**HOUSING NEEDS IN IBADAN CORE AREA: A CASE STUDY OF OKE-FOKO**

**Bukola Adewale1 & Bayo Amole2**

*1Department of Architecture, Covenant University, Ota, Nigeria*

*2Department of Architecture, Obafemi Awolowo University, Ile-Ife, Nigeria*

**ABSTRACT**

Housing needs abound in every country, particularly in the developing countries. The needs are more prevalent in the urban centres. This study conducted in Oke-Foko, Ibadan focused on a particular area of the city, the core, in order to examine the housing needs in that context. The housing needs in this context were investigated in a survey conducted in 2013. The bottom-up approach, considered to be responsive, was adopted in which residents assessed their housing and housing environment and thus defined their housing needs. The results showed that the needs of residents were defined by the perceived crowding and adequacy of their physical environment including neighbourhood and infrastructure. The findings suggest that adequate attention be given to amenities, neighbourhood facilities such as open spaces, outdoor spaces and most importantly housing unit facilities such as toilets, bathrooms, cooking spaces and storage spaces as needs that are important for providing acceptable houses in the core of Ibadan.

Keywords: core area housing, crowding, housing adequacy, housing need, Ibadan.

**INTRODUCTION**

Meeting the housing needs of urban dwellers especially in the core area is a particularly challenging issue in developing countries. The needs, both in quality and quantity have always been assessed based on what experts in housing issues think. For example, Jiboye (2004) assessed housing quality based on used socio-cultural parameters. Coker, Awokola, Olomolaiye and Booth (2008) employed Housing Quality Survey (HQS) and Environmental Survey (ES) as measures of the quality of the dwelling units and neighbourhood respectively. HABITAT (2008) analysed trends in the living condition of Ibadan core area populations over the period of 1990-2003 employing the Global Indicators Database with the following conditions: access to improved water, improved sanitation, sufficient living area, durability of housing and security of tenure. Sanni and Akinyemi (2009) focused on some physical properties as the determinants of residential districts’ preference.

Apart from these works cited above, many works have been done in assessing the physical characteristics of housing in the core areas, but no attempt has been made to examine core area housing based on environment behaviour issues which define how the dwellers themselves feel about their housing. Environment behaviour issues like perceived crowding have generated issues over time.

It is on this basis that the focus of this study, a survey, conducted in Oke-Foko, a neighbourhood in the core area of Ibadan, in 2013, using 1,200 household heads and houses, set out to assess housing needs of residents based on bottom-up approach which is responsive, and with a view to providing a basis for improving the housing environment.

The next section of the paper which is the review of literature establishes the context of the study and highlights current understanding about core area housing and environment-behaviour issues as well as adequacy as an indicator of housing quality in defining residents’ needs. The third section shows how the data was collected and analysed. The fourth section presents the explanation of the findings; and the last part synthesizes the key points raised in the study and presents the implication of the study.

**LITERATURE REVIEW**

This section reviews literature related to housing need, housing adequacy, crowding and core area housing in Nigeria, Yoruba land and Ibadan in particular.

**Core Area Housing**

The core areas of most world cities were the oldest parts as well as the economic nerve centres of the towns (Downs, 1997). They are also referred to as city centres, down town or the Central Business District (CBD). In West-African cities, the case is different as economic activities are located some distance away from the core areas because the core areas were mainly residential. The core areas of these cities which used to be the location of principal markets, has ceased to be because of European influence. The commercial region was some distance away from the core which withdrew the attention of the colonialists from issues related to the development of these areas. Consequently, the core areas of indigenous West Africa towns have become derelict and plans to renew are almost unrealized (Fourchard, 2003). Other causes of the problems of the core area can be traced to a number of factors which include:

**1. Socio-cultural**: To a Yoruba, living closely to extended family members and friends is important. It is believed that groups of relatives and friends shares their happiness and sorrows and who are socially knit by loyalty to the family group. To them the needs of their kinsmen are their first responsibility (Aldous, 1962). Therefore, their desire to live closely to members of the extended family either for economic, social and security reason brought about congestion in the core areas.

**2. Multiple Ownership (Family House Concept) -** The family house concept is another contributing factor to the deploring state of the core area. Jiboye (2010), described family house as “*Ori’run”,* meaning “origin or source of the ancestors”, and also *“Agbo-ile”,* meaning “Flock of houses”. It is therefore unusual for a single member of the family to talk of rehabilitation without the consent of others. This led to the continuous deterioration of the core area housing.

**3. Economic factors:** Another factor contributing to housing inadequacy in the core area is economic problem (Onibokun, 1985). The high rate of poverty in the developing countries has made it impracticable to get funds for the redevelopment of core areas.

These problems of core areas reinforce the need for redevelopment actions to be taken which could only be responsive if the dwellers themselves are allowed to define their housing needs.

**2.2 Housing needs**

Housing need defined the minimum standard expected of a household (Gabriel, Jacobs and Arthurson, 2005). The goal of a housing need assessment is to help identify the pressing need of a community and ultimately provide responsive solutions to the needs. According to Housing Assistance Council (1992), housing needs are generally represented by three categories of housing problems: 1) inadequate or substandard housing conditions; 2) overcrowding; and 3) cost burden or paying more than the household can afford”.

Myers, Pitkin and Parker (2002) reported that housing needs can be expressed in different ways-quantitative and qualitative. Quantitative housing needs relate housing need and population. Bramley, Pawson, White and Watkins (2010) classified the multi-dimensional quality of housing need under four general headings: lacking own secure tenure, mismatch/unsuitability, house condition and social needs. The qualitative approachmeasures the quality of physical housing and crowding (Myers *et al*., 2002).

Hablemitoglu, Ozkan and Punitcuoglu (2010) defined housing need as extending beyond the sheltering related needs but also physiological and psychological needs in a prioritized manner. The physiological need may include physical, social and economic (affordability) needs, while the psychological needs include safety/security, belonging, esteem and self-actualization.

In the Nigerian context, Omole (2010) revealed that the housing needs in Akure were in respect of low quality and inadequate infrastructures and amenities. Ononugbo, Akpan and Osho (2010) described the housing needs of the slum dwellers in Enugu as qualitative and quantitative. The areas surveyed lacked social amenities and were marked with overcrowded living spaces. Nevertheless, the dwellers continued to stay there because of their income level, education, family size and affordability. This implies that housing needs may be affected by the characteristics of residents.Furthermore, these housing needs are best described by housing indicators such as adequacy.

**Housing Adequacy**

Studies on housing adequacy have assessed the condition of housing and researchers have different views about housing adequacy (Ibem and Amole, 2010; Mohit *et al*., 2010). Fiadzo, Houston and Godwin (2001) used three indicators to measure the adequacy of housing in Ghana: overcrowding, physical deficiencies and excessive shelter cost expenditure.

Zubairu (2002) defined an adequate house as one with some attributes of decency, security, privacy, spaciousness, healthiness, affordability, legally secured tenure, habitability, accessibility, and appropriately located with services and infrastructure.

The evaluation of housing adequacy is based on a number of approaches. Mohit *et al*. (2010) employed the subjective evaluation approach in measuring housing adequacy which relates to the perception of quality of the occupants, and also their aspiration about their house. Similarly, Bauer (1951) in Jiboye (2010) stressed the importance of inhabitants’ point of view about adequacy rather than engineering or design perspective.

Coker *et al.* (2007) measured housing adequacy in terms of facilities, maintenance, degree of occupancy and quality of the neighbourhood in terms of land crowding, hazards and nuisances from transportation system, utilities and sanitation and community facilities. Sanni and Akinyemi (2009) used good layout, availability of infrastructural facilities like good roads, water supply, quietness, peace and adequate security, socio-cultural activities, accessibility to place of birth to access housing quality in Ibadan. Eggers and Moumen (2013) assessed housing adequacy of America based on the physical problems they exhibited.

From the fore-going, it can be deduced that assessment of housing adequacy cannot be limited to objective approach, but the views of residents are important determinants of how they see their housing. Assessment of housing adequacy should most importantly rely on subjective approaches.

**Perceived Crowding**

Crowding is one of the indicators of housing adequacy which overtime, has generated a lot of concern in the core area. Literature suggests that Ibadan core area is marked with overcrowded spaces. However, most of the literature has not drawn distinction between perceived crowding and density. Nonetheless, literature like Churchman (2000) and Bell et al. (2005) drew distinction between the two terms. Crowding is defined as subjective while density is objective.

Density is usually measured by the number of persons per room and space availability in terms of floor area per person. World Health Organization (WHO) suggests 9-10m2 floor area per person (Kumie and Berhane, 2002). Density also exists when a room constructed for a single function now serves multiple for which it was not originally intended (Huang, 2003). Crowding, on the other hand, is defined as a state of psychological stress that accompanies density that is evaluated as top high (Evans and Cohen, 1987). Similarly, Rapoport (1975) viewed crowding as perceived. Perceived crowding is related to objective density measures such as number of persons per unit area, but also depends on a variety of cultural norms, individual expectation levels and other factors. The objective environment (density) might be wrongly perceived or inaccurately perceived due to some biases. The way an individual assesses his environment depends on the fit between the perceptions and the values and needs of the individual (Rapoport, 1975).

Evans, Lepore and Allen (2000) viewed a space as crowded when there are more than two people per room in a household; although the impact varies across cultures due to variation in preferences for personal space, higher thresholds of crowding, and cultural conscriptions of the family.

McAteer (2012) measured residential crowding with three crowding variables including persons per room, crowding perceptions, and observation crowding. He found no correlation between the variables and distress behaviour which may be as a result of crowding. He concluded that various cultures’ definitions may influence the way they not only define crowding, but perceive crowding and subsequently react to crowded situations through behaviours.

Density and crowding are two different terms that define housing needs. It is therefore important to understand what the dwellers of Ibadan core area perceive as crowding.

**METHOD**

**Study area**

The study area, Oke-Foko, is a neighbourhood in the core area of Ibadan. It is located in Ibadan south-west local government, one of five local government councils in Ibadan core area. It consists of twelve (12) zones and has an estimated population of 36,225 people as at 1996. In 2009, Oke-Foko has a population of 51,871 people projected at an annual growth rate of 2.8% (Oyo State Ministry of Environment and Water Resources, 2010).

The settlement is mainly occupied by Ibadan indigenes; hence there is an expected socio-cultural homogeneity. A pre-survey carried out and collected secondary data indicated an estimated 1,990 houses (Oyo State Valuation Office, 2001) out of which 1,200 houses were selected for the survey. 1,200 houses were selected as sample because it was envisaged that the response rate would be low due to the setting involved. Hence, in order to get a robust result, the sample size must be large. There were distinct compounds in the study area which were confirmed by residents and consequently established in the course of survey.

**Survey instrument**

The survey instruments for this study included questionnaire and interview. The questionnaire had both closed and open-ended questions. Likert scale was considered ideal for the closed ended questions although there were variations depending on the nature of variable being measured.

The questionnaire was arranged in sections. The first section had questions on the characteristics of respondents which included sex, age, education, marital status, income and ethnicity. The second part consisted questions on assessment of housing based on users’ responses.

The housing adequacy scale included thirteen (13) items which were grouped into two, “maintenance and accessibility” and “space sufficiency” attributes. The two attributes included questions at both house and neighbourhood levels.

Ten (10) community/clan leaders were purposely selected for in-depth interview. The interviews were conducted using structured interview method. The interview schedule contained questions that further consolidate the responses in the questionnaire. It also involved questions on the social and cultural background of Oke-Foko people.

**Data collection**

The survey was conducted between March and August 2013. Data came from a sample of 1,200 household heads or their representatives residing at Oke-Foko at the time of survey. In the representative sample of 1,200, 856 questionnaires representing 71% were valid and used for analysis. The sampling was based on stratified and systematic selection method in which 2 out of every 3 houses were selected for sampling.

**STUDY FINDINGS AND DISCUSSION**

**Socio-economic characteristics of respondents**

Table 1 is a summary of the socio-economic characteristics of respondents in the study area. It is revealed by the table that 5.2% of the respondents were below age 20, while 83.8% were between 20 years and 60 years. Those between ages 61 and 70 years were 6.4%, and those above 70 years of age were 4.6%. This suggests that majority of the residents were youths and were still active as against the assertion that the core is the abode of old people. The household heads were predominantly males (56.9%) and 43.1% were female. Large proportion of the respondents representing 71.8% was married while 20.8% was single. Widows accounted for 6.6% while 0.6% and 0.2% were divorced and separated respectively. In a traditional setting, the household head is usually a male even if the breadwinner is a female (Bongaarts, 2001).

About 40.2% of the respondents were self-employed; 30.2% of the residents were artisans; 2.9% were public servants, while 5.2% were privately employed; 2.6% were retirees, 4.4% were unemployed and 6.1% were students. Others (8.4%) of the residents engaged in joint business with friends and family and also transportation business. This shows that a very good percentage of the respondents were employed in the informal sector which has always being the major form of employment in the core area.

Larger percentage of the population (98.2%) was Yoruba (mostly Ibadan indigenes)compared to 1.3% and 0.1% who were Igbo and Hausa respectively. The other tribes represented were 0.4% of the population. This confirms that the core area is the home of natives.

Only about 2% of the population had secondary school certificate, 0.2% had masters’ degrees, while 21.6% were junior school leavers; 29.7% had primary school certificate, 0.6% had Arabic education and 5.3% had ordinary and national diploma certificate. About 15.2% of the respondents indicated that they had no formal education. This shows that the residents of the core area were mostly illiterates.

A high percentage of respondents (64.6%) earned less than N18,000 per month, while 27.5% earned between N19,000 and N49,000. About 6.7% earned between N 50,000 and N90, 0000 while 1.2% earned N91, 000 to N135, 000. This inferred that the residents of Oke-Foko were low-income earners

**Table 1: Socio-Economic Characteristics of Respondents**

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Socio-economic characteristics** | **Frequency (N=856)** | | | | | **Percentage** | | | |
| **Age**  Below 20 years | 44 | | | | | 5.2 | | | |
| 20-30 | 187 | | | | | 21.9 | | | |
| 31-40 | 234 | | | | | 27.4 | | | |
| 41-50 | 190 | | | | | 22.3 | | | |
| 51-60 | 104 | | | | | 12.2 | | | |
| 61-70 | 55 | | | | | 6.4 | | | |
| over 70 | 39 | | | | | 4.6 | | | |
| **Sex** | |  | | | | |  | | |
| Male | | 487 | | | | | 56.9 | | |
| Female | | 369 | | | | | 43.1 | | |
| **Marital Status** | |  | | | | |  | | |
| Single | | 178 | | | | | 20.8 | | |
| Married | | 615 | | | | | 71.8 | | |
| Widowed | | 56 | | | | | 6.6 | | |
| Divorced | | 5 | | | | | .6 | | |
| Separated | | 2 | | | | | .2 | | |
| **Occupation** | | |  | | | | |  | |
| Public Servant | | | 25 | | | | | 2.9 | |
| Privately Employed | | | 44 | | | | | 5.2 | |
| Self-Employed | | | 341 | | | | | 40.2 | |
| Unemployed | | | 37 | | | | | 4.4 | |
| Retirees | | | 22 | | | | | 2.6 | |
| Artisans | | | 256 | | | | | 30.2 | |
| Student | | | 52 | | | | | 6.1 | |
| Others | | | 71 | | | | | 8.4 | |
| **Ethnicity** | | | |  | | |  | | |
| Yoruba | | | | 837 | | | 98.2 | | |
| Igbo | | | | 11 | | | 1.3 | | |
| Hausa | | | | 1 | | | .1 | | |
| Others | | | | 3 | | | .4 | | |
| **Nativity** | | | | |  | |  | | |
| Ibadan | | | | | 728 | | | | 85.4 |
| Other Southwest | | | | | 114 | | | | 13.4 |
| Non-Yoruba | | | | | 10 | | | | 1.2 |
| **Education** | | | | |  | | | |  |
| No Formal Education | | | | | 129 | | 15.2 | | |
| Primary | | | | | 253 | | 29.7 | | |
| Junior Secondary | | | | | 186 | | 21.9 | | |
| O Level | | | | | 214 | | 25.1 | | |
| OND | | | | | 45 | | 5.3 | | |
| HND/B.Sc./B.A. | | | | | 17 | | 2.0 | | |
| Masters | | | | | 2 | | .2 | | |
| Others | | | | | 5 | | .6 | | |
| **Income** | | | | |  | | |  | |
| Less than N18,000 | | | | | 539 | | | 64.6 | |
| N19,000-N49,000 | | | | | 230 | | | 27.5 | |
| N50,000-N90,000 | | | | | 56 | | | 6.7 | |
| N91,000-N135,000 | | | | | 10 | | | 1.2 | |

**Housing Adequacy**

Table 2 shows the result of respondents’ assessment of the level of adequacy in the study area. About 40% rated the overall housing stock as adequate, 26.2% rated as inadequate, 29.2% as fair, 3.0% as very adequate while 1.6% said it was very inadequate. The result was based on assessment of five (5) ”maintenance and accessibility” variables and eight (8) space sufficiency variables.

**Table 2: Overall Housing Adequacy**

| **Adequacy Score** | **Rating** | **Frequency** | **Percentage** |
| --- | --- | --- | --- |
| 13-23 | Very Inadequate | 14 | 1.6 |
| 24-34 | Inadequate | 224 | 26.2 |
| 35-45 | Fair | 250 | 29.2 |
| 46-56 | Adequate | 342 | 40.0 |
| 57-45 | Very Adequate | 26 | 3.0 |
| **Total** |  | 856 | 100.0 |

As indicated in Table 3, out of the five maintenance and accessibility attributes, adequacy of access to Oke-Foko rated highest (66.4%) while adequacy of access to house rated lowest (25.9%). In the same vein, adequacy of maintenance of communal facilities rated (57.0%) rated higher than adequacy of maintenance of house (34.1%).

A closer look at the adequacy of spaces also presented in Table 3 revealed that outdoor spaces (48.5%), open spaces (41.7%), cooking spaces (22.6%), storage spaces (39.6%), Toilet facility (40.5%) and bathroom (41.8%) levels of adequacy were below average. It is clearly indicated that outdoor spaces, open spaces, toilet, bathrooms, cooking spaces and storage spaces be improved upon in the study area.

**Table 3: Measurement of Housing Adequacy**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **S/No** | **Housing Attributes** | **Very Adequate [5]** | **Adequate [4]** | **Uncertain [3]** | **Inadequate [2]** | **Very inadequate [1]** |
| 1 | Space for living in this house in general | 67(7.9%) | 511 (59.9%) | 68(8.0%) | 198(23.2%) | 9(1.1%) |
| 2 | Size of the bedrooms | 81 (9.5%) | 510 (59.7%) | 42 (4.9%) | 212 (24.8%) | 9 (1.2%) |
| 3 | Toilet | 151(38.2%) | 9(2.3%) | 79(20.1%) | 119(30.2%) | 36(9.2%) |
| 4 | Bathroom | 334(39.0%) | 24(2.8%) | 163(19.0%) | 238(27.8%) | 97(11.4%) |
| 4 | Security | 76 (8.9%) | 400 (46.8%) | 92 (10.8%) | 248 (29.0%) | 38 (4.4%) |
| 5 | Access to the house | 44 (5.2%) | 177 (20.7%) | 42 (4.9%) | 337 (39.5%) | 253 (29.7%) |
| 6 | Access to Foko | 77 (9.0%) | 490 (57.4%) | 58 (6.8%) | 215 (25.2%) | 13 (1.5%) |
| 7 | Maintenance of the house | 64 (7.5%) | 227 (26.6%) | 57 (6.7%) | 486 (57.0%) | 19 (2.2%) |
| 8 | Maintenance of communal facilities | 38 (4.5%) | 446 (52.5%) | 91 (10.7%) | 250 (29.4%) | 25 (2.9%) |
| 9 | Outdoor space (small space around the house) | 37 (4.3%) | 377 (44.2%) | 92 (10.8%) | 310 (36.4%) | 36 (4.2%) |
| 10 | Open space (space for neighbourhood use) | 1 (1.8%) | 25 (39.9%) | 6 (9.5%) | 26 (41.9%) | 4 (6.8%) |
| 11 | Space for receiving visitors | 60 (7.0%) | 471 (55.2%) | 41 (4.8%) | 247 (28.9%) | 35 (4.1%) |
| 12 | Space for cooking | 48 (5.7%) | 145 (16.9%) | 43 (5.0%) | 555 (65.1%) | 62 (7.3%) |
| 13 | Space for storage | 34 (4.0%) | 303 (35.6%) | 66 (7.8%) | 356 (41.8%) | 92 (10.8%) |

**Perceived Crowding**

The analysis of perceived crowding of residents of the study area involved drawing distinction between density and crowding. Attributes of perceived crowding as well as objective density were measured on a five-point Likert scale ranging from strongly disagree (1) to strongly agree (5). The first dimension (perceived crowding) included item like “coping with crowdedness”, “control of interaction with others” and “conflict with others for space”. The second dimension included items like “number of rooms” and “design of house”. Afterward, residents’ were asked to rate the overall level of crowding in their housing on a five point scale.

Distinction was drawn between perceived crowding and objective density in the results presented in Table 4. The first factor, objective density had items like “I have adequate number of rooms (0.851)”, “the rooms are overcrowded (-0.645)” and “I am satisfied with the design of my house (0.860)” and they loaded high on the scale as revealed in the table. This implies that the physical properties of housing affect perception of crowding as opined by Bell *et al*., 2005. The second factor, perceived crowding also had high loading of 0.677, 0.860 and 0.754 for “I can easily cope with crowdedness”, “I can control interaction with others” and “I do conflict with others for space” respectively. It shows that these factors were subjective, that is they depended on some characteristics other than the properties of the setting.

**Table 4: Dimensions of Crowding**

|  |  |  |
| --- | --- | --- |
| **Measurement** | **Factor 1** | **Factor 2** |
| I have adequate number of rooms in my house | .851 |  |
| The rooms are over crowded | -.645 |  |
| I am satisfied with the design of my house | .860 |  |
| I can easily cope with crowdedness |  | .677 |
| I can control interaction with others |  | .860 |
| I do conflict with others for space |  | .754 |

However, adequacy of number of rooms is considered to influence crowding because it has been proven that number of rooms can modify subjective rating of crowding (Chan, 1999); but it is not as strong as expected and also had a negative influence on crowding. This implies that size of room was not the most significant determinant of crowding in the core area. Thus, other more important factors are responsible for room crowding. Consequently, it might be more useful to study other factors responsible for crowding. Table 4 further revealed that there are other factors apart from overcrowding of living spaces that significantly influenced perception of crowding in the study area. They included “satisfaction with design of house” and “control of interaction with others”. They were the most important because they were the variables that weighted highest (0.860). “Conflict with others for space” may lead to feeling of crowdedness and it correlates strongly as well (0.754).

The results of the present study led to the conclusion that perception of crowding may be mediated by both physical attributes of a space as well as the subjective feeling of individuals. In the study, the subjective perception had greater influence on feeling of overcrowding. Physical design is not the sole determinant of perception of crowding though they influence crowding.

Based on both physical attribute of space and subjective perception of residents, core area housing was rated as moderately crowded by majority of residents (58.3%). A significant percentage (18.3%) rated the housing as lowly crowded while 6.3% as very low; 13.7% and 2.5% as high and very high respectively (Table 5). It is evident from the results presented that only 16.2% of the residents of Oke-Foko felt that their housing was overcrowded.

**Table 5: General Level of Crowding in the House**

|  |  |  |
| --- | --- | --- |
| **Level** | **Frequency** | **Percentage** |
| Very low | 54 | 6.3 |
| Low | 157 | 18.3 |
| Moderate | 499 | 58.3 |
| High | 117 | 13.7 |
| Very high | 21 | 2.5 |
| No Response | 7 | 0.9 |
| **Total** | 856 | 100.0 |

**CONCLUSION**

This study identified the housing needs of the residents of Oke-Foko. The results suggest that residents assessed their housing based on their feelings, thus demonstrating that they are important when it comes to decisions about their housing. This bottom-top approach draws heavily on subjective rather than objective standards presented by experts in the field of housing. The study made use of both quantitative and qualitative research methods.

Maintenance and accessibility, and space sufficiency were the two ways by which residents of Oke-Foko viewed housing adequacy and thus rated the housing as fairly adequate. The study also suggests that housing and neighbourhood spaces should be considered for improvement with more attention on toilet, cooking and storage spaces.

Although, reports of previous assessments showed that the core area is overcrowded, residents rated their housing as moderately crowded. This indicates that crowding is a subjective concept which perception varies according to some factors other than the physical characteristics of housing. It may therefore be inappropriate for measurement of crowding to be based exclusively on objective parameters. However, the moderate level of crowding reported indicated that there is need to improve core area housing in terms of crowdedness of living and domestic spaces.

Based on the foregoing, it can be concluded that the bottom-up approach underscores the value of how residents’ feelings in housing assessment and improvement are important, and thus can be considered as a more viable way of making housing policies effective.

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