing state capitals in the South-South geopolitical region of Nigeria and has the highest stock of housing in the region. The study area Uyo is related to other state capitals such as Umuahia, Yenogua, Port Harcourt and Asaba where this study could be applied due to its small land area, concentration of urban population and rapid physical development, (UPA 2006). This study therefore is imperative to achieve sustainability in housing satisfaction, whereby housing providers regulate housing activities

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to suit the three income groups by comprehensively identifying and classifying factors that account for housing satisfaction of each income group in Uyo as a case study and for duplication in a similar capital city territory in and outside the region. This research therefore, is on study of housing satisfaction among households in Uyo Capital City , with particular interest on how the various income groups evaluate their housing satisfaction including its internal and external components, either in private or public housing neighbourhoods of Uyo

The Study Area

Uyo Capital City Territory is located within longitude 7° 54" and 8°00" East of the Greenwish and 4° 59" and 5° 14" North of the Equator. The study covers an area of 15 kilometres radius.

The Capital Territory is bounded by Nsit Ibom, Etinan, and Ibesikpo Asutan local government areas on the South, Uruan, and Nsit Atai on the East, Itu, and Ibiono on the North and, Abak and Ibiono Ibom on the West. The territory is centrally located as the administrative center of Akwa Ibom State, which cuts accross six other local government areas administrative boundaries, namely: Etinan, Uruan, Itu, Ibiono, Nsit Ibom, Nsit Atai, Nsit Ubium and Ibesikpo

Asutan. It is easily accessible from other cities like Abak, Itu, Ikot Ekpene, Oron, Eket, and Etinan. The territory can be reached under one hour driving from any part of the state and with improve roads, the time will considerably be reduced. The road from Aba to Calabar on the northwestern flank of the capital territory further promotes the accessibility along the western regional axis of the capital territory.

The creation of Akwa Ibom State on the 23rd of September1987, gave Uyo a new status of becoming a capital city territory as it was the most centralized in relation to other local government headquarters of the new state. The territory is located at the extreme south-south position in the national context, with a major southeast road from Uyo to Oron beach, which provides waterway to Calabar and Republic of Cameroon. The city serves as a major border town harboring security personnel's defending Nigerian and the Cameroonian's waterfronts.

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The territory harbors top management personnel's of Exxon Mobil Nigeria Unlimited, and foreigners due to the security provisions provided at the state capital. As a result, Uyo Capital Territory has expanded after ten years of its creation from the previous 10 kilometers radius area coverage to the presently 15 kilometers radius area coverage from Uyo Plaza, originally known as "Ibom Connection".

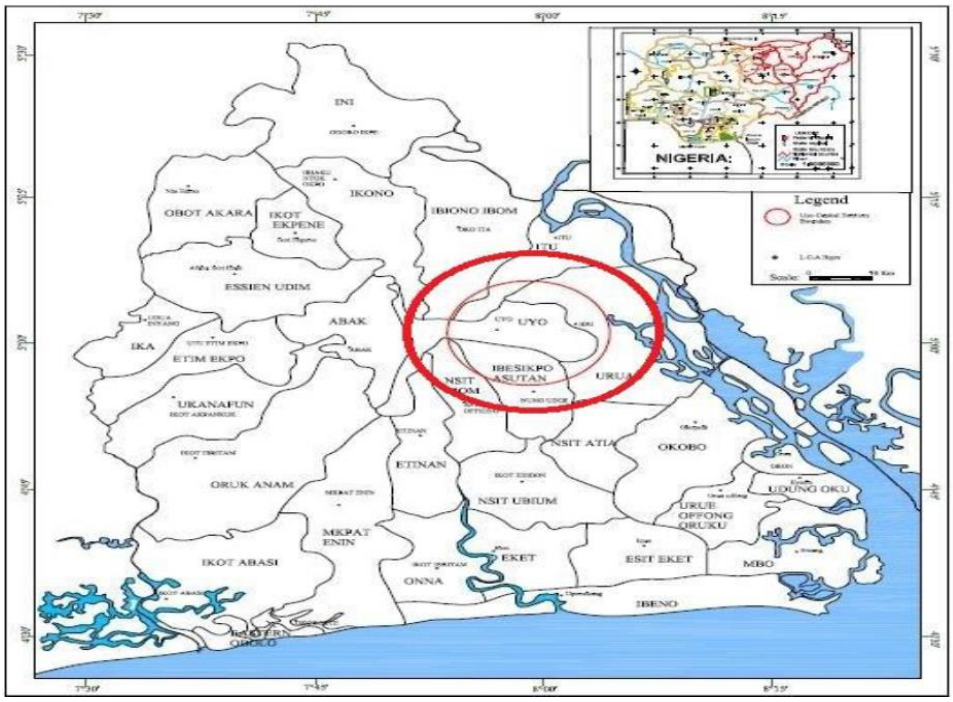


Fig: 1 Map of Akwa Ibom showing (15km) limit of Uyo Capital Territory
Source: *Ministry of Lands, Surveys and Town Planning 2007*

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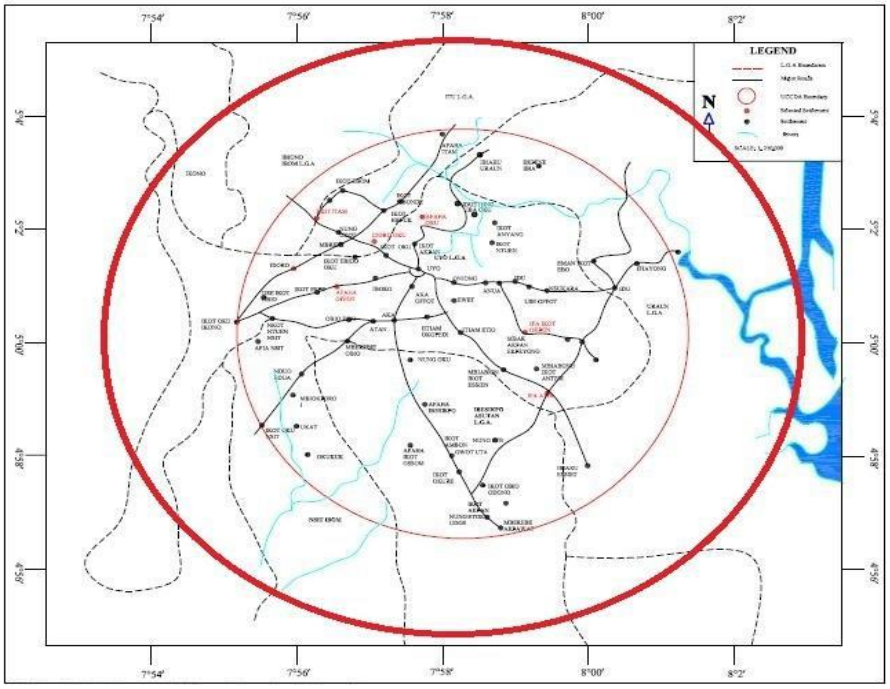


Fig: 2. Map of Uyo Capital Territory Showing 15km Limit
Source: *Uyo Master Plan 2007*

2.0 Methodology

The study adopted a survey design approach for the collection of data. The data used in this study were collected from both secondary and primary sources. Secondary data were mainly from published sources, which included qualitative and quantitative data from previous work on housing satisfaction and related areas. Others included published and unpublished materials such as textbooks, projects, dissertations, newspaper, seminar papers, internet, etc. Centered on the following:

Population of the study area from National Population Commission News Letter, (2006) - (Published).

Base Maps from the Office of the Surveyor General, Uyo (2016) - (Published).

Uyo Capital City Territory Master Plan (2007) – Published.

The unpublished sources were from Housing population from the Akwa Ibom State Property Development Company (AISPDC, 2017), and Housing population from Uyo Capital City

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Development Authority- Government of Akwa Ibom State (2017).

Questionnaires were used for the collection of important information needed to analyze housing satisfaction attributes of the three income groups in the study areas. Twenty-one questions were designed to both the landlords and tenants, which were used to explicit information on the actual satisfaction attributes of the households in the study area. A total of 152 copies of questionnaire were administered to respondents in eight neighbourhoods of Uyo Capital City Territory as will be officially delineated for planning administration purposes.

The sample frame for this study were tenants and landlords household heads from the eight sectors (which are the eight neighbourhoods) of Uyo Capital City Territory.

In other to determine the sample size for this study, two factors were considered: first the margin error which were putted at 2.5% while the acceptable range werie between 0.25 – 4 percent and second, 95% confidence interval.

The formula to estimate sample size for a simple random sampling is given as:

$$n = \frac{Z_2\ \alpha_2}{d_2}$$

Where

Z2 =standard score corresponding to the probability of risk

α2=the standard deviation of the population

d2=specified deviation

The total finite population of the eight sectors (neighbourhoods) for the entire Uyo Capital City Territory base on (NPC, 2006) population result was 305,961 people. The projected population from 2007 to 2017 at an annual growth rate of 1.018% for Uyo as an urban center (NPC, 2006) was 365,716 persons. Thus the total household population that was used for this study was 60,953 households derived by dividing 6, representing official national average household size in Nigeria by the projected population of 365,716. The sample frame for each neighbourhood was derived by dividing the projected population for each neighbourhood by 6. The sample size were then be determined using Williams (1978) formula as was adopted by Kerlinger and Lee (2000).

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The formula is given as:

$$S = \frac{n}{1 + n/N}$$

Where: S = Sample size

n = The proportion of households population that will be = sampled which is 0.25 percent.

N = The total number of households

$$S = \frac{152}{1 + 152/60{,}953}$$

$$\frac{152}{1 + 0.0024937}$$

$$\frac{152}{1.0024937}$$

152

A total of 152 households representing 0.25 percent of the sample frame of 60,953 households drawn from the eight sectors of Uyo Capital Territory were therefore sampled. This formula was also used to determine the sample sizes of the study area of Jiburum, (2007), Ubani, (2009) and Nwachukwu, (2010). Consequently, in this study, 0.25 percent of the total population of the eight sectors of Uyo Capital Territory (152) were chosen as an appropriate proportion.

The above formula therefore produced a total sample population of 152. This represented the sample size and respondents to the questionnaire. The study area, Uyo Capital City Territory was stratified into eight existing neighbourhoods (sectors). Each stratum represented a sector of the entire Capital Territory, which cuts across six other local government areas administrative boundaries, namely: Etinan, Uruan, Itu, Ibiono, Nsit Ibom, Nsit Atai, Nsit Ubium and Ibesikpo Asutan. The technique of stratification was employed in the process of sample design because it provided increased accuracy in sampling estimates.

Stratification did not imply departure from probability sampling. The population were divided into sub-populations called strata (represented by sectors) and questionnaires were administered within these strata's (districts) of each sector. The sampled estimate of household population parameters for the study was finally obtained by collating information's from each of the stratum (sector) of the Capital Territory. Proportionately, a sector containing a given percentage of the elements in the population was represented by

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the same percentage of the number of the sampled elements.

3.0 Analysis and Discussions

Satisfaction with Access to Housing and House Ownership

Landlord and Tenant House Ownership Statuses

There was need to determine the landlord and tenant house ownership statuses among the respondents. Table 1 showed that among the 138 respondents, 64 of the respondents, representing 46.20% of the respondents' were landlord household heads and 74 of the respondents, representing 53.8% were the tenants' household heads.

The data on table 4.12 revealed that 53.8% of the respondents, representing tenants' household heads were renters probably which might have needed to own their own houses. This indicated the inadequacy of the public distributive system to distribute housing resources to tenants' households of various income groups in order to attain their housing satisfaction level.

Table 1. Landlord and Tenant House Ownership Statuses

Landlord and Tenant	Frequency	Percent
Owner Occupier	64	46.20
Tenant Occupier	74	53.80
Total	138	100.0

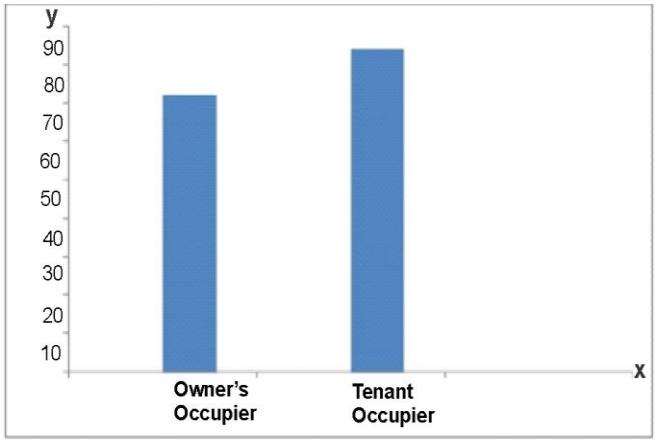


Figure 3. House Ownerships Status of the Respondents
Source: Field Survey 2018

Reasons for Tenant's Household inability to own a house

The data on table 2 shows that among the 74 tenants respondent, 40 tenants respondents, representing 29% of the respondents had difficulties in owning a house due to low income level. About 10 tenants' respondents, representing 7.3% could not own houses due to unemployment and 70 respondents, representing 50.3% could not own houses due to high cost of urban land. However, 87 of the

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tenants' respondent, representing 10.4%, could not own a house due to high cost of building materials while 25 of the respondents, representing only 3.0% of the tenants respondents attributed their inability to own a house to poor housing locations within the study area. The revelation from table 2 showed that, 50.3% of the tenants' respondents represented households' protesting against high cost of urban land. The table also indicated the group of tenants' households which needed houses to attain their required satisfaction level in the study area. Therefore, the reliability of this result was not doubtful.

Table 2. Reasons for Tenants' Respondent inability to own a house

Reasons for Tenants	Frequency	Percent
Income	22	29.0
Employment	5	7.3
Cost of land	37	50.3
Building materials	8	10.4
location	2	3.0
Total	74	100.0

Source: Field Survey 2018

Tenants' Savings Initiatives to attain House Ownership Status

Table 3 showed that among the 74 tenant respondents, 42 of the respondents representing 30% made monthly savings initiatives toward house ownership; while about 6 respondents, representing 4.4% sub-scribed to housing loan to buy their own houses. About 16 tenants respondents, representing 12% sub-scribed to cooperative, 1 respondent tenants, representing 0.4% borrowed from friends, 2 respondents, representing 1.2% sub-scribed to staff housing scheme and 71 respondents, representing 52% of the respondents made no attempt at all.

The implication of this result is that, 52% of the tenants' household heads spend more on others family budgets and less towards house ownership initiatives. This is an indication that the average savings of household heads in the study area toward house ownership are relatively low and therefore the result was good for the study.

Table 3. Tenant Savings Initiatives to attend House Ownership Status

Tenant Savings	Frequency	Percent
Monthly saving	22	30
Housing loan	3	4.4
cooperatives	9	12
friends	1	0.4
staff scheme	1	1.2
none at all	38	52
Total	74	100.0

Source: Field Survey, 2018

Respondent Tenants Satisfaction with Access to Public Housing

Effort was made to determine the level of housing satisfaction with the tenants' respondent accessibility to public housing. As

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shown on table 4, of the tenants' respondents, 25% tenants represented those which had fairly high access, about 36 of the tenants' respondents represented 49% of those that had low and 19 of the tenants', represented 26% of those that had very low access to public housing. The aggregate 49% tenants' respondent with low and very low accessibility suggests problem of gaining easy access to public housing.

Table 4. Tenants Satisfaction with Access to Public Housing

Tenants Satisfaction	Frequency	Percent
low	19	25
very low	36	49
Total	19	26.
	74	100.0

Source: Field Survey, 2018

Tenants Satisfaction with Access to Private Housing

Furthermore, the level of tenants' household satisfaction with the accessibility to private housing was assessed. As shown in table 5, (26%) of the respondent tenants responded very high, 39 of the respondents, representing 53% responded high, 8 of the respondents, representing 10% responded fairy high and 6 of the respondents, representing 8% responded low and 2 (3%) recorded very low. The implication was that the 26% and 53% of the tenants' respondents respectively with high and very high levels of satisfaction responses, (aggregately 79%) suggest that it was easier to gain access to private housing than through the public source. However, despite the easy access to private housing as represented by 79% aggregate tenants' respondents score, affordability still constituted a problem as revealed by 52% responses on table 4. Furthermore, the price of the private housing suggest affordability problem due to the influence of the prevailing market forces.

Table 5. Tenants Satisfactions with Access to Private Housing

Tenants Satisfactions	Frequency	Percent
Very high	19	26
High	39	53
Fairly high	8	10
Low	6	8
Very low	2	3
Total	74	100.0

Source: Field Survey, 2018

Tenants Satisfaction with Access to Official Quarters

Table 6 show that among the 74 respondents tenants, 7 representing 9% of the respondents scored access to official quarters very high, 7 of the respondents, representing 10% scored high, 10 of the respondents, representing 13%

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scored fairly-high, 20 of the respondents, representing 28% scored low and 30 of the respondents, representing 40% scored very low.

As revealed on Table 6, 9% and 10%, the tenant's respondents that scored access to official quarters very high and high respectively suggests the existence staff quarters within the study area. The leftover 81% of fairly-high and low respondents, represented those with moderate access to official quarters. This is due to the urban setting of the study area where official residential quarters do exist for some corporate staff, thus the reliability of the result was not doubtful.

Table 6. Tenants Satisfaction with Access to Official Quarters

Tenants Satisfaction	Frequency	Percent
Very high	7	9
High	7	10
Fairly high	10	13
Low	20	28
Very low	30	40
Total	74	100.0

Source: Field Survey, 2012

Landlord's Satisfaction with Use of Foreign and Local Building Materials

Table 7 (a) show that among 64 respondents, 17 respondents, representing 27% of the landlord respondents who were very highly satisfied with the use of foreign building materials, about 32 respondents, representing 50% were highly satisfied and 8 respondents, representing 12%, were fairly satisfied. 4 respondents, representing 6% had low satisfaction, 3 respondents, representing 5% very low satisfaction.

Similarly, tables 4.18 shows that among 64 landlord respondents, 8 respondents, representing 13% of the respondents, patronized local building materials and 10 respondents representing 15% with high responded. 18 respondents with 28% responded to low while 28 respondants with 44% responded to very low.

The essence of table 7 (a)-(b) suggests show the use of foreign and locally produced building materials influence housing satisfaction level in the study area. The implications of these results show that, 27% and 50% (aggregately 77%) were those with high tendency to patronize foreign building

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materials while 72% aggregately were the respondents that might have preferred local building materials. Implicitly, it reveals demand for quality housing within the study area, thus the result was reliable.

Table 7 (a) Landlord's Satisfaction with Foreign Building Materials

Landlord's Satisfaction	Frequency	Percent
Very high	17	27
High	32	50
Fairly high	8	12
Low	4	6
Very low	3	5
Total	64	100.0

Source: Field Survey, 2018/ Table 12

Table 7 (b) Landlord's Satisfaction with Local Building Materials

Landlord's Satisfactions	Frequency	Percent
Very high	8	13
High	10	15
Fairly high	18	28
Low	28	44
Total	64	100.0

Source: Field Survey, 2018

Landlord's benefited from Public Housing Programmes

Table 8 shows that among 64 landlord respondents, 3 respondents, representing 5% of the landlord respondents benefited from site and services housing scheme. About 4 of the respondents, represent 6% benefited from staff housing, 2 of the respondents, represent 3% benefited from housing loan, 4 of the respondents, represent 7% benefited from cooperatives and 51 of the respondents, representing 79% benefited from none.

In addition, table 4.19 revealed that 79% of the landlord respondents represented households who did not benefit at all from any of public housing schemes. This result suggests poor housing accessibility in the study area. It also suggests the inadequacy of the public sector housing to provide the necessary enablement to households in the study area to develop their own houses and attend their satisfaction level.

Table 8. Landlord's Benefited from Public Housing Programmes

Landlord's Benefited	Frequency	Percent
Site & serv.	3	5
Staff housing	4	6
Housing loan	2	3
Loan from coop	4	7
none	51	79
Total	64	100.0

Source: Field Survey, 2018

Landlord's Satisfaction with Public Constructed Housing

Table 9 shows that among 64 respondents, 2 of the landlord respondents, representing 3%, were not satisfied with the public constructed

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housing attributes because of the low standard of houses produced.

About 8 of the respondents, representing 12% were not satisfied due to poor design, 45 of the respondents, representing 71% were not satisfied because allocation of public constructed housing favored only high income households while 9 respondents, representing 14% of the respondents were dissatisfied with the locations of public constructed housing estates in the study area.

Table 9. Landlord's Satisfaction with Public Constructed Housing

Landlord's Satisfaction	Frequency	Percent
below standard	2	3
Design unsatisfaction.	8	12
Favour high income	45	71
Unsatisf location	9	14
Total	64	100.0

Source: Field Survey, 2018

Reasons for Landlord's Inability to Benefit from Public Housing

The study examined the landlord respondents' inability to benefit from public housing programmes in the study area. Table 10 shows that 3% of the respondents said that constructed public housing units were sub-standard. Moreover, 12% were dissatisfied with the housing design while 71% allocations favored high-income group, because this group could put up effective demand for public housing allocations in the study area. However, 14% were dissatisfied with the housing locations within the study area.

Table 10. Reasons for Landlord's Inability to Benefit from Public Housing

Reasons for Landlord's	Frequency	Percent
below standard	2	3
Design unsatisf.	8	12
Favour high income	45	71
Unsatisf location	9	14
Total	64	100.0

Source: Field Survey, 2018

Selection of Primary Housing Satisfaction Determining Variables:

Emphasis was placed on identification of housing satisfaction variables used in testing of hypotheses 1 and 3, and for answering research questions 1 and 3 respectively. The hypotheses were as well tested. In the study, 66 primary housing satisfaction variables were identified. However, they were later transformed into a fewer orthogonal secondary variables for better management of the data.

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Analysis of the 66 Primary Housing Variables

Principal Component Analysis (PCA) was used to compress statistically the identified 66 primary housing satisfaction variables into 14 orthogonal dimensions. The 14 dimensions derived formed the secondary variables (factors). The 138 by 10 data matrix was used and the Varimax Rotation was computed to ensure proper alignment of coding of variable on a particular factor. Their respective Eigen-values were obtained and the 14 dimensions were selected in their order of importance. It is worth to note that all the 66 variables were considered based on the eight assumptions of Principal Component Analysis (PCA) that:

Variables included were metric or nominal leveled.

The sample size was greater than 50

Bartlett's test conducted had a minimum requirement of 0.50 for overall result. This means that, the test of sphericity was statistically significant as variables with measures of sampling adequacy less than 0.50 were removed. Variance criterion were not less than 60%

The communality value for each variable was not less than 0.5 variance explained. That implied that, the overall measure of sampling adequacy was 0.50 or higher.

No variable had complex structure in Rotated Component Matrix (Varimax).That means no variable had more than one value above 0.5.

The ratio of cases to variables was 5 to 1 or larger.

None of the component has only one variable in it.

But from the initial output, five variables were excluded and they were:

Height of ceiling	P2	438
Size of bed rooms	P3	45
Bathroom design	P9	430
Fire wood kitchen	P10	490
Building setback from the fence	P35	432

Variables (i – v) namely height of ceiling (P2) (.438), size of bed rooms (P3) (.458), bathroom design (P9) (.430), fire wood kitchen

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(P10) (.490), and building setback from the fence (P35) (.432) were excluded. This is because they recorded below 0.50 in the Rotated Component Varimax (RCV), thus did not meet PCA criteria that each variable must record above 0.50.

The remaining 61 variables displayed on the communality table had values of .500 to .986, and therefore met the PCA criteria already stated above.

The Principal Components Analysis factors extracted therefore formed the secondary variables (F1 – F14) used in the subsequent analysis. It is important to mention that factor scores for each of the 138 un-weighted cases within each of the quantitatively identified secondary variables were identified. This provided answers to hypothesis one which stated that, ‘’housing satisfaction among the various income groups (low, medium and high) cannot be identified and classified in Uyo Capital City Territory.’’

Table 11. Extraction of Fourteen Housing Satisfaction Factors in their order of Importance

S/No	Factors	Component Names
1	Factor 1	Architectural/Neighbourhood Infrastructures
2	Factor 2	Convenience/Recreational
3	Factor 3	Housing Amenities/Aesthetics
4	Factor 4	Public Facilities and Security
5	Factor 5	Community Facility/Comfort
6	Factor 6	Housing Investment Reward
7	Factor 7	Housing Materials/Design
8	Factor 8	Health Factors
9	Factor 9	Protection against Hazard
10	Factor 10	Functional Housing Amenities
11	Factor 11	Ease of Movement/Leisure
12	Factor 12	Housing Facilities
13	Factor 13	Structural Stability/Facilities
14	Factor 14	Cross Ventilation Factor

Source: Authors' Field Survey 2013

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Table 12. Groupings of the Fourteen Housing Satisfaction Secondary Factors

Component Names	Identified Variables	Loading
FACTOR-1- Architectural/Neighbourhood Infrastructures	32	.986
Availability of parking space	P53	.986
Neighbourhood reputation	P62	.986
Ceiling condition	P17	.986
Operational of plumbing fitting	P20	.986
Location and size of balcony	P36	.986
Level of privacy in the house	P44	.986
Nearness of place of worship	P52	.986
Rate of housing deterioration	P11	.986
Numbers of bathroom	P28	.986
Drainage system	P45	.986
Nearness of children school	P55	.986
Plumbing conditions in the house	P63	.986
Storage facility	P21	.986
Day light brightness of house	P29	.940
Landscape of streets	P25	.922
Street Design	P7	.922
Easiness of house maintenance	P49	.922
Level of Neighbourhood Security	P37	.922
Aesthetical appearance of the house	P39	.882
Erosion effect	P57	.882
Source of water	P27	.882
Nearness to place of work	P51	.829
FACTOR 2- Convenience/Recreational	P8	.981
1. Toilet design	P26	.981
2. Window materials	P56	.981
3. Availability of play ground	P38	.981
4. Emergency/escape route		
5.Nearness to recreational	P50	.802

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facilities		
FACTOR-3-Housing Amenities /Aesthetics		
1. Quality of floor materials	P19	.847
2. Security system in the house	P33	.815
3. Cost and effort for keeping the house	P48	.815
4.Visual aesthetics of neighbourhood	P66	.815
5. Water pollution	P24	.791
FACTOR 4- Public Facilities and Security		
1.Adequate on-street bay	P40	.936
2.Availability of public transport	P58	.936
3.Nearness to Police Station		
4.Availability of private space	P41	.925
	P59	.925
FACTOR 5-Community Facilities/Comfort		
1. Roof leakage	P64	.836
2. Nearness to market	P46	.836
3. Numbers and positions of electrical points	P5	-.513
FACTOR 6- Housing Investment Reward		
1.Availability of exit door	P65	.899
2.Getting value for money spent on housing	P47	.899
3.Open spaces for recreation	P34	-.504
FACTOR 12- Housing Facilities		
1. Numbers of toilet	P13	.831
2. Gas kitchen design	P12	.724
FACTOR 13-Structural Stability and Facilities		
1.Performance of foundation	P4	.698
2. Street lighting	P30	.583
3.Indoor air quality	P22	.575
FACTOR 14- Cross Ventilation Factor		
1.Noise pollution	P23	.744
2.Location of bed rooms	P6	.576

Source: Field Survey 2018

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Note that the factor scores were weighted averages of the variables, which were weighted according to their factor loadings. The factor scores of the 14 compressed variables were aggregated to form the aggregate variable (Aggregate Satisfaction Score) that was used for testing hypotheses 1, 2, 3, 4 and 5. In other words;

$ASS = \sum(f1 + f2 + f3 \ldots\ldots\ldots\ldots f14)$

Where: ASS = Aggregate Satisfaction Score

Factor 1 (Architectural/Neighbourhood Infrastructures)

Factor 2 (Convenience/Recreational)

Factor 3 (Housing Amenities/Aesthetics)

Factor 4 (Public Facilities and Security)

Factor 5 (Community Facility/Comfort)

Factor 6 (Housing Investment Reward)

Factor 7 (Housing Design)

Factor 8(Functionality and Aesthetics)

Factor 9 (Health Factor)

Factor 10 (Functional Amenities)

Factor 11 (Ease of Movement/Leisure)

Factor 12 (Housing Facilities)

Factor 13 (Structural Stability/Facilities)

Factor 14 (Cross Ventilation Factor)

Source: Field Survey 2018

4.0 Conclusion and Recommendations

This study identified housing satisfaction factors as the major determinants of household housing satisfaction in Uyo Capital City Territory, Nigeria. The major findings of the study show that housing satisfaction factors namely: architectural and neighbourhood infrastructures, convenience and recreational, housing amenities and aesthetics, public facilities and security; community facility and comfort, housing investment reward, housing materials and design, functionality and aesthetics, health considerations, functional housing amenities, ease of movement and leisure, housing facilities, structural stability and facilities and cross ventilation factor, are very strong determinants of housing satisfaction attributes of Uyo and similar Nigerian cities.

The significant differences of housing satisfaction among the three income groups attested to the fact that, housing satisfaction attributes differ in the study area Uyo and in Nigeria.

The study strongly recommends the adoption of the fourteen identified and classified housing satisfaction factors namely: architectural and neighbourhood infrastructures, convenience and recreational, housing amenities and

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aesthetics, public facilities and security. Others are; community facility and comfort, housing investment reward, housing materials and design, functionality and aesthetics, health considerations, functional housing amenities, ease of movement and leisure, housing facilities, structural stability and facilities and cross ventilation, for the forecasting of housing policy programmes in Uyo as well as in other similar Nigerian cities as a control measures for future housing development programmes. This will assist to provide sustainable remedy to the problems of housing satisfaction that the nation-housing sector has been facing for the past thirty years.

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