RURAL – URBAN DIFFERENTIAL IN HOUSING CHARACTERISTICS IN NIGERIA: EMPIRICAL EVIDENCE.

E. C. NWOGU AND I. S. IWUEZE

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ABSTRACT

This paper discusses housing characteristics according to rural – urban locations in Nigeria. The ultimate objective is to examine the factors influencing housing needs and housing provision which may be relevant in the formulation, implementation and monitoring of future housing programmes and policies. Secondary data drawn mainly from the 1981/82 NFS, 1991 Population Census, the 1990, 1999 and 2003 NDHS were analysed using simple descriptive statistics. The results show that housing situation in Nigeria is characterized by acute shortage of housing and housing facilities; especially in the rural areas and over-use of the available ones, among others. Some of the constraints to provision of housing identified include lack of sustained effort at rural development, difficulty in land acquisition, adverse demographic, socio-economic and cultural conditions within and outside the country and paucity of accurate and reliable data on housing needs and housing provision among others. Demographic characteristics are the major determinants of housing needs of a population. Therefore, a conceptual framework, representing the perceived relationship between population variables and housing needs has been proposed. This could enhance the planning and implementation of appropriate programmes and strategies for provision of housing and housing facilities for both the rural and urban residents.


1.0 INTRODUCTION

One of the basic needs of man is housing and the provision of decent and adequate housing has been acknowledged as an integral part of social responsibilities. Housing refers not only to physical structures but includes all necessary services, facilities, equipment and devices needed or desired for physical and mental health and social well-being of the family and individual [Ohadike (1988)]. In other words, housing means more than the construction of standard dwelling units. The primary purpose of housing is to provide shelter, privacy and security for the occupants. Housing also provides the occupants access to income and employment, raises efficiency of other investments and increases productivity through the effects which improved housing condition has on morbidity and health, labour stability etc. Housing serves as a centre of a family’s total residential environment, a focus of economic activity, a symbol of achievement and social acceptance, as element of urban growth and income distribution. Housing engenders stable family life, enhances social identification and prestige and reduces such social vices as juvenile delinquency, moral laxity, criminal propensities and hooliganism [Koshoni (1978), Nwagwu (1985), Ohadike (1988) and Hanson (1992)].

Poor nutrition and poor housing are major causes of high morbidity and mortality among the poor in the developing countries. Diseases and low expectation of life are associated with poor housing, overcrowding, poor drainage, water supply, bathing and toilet facilities, poor waste disposal arrangement and development of slums and uncontrolled settlements. Ohadike (1988) quoted Edwin Chadwick (1842) as saying that the improvement in health that accompanied improvement in housing and sanitation in Western countries during the industrial revolution occurred long before most of the effective treatments for diseases were discovered.

In recognition of the importance of decent and affordable housing for every human being, the United Nations organized the Habitat Conference of Vancouver in 1976 and declared 1987 as the International Year of Shelter for the Homeless (IYSH). In line with the objective of that conference, individual countries have been taking some steps to improve the housing conditions and needs of their citizens. In Nigeria, provision of housing facilities has been receiving increasing attention from both the States and Federal Governments [NPC (2004a)]. From almost a total neglect of the housing sector in the first two National Development Plan (NDP) period 1965 to 1974, government moved to the 1972 National Housing Programme which planned to build 59,000 housing units in Lagos and 4000 in each of the remaining eleven State capitals. Then in the third NDP (1975 – 1980), the Federal Government budgeted the sum of N2.6 billion for housing and accepted housing development as part of its social responsibilities. Government’s specific strategies include direct construction of housing units for letting at subsidized rates, expansion of credit facilities to enhance private housing construction and increased investment in domestic production of building materials. Government also planned to provide 40,000 housing units per annum from 1979 to 1983 and budgeted the sum of N1.9bn for housing in the fourth NDP (1980 – 1985). The 1991 New National Housing Policy provided for a mandatory National Housing Fund requiring all Nigerians earning at least N40000.00 per annum to contribute 2% percent of their monthly incomes for housing.

Housing condition, especially in developing nations, is influenced by a number of factors. Some of these factors are discussed in Section 2. Some studies have also revealed that housing condition also depends on location (rural or urban). UN (1973) observed that the volume and types of housing in rural and urban areas may vary with varying levels of urbanization. This is because of differences in standards and requirements for housing and in the demographic composition of their population. Housing sector in urban areas is also closely related to such other aspects of urban environment as transportation, sanitary services and other public utilities. This, therefore, calls for proper coordination between housing programmes and planning for other facilities. While emphasizing on the differences in rural and urban housing requirements, Ohadike (1988) pointed out that while shortfall in housing stock may be a critical problem in urban areas, it may not be as critical in the rural areas as a problem of health and environmental degradation. Some have also argued that while the major problem in urban areas is the shortage of housing units with the associated overcrowding and squalid environmental conditions, the problem in the rural areas is
largely that of poor quality housing reflected in unsafe and poor ventilated structures that are lacking services like portable water and electricity supply among others. The structures of the housing units in the rural areas is usually poor and lacks permanency, especially the roof that is mostly made of wood and thatch and the floor mostly made of mud, sand and animal dung. Rural houses also lack adequate number of rooms for sitting, sleeping, cooking and for domestic animals. Some times, these animals sleep in the same house as members of the households with all the possible menace to human health (Ohadike (1988) and FOS (1996)). Sometimes the best that may happen is for the domestic animals to be housed in the kitchen. In this study, the status of housing and housing facilities in the rural areas in urban areas in Nigeria has been examined in Section 3. In discussing the housing situation in Nigeria secondary data from the 1981/82 Nigeria Fertility Survey (NFS), 1991 Population Census and the 1990, 1999 and 2003 Nigeria Demographic and Health surveys (NDHS) as well as data from other supplementary sources were used. The data were analysed using simple descriptive statistics such as mean percentages and cross tabulation. Demographic composition of the population is the most important criteria for assessing housing needs. The relationship between population and housing facilities is greatly affected by the characteristics of the population. This relationship also helps to determine the type of data needed for effective planning and sustainable development. In Section 4, the nature of this relationship between population and housing needs has been examined and illustrated, among other recommendations.

2.0 FACTORS AFFECTING HOUSING CONDITION

A number of factors have been identified to be responsible for housing situation in Nigeria, as in many developing countries. These include lack of adequate government attention to housing needs, lack of appropriate housing standards and master plan and poor enforcement of the existing ones. Others include lack of commitment towards the implementation of rural development programmes, difficulty in land acquisition, low household income arising from the general economic depression, high cost of building materials and labour, lack of accurate data for determining housing needs and adverse demographic characteristics (size, structure/composition, distribution and change over time). UN (1973), Ohadike(1988) and NPC (2004a) have acknowledged the adverse effects of lack of adequate government attention to housing needs in most developing countries. Ohadike (1988) observed that, apart from government's low investment into the housing sector, they have done too little to attract private investment and in terms of modifying the existing regulations to promote low-cost housing and self-help programmes in regulating rising urban land values, rents and housing construction costs. There are no completely satisfactory criteria for allocation of resources to housing. Housing has frequently been assigned a relatively low priority in the planning of social and economic development. UN (1973) attribute this situation to the low and slow rates of returns to the huge investments involved in residential construction and noted that this factor weighs heavily in developing countries where capital resources are limited. In Nigeria, Adeyi (1978), Nwagwu (1985) and FOS (1996) noted that until recently Federal and State Governments have contributed little to the provision of residential houses for the citizens. Positive government involvement in housing provision started in 1972 when the Federal Government voted N165m for housing in Nigeria's urban centres. In the 1975-1980 NDP Federal government budgeted for about 200,000 housing units for the citizens. However, only about 15 percent of this target figure was achieved at the end of the plan period. Furthermore, only about 20 percent of the planned target was achieved at the end of the 1979 - 1983 plan period. The housing programme of the fourth NDP (1960 – 1985), the 1991 National Housing Policy and the 1994 National Housing scheme failed because of a combination of political and socio-economic constraints. For example the Structural Adjustment Programme (SAP) introduced in 1986 raised cost of housing out of the reach of most Nigerians. Most Nigerians also, could not afford the mandatory contribution of 2.5 percent of their monthly salary required under the 1991 Housing policy due to low-income while inflation had rendered the cost of the houses in the 1994 National Housing scheme even before the construction started (FOS (1996)). The cumulative effect of these unrealized housing targets is the acute shortage of housing units being experienced today. Various rural development programmes have been initiated but little or no efforts have been made to sustain them. The Directorate for Food, Road and Rural Infrastructure (DFRRI) is one of the programmes that initiated to address the problems of rural development but could not be sustained to achieve its objectives.

Another problem is lack of housing standards and building codes. According to Ohadike (1988), the building codes in use in most developing countries are cumbersome to apply or completely out of date as most of them have not been reviewed and revised. If the existing building codes are no appropriate building by-laws, zoning regulations and site planning. Where they exist, they are hardly enforced. The result is that so many towns are built without basic plans, overcrowded and lack basic services. The demolition exercise going on in Abuja and other urban centres as well as the rampant cases of collapsed buildings in various parts of the country could have been avoided if appropriate building regulation had been enforced.

Land acquisition, especially in urban areas is another major constraint to the realization of housing development. Ohadike (1988) had observed that many housing projects are unable to start when planned due to unavailability of land when it is needed. The cost of land acquisition has gone beyond the reach of most urban and rural dwellers. A Nigerian monitoring of the Nigerian State was quoted as having acknowledged that land acquisition is actually a very serious constraint to rapid expansion of housing in his 1977 / 78 budget broadcast. In Ghana, Hanson (1992) observed that there are more social and psychological than financial attachments to land. As such, even when the landowners do not have the resources to develop their land they are unwilling to part with it. Besides the high cost of land acquisition, the procedure and securing of building permit are very onerous, slow and expensive. For example, under the Imo State Decree 3 of 1993, land registration, which cost about N21.00 in 1987, cost about N1000.00 in 1996 and about N1500.00 in 2000.

Poor household incomes and the rising cost of construction and building materials also contribute to housing problem. The poor household income is as a result of the general economic depression and prevailing high interest loans. Various government loan arrangements have benefited the high-income and elite groups more than the low-income groups. In Nigeria, the lending conditions and administrative procedure of many banks have been made so stringent, slow and frustrating that their services became difficult to secure by the Nigerian masses. FOS (1998) revealed that one major problem of housing was the associated with high interest rates on mortgage. Koshoni (1978) and NPC (2004a) also acknowledged lack of capital, among other factors, as the constraints to housing development.

The rising cost of building houses and of building materials is due to high inflation rates and the heavy reliance on imported or semi imported building materials. Koshoni (1978) noted that while efforts are being made to address other problems of housing in Nigeria, the shortage and high cost of building materials are likely to remain for a long time unless immediate solution is available. Till today, the problem has remained with us. Presently, a bag of cement costs about N1500.00, a bundle of corrugated roofing sheets costs
between six and eight thousand Naira while a trip of sand for construction of houses costs about N40,000.00 within and around most state capitals in the Southeastern part of the Country. The labour costs of construct, n, provision of water, toilet facilities, standard waste-disposal arrangement are quite exorbitant and beyond the reach of most Nigerians. Adeniyi (1978) observed that attempts to control the price of cement since 1965 appear not to have been successful as the price of cement keeps rising as a result of increasing demand for housing and other construction activities. The cost of other building materials and workmanship are not easily controlled given the increasing demand for building materials (most of which are imported) and the prevailing adverse economic condition.

Apart from the high cost of housing construction, the cost of renting accommodation is also very high. In most parts of the country, the cost of renting one room apartment ranges from about N1000.00 to more than N10,000.00 per month. To rent a three-bedroom apartment, one needs a little less than N10,000.00 to well over N20,000.00 per month. Various rent control measures have failed to achieve their purpose because rent on any property is related to the initial cost and the consequent amortization rates [Adeniyi, (1978)].

Another factor that influences housing situation and perhaps a major determining factor are adverse demographic characteristics of the population. Large household size, according to NPC (2004a), is a feature of developing countries arising from high rate of population growth and the type of family and social organization prevalent in Africa. And the higher the rate of population growth, the faster the rate of increase in housing needs. Currently, the Nigerian population is estimated to be growing at the rate of about 2.9 percent per year [NPC (2004b)]. This high rate of population growth is as a result of high level of fertility in relation to mortality and migration. In Nigeria, available evidence shows that fertility level is quite high and much higher in rural than urban areas [NPC (1984), FOS (1992) and NPC (1998 2000 and 2004)]. The required size of dwelling unit of a household increases with the birth and growth of children and later decreases when children leave home and marriages dissolved through death of one spouse, divorce or separation (UN 1973)]. Nuptiality variables such as number of persons marrying, the age at which they marry and marital stability affects housing needs directly and indirectly. UN (1973) has noted that apart from those of unmarried persons living by themselves, new housing needs normally arise at the time of marriage. Fertility level, which ultimately leads to population growth, depends to a large extent on these nuptiality variables. In Nigeria, marriage is early, universal and highly stable. These, coupled with low use of modern methods of contraception, have kept fertility level and population growth rate high and therefore, increased the housing needs.

Available evidence from NPB (1984), FOS (1992), and NPC (1998, 2000 and 2004) indicates that the adverse fertility, nuptiality variables and contraceptive use are worse in the rural than urban areas.

Migration, especially rural to urban, affects housing needs through its influence or redistribution of population. Rural-urban migration may be attributable to the concentration of administrative, commercial and industrial activities as well as social amenities in a few urban areas. The 1970 industrial survey by FOS revealed that more than 75 percent of all industrial establishments in Nigeria were sited in the then 12 state capitals. This concentration of activities in few urban areas creates a demand for jobs available in those areas. This, in turn, leads to rapid urban population growth and the consequent housing shortage. This movement affects mainly those in the age range 15 – 44 years. This high concentration of population in the reproductive age range coupled with high fertility rate is responsible for high urban population growth rate. Migration, especially rural-urban, affects the size, structure and distribution of population and hence the housing needs.

Other demographic, social, economic and cultural characteristics also affect the housing needs of a society indirectly through the influences on the population size, structure, distribution and growth. About 50 percent of Nigeria population is under 18 years of age. The African socio-cultural organization places on the heads and income-earners of households the responsibility of accommodating them, even when they have started to work. This, according to Nwagwu (1985), may mean that demand for housing is minimized. However, this may also lead to unusually large household sizes. Ohadike (1988) noted that the fact that this high-density living does not usually lead to any serious social disruption means that the situation may continue to exist as far as the socio-cultural factors which nurture the extended family system exist and as long as the resources for development of housing to the required level and standard remain scarce. The quantity and quality of housing needs of a household also change with changes in the characteristics of the members. For instance, increases in the levels of education and income status of members may lead to increase in the housing needs of the household.

Political stability, weather conditions and distribution of social infrastructure, industrial, commercial and administrative activities also affect housing needs through their influences on population redistribution and on components of population change. The perceived concentration of employment opportunities in a few urban centres has led to high concentration of population in the age bracket 15 – 44 years in them. This carries along with the problems of the population of the reproductive age group and housing needs. Adverse economic and weather conditions and political instability have also led to immigration of illegal aliens into Nigeria, mostly, from neighbouring ECOWAS countries, thus worsening the housing situation in the country. Many Nigerians and these illegal immigrants could be seen using rented shanties, the base of flyover bridges and pavements of public buildings as their shelter.

### 3.0 Housing Situation in Nigeria

Available evidence shows that housing situation in Nigeria, like in most developing countries, is characterized by acute shortage of housing units, deterioration of available ones and poor housing and environmental conditions, especially in the rural areas. The shortage of housing units is manifested in overcrowding, over-use of available social amenities, development of slums and uncontrolled settlements, large population living in uncompleted buildings, under flyover bridges and pavements of public buildings. Deterioration of existing structures arise because of lack of maintenance, high incidence of utilization, environmental degradation and poor quality of building materials [UN (1973), Ohadike (1988), Hansson (1992), NPC (2004)]]. These problems have existed for a long time but have worsened in the recent times as a result of adverse demographic socio-economic and political conditions. From the results of the 1972 / 73 survey of housing conditions in ten selected urban centres in Nigeria, Adeniyi (1978) observed that at least 41 percent of all households lived in one room apartment while the mean number of persons per room was at least two in all except two and a mean household size of 3.5 persons. Ohadike (1988) quoting the 1977 / 78 sample surveys in Addis Ababa and Lagos, Nigeria, stated that over half of the households in Lagos lived in one room while the per capita rate ranged from over two persons per room in the better-off districts to just a little over one person in others. The survey also revealed an average occupancy rate (number of persons per room) of 3.7 persons per room.

Results of more recent surveys shown in Tables 2.1 and 2.2 do not show any substantial improvement in the housing situation in Nigeria. As Table 2.1 shows, about 49 percent (50.9 in the rural and 45.5 in the urban areas) of the surveyed households in the 2003 NDHS had at least five
members. The percentages with at least five members decreased from about 56.4 percent (57.5 in the rural and 50.1 in the urban areas) in the 1981/82 NFS to about 50.1 percent (50.9 in the rural and 48.4 in the urban areas) in the 1999 NDHS. The mean household size is about 5.6 (5.1 in the rural and 4.7 in the urban areas) persons from the 2003 NDHS and at least five in all the surveys. Mean household size remained higher in the rural than the urban areas in all the surveys. From the 2003 NDHS occupancy rate (number of persons per room) is about 3.3 persons. It is higher in the rural (about 3.6 persons) than urban areas (about 2.9 persons per room). Occupancy rate has remained more than 3 three persons per room from the 1990 NDHS to the recent surveys except the 1999 NDHS. The lower figure of 2.5 persons per room (2.3 in the rural and 2.7 in the urban areas) recorded in the 1999 NDHS may be attributable to under enumeration.

The results of the recent survey shown in Table 2.2 indicate a wide disparity in availability of household facilities between the rural and urban areas. Available evidence from the 2003 NDHS shows that the dominant source of water for both urban and rural areas is well. However, while about 32.9 percent of households in urban areas had access to piped water, only about 8.5 percent of households in the rural areas satisfied their water needs from other sources, which include spring, River/Stream, pond, lake, dam and rain water. These other sources served as the main sources of water for most households in the rural areas until the 1999 NDHS, when Well took over as the main source of water for most households.

Apart from the high degree of overcrowding, available evidence also shows that housing facilities and conditions in Nigeria are substandard. A substantial percentage of the population, especially the rural residents, still lack safe drinking water, electricity, toilet facilities and standard waste disposal arrangement [Adenyi (1978), Ohadike (1986), and NPC (2004a and 2004b)]. The World Housing survey of 21 African cities in 1970 revealed that the percentage of city population living in slums and uncontrolled settlements ranged from as low as 20 percent in Benghazi to as high as 75 percent in Ibadan, Nigeria, 77 percent in Magadi and 90 percent in Yaounde and Addis Ababa [Ohadike (1986)].

### Table 2.1: Distribution of Household (Hhid) size in Nigeria and Ghana by Location (Rural – Urban) and Time

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<td>1</td>
<td>7.1</td>
<td>11.3</td>
<td>9.2</td>
<td>16.2</td>
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<td>18.9</td>
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<td>2</td>
<td>11.0</td>
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<td>3</td>
<td>11.5</td>
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<td>5+</td>
<td>57.5</td>
<td>50.1</td>
<td>55.3</td>
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<td>Mean Hhid size</td>
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<td>5.1</td>
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<td>No of persons</td>
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<td>3.2</td>
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<td>1649</td>
<td>1104</td>
<td>6681</td>
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Source: [Adenyi (1978), Ohadike (1986), and NPC (2004a and 2004b)].
migration in Nigeria are quite obvious. Many industries can hardly thrive without electricity supply. The dominant toilet facility in both the urban and rural areas is the pit toilet (traditional and ventilated) from all the surveys. While the percentage using flush toilet in urban areas increased from about 20.1 in the 2003 NDS to about 28.7 in the 2003 NDS, in the rural areas, it increased from about 1.3 percent in the 1981/82 NDS to about 6.7 percent in the 2003 NDS. More than 34 percent of rural households had no toilet facility, thus resorting to the use of bush, field, river and other unauthorized places as their toilets. The situation improved only slightly from what was observed in the surveys before the 2003 NDS. The health risk associated with this is quite high. From the results of the 2003 NDS also, the flooring materials are cement for most (about 47.4 percent) households in the urban centres and Earth/Sand/Mud for most (about 43.6 percent) households in the rural areas, cooking fuel is firewood/coal for most (about 84.4 percent) of households in the rural areas and kerosene for most (about 53.4 percent) households in urban areas, although the use of firewood/coal is also very popular. This picture shows no improvement over what was observed in the 1981/82 NDS, the 1997 /98 General household survey by FCS and the 2000/2001 FG/IMO/SIMPOC National Modular Child Labour survey.

According to the 2003 GDHS, about 48.3 percent of the surveyed households had electricity and about 39.2 percent had piped water. About 10.7 percent used flush toilet, about 41.5 percent used traditional pit toilet while about 21.8 percent used bucket pan, bush and field or had no toilet facility at all. Before this survey Hanson (1992) had observed that the housing situation in Accra Metropolitan Area (AMA) was characterized by critical negative factors such as deterioration of both the building fabrics (due to poor quality building materials); deterioration of the infrastructure due to poor maintenance and high incidence of utilization and environmental degradation. The cooking for most households in both rural and urban areas in Ghana is firewood/coal from the 2003 GDHS.

### 4.0 SUMMARY, RECOMMENDATION AND CONCLUSION

From the foregoing, it is clear that housing condition in Nigeria is substandard. Housing units are overcrowded especially in the rural areas. Mean household size is more than five, while occupancy rate is more than three persons per room. Quality of housing facilities in Nigeria is quite low. Most households in the rural areas do not have access to safe drinking water, electricity and standard toilet facilities. Flooring materials for most households in the rural areas are earth, sand, mud and animal dung. Contrary to the observations by NPC (2004b) and Odaikie (1998) both shortfall in housing stock and substandard housing facilities are more critical in rural than urban areas. These expose the rural populace to serious health hazards. Cooking fuel for most households in the rural areas and for a substantial percentage of households in the urban areas is firewood/coal. This poses serious danger to the aorestation Programme of the governments.

The low standard of housing conditions in Nigeria has widely been associated with adverse demographic characteristics of the population among other factors. As earlier noted in Section 2, population size, structure/composition, distribution and change affect both the quantity and quality of housing need. Therefore, to address the housing problems in Nigeria there is need to address the adverse demographic characteristics. To achieve this there is also the need for proper planning. This calls for determining housing stock and housing distribution in relation to the population. The perceived relationship between population characteristics and housing needs, already discussed in the last three paragraphs of Section 2, has been summed up in a conceptual framework shown in Figure 1.
Housing stock in an area is determined by considering the number, sizes and distribution of available housing units in the area, excluding army barracks, police quarters, prisons and hostels. The size of a house may be measured by the number of rooms in the house. The distribution of housing units is by rural-urban residence, income status and related characteristics. Growth of housing units may be assessed by looking at time series data on the number of housing units.

The household is the basic unit in the determination of housing needs of any society. The overall characteristic of a population (size, structure/composition, distribution and change) or the housing needs is a combination of the characteristics and housing needs of the constituent households. In fact, some of the methods often used to obtain projections of housing needs of a society are based on household. Housing deficit can be determined by considering the number of households per house, number of rooms per household, number of persons per household, number of persons per room and number of persons per house or by comparing these ratios with the UN recommended standards of mean occupancy rate of 2.5 persons per room and average of six rooms per house [Hanson (1992)]. Other indicators of shortage of housing units include number of persons living in substandard housing units - (uncompleted buildings, under flyover bridges, pavements of public buildings etc), development of slums and uncontrolled settlements and waiting lists of applicants for housing [UN (1973), Ohadike (1988) and Nwagwu (1985)].

A look at the availability or otherwise, of safe drinking water, Electricity, standard toilet facilities and drainage and waste disposal systems may help to assess the quality of housing units. Other indicators of quality of housing units include quality of building materials used for the construction of the houses and replacement and rehabilitation of old and absolute housing units and facilities. Furthermore, households’ housing preferences are of great importance. Responses to the question, “If you could choose the type of housing unit to live in what would that be?” may help to determine the level of unsatisfied quantity and quality of housing needs.

Proper planning for housing development has been hampered, not only in Nigeria, by paucity of accurate and reliable data on population characteristics and housing. Nwagwu (1985) recalled that the decree setting up the Federal Mortgage Bank makes provision for research into all facets of housing industry including monitoring of effectiveness or otherwise of government housing policies and programmes, rent edicts, urban and suburban land etc, but regretted that this has not been implemented. Ohadike (1988) observed that any published figures on housing are only estimates. And in Africa, the estimates have no sound statistical database to strengthen their predictive value. Therefore, a well planned and organized collection of data on the population and housing needs in Nigeria, perhaps following the given conceptual framework may provide a sound basis for addressing the housing problems in Nigeria.

Furthermore, a more deliberate and sustained effort at rural development is needed to save our rural populace from the health hazards to which they are constantly exposed by substandard housing conditions. Perhaps, more of such organizations as DFRR whose main objective is to address the problems of rural development may have to be resuscitated or established.

Fig. 1: Perceived Relationship between Population and Housing Needs.
REFERENCES


