

CHAPTER FOUR

THE ESTATES AND THEIR RESIDENTS: SOCIO- ECONOMIC, TENURE AND CULTURAL CHARACTERISTICS

4.1 Introduction

This Chapter presents comprehensive data on social-cultural and economic characteristics of the respondents gathered from the administered questionnaires and discusses the details of the research findings using other techniques as they concern the residents of the Estates in relation to their tenure status . Descriptively, the households and housing characteristics of the respondents were discussed. It begins with a discussion on the personal characteristics of the respondents such as age and gender. This is followed by an examination of the different occupation, religious inclination and marital status of respondents. Other vital issues such as the levels of education, monthly income, ethnic group as well as the tenure status of the residents are also discussed. The Chapter further examined other relevant issues like the method adopted in the allocation of the houses, the sources of fund to acquire the house and the, mode of payment. All these were aimed at providing adequate insight into the socio-economic and cultural characteristics of residents of the selected Low-Income housing Estates.

4.2 Age of Respondents

The study examined the age profile of the household heads in the Estates in order to give an understanding of the kinds of attitudinal display of the majority of the residents within the Estate because it is possible to relate people's behavioral display to their ages (Verhetsel, 2006). Table 4.1 presents the data on the age profile of the residents of both Estates separately and then as a whole. The Federal Low-Income housing Estate Ipaja as presented in the Table shows that the highest percentage (34.30%) of residents are between twenty five and forty years of age (25-40). Next are those between fifty one and sixty (51-60) years who account for 26.91% while this figure was closely followed by household heads who were between forty one and fifty (41- 50) years who constituted

24.80% of the respondents. The data further revealed that residents that fall between sixty one and seventy (61-70) years were the fewest with only 14%. This indicates that there are more young people than the old living in this Estate just as there was no indication that some of the residents are above seventy (70) years of age. It was also discovered that the New- Lagos Low-Income Housing Estate (Phase 1) located in Surulere had residents to the tune of 41.28% who were mostly above 71 years of age followed by a percentage of 28.09% for those who were between 41 and 50 years of age. Next in percentage to this age group are those between 51 and 60 years with 14.5% while the respondents between the ages of 61-70 years accounted for 11.1%. The age group with the least presence in this Estate was those between 25 and 40 years which accounted for barely 5.1%.

There was an indication from Table 4.1 that the ages of the household heads in New- Lagos Housing Estate Surulere, were more widely dispersed across all the ranges. This distribution was quite obvious even by mere observation of the people in the Estates, suggests that the oldest age group (70 and above) who were found to be present in large percentage (41.28%) in this Estate may have lived much longer than any other age group in the Estate and are most likely part of the first generation of residents considering the age of the Estate (about 56years). There are also indications that the youngest age group of respondents 25-40 years being present in small number, may mean that some of the houses have been taken over through inheritance by children of the first set of residents which makes them come under what can be referred to as second generation owners of the houses.

In general, the results show that there are more youthful household heads and the largest being the age group between 41 and 50 years age in both Estates. This means as the age bracket increases, the percentage of residents in the age group decreases resulting to very few residents that are 60 years and above. This pattern of age distribution may have an impact on the vibrancy and kinds of activities that might be taking place within these neighbourhoods. On the other hand a young age group may imply that more transformation is expected in the future considering the stage in the life cycle.

Table 4.1: Ages Distribution of Respondents

Estate Location	Ages of Respondent					Total
	25-40yrs	41-50yrs	51-60yrs	61-70yrs	71yrs -above	
Federal Low-Income Housing (Shagari) Estate Ipaja	130 (34.3%)	94(24.8%)	102 (26.9%)	53(14.%)	0 (.0%)	379 (100%)
New-Lagos Low-Income Estate (Phase 1) Surulere	12(5.1%)	66(28.1%)	34(14.4%)	26(11.%)	97(41.3%)	235(100%)
Total	142(23.1%)	160(26.%)	136(22.1%)	79(12.%)	97(15.8%)	614(100%)

4.3 Sex of Respondents

The gender classification of the household heads within the Estates were examined. The results are as displayed on table 4.2 showing that 72.8% of the respondents were male while 27.2% were female in the Federal Low-Income Housing Estate Ipaja. This represents the gender ratio of the representatives of the different households to which questionnaires were administered and eventually retrieved. It also suggests that the men were more accessible and willingly to contribute to the course of this study. This was deduced from a response from a female who pleaded :

“Please leave me out of this ,I 'm not ready to talk to anybody because I 'm not convinced you are not a government official. Don't put me into trouble you can come when my husband is around”

and a contrary response from a male respondent who calmly noted

“This is my house, I have lived in this house practically since inception so I do not have anything to be scared of. I will give you all the information you need because I also have children in schools who conduct similar researches therefore I need to help so that other people can help my children too”.

It was observed that the men within the Estate were generally more calm and accommodating unlike the women who were always in a hurry to dismiss the researcher

and this attitude probably accounts for the reason why there was a higher number of male respondents.

Table 4.2: Sex of the Respondents

Estate location	Gender		Total
	Male	Female	
Federal Low-Income Housing (Shagari) Estate Ipaja	276 (72.8%)	103(27.2%)	379(100%)
New-Lagos Low-Income Estate (Phase 1) Surulere	76(32.3%)	159 (67.7%)	235(100%)
Total	352(57.3%)	262(42.7%)	614 (100.0%)

But the result from New- Lagos housing Estate Surulere was quite different as it shows that 67.7% of the respondents were female while 32.3% were male. It actually showed the reality on ground because there were actually more women in these houses as wives, daughters or sisters were mostly available to respond to the researcher's questions. In this particular Estate, it is suspected that the women were more confident in themselves when it comes to anything pertaining to their knowledge about their houses and the happenings within the Estate. This suspicion was reached from statements like:

"This house was allocated to my family in the mid fifties and we have lived here peacefully ever since, my husband is now late but I live here with children and grandchildren".

and also

"My parents owned this house but I and my siblings are now in charge, when I separated from my husband, I moved in here with my children so to a large extent, I can give whatever information you need concerning this house and possibly the entire Estate".

On a broad perspective, there were more male household heads as respondents but from physical observation, more women were seen within the Estates in the course of field work.

4.4 Occupation of Respondents

The occupation of the residents of Federal Low-Income Housing Estate Ipaja was examined and the results revealed that the highest percentage (49.47%) of respondents of the sample population were self employed like being involved in contract works, buying and selling, tailoring, petty trading and all such personal business aside that of artisans. This figure as shown in Table 4.3 was distantly followed by a 23.54% population who were artisans like welders, bricklayers, carpenters, mechanics, and tailors while 13.49% were retired civil servants mainly of low cadre as they claimed during the interview sessions, most of who had worked in federal ministries or parastatals and are presently dependent on their monthly pension while another group of 13.23% were still working in government establishments. The lowest percentage 0.26% of occupational group comprised those who engaged in various other forms of business to earn a living.

Table 4.3: Occupation of the Residents

Estate location	Occupation					Total
	Retired	Self employed	Civil Servant	Artisan	Others	
Fed. Low-Income Housing Estate, Ipaja	51(13.5%)	187(49.5%)	50(13.2%)	89(23.5%)	1(.3%)	378(100%)
New-Lagos low-income Estate Surulere	31(13.2%)	130(55.3%)	35(14.9%)	30(12.8%)	9(3.8%)	235(100%)
Total	82(13.4%)	317(51.7%)	85(13.9%)	119(19.4%)	10(1.6%)	613(100%)

This result suggests that majority of the residents in this particular Estate can be described as people who engage in diverse form of business enterprise for survival. The interview session also buttressed this opinion when a resident said: *“I survive by sourcing for any form of legal business that can guarantee food on my table”*. This was further confirmed by another respondent in this group who said

“due to lack of permanent employment, I scout for contracts from companies in order to survive. Besides, I seem to like it this way because it gives me a measure of freedom”.

The result also shows that there exist a sizeable number of artisans who live in these Low-Income Estates as well an almost equal number of both the retired and civil servants. This confirms also that there is a mixture of people from all works of life living together in the Estate but generally, the self employed are the dominant occupational group.

The investigation into the occupation of the residents of New-Lagos Low-Income re-housing Estate (Phase 1) Surulere was also considered important in providing a better understanding of the impact of transformation on the neighbourhood. The field data revealed that the highest percentage (55.32%) of respondents came from those who indicated that they were self employed. This figure was followed by a far less percentage(14.89%) population who claimed to be civil servants working in some government establishments as suggested by a statement from a respondent who said:

"I am a Lagos State worker and I am still living here because it is close to my place of work at the LTV Channel 8, otherwise I would have long moved out because this place is getting unbearably congested and risky for decent upbringing of my children"

About 13.19% were retired men/women who, according to some of them, had worked mostly with foreign multinational organizations like Kingsway, Leventis and Shell/National Oil now Conoil as low cadre staff.

"I worked with shell petroleum which was originally a British Company and later the name was changed to National Oil for 22yrs as a clerk. However things changed after it became Conoil as or pension have ceased to be regular. It has not been easy for some of us. Presently we survive on the good will of people and our children who are grownups now"

Artisans like welders, bricklayers, carpenters, mechanics, tailors etc were the lowest percentage (12.77%) of classified occupational group who live in the Estate.

This result suggests that majority of the residents in this Estate just like the Federal Low-Income Housing Estate Ipaja, can be described as people who engage in diverse form of business enterprise for survival. The interview session also buttresses this suggestion when a resident said:

"I am a registered contractor with some banks and big companies. I go out early in the morning just like salary earners and I come back late because what I do is equally time demanding, but I still find time to take care of my home"

The result also showed that the number of artisans, civil servants and retired persons who are most likely Low-Income earners now and even at the inception of the Estate and still live in this Low-Income Estate when compared to the self employed are very few. From the look of things, the self employed seem to show some level of affluence from the way their houses have transformed as against some others who just kept on adding and adding with no consideration for aesthetics and comfort for the inhabitants.

4.5 Religion of Respondents

The importance of an examination of the religious groupings of the resident to this study cannot be over emphasized and as a result, the religious inclination of the residents of the Estates were investigated under three groups namely Christianity, Islam, and the Atheist. The results from Table 4.4) show that for Federal Low-Income Housing Estate Ipaja, the highest percentage of respondents (60.4%) were of the Christian denomination although of different sects as revealed from the interviews conducted. One of the interviewees noted that:

"We are all Christians in this house but we all attend different churches and we all live peacefully together. Same goes for my neighbours over there, their children attend one of these new generation churches while their parents are practicing Catholics".

Table 4.4: Religion of Respondents within the Estates

Estate location	Religion			Total
	Christianity	Islam	Atheist	
Federal Low-Income Housing (Shagari) Estate Ipaja	229 (60.4%)	128(33.8%)	22(5.8%)	379(100%)
New-Lagos Low-Income Estate (Phase 1) Surulere	105(44.7%)	123(52.3%)	7(3.0%)	235(100%)
Total	334(54.4%)	251(40.9%)	29(4.7%)	614(100%)

The next dominant religion was Islam with (33.8%) while the atheists were very few 5.8%. These different religious practices are largely evident even in the way some of the residents have transformed their houses to reflect and accommodate many forms of religious practices. A resident went as far as showing the researcher his little corner within his living room that he has transformed to accommodate a prayer point.

“Madam, I had to transform this open space into a prayer place so that my family and I can observe all the mandatory prayers in a day particularly the morning and night sessions because I don't encourage them to go too far

As for the New-Lagos Low-Income Re-housing Estate (Phase 1) Surulere, results showed that the highest percentage (52.3%) were of the Islamic denomination which some of them claimed now have different sects like the Nasfat, Ansarudeen, Quareeb and Amadiyah all of which have their peculiarities but may worship in the same mosque on Fridays. The Christians were a bit less (44.7%) also distributed across several Christian groups and worship also in as many places as the number of groups. This was evident in the way one finds many at least a church on every street while there were only about two old mosques one of which was founded as far back as in the late fifties. There were also indications that the residents of the different religious groups were living peacefully as one finds them co-habiting in the same house. It was discovered also that at the inception, relatives who opted to live together in the same house were in a few cases of different religious groups and they have lived like that ever since with high level

tolerance. One other reason some of the old residents gave for the dominance of the Islamic group was because:

"Most of us who came from Isale-Eko are traditionally Muslims and that was why one of the apartments was kept aside for us to use as a mosque and up till date, that building is still being retained for that purpose".

The atheist just like in Federal Low-Income Housing Estate Ipaja were very few, just 3.0%. The overall result reveals that the Christian population in Low-Income housing Estates were more in number than other religions and that the fewest of them were the atheists. This situation might be responsible for the numerous religious inclined transformations.

4.6 Marital Status of Respondents

The marital status, as part of the social identity of the residents, was examined in the course of study because it will help understand how the residents may have used the houses due to their marital status. The data obtained from field, shows that the marital status of the household representatives in Federal Low-Income Housing Estate, Ipaja were widely varied with a majority (71.2%) of them married. This high percentage was distantly followed by 10.3% representing the widowers and 7.1% the widows. This simply suggests that these two groups have lost either of their spouses as the case may be. The singles, divorced and those who indicated that they were separated from their spouses as evident on Table 4.5 accounted for 9.3%, 1.1%, and 1.1% respectively.

Table 4.5: Marital Status of the Residents

Estate location	Marital status						Total
	Single	Married	Widow	Widower	Divorced	Separated	
Federal Low-Income Housing Estate ipaja	35 (9.2%)	269 (71.2%)	27 (7.1%)	39 (10.3%)	4 (1.1%)	4 (1.1%)	378 (100%)
New-Lagos Low-Income Estate Surulere	17 (7.2%)	44 (18.7%)	104 (44.3%)	39 (16.6%)	2 (.9%)	29 (12.3%)	235 (100%)
Total	52 (8.5%)	313 (51.0%)	131 (21.4%)	78 (12.7%)	6 (1.0%)	33 (5.4%)	613 (100%)

This finding was in line with the expressions of a participant when he said,

“ Most of us here are happily married and are showing good examples to our children and wards so that they can cherish and appreciate the marriage institution ”

while another lamented the loss of her husband by saying

“My husband, before his demise used to provide most of our needs but now that he is gone, I have to sustain the family by erecting that shop to sell petty things while the children hawk after school hours”.

One of the youths, who responded on behalf of his parents, said:

"I look forward to marrying soon so I can put into practice the good things I have learnt from the elders in this Estate".

The data obtained from field, shows that the marital status of the household representatives in the New-Lagos Low-Income Re-housing Estate (Phase 1) Surulere were widely varied with the highest percentage (44.3%) representing the widows. These were women respondents who indicated that they had lost their husbands and as a result have become the heads of the their houses. This percentage was distantly followed by 18.7% representing those who claimed to be married. Widowers were present in a small percentage of 16.6% while 12.3 % stood for those who were separated from their spouses. The least percentages (7.2%) and (0.85%) represented the singles and the divorced respectively. All these statistics were confirmed from some of the residents who were willing to go personal by making comments like:

"I lost my wife a few years back so I live here with my grown up children some of who are already married but remain here due to the housing problems in Lagos". This finding was also in line with the expressions of a participant when he said:

“ I had four wives with many children but I lost two of them to the cold hands of death so am left with two of them who are really supportive in the up keep of the family”.

The combined data showed that more than half of the residents were married and living peacefully within the Estates.

4.7 Level of Education of Respondents

The academic qualifications of the residents of the Estates as examined was of necessity to the study and the result as shown in Table 4.6 indicates that almost half (47.8%) of the present residents of the Estate are holders of tertiary institution degrees(HND/B.Sc./BA), 26.4% read only up to the secondary school level to obtain WAEC Certificates while 19.0 %, 3.7%, and 2.9%, represent those with no form of formal education, those with National Diploma (ND) certificates, primary school leaving certificates respectively and lastly those whose educational qualification are not categorized have a meager percentage of 0.3%.

It is interesting to note that those with tertiary institution degrees are of highest number in these Low-Income Housing Estates and are also predominantly self employed. The residents with either no formal education, only primary or at most WAEC certificates were the fewest which suggests that over time the real targets of the Estates which, in all intent and purpose are the Low-Income earners, have been gradually edged out. This change in academic status may also be associated with the way most of the residents may have transformed their houses.

In the case of the New-Lagos Low-Income Re-housing Estate (Phase 1) Surulere, as shown in Table 4.6, almost half (48.09%) of the respondents had no formal education probably due to the fact that a good number of them were part of those resettled from Lagos Island and were mostly traders and artisans. Some other prominent set of people within the Estate were those who are involved in diverse kinds of buying and selling activities and they were obviously non-Yorubas sojourning in Lagos. One of them had this to say:

"I am a trader from Kogi State and my shop is in Oyingbo market, I rented this place from the landlord's children who occupy the main house". Another said "Am a Carpenter and my late father owned this house, I learnt the trade from my father who could not afford to send me to school".

The next in percentage (26.38%) were those who hold the West African Examination Council Certificate. The Primary School leaving certificate was held by

22.55% of the respondents while the least percentages of 2.13% and 0.85% were for those who attended higher institutions (Tertiary institutions) to obtain certificates like the Ordinary National Diploma and the Higher National Diploma, Bachelor Degrees from recognized institutions of higher learning respectively.

The distribution pattern of level of education of the residents in these Estates was quite obvious even in the way they have transformed their houses and the way they expressed themselves. It is interesting to note that those with tertiary institution degrees are the lowest in number in the New-Lagos Low Income Housing Estate even up till now while the residents with either no formal education at all, only primary or at most WAEC certificates were highest in number. This may be a reflection of the what the level of education of the original settlers were in the beginning and suggests that things may not have changed in that respect .

Table 4.6: Level of Education of the Respondents

Estate location	Level of Education						Total
	No formal Education	Primary only	WASCE	ND	HND/B SC./BA	others	
Federal Low-Income Housing Estate Ipaja	14 (3.7%)	11 (2.9)	100 (26.4%)	72 (19.0%)	181 (47.8%)	1 (.2%)	379 (100%)
New-Lagos Low-Income Estate Surulere	113 (8.1%)	53 (22.6%)	62 (26.4%)	5 (2.0%)	2 (.9%)	0 (0%)	235 (100%)
Total	127 (20.7%)	64 (10.4%)	162 (26.4%)	77 (12.5%)	183 (29.8%)	1 (.2%)	614 (100%)

On the whole, the data reveals that there are more educated households living in the Federal Low-Income Estate than was found in New-Lagos Estate. Also on a broader perspective, more household heads have not read beyond the secondary school level than that have obtained higher education.

4.8 Income Group and Average Monthly Income of Respondents

The investigations on income classification and average monthly income of the residents of the Estate were, based on the personal perceptions of the concerned individuals. The individuals were asked to indicate which of the stated classification they belonged to. Most (38.8%) of the respondents in the Federal Low-Income Estate belonged to the lower -middle income group while 28.8% of the respondents were upper middle income earners. Those who were actually Low-Income by their own assessment were just 14.8% of the entire Estate population. Some of the residents (14.0%) also indicated that they were in the high- income group. This figure was followed by 3.7% who were not sure of their income classification. Though, it appeared this group of people were not willing to disclose their level of financial comfort and for that reason, they claimed not to be sure.

In the New Lagos Re-housing Estate, Surulere, none of the respondents indicated that they were in the high-income group while majority (57.0%) of them were actually Low-Income by their own assessment. This figure was followed by 25.1% of the residents who were lower middle income earners while the fewest in percentage (17.9%) were those who claimed to be upper middle income earners. This result suggested that majority of the residents in the Estate have consistently remained Low-Income and maintained relatively the same social status. This may be the reason why there was hardly no house that had not been transformed in this Estate but unlike the Federal Low-Income Housing Ipaja, the kinds of transformation differ greatly in taste and quality. The fact that none of the respondents claimed not to be sure of their income classification is an indication that these residents may be fully aware of their financial status and do not think they have moved to the high- income group.

Of the two Estates, the Federal Low-Income Housing Estate Ipaja, had more residents (81.6%) who are not exactly Low-Income earners with only 14.8% being Low-Income earners but in the case of the New Lagos Low-Income Re-housing Estate Surulere, a larger percentage (57.0%) of the residents are low-income.

Table 4.7: Income Classification of Respondents

Estate Location	Income Classification					Total
	Low	Lower middle	Upper middle	High	Not sure	
Federal Low-Income Housing Estate, Ipaja	56 (14.8%)	147 (38.7%)	109 (28.8%)	53 (14.0%)	14 (3.7%)	379 (100%)
New-Lagos Low-Income Estate, Surulere	134 (57.0%)	59 (25.1%)	42 (17.9%)	0 (0%)	0 (0%)	235 (100%)
Total	190 (30.9%)	206 (33.6%)	151 (24.6%)	53 (8.6%)	14 (2.3%)	614 (100%)

Generally, the data suggested that as at the time of this investigation, only about 30.9% of the residents in these Estates were Low-Income earners while 69.1% were not. This was either because most of the initial beneficiaries had sold their houses out to people of higher income group, they moved out and rented their houses to other people or on a brighter side, have moved up in their financial standing. This fact can be considered as a social transformation in terms of the income level of the residents.

These data were subjected to further statistical analysis like cross tabulation and it was revealed that all (56) of those who indicated that they were Low-Income earners in the Federal Low-Income Housing Estate Ipaja, have actually transformed their houses while more than half (105 out of 147) of the middle income earners have also transformed in the same vein, the high- income also have transformed with more than half (30 out of 53) who have transformed. In the case of New Lagos Low-Income Housing Estate, the result showed that majority (157 out of 179) of the Low-Income earners have transformed while the upper middle income earners who appear to be very few in the Estates had only one (1) respondent who had transformed.

Table 4.8: Income Group and Transformation in the Estates

Estate Location classification	Income	Have you transformed your housing?		Total
		Yes	No	
Federal Low-Income Housing (Shagari) Estate Ipaja	Low	56	0	56
	Lower middle	105	42	147
	Upper middle	66	43	109
	High	30	23	53
	Not sure	14	0	14
	Total	271	108	379
New-Lagos Low-Income Estate (Phase 1) Surulere	Low	157	22	179
	Lower middle	36	11	47
	Upper middle	1	8	9
	Total	194	41	235

The investigation on the average amount of money that accrues to a resident at the end of every month was also considered relevant to the achievement of the objectives of this study. The fact that people engage in different forms of business in different capacities to make ends meet made it necessary to investigate the average amount of money that accrues to a household head at the end of every month. As a result, the estimated monthly income of the Estate residents was considered in ranges to accommodate a degree of precision as well as flexibility. The results from Federal Low-Income Housing Estate show that 32.9% of the respondents earned between 41,000 - 60,000 thousand naira per month, 21.75% between 21,000 and 40,000 thousand naira. This was closely followed by 20.42% for those who earned between 101,000 and 200,000 monthly. Lower percentages (17.24% and 7.3%) indicated their monthly income to be between 61,000 and 100,000 thousand naira; 10,000 and 20,000 thousand naira respectively. The lowest percentage of 0.53% represents the residents who received more than 200,000 thousand naira monthly.

Table 4.9: Average Monthly Income of Respondents

Estate Location	Monthly Income						Total
	< 20,000	21,000-40,000	41,000 - 60,000	61,000-100,000	101,000-200,000	>200,000	
Federal Low-Income Housing Estate Ipaja	27 (7.2%)	82 (21.8%)	124 (32.9%)	65 (17.2%)	77 (20.4%)	2 (.5%)	377 (100%)
New-Lagos Low-Income Estate Surulere	164 (69.8%)	0 (0%)	59 (25.1%)	12 (5.1%)	0 (0%)	0 (0%)	235 (100%)
Total	191 (31.2%)	82 (13.4%)	183 (29.9%)	77 (12.6%)	77 (12.6%)	2 (.3%)	612 (100%)

But for New Lagos Low-Income Re-Housing the results obtained showed clearly that a large proportion (69.8%) of the respondents survive on as little amount as between 10,000 and 20,000 which as one of them claimed is difficult to attain but he does not have a choice as he believes things will get better. a fairly higher amount of between 41,000 - 60,000 thousand naira per month was indicated as a monthly income by just 25.1% while the lowest percentage of 5.1% indicated their monthly income to be between 61,000 and 100,000 thousand naira. This result appears to corroborate the income classification which the respondents indicated in table: 4 and shows that majority of the residents are actually Low-Income earners.

4.9 Ethnic Groups of the Respondents

It has become a normal situation to find that there exist almost all Nigerian ethnic groups living peacefully together in any small community and the case of the Estates under study was not different. It was discovered that virtually all tribes from the different geopolitical zones/regions were resident within these Estates and the researcher was able to discover that one of the reasons why it was so was because of their proximity to markets and other business locations which serve as attractions.

A study carried out in Singapore showed that people from different ethnic backgrounds live together peacefully and harmoniously in public Estates (Tai 1988). Tai

also found out that living together brings a greater opportunity for inter-ethnic contacts and living together in the same residential area harmoniously. For the purpose of this research, the numerous tribes in Nigeria were classified under the three recognized major ethnic groups (Yoruba, Ibo and Hausa) which made is easier for analysis.

In the Federal Low-Income Housing Estate Ipaja, 60.3% of the respondents were of the Yoruba ethnic group from the western region of the country while the next prominent group of residents were the Ibos (34.4%) from the eastern region and coming last and the fewest are the Hausas (5.3%) from the northern part of the country. The concentration of the Yoruba indigenes in this Estate may be due to their huge presence in Lagos State being the Federal capital at that time and also a Yoruba speaking state. Moreover, most of the junior workers in government ministries and parastatals who were essentially the targets of the Federal Government mass housing scheme were of the Yoruba ethnic too so they were privileged to benefit from the exercise.

Table 4.10: Ethnic Groups of the Estate Residents

Estate Location	Ethnic group			Total
	Yoruba	Ibo	Hausa	
Federal Low-Income Housing Estate, Ipaja	228(60.3%)	130(34.4%)	20(5.3%)	378(100%)
New-Lagos Low-Income Estate, Surulere	120(51.1%)	83(35.3%)	32(13.6%)	235(100%)
Total	348(56.8%)	213(34.7%)	52(8.5%)	613(100%)

The data obtained from the New Lagos Low-Income Re-housing Estate showed that most (51.1%) of the respondents belong to the Yoruba ethnic which represents all those from the south west region while next in percentage (35.3%) of presence were from the eastern part of the country categorized under the Ibo ethnic group. The least in presence were the Hausa ethnic group with only 13.6%. The concentration of the Yoruba indigenes in these Estates might be due to their huge presence at that time in the locations that were affected by the slum declaration of 1954 and eventual Lagos island renewal scheme who

subsequently benefited from the decision to build the Estates to which they were relocated.

Ethnic groups as observed by Nuzhat (1993), prefer to stay in areas where they are in the majority because they feel more secure and are more likely to integrate with each other in this kind of community. There was no indication from the interview conducted that any particular ethnic group was favored in the course of allocation but it only shows that at the time of allocation of houses for example in the case of the New-Lagos re-housing scheme, the people mostly affected by the slum declaration of 1954 were the Yoruba indigenes and a few strangers who were into petty trading in old Lagos island. This was affirmed by a resident who had this to say:

“Our ancestral homes were mostly affected by the slum declaration of 1954 and as a result of that, most of the people who were resettled here were Yoruba indigenes, I can recall that there were only two Ibo families in my batch when we moved in here”

In the case of the Federal Low-Income Housing Estate Ipaja, the predominance of the Yoruba ethnic group as owner-occupiers could only be traced to the possibility that at the time of allocation, most the junior workers in the Ministries and artisans were individuals from the southwest region and naturally were mostly opportuned to take advantage of the government gesture on housing the Low-Income in the society. This position was confirmed from responses like:

“You know, it was very easy in those days for we, uneducated sons of the soil to be employed in the Ministries as artisans and junior workers so we took advantage when the opportunity came”.

4.10 Methods Through Which the Houses Were Acquired and Modes of Payment

Introduction

In order to further understand the socio-economic characteristics and tenure status of the respondents, it was important that one takes a look at some more details concerning the options available to the residents on how the houses could be acquired at the beginning the sources of fund to acquire the houses and modes of payment because it could determine if the households would take on the houses from the onset.

4.10.1 Method Through Which the Houses Were Acquired

The houses within the Estates under study were obtained through several means including the direct allocation by the government or agencies in charge. Therefore, it was deemed necessary to find out these means in order to understand the operational home delivery systems within the neighbourhoods. This was also essential because it would also give a picture of the exact number of original allottees who still live in the Estate and also help to unravel the financial capacity of house owners from inception.

Table 4.11: Methods Through Which the Houses Were Acquired

Estate Location	Method of Acquisition					Total
	Bought directly from Govt.	Bought from an allottee	Transfer of ownership (family inheritance)	SOS/Philanthropic gesture from government	Rented from an allottee	
Federal Low-Income Housing Estate Ipaja	45 (38.3%)	74 (19.5%)	59 (15.6%)	0 (0%)	101 (26.6%)	379 (100%)
New-Lagos Low-Income Estate Surulere	72 (30.6%)	42 (17.8%)	12 (5.1%)	6 (2.6%)	103 (43.9%)	235 (100%)
Total	217 (35.3%)	116 (18.9%)	71 (11.6%)	6 (0.9%)	198 (33.2%)	614 (100%)

The results obtained from Federal Low-Income Housing Estate Ipaja revealed that less than half 38.3% of the sample size bought their houses directly from the Government at the inception. This suggests that this 38.26% respondents were part of the original

allotee and there is also a likelihood that they were Low-Income earners at the beginning. 26.6% are tenants who rented the apartments from the original allottees. While lower percentages of (19.5%, and 15.6%) represent the households who acquired the houses through outright purchases from the original government allottees and those who acquired the houses through inheritance respectively.

In the case of the New Lagos Re-housing Estate, the Houses were obtained by no particularly laid down pattern or procedure apart from the haphazard system of evacuation and resettlement of the old Lagos Island residents in batches. The results obtained revealed that the highest percentage (43.9%) of the resident were tenants who rented the houses perhaps from an original allottee or from their representatives, only 30.6% of the residents were allocated the houses directly by the Government. 17.9% represented the households who claimed to have obtained theirs through outright purchase from an original allottee while 5.1% obtained theirs through inheritance. These group of residents as revealed were children or grand children of the initial allottees. and lastly 2.6% for those who got theirs on sympathy ground from the state government as confirmed by a respondent who said:

"My family was given the house free by the government as a form of assistance in 1958 when my wife had a set of triplets after 3 kids. We were living in a single room at that time so we cried out for assistance which came in the form of this house. In fact it was a great relief to the family".

It was found out in the course of study that there were actually too many tenants living in mostly attached houses and in poor lighting and ventilation condition within the Estate while the owner- occupier lived in the original structures.

4.10.2: Sources of Fund to Acquire the Houses

An investigation into how the households sourced for money to obtain their houses was also of great relevance to the study. The reason for this was that, the target group for the Estates when it was conceived and actualized was the Low-Income earners in the society who were not expected to be able to pay up at once and only from their meager income. It is also generally assumed that this group of people may not have the money in lump sum to out rightly purchase the houses and therefore may have engaged several means or sources

to raise fund for this purpose. As a result, the data from Federal Low-Income Housing Estate Ipaja revealed that a huge percentage (91.6%) of the residents had anchored their source of finance to pay for the houses on personal savings while only 8.2% of the entire respondents claimed otherwise. Although many of them during the interview claimed not to have found it easy as it affected them in no small way. This position was emphasized when a respondent said:

“ It was not easy for the family at all because I had to save almost all my resources to pay for the house so that we do not default and face the consequences. I thank God it is over now ”.

The study also sought to know if the number of residents who sourced for fund through personal saving was related to those who obtained their houses directly from Government. The chi square revealed that there exist a relationship between the two variables and the relationship was significant with ($\lambda^2 = 501.023$, $df = 6$, $p \leq 0.03$). The bulk of residents as shown in Table 4.10 who sourced for fund through personal savings bought their houses directly from the government. This suggests that it was more convenient for most of the Low-Income earners to have bought from the government at that time probably due to the flexible mode of payment.

Table 4:12 Sources of Fund to Acquire the Houses

Sources of fund	Estate location			
	Federal Low-Income Housing Estate Ipaja		New-Lagos Low-Income Estate Surulere	
	Yes	No	Yes	No
Personal saving	91.6%	8.2%	86.9%	13.1%
Mortgage Banks	7.4%	89.4%	0%	100%
Financial institutions/commercial banks	5.8%	93.4%	0%	100%
Cooperative societies.	28.0%	71.2%	12.7%	86.9%
SOS/Philanthropic gesture from government,	0%	100%	2.6%/	97.4%
'Ajo' system	51.5%	48.0%	31.1%	68.9%
Family inheritance	2.1%	97.6%	12.7%	87.2%

The 'Ajo' system of finance implies the local way of saving and borrowing money to carry out any financial commitment. It is often based on mutual trust, commitment and integrity. It was therefore expected that some of the residents may have considered the option of engaging such services in their bids to own houses. The available result reveals that more than half (51.5%) of the respondents engaged the services of 'Ajo' system of

lending. in comparative analysis indicates that the 'Ajo' system ranked second in providing funds for the residents to acquire their houses.

Mortgage banks are originally established to assist interested persons to own their houses or embark on similar capital projects but the responses from most (89.4%) of the respondents indicated that they did not benefit from any mortgage facility, while only 7.4% of them did. This may be a pointer to the fact that even the mortgage banks have failed in their statutory responsibility to make money available to people who need it.

Financial institutions such as commercial banks offered credit facilities to their customers with which they invest at negotiable interest rates. This could include amongst other things, buying a house, but responses from the field survey indicates that only a minute percentage (5.80%) of the residents got loans from financial institutions like commercial banks to fund their home ownership dream or even to rent their apartments, while 93.5% of them did not borrow money or seek the assistance of any bank for that purpose. Thus the chi square relationship significance shows that ($\lambda^2 = 287.755$, $df = 6$, $p \leq 0.03$).

Cooperative societies also played a role in assisting the people to pay for their houses as the result indicates that 28.0% of the respondents got loans from corporative societies and 71.2% did not obtain loan from corporative societies. Thus for this result, the chi square relationship significance shows that ($\lambda^2 = 332.204$, $df = 6$, $p \leq 0.03$).

Family inheritance as a means of owning the houses could come as financial inheritance with which the house was bought or paid for or by one being the beneficiary of the house for so many reasons. The number of residents who claimed to have obtained the houses through family inheritance (for whatever reason) was only minimal percentage of 2.1% as against 97.1% who did not get these houses through the means of family inheritance.

The issue of how the people of the New-Lagos re-housing Estate sourced for fund to acquire their houses was a little bit different due to the peculiar history of the Estate. So sourcing for money to pay for the houses must have been a serious task to them particularly in this case where the earliest occupants were forcefully ejected from their homes. For this singular reason it was discovered, the payment schedule was made as convenient as possible to encourage them. It is generally assumed that the Low-Income

group may not have the money in lump sum to out rightly purchase the houses and therefore may have engaged several means to source for fund for this purpose. The data revealed that a huge percentage (86.9%) of the residents had anchored their source of finance to pay for the houses on personal savings. It was initially quite flexible as claimed by a respondent who said: *"Until years later when the Government began to impose on us, all sorts of charges"*. Most of those who claimed to have used their personal saving seemed to be part of the earliest settlers in the Estate who obtained their houses from the Government. To this end, the study sorted to know if the number of residents who sourced for fund through personal saving was related to those who obtained their houses directly from government. The chi square revealed that there exist a relationship between the two variables and the relationship was significant with ($\lambda^2 = 501.023$, $df = 6$, $p \leq 0.03$). The bulk of residents as shown in Table 4.10 who sourced for fund through personal savings bought their houses directly from the government. This suggests that it was more convenient for most of the Low-Income earners to have bought from the government at that time probably due to the flexible mode of payment.

Mortgage banks did not assist the residents at all as the data shows that practically all (100%) the resident did not benefit from any mortgage facility neither did they obtain loans from financial institutions to fund their home ownership bid.

Corporative societies played a role though minimal in assisting the people to pay for their houses as the result indicates that 12.8% of the respondents got loans from corporative societies while 86.9% did not obtain loan from corporative societies.

The number of residents who claimed to have obtained the houses through family inheritance (through whatever means) was quite commendable as 12.7% as against 87.2% who did not get these houses through family inheritance.

A reasonable number of the residents in this particular Estate employed the local communal borrowing system because the result confirms the expectation as it reveals that an appreciable percentage of 31.1% were funded through this means.

A very minimal percentage (2.6%) who claimed to have enjoyed the goodwill from government as they were initially allocated the houses on humanitarian grounds were found still living in the Estate though they claimed that they were made to begin to pay minimal rates by subsequent Government.

4.10.3 Mode of Payment

Mode of payment for houses in the Federal Low-Income Estates Ipaja at the time they were allocated was flexible so as to make it easy for the beneficiaries to meet their financial obligations towards owning a house. The options available after due consultations with the appropriate authorities were either to pay a specified amount of money monthly or a cumulative of that sum on yearly basis. Presently what obtains include other modes of payments like one-off payment system, biannual, monthly etc. The field survey data therefore shows that 66.0% of the respondents paid for their houses on yearly basis to offset the total cost of the houses, 14.8% paid monthly while those who paid lump sum to out rightly acquire the houses account for 16.1% of the total respondents.

Table 4.13: Mode of payment for the houses

Estate location	mode of payment				Total
	Lump sum	Periodical (yearly)	Periodical (monthly)	Not applicable	
Federal Low-Income Housing Estate, ipaja	61(16.1%)	250(66.0%)	56(14.7%)	12(3.2%)	379(100%)
New- lagos Low-Income re-housing Estate Surulere	12(5.1%)	131(55.7%)	80(34.0%)	12(5.2%)	235(100%)
Total	73(11.9%)	381(62.1%)	136(22.1%)	24(3.9%)	614(100%)

The mode of payment for houses in the New Lagos Low-Income housing Estate was deliberately made more relaxed and user friendly particularly as a result of the circumstances surrounding their relocation to the Estate. Presently there exist a number of payment options as the houses have undergone several changes to suit the housing situation on ground just as ownership of these houses have continued to change too. What obtains include other modes of payments like one-off payment (outright purchase), biannual, yearly, monthly etc all of these of course depends on the tenure status of the households as well as their methods of acquisition. The field survey data therefore shows that 55.7% of the respondents paid or were still paying for their houses on yearly basis,

34.0% of the respondents paid monthly while those who paid lump sum (out-right purchase) accounted for only 5.1% of the total respondents. Interestingly, chi square statistics show that the relationship between the method of obtainance and their mode of payment is significant ($\lambda^2 = 609.251^a$, $df = 12$, $p \leq 0.00$). This relationship is as shown on table 4.16 and the result suggests that the highest percentage (66.7%) preferred the more convenient option of paying periodically but on yearly basis. It also reveals that the cross tabulation analysis suggests that most (82.4%) of those who paid in lump sum bought the houses from the original allottees who may not consent to periodic payment and as a result are now owner occupiers.

Table 4.14 : Showing the Relationship Between Methods of Acquisition and Mode of Payment in Both Estates

Mode of Acquisition location	Estate	Mode of payment				Total
		Lump sum	Periodical (yearly)	Periodical (monthly)	N/A	
Bought directly from government	F. L.I. Housing, Estate Ipaja	0 (0%)	140(96.6%)	5(3.4%)	0(.0%)	145(100%)
	New-Lagos L.I Estate. Surulere	0(0%)	41(56.9%)	29(40.3%)	2(2.8%)	72(100%)
Bought from an Allottee	F. L.I. Housing, Estate Ipaja	61(82.4%)	13(17.6%)	0(0%)	0(0%)	74(100%)
	New-Lagos L.I Estate. Surulere	12(100%)	0(0%)	0(0%)	0(0%)	12(100%)
Transfer of ownership (family inheritance)	F. L.I. Housing, Estate Ipaja	0(0%)	33(55.9%)	14(23.7%)	12(20.3%)	59(100%)
	New-Lagos L.I Estate. Surulere	0(0%)	23(47.9%)	17(35.4%)	8(16.7%)	48(100%)
Rented from an allottee	F. L.I. Housing, Estate Ipaja	0(0%)	64(63.4%)	37(36.6%)	0(0%)	101(100%)
	New-Lagos L.I Estate. Surulere	0(0%)	63(64.9%)	32(33.0%)	2(2.1%)	97(100%)
SOS or Gift from the	New-Lagos	0(0%)	4(66.7%)	2(33.3%)	0(0%)	6(100%)

government	Low-Income Estate , Surulere					
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4.11 Tenure Status of Respondents

The tenure by which a household occupies its accommodation is an important characteristic of that household. It was described by Ball (1986) as the way households pay for housing, and their relationship to its ownership just as Farthing (1974) emphasized the importance of the tenure of a household on legal and financial responsibilities and rights of the tenants. In reality, the basis on which individuals occupy their dwelling includes a large number of individual circumstances.

However, the tenure status of the residents of the Estate which refers to the arrangement under which a household occupies all or part of a housing unit was found to be of immense relevance to the outcome of the research. It was considered necessary as part of the characteristics of the respondents because one of the primary objectives of the government at the inception of both Estates was to eventually make the allottees owner-occupiers. The current status will reveal the true state because it will suggest to the researcher if this was achieved either in part or fully and to what extent.

Table 4.15: Tenure Status of the Respondents

Estate Location	Tenure Status					Total
	Privately rented	Owner occupied	Inherited	Free-houser	Multiple Ownership (family house)	
Federal Low-Income Housing Estate, Ipaja	112 (29.6%)	205 (54.2%)	59 (15.6%)	2 (.6%)	0 (.0%)	378 (100%)
New-Lagos Low-Income Estate, Surulere	107 (45.6%)	99 (42.1%)	0 (.0%)	0 (.0%)	29 (12.3%)	235 (100%)
Total	219 (35.8%)	304 (49.6%)	59 (9.6%)	2 (.3%)	29 (4.7%)	613 (100%)

As a result, the tenure status of the Estates' residents was examined and the result showed that for the Federal Low-Income Housing Estate Ipaja, majority (54.2%) of the residents were owner-occupiers and may be part of the original allottees (first generation occupants) or may have bought over the houses (second generation occupants) while 29.6% of the residents indicated that they rented the apartments privately. The data also shows that those who inherited the houses, from their parents have a percentage of 15.6%, while the residents who were given the houses to occupy on a free of charge basis have a small percentage of 0.5%. This result suggests that about half of the residents' household heads own the houses while this is distantly followed by those who rented their apartments. It also suggests that none of the houses had multiple owners.

An investigation on the tenure status was also carried out in the New-Lagos re-housing scheme and it was discovered that 45.53% of the respondents were tenants who may have rented their dwelling places from the original beneficiaries or from their children. In this kind of arrangement, rent is usually paid under specified agreement to a landlord or its representative while 42.1% were owner occupiers which means they own the houses outright or by mortgage.

There were also a few of the residents who indicated that they own the houses on multiple ownership bases owing to the fact that either right from the onset, more than one family was allocated the houses or that as a large family, the house has been bequeathed to the children with no defined sharing arrangement. This group of residents accounted for 12.3% of the respondents and it was obvious that within such houses, there existed no clear cut leadership and coordination as things including the transformation that had being carried out were carried out haphazard manner. It was also revealed that this particular Estate had no body living in any of the houses on a free of charge basis nor as inheritance.

4.12 Length of Stay in the Estate

The knowledge of the length of stay of the respondents in Estates under study was considered important to this research particularly in the fulfillment of the objectives. These data are expected to highlight how long the various residents have lived in the

Estate as this might help to give an indication of how they have handled the houses within the period of their stay and the extent of emotional and psychological attachment they have with the houses in particular, and the Estate in general. This factor could also be expressed in the way they have handled their houses in terms of how they have maintained or transformed to make them remain convenient for the households even as their social and economic status changed over time.

The result obtained in this regard, suggest that 23.2% of the respondents have lived in the Estate for over twenty five (25) years. A little below this percentage 14.2% have stayed for between twenty one and twenty five years and those who have lived for between sixteen and twenty years (16-20) account for a fairly higher percentage of 20.1%. There were also some residents 19.3% who indicated that they have lived in the Estate for between eleven and fifteen years while for shorter length of stay like between six and ten (6-10) and less than 5 years there were 7.7% and 17.7% of the respondents respectively.

The results obtained in this regard concerning the New Lagos Low-Income Re-housing Estate Surulere showed that majority (59.6%) of the respondents have lived in this Estate for well over 25 years. This period was either as children who relocated to the neighbourhood with their parents or as household heads themselves and have now advanced in age. This was revealed through responses like

"I was a young man of 19 when my parents moved in here in the late fifties, as the eldest son, I took over the house after the death of my parents. There is hardly nothing I do not know about the history of this Estate. In fact, I am presently the chairman of the residents association (CDA)".

and also

"We were a young couple at the time we were asked to move here and it was not easy as we had to struggle to survive in the strange land as this place was fondly referred to at that time. We witnessed virtually all the changes that have taken place here till date though some of them are not satisfactory to most of us but I guess they are being dictated by current development and housing crises being witnessed all over" .

Far below this percentage was 17.4% for those have spent barely between 6 and 10 years while 16.2% of the respondents have spent as long as between 16 and 20% in the Estate. The lowest percentage of 6.8% indicated that they have spent between 21 and 25 years in the neighbourhood .

The relationship between length of stay of the respondents and their ages as shown in table below is directly proportional. It suggests that most those who have lived in the Estate for a few years of between 6 and 10 years are not very advanced in age while most of those that have lived for over 25 years are 61 years and above. The chi square tests also show a relationship that is significant with ($\lambda^2 = 261.032$, $df = 12$, $p \leq 0.03$).

Table 4.16: Length of Stay in the House

Estate Location	Length of Stay						Total
	less than 5 years	btw 6-10years	11-15 years	16-20 years	21-25 years	over 25 years	
Federal Low-Income Housing Estate, Ipaja	67 (17.7%)	29 (7.7%)	54 (14.3%)	76 (20.1%)	65 (17.2%)	87 (23.2%)	379 (100%)
New-Lagos Low-Income Estate, Surulere	0 (.0%)	41 (17.4%)	0 (.0%)	38 (16.2%)	16 (6.8%)	140 (59.6%)	235 (100%)
Total	67 (10.9%)	70 (11.4%)	54 (8.9%)	114 (18.6%)	81 (13.2%)	227 (37.0%)	614 (100%)

It suggests that most of those who have lived in the Estate for less than five years are between the ages of 25 and 50 years while most of those that have lived for over 25 years are 61 years and above. The chi square tests also show a relationship that is significant with ($\lambda^2 = 437.139$, $df = 20$, $p \leq 0.03$).

4.13 Ownership of Other Houses and Their Locations

The study specifically examined the home ownership status (besides where they presently live) of the respondents. This investigation was expected to furnish the researcher with an idea on how many of the respondents, whether as tenants or as owner occupiers, own other houses besides where they presently reside. This exercise will also engage the respondents to also reveal the locations of such houses if any as all these put together will help in assessing the economic comfort of the respondents. The result obtained (see table 4.18) from the Federal Low-Income Housing Estate Ipaja indicates that more than half (55.7%) of the respondents did not to have any other house of their own anywhere, other than the one in which they presently live irrespective of their tenure status while 44.3% own one or more houses either within Lagos state, in their home towns or just any other place of their choice.

The acquired data from the New Lagos Low-Income Re-housing Estate Surulere reflected that far more than half (63.40%) of the respondents owned one or two other houses of their own, other than the one in which they presently live either within Lagos, in their home towns or just in any other place of their choice while 36.60% of them claimed not to own any other house no matter their tenure status

A further breakdown of the 44.33% respondents in the Federal Low-Income Housing Estate Ipaja who indicated that they own other houses shows that 23.48% of them have these houses right here in Lagos. Those who have theirs in their ancestral home towns make up 18.21% while only 3.17% of those who own other houses do so in some other places besides Lagos and their ancestral hometowns. It was made evident from the interview sessions that majority of the respondents who own others houses only in their home towns claimed that it is much easier to build in their villages where land is relatively cheap and cost of labor more affordable. This they said makes it imperative to maximize the benefits they could derive through transformation of houses in Lagos.

Table 4.17: Ownership of Other Houses Besides the One in Which They Live in the Estate

Estate Location	Ownership of other house		Total
	Yes	No	
Federal Low-Income Housing (Shagari) Estate Ipaja	168(44.3%)	211(55.7%)	379(100%)
New-Lagos Low-Income Estate (Phase 1) Surulere	149(63.4%)	86(36.6%)	235(100%)
Total	317(51.6%)	297(48.4%)	614(100%)

On the other hand, those who claimed to own other houses in Lagos prefer to remain within the Estate either because of its centrality and proximity to their sources of livelihood. Other reasons adduced from responses like:

"I just feel comfortable in this Estate at least I own this house, am not being disturbed by any landlord. My other house is far away in a yet to be well developed place so am safer here for now"

expressed extensively the reasons why some the respondents would prefer to live in the Estate to any other place.

An analysis of the 63.40% respondents from New Lagos Low-Income Re-housing Estate Surulere who indicated that they own other houses showed that 47.23% of them have these houses in their ancestral hometowns , 13.19% of them have theirs in other towns besides Lagos and their home towns while only 2.98% indicated that they had their right here in Lagos. Some of them who were discovered to be from the eastern part of Nigeria gave reasons like culture and long standing practice in their hometowns to first houses at home to show affluence before anywhere else. On the part of those who own other houses here in Lagos but still preferred to remain in this particular Estate, their reasons were due to its proximity and access to their business locations and other necessities of life. Other underlying reasons were embedded in responses like:

"I am already too used to this place such that I do not think I can leave anywhere else within Lagos. When I pack out of this place, I will just go straight to my village and retire completely".

Table 4.18: Location of Other Houses Besides The One in Which They Live in the Estate

Estate Location	If yes, where				Total
	My home town	Another town	Lagos	Not applicable	
Federal Low-Income Housing (Shagari)Estate Ipaja	69(18.2%)	12(3.2%)	89(23.5%)	209(55.1%)	379(100.0%)
New-Lagos Low-Income Estate (Phase 1) Surulere	111(47.2%)	31(13.2%)	7(3.0%)	86(36.6%)	235(100.0%)
Total	180(29.3%)	43 (7.0%)	96(15.6%)	295(48.0%)	614(100.0%)

A further enquiry to ascertain if the ownership of these other houses as claimed by 63.40% of the respondents was in anyway related to their tenure status was carried out and the result revealed that (see Table 5.2) most (68 out of 73) of those who live in the Estate as owner occupiers own other houses mostly in their home towns (Villages), 3 of them had other houses in here in Lagos while only 2 out of 73 owner occupiers-residents had theirs in another town. The same cannot be said of those who are tenants who rented the houses privately as a little above half (38 out of 67) of them indicated that they own other houses but are located in their home towns . In the case of multiple ownership tenure status, 9 of the residents belonged here but 5 of them had houses in their home towns, 3 in another town and only one had his here in Lagos. Chi square examination, investigating any existing relationship between these variables was found to be significant with ($\lambda^2 = 17.680$, $df = 2$, $p \leq 0.03$).

Table 4.19: Ownership of Other Houses And Their Location

Tenure status	Location of other houses if any	Ownership of other house		Total
		Yes	No	
Privately Rented	My home town	38	0	38
	Another town	26	0	26
	Lagos	3	0	3
	Not applicable	0	40	40
	Total	67	40	107
Owner Occupied	My home town	68	0	68
	Another town	2	0	2
	Lagos	3	0	3
	Not applicable	0	26	26
	Total	73	26	99
Multiple Ownership (Family house)	My home town	5	0	5
	Another town	3	0	3
	Lagos	1	0	1
	Not applicable	0	20	20
	Total	9	20	29

This result was further analyzed to ascertain if the ownership of other houses is related to their tenure status and it reveals that Table 5.2.5 most (202 out of 310) of those who live in these Estates as owner occupiers own other houses mostly in their villages as indicated by further cross examination. The same cannot be said of those who rented the houses privately as less than half (71 out of 183) of them indicated that they own other houses most of which are located in their home towns . All of those who live in these Estates as free - housers and on multiple ownership bases do not own any other house anywhere. A further chi square examination, investigating any existing relationship between these variables was found to be significant ($\lambda^2 = 124.056$, $df = 4$, $p \leq 0.03$).

4.14 Summary

This Chapter has presented a detailed history of the selected Low-Income housing Estates and their respective characteristics. The different allocation techniques adopted at their inception alongside the total number of housing units broken down in their typologies as present in both Estates were clearly understood. The socio-cultural composition of the residents was discussed extensively beginning with the residents' age

profile which showed that there were more youthful household heads, the largest in number were the age group between 41 and 50 years in both Estates.

In terms of the gender classification, it was observed that most of the respondents were male. The occupation most of the residents agreed to be engaged in was classified under what was referred to as being "self-employed" (This was explained to be those involved in diverse personally managed businesses like being involved in contract works, buying and selling, tailoring, petty trading and all such personal businesses apart from being artisans).

It was also significantly noticeable that the Christian population in these Low-Income Housing Estates was more in number than other religions while the fewest of them were the atheists. This situation must have been responsible for the numerous Christian inclined transformations found within the Estates. The marital status of the residents as the data revealed was such that more than half of the household heads were married with both spouses alive and living peacefully within the Estates.

A look at the academic qualification of the residents revealed that very few of them in Federal Low-Income Housing Estate Ipaja had no formal education while most of them have acquired degree certificates. It was a reverse situation in the New-Lagos Re-housing Estate where majority of them had no formal education with just a few who had acquired degree certificates. This finding may be a reflection of the what the level of education of the original settlers were in the beginning.

Concerning the income group and average monthly income of respondents, only about 30.9% of the residents in both Estates were really Low-Income earners as at the time of study while 69.1% are not. This was either because most of the initial beneficiaries have sold their houses out to people of higher income groups, they moved out and rented their houses to other people or on a brighter side, have simply moved up in their financial standing. This fact can be considered as a social transformation in terms of the income of the residents.

A concentration of the Yoruba ethnic group in the Estates was observed in line with Nuzhat (1993), when he opined that same ethnic group prefer to stay in areas where they are the majority because they feel more secure and are more likely to integrate with

each other in this kind of community. But there was no indication that preference was given to any particular ethnic group during the allocation.

The tenure status result showed that there were more owner- occupiers who either bought from allottees or from the government. There were also tenants who were present in a significant number too but it was found out in the course of study that there were actually too many tenants living in mostly attached houses and in poor lighting and ventilation condition within the Estate while the owner- occupier lived in the original structures.

Generally the source of fund for majority of the residents was through personal effort which according to them, was not easy but it was more convenient for those who bought the houses from the government as they claimed that the mode of payment was made flexible to accommodate their meager resources. On this note, most of the residents paid periodically to offset the cost of the houses while very few of them who apparently were second generation owners paid in lump sum to purchase theirs.

The study revealed that these Low-Income housing Estates had over half of the residents whose length of stay within the Estates was well over twenty years and in most cases, since inception. Such respondents were amongst those who were advanced in age or between 25 and 40 years because some of them were born about the time their parent moved into the houses or were infants who moved in with their parents.

It was heartwarming to discover that contrary to the assumptions that the Low-Income earners who live in public housing may not likely have other personal houses due to their economic status, it was revealed that most residents within these Low-Income Estates irrespective of their tenure status had other houses either in their home towns within Lagos or other towns.

The reason for this exploration was to ascertain that residents living in public low cost housing tend to be similar in terms of educational attainment, occupational status and Incomes, because the allocation policy for public housing is for people with incomes of relatively Low-Income level.