HOUSE-OWNERSHIP, PSYCHOSOCIAL FACTORS AND THE MODERATING EFFECT OF NEIGHBOURHOOD ON LIFE SATISFACTION AMONG RESIDENTS IN IBADAN METROPOLIS, NIGERIA

BY

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ABSTRACT

Life satisfaction, identified as one of the important components of quality of life, is generally low in Nigeria. Most studies on life satisfaction have been focused on the effects of psychological factors to the neglect of the importance of house-ownership and neighbourhood effect. This study, therefore, investigated the influence of house-ownership, religious commitment, self-esteem, social support, personality factors and the moderating effect of neighbourhood on life satisfaction among residents in Ibadan metropolis.

The Maslow's Hierarchy of Needs theory provided the framework for this study. Using a 5-way factorial design and a multistage sampling technique, five of the eleven Local Government Areas (LGAs) in the metropolis were purposively selected. Based on the list of enumeration areas for 2005 census, 10 enumeration areas each were selected from the LGAs with simple random technique. The number of houses on the selected enumeration areas were determined with enumeration area maps. Two hundred and twenty households each were selected from the LGAs using systematic technique making a total of 1,100 houses. The selected houses were marked and the household heads were sampled. A structured questionnaire focusing on socio-demographic profile, life satisfaction scale ($r=0.74$), religious commitment scale ($r=0.72$), the big 5 personality inventory ($r=0.76$), self-esteem scale ($r=0.61$) and a multi-dimensional scale of perceived social support ($r=0.87$) was administered to the participants. Data were analysed using descriptive statistics, analysis of variance and multiple regression at 0.05 level of significance.

The participants' age was 42.11 ± 15.20 years. There were 56.2% females. Participants' educational qualification was 9.9% no formal education, 23.7% primary education, 29.9% secondary education and 36.5 tertiary education. There were 89.5% Yoruba, 5.9% Igbo, 3.4% Hausa and 1.2% other ethnic groups. Participants' marital status was 79.6% married, 1.7% separated, 0.27% divorced, 4.9% widowed and 13.5% nevermarried. There were 42.5% Christians, 56.6% Muslims and 0.9% traditional worshippers. Respondents' house-ownership status was 31.9% house-owners and 68.1% renters. There were 18.0% participants from the low density areas, 54.1% from the high density areas and 27.9% from the medium density areas. House-ownership, neighbourhood effects, religious commitment and social support jointly predicted life satisfaction ($R^2=10.0$; $F=24.75$). House-ownership interacted with openness to predict life satisfaction ($F_{(1,928)}=4.39$). Neighbourhood significantly moderated the effect of house-ownership on life satisfaction ($F_{(2,926)}=2.94$). There was a significant interaction effect of religious commitment and social support on life satisfaction ($F_{(1,237)}=4.15$). Conscientiousness significantly interacted with agreeableness to predict life satisfaction ($F_{(1,686)}=4.15$). There was an interaction effect of neuroticism and educational qualification on life satisfaction ($F_{(3,658)}=7.24$) and there was a significant interaction effect of self-esteem on gender to predict life satisfaction ($F_{(1,685)}=5.40$).

House-ownership was not crucial but neighbourhood was essential in improving life satisfaction. Emphasis should be placed on neighbourhood effect in improving life satisfaction.

Keywords: Life satisfaction, House-ownership, Neighbourhood effect, Psychosocial factors.

Word count: 443

CERTIFICATION

This is to certify that this research project: HOUSE-OWNERSHIP, PSYCHOSOCIAL FACTORS AND THE MODERATING EFFECT OF NEIGHBOURHOOD ON LIFE SATISFACTION AMONG RESIDENTS IN IBADAN METROPOLIS,NIGERIA was written by MAYUNGBO OLUSEGUN ADEDAMOLA (62546) of the Department of Psychology, Faculty of the Social Sciences, University of Ibadan, Ibadan, Oyo State, Nigeria in partial fulfillment of the requirements for the award of Doctor of Philosophy Ph.D in Social and Personality Psychology.

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DEDICATION

This project is dedicated to God almighty, to my late Mum Deaconess Felicia OlufunkeMayungbo, to my wife and my jewel of inestimable value Biola and my adorable children Tito, Tobi and TumiMayungbo.

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CHAPTER ONE

INTRODUCTION

1.1 Background to the study

Interest in the study of life satisfaction or subjective well-being or happiness has a long history in the fields of philosophy, religion and psychology. The American declaration of independence of 1776 argued for certain inalienable rights, among which are right to life, right to liberty and the pursuit of satisfaction. In the United Kingdom, interest in life satisfaction was popularized by the moral philosophy of Utilitarians. Jeremy Bentham was one such. In 1789, he argued that the presence of pleasure and the absence of pain are the determinants of a good life. Interest in the study of life satisfaction has increased greatly in the developed world since the 1950s. However, empirical studies of life satisfaction started early in the 20th century with Flugel's study of moods in 1925, and interest in the subject of life satisfaction has not reduced in modern times. The recent interest in life satisfaction was manifested in the United Kingdom where eighty-one percent of the population agreed that the Government's primary aim should be the creation of satisfaction and not wealth (Easton, 2006). Also David Cameron, the British Prime Minister was once quoted to have said that "It's time we admitted that there's more to life than money, and it's time we focused not just on GDP, but on GWB general well-being" (BBC, 2006).

There is an emerging widespread agreement among researchers on the need to go beyond gross domestic product (GDP) as a measure of life satisfaction and progress of societies based on the fact that well-being is multidimensional, covering all aspects of human life. The United Nations' General Assembly in its consciousness that the pursuit of happiness was a fundamental human goal recognised that the gross domestic product (GDP) indicator was not designed to, and did not adequately reflect the happiness and life satisfaction of people. This position was captured in its resolution 65/309 entitled 'Happiness; Towards a Holistic Approach to Development'. Consequently, the United Nations implored member states to examine additional measures that better captures the significance of the pursuit of happiness and life satisfaction for development. Consequently, since the year 2005, the

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Gallup World Poll has been surveying life satisfaction in most countries around the world and thus prepared the grounds for the three world happiness research conducted so far by the United Nations since 2012.

The recent interest in life satisfaction is likely influenced by research interest in the fields of economics and positive psychology. Psychologists have been at the fore front of the call for measures of life satisfaction to be the basis of government policies and the political assessment of a nation's success (Diener, 2000). Measures of life satisfaction are therefore being used in psychology and a number of different scales have been developed. Political scientists and sociologists have also used these scales in global surveys to show differences in life satisfaction levels among nations. The increasing significance of life satisfaction in comparison to other measures has been noted by researchers who concluded that life satisfaction measures are necessary to assess a society and add greatly to the economic indicators that are now preferred by policy makers. Consequently, psychologists have suggested that psychological theories and testing should form the basis of political governance. Therefore, the sole measure of government is the degree to which it maximizes the total happiness or life satisfaction level of its citizens. Consequently, social policies, and more generally, public policies, are largely concerned with questions of public satisfaction.

Life satisfaction is one of the main goals of life for individuals and for social policies of governments and aid agencies. To be satisfied with life is an individual's personal judgement of well-being and quality of life based on his or her own chosen criteria. Life satisfaction, used interchangeably with subjective well-being and subjective quality of life and happiness (Schwarz, 1999; Cummins, 2002), implies the fulfilment of one's wants and needs for one's life as a whole or contentment with or acceptance of one's life circumstances. In essence, it is a subjective or personal assessment of the quality of one's life or the degree to which a person positively evaluates the overall quality of his/her life as a whole (Sousa and Lyubomirsky, 200l). Therefore, to experience life satisfaction is to live well or be satisfied with the type of life that one lives. The important thing about life satisfaction is people's feelings or subjective assessments of how well their lives are going.

Consequently, many psychologists have turned to self-reports of life satisfaction in order to assess well-being and many philosophers have preferred subjective accounts of well-being that give a central role to people's attitudes about their lives. There is a major distinction between brief emotional episodes, periods of joy or acute happiness and an underlying state of happiness. This underlying state taken as a sense of satisfaction with one's life is the focus of this research.

The subject of life satisfaction is part of a broader field of enquiry commonly referred to as quality of life. Life satisfaction is one of the indicators of the quality of life; together with indicators of mental and physical health, it indicates how well people thrive. The concept of quality of life developed from the idea that positive social changes are formed not only by material or observable elements of social reality, but also by psychosocial elements, that is, by people's perceptions, judgements, aspirations and expectations and of communities (Ayuste, 2001). The term 'quality of life' implies two meanings: the presence of conditions deemed necessary for a good life, and the practice of good living. When used at the societal level, only the former meaning applies. When it is said that the quality of life of the people in a country is poor, it implies that essential conditions are lacking, such as sufficient food, housing and health care. In other words, such a country is not habitable for its inhabitants. At the individual level, the term quality of life can take on both meanings. When it is said that somebody does not have a good life, it implies that such an individual lacks the things deemed indispensable and/or that such person does not thrive (Veenthoven, 1996).

The most pathetic feature of the Nigerian society today is that majority of her citizens are living in a state of destitution while the minority are living in affluence. Majority of the citizens live below a minimum standard of quality of life, that is, one of absolute poverty. This situation does not reflect the geographic spread of available national resources; rather it is a product of classical greed, injustice and selfishness, which is beyond any economic principle. In Nigeria, poverty has no geographical boundary. It is seen in the South, West, North and East. It is found in rural and urban areas of Nigeria although it is much higher in the rural areas than in the urban centres. The urban slum-dwellers form one of the more deprived groups (World Bank, 1997). In spite of substantial economic progress and social

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advancement in the past years, there is still much human suffering and the country continues to face enormous challenges in setting a development agenda that meets the needs of its citizenry in a cost-effective and equitable way.

The Physical Quality of Life Index (PQLI) recorded in 1980 was 38% in Nigeria, while Kenya reported an index of 53% and Ghana and Cote d'Ivoire 41% (UNDP, 1996). This is an indicator of poor quality of life. Poverty seems to have negatively affected the quality of lives of Nigerians. Poverty implies a household's inability to provide sufficient income to satisfy its need for food, shelter, education, clothing and transportation (Ogwumike, 1989). The income dimension of poverty also sees poverty as a situation of low income or low consumption. Accordingly, people are counted poor when their measured standard of living in terms of income or consumption is below the poverty line. The poor, therefore, are those who are unable to obtain an adequate income, find a stable job, own property or maintain healthy conditions. Majority of Nigerians lack the basic necessities of life and therefore have a poor quality of life.

In addition, movements in relative price levels suggest an extremely low level of Nigeria's annual per capita income of less than $1.00 which is among the lowest on the African continent, and the most important obstacle to greater life satisfaction. This problem is compounded by extraordinarily high levels of income disparity. More than 70% of the Nigerian population live on less than $1 a day, according to UNDP statistics, and subsistence farming still represents the only form of employment for the majority of Nigerians. Most people move to Lagos with the hope of improving their well-being. Some are lucky while some experience difficulties such as joblessness, housing problems, poor living conditions, poor power supply, air and noise pollution, poor health and nutrition all resulting to a low standard of living. The majority that are without education and skills remain in poverty while some desperate ones among them have probably taken to crime. Therefore, the improvement of the life satisfaction level of Nigerians is crucial given the numerous importance of life satisfaction to the society in particular and human existence in general.

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The significance of life satisfaction to human existence is overwhelming. Life satisfaction has positive effects on various aspects of human functioning such as creativity, social contacts, work performance and physical health; it broadens our perceptual horizon and facilitates the formation of resources (Diener, 2005). Life satisfaction is also likely to affect the functioning of other social systems such as work organisations and friendship networks. Life satisfied people are typically better citizens who are more likely to benefit their families, communities and society at large (Lyubomirsky, 2002). They are likely to be more cooperative, prosocial, charitable, enjoy superior work outcomes, greater creativity, increased productivity, higher quality of work, higher income, and are likely to live longer (Snowdon, 2001). Compared to people who are dissatisfied with life, life satisfied people are more likely to get married, less likely to become divorced, likely to have more friends, enjoy stronger social support, enjoy richer social interactions and be more emotionally healthy. They are less likely to show symptoms of psychopathology and they are more likely to exhibit greater self-control and coping abilities (Diener, 2002). Evidently, life satisfaction is the ultimate goal that human beings are striving to achieve throughout their entire lives.

Numerous investigations have been carried out regarding the determinants of life satisfaction and its importance to individuals, and for policy making. This is especially so since researchers started the argument that higher income in itself does not constitute life satisfaction. A wide variety of variables have been suggested but there is little consensus among researchers on which of those variables really matter (Bjornskov, 2005). In an attempt to understand life satisfaction, some researchers have suggested adopting the use of a dispositional method such as analyzing personality characteristics (Ho, Cheung and Cheung, 2008). In line with this suggestion it is believed that genetic components account for about 80% differences in life satisfaction levels. This argument indicated that the differences in people's life satisfaction are in part, due to their biological differences. If this argument is taken to the extreme, it may appear that people's feeling of satisfaction cannot be changed as it is predominantly genetic. The implication is that some individuals have a predisposition to be satisfied or unsatisfied with life.

Another suggestion is that the objective life conditions and situation determine one's level of life satisfaction (Ho, Cheung and Cheung, 2008). Satisfaction, based on this suggestion, is derived from the major domains of life such as gender, religion education, social support, self esteem etc. The average satisfying action one derives from these domains sums up to determine our overall life satisfaction. This position seems to support our generally held belief that satisfaction with domain factors determines our overall life satisfaction. It is clear that some events or situations could make one to be satisfied with life. Consequently, in addition to personality traits, situations such as available social support, self esteem, religious commitment, etc., may also be important determinants of life satisfaction.

A number of studies have emphasised the importance of personality traits in understanding life satisfaction and have investigated the Big-five factors of personality. Extraversion, neuroticism, openness, conscientiousness and agreeableness were also linked to life satisfaction, with extraversion and neuroticism being the strongest predictors of life satisfaction. (Winkelmann, 2008; Joshanloo and Afsharia, 2011). Researchers have suggested that these big five findings should come as no surprise because extraversion is characterised by positive affect while neuroticism is virtually defined by negative affect. They further suggest that conscientiousness, agreeableness, and openness to experience are less strongly and consistently linked to life satisfaction because these traits have their sources in 'rewards in the environment". In other words, as individual differences, these three are more a function of environmental influences, whereas extraversion and neuroticism may be more a function of genetic factors. Openness is related to self-direction, universalism and stimulation values; agreeableness to benevolence, tradition and conformity values; and conscientiousness to achievement and conformity values.

Social support is another variable said to be a predictor of life satisfaction. Social support is the comfort given to us by our family, friends, co-workers and others. This comfort can be in the form of resources provided by others to assist us. Social support can be instrumental, tangible, informational and emotional. These sources of support could help an individual cope with varying life challenges. Most people turn to social resources such as family and friends in an effort to contain stressful events in life. In this case, support network is an

indication of social integration and the more one is integrated, the more one can cope with the effects of stressful life events. Social support has been linked with overall well-being. Increase in social support has been associated with increase in subjective overall life satisfaction, while lower social support leads to decrease in life satisfaction (Young, 2006; Malinauskas, 2010).

Researchers have also found religious commitment to be closely related to life satisfaction and happiness (Putnam, 2010; Inglehart, 2010). However, much theoretical and empirical controversy surrounds the question of how religion actually shapes individuals' well-being. Some authors have argued in favour of the social networks that people find in religious organisations as the major source of well-being while others have considered the private and subjective aspects of religion (Krause, 2008). While both approaches are plausible, it remains unclear which aspect of religion plays a more significant role and how this role might shape the life satisfaction of religious people. Past research has also indicated that self esteem is a strong predictor of life satisfaction (Campbell, 1981). A person with high self esteem is fundamentally satisfied with the type of person he or she is. High self esteem also implies a realistic evaluation of someone's characteristics and competencies coupled with an attitude of self acceptance and self respect. Self esteem is a disposition that a person has which represents their judgement of their own worthiness.

However, there are also theoretical evidences regarding the fact that house-ownership can improve life satisfaction (Rohe and Basolo,1997). House-ownership, it is believed, may contribute to life satisfaction in a number of ways. Firstly, owning a house is an important goal for many people. Owning a house is a rite-of-passage symbolizing that a person has achieved a certain economic status. Therefore, attaining this goal should increase an individual's satisfaction with his or her life. Secondly, many house-owners find satisfaction in both maintaining and improving their houses (Saunders, 1990). Renters are less motivated to engage in these activities since they will not reap the economic benefits of improvements after vacating the house and since they are less attached to their houses. Thirdly, compared to renters, house-owners have greater interest in customizing their houses to suit their own tastes. Their living environments are likely to better support their

styles of life. This might increase their satisfaction with both the residence and life in general (Gaiste, 1987). Finally, house-owners are more likely to have accumulated additional wealth through house price appreciation. These, in turn, may contribute to their satisfaction with life. In addition, house-ownership provides individuals with additional assets that can be drawn upon in times of need. In an economy where things are financially difficult, house-owners are in a better position to handle these difficulties because they have an asset in the form of their houses that can be drawn on to get them through hard times. Elderly house-owners can also use their houses to cover the increasing costs of health-care by letting out some parts of their houses and being able to afford a higher level of health-care. Others have suggested that house-ownership leads to "ontological security" which might be expected to have a positive impact on physical health by promoting a general sense of well-being (Saunders, 1990).

In Nigeria, house-ownership is an important life goal both in traditional and modern times and this is reflected in the people's way of life and history. For instance, the Yoruba people of the south-western part of Nigeria value house-ownership so much so that their love for owning houses is regularly expressed in their beliefs and prayers. House-ownership among the Yoruba people is generally favoured and socially sought after. It represents a measure of life satisfaction especially in old age. Among the Yoruba people, old age is regarded as a period to be marked with achievements such as having children, having personal houses and other material things. Such goals and aspirations are normally expressed in songs, prayers and other forms of social interactions. Before the advent of Christianity, the Yoruba people used to bury their dead at their residence. It was considered dis-honourable for any individual in his or her old age to die and be buried in someone else's residence.The children of such person would face the disgrace because it usually led to outright denial of the grave when people had quarrels with such children at any other time. The denial of the grave was to remind the children that their father's or mother's remains was buried on a borrowed parcel of land. Another social value for owning houses in traditional times was that even as the majority may live in hamlets and villages for agricultural purposes, living in such settlements was not expected to be forever. A successful farmer was still expected to have a house in town to enjoy his old age or spend

festive periods. This was so important that crabs were used to pray for ability to own houses because crabs are believed not to share houses, each crab has its own hole to dwell in. Therefore, human dignity and psychological needs made housing important in the olden days.

The interest in house-ownership in modern day Nigeria has however increased. The question our indigenous society puts to anyone who lays claim to 'being a man' in Nigeria is whether he has a house, is married and has a child(ren) (Ojewumi 2003). Based on this belief, almost every Nigerian whether based at home or abroad has the ambition to at least own a house at one time or the other during his life-time. This is because the possession of capital as evidenced by the ownership of real estate (a house in particular) constitutes one of the three elements that establish one as a man. The ownership of a house also marks an individual as an eminent member of the community. Cooker (1966) remarked that the acquisition of real estate in Nigeria encourages others to do business with the owner should he or she be a merchant. And a chieftaincy title might not be bestowed on an individual who does not own a house within the locality (Obayiuwana 1986).

Despite this, owning a house remains a mere dream to the majority of Nigerians. It is common knowledge that many Nigerians do not have decent accommodation. Many people live in congested rooms; many lack adequate accommodation and some are homeless as they sleep under bridges at night in many parts of the country (Lagos is a good example) due to lack of adequate housing facilities or high cost of accommodation. These categories of people and their families are then faced with severe financial pressures and are sometimes not too far away from homelessness.

A survey of the urban housing in Nigeria indicates that house rent accounts for about sixty percent of the salary of an average worker, leaving the balance of forty percent for other necessities of life. Another major problem faced by Nigerian tenants include: inadequate provision of neighbourhood facilities such as electricity, water supply, accessible roads, public drains, waste disposal, etc (NUTN, 2004). One of the leading causes of homelessness among families today is the lack of affordable housing. The ability to acquire

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safe, affordable housing is essential for the social, economic, and psychological well-being of human beings (Reamer, 1989). Yet, many Nigerians today are unable to feed well or even live well due to their inability to build or purchase a house for themselves or their families due to a nationwide shortage of affordable housing and mortgage. This has created financial, familial, and psychological stress for people which can lead to profound feeling of powerlessness. The inability to secure affordable housing also leads to unstable conditions that affect the welfare of children and the ability of adults to earn an income.

Shortage of housing is however due to the several housing problems in Nigeria. The major problems are land accessibility and availability (Agbola, 1998). In Nigeria, land as a housing input is the most controversial and problematic component of housing delivery system (FMWH Habitat, 1987). Land is scarce and unaffordable; the risk of buying it is high while the cost of alienation or transfer is equally high and prohibitive. Another problem is that of policy implementation. The Nigerian system has failed to produce an effective housing policy in which an appreciable no of the populace would have the opportunity of owning a house. Urbanisation is another factor responsible for housing problem in Nigeria. The proportion of the Nigerian population living in urban centres has increased phenomenally over the years. Seven percent of Nigerians lived in urban centres in the 1930s and 35% lived in the cities in the 1990s. However, over 40% of Nigerians now live in urban centres of varying sizes (Okupe, 2002). Olatubara (2007) also noted that the problem of urbanization in Nigeria is not necessarily that of the level but that of the rate. The level of urbanization is the share itself, and the rate of urbanization is the rate at which that share is changing. For example, while the level of urbanization in Nigeria is put at 36%, that of South Korea is 79%, Mexico 74% and Colombia 71% (Population Reference Bureau, 2001). The incidence of this population in urban centres has created severe housing problems, resulting in overcrowding in inadequate dwellings, and a situation in which 60% of Nigerians can be said to be houseless persons (FGN, 2004).

Perhaps the greatest hurdle to house-ownership in Nigeria is the absence of a virile mortgage system through which aspiring house-owners can borrow money from a pool to finance their projects and repay over a reasonably long period at low interest rates. The

failure of the house finance mechanism to function as expected has truncated many dreams. The issue of raising the needed funds to build houses pose a great challenge to majority of Nigerians because they rely almost entirely on personal savings to build their houses. Established in 1992, the National Housing Fund promised much with its expected huge revenue base coming from government, banking and insurance institutions, institutional investors and individual contributors; but delivered little in originating mortgages for potential house-owners. An enraged Nigeria Labour Congress had to mobilise the workers to vehemently protest the inability of loan seekers to get the desired mortgages (The Punch, Oct. 26, 2006). Other housing problems are absence of mortgage, and the Land Use Act whereby the latter restricts access to lands that have no titles and therefore limits development of housing units; high cost of building materials; high construction costs; poor quality of construction; qualitative and quantitative problems; high cost of land in urban areas; high value placed on urban lands; and lack of physical infrastructure and social amenities.

Despite all these housing problems, private sector developers are still the ones accounting for most of urban housing in Nigeria (FOS, 1983). The private sectors contributes over 80 % to the existing housing stock, however, such houses are usually beyond the reach of the average households in Nigeria (Olatubara, 2007). The Government has made a few attempts at building estates for people to buy housing units, providing land in what looks like site and services schemes and even providing loans as it is commonly reported, to prospective house owners. Despite all these attempts, most people in Nigeria still have to depend on individual efforts to acquire their houses. It is therefore not surprising that since the colonial era, successive governments in Nigeria have embarked on programmes to provide housing for public servants. But since the housing programmes recorded very little success, Nigeria consequently accumulated a housing deficit estimated at five million new units by the year 2000, the target year of the United Nation's "Shelter for All" agenda (Federal Republic of Nigeria, 1991).The acting Managing Director of Federal Mortgage Bank once warned that the country was facing a critical housing deficit which had increased from 5 million units in year 2000 to about 16 million units in year 2008 (The Nation, Oct,7, 2008). According to the United Nations Habitat, about 84.4 million

Nigerians lacked access to land (The Punch, Aug.16, 2010). The United Nations Agency for Human Settlement has also stated that about 56 million Nigerians, representing 70% of the country's urban population, currently live in slums (The Punch, Aug.16, 2010).Consequently, Nigeria might not be able to deliver adequately on the Millennium Development Goals (MDGs) on shelter and poverty reduction according to the Minister of State for Environment, Housing and Urban Development (The Guardian, July 29, 2008).

The United Nations estimated Nigeria's population in 2005 at 141 million and predicted that it would reach 289 million by year 2050 (Encarta, 2007). The United States Census Bureau also projects that the population of Nigeria will reach 264 million by the year 2050; where that happens, Nigeria would become the 8th most populous country in the world (Encarta, 2007). Rapid growth in population creates demand pressure towards shelter and efficient supply and distribution of basic utilities and services for the city dwellers. In most of our urban centres the problem of housing is not only restricted to quantity but also to the poor quality of available housing units. One of the effects manifests in overcrowded houses. Nigeria is perhaps the fastest urbanizing country in the African continent. One of the most important challenges facing the country is the provision of affordable housing. A recent study of housing situation in Nigeria puts existing housing stock at 23 per 1000 inhabitants. Housing deficit is put at 15 million houses (Mabogunje 2007) while N12 trillion will be required to finance the deficit. This is about 3 times the annual national budget of Nigeria (Federal Housing Authority, 2007).

Considering Nigeria's high figures for homelessness and slum population, the country needs to fast-track its actions to attain the goals and recommendations of global commitments as found in Article 25 of the United Nations Universal Human Rights Declaration on housing as a fundamental human right, the Habitat Agenda adopted in 1996 on the provision of adequate shelter for all, and goal 7 of the Millennium Development Goals on improvement of the lives of people living in slums. Nigeria as the giant of Africa needs to take a giant stride to promote national programmes on providing adequate shelter for Nigerians in order to achieve the goal of the National Housing Policy of providing housing for all, as well as the goals of the National Urban Development Policy and the

Vision 2020 of promoting a dynamic system of well planned human settlements that can significantly contribute to human development. Therefore, the government has a definite role to play in addressing the high unequal distribution of wealth as well as meeting the housing needs of the citizens. Therefore, given the significance of life satisfaction to human existence and considering the psychosocial, as well as financial benefits of house-ownership, it becomes very necessary to examine the relationship between house-ownership and life satisfaction.

1.2 Statement of the problem

Nations have been formed on the basis of the search for life satisfaction and this desire has been put at par with the right to life and the right to freedom (Hawke, 1964). Increasing life satisfaction is considered a proper measure of social progress and goal of public policy. Therefore, life satisfaction is something that people and policy makers generally aspire to improve at all times. After so many years of efforts from researchers, life satisfaction measurement gained international support recently with the adoption of a United Nations resolution in 2011, the establishment of the 20th day of March as international day of happiness in 2012, and the release of a set of Organisation for Economic Cooperation and Development (OECD) guidelines on the measurement of life satisfaction prepared for the use of national statistical offices. However, despite the significance and international attention being given to life satisfaction it appears to be elusive to the majority of Nigerians. Studies have shown that the lowest levels of life satisfaction are found in Africa with 37% of Ethiopians, 36% of South Africans and 35% of Nigerians satisfied with their lives (Pew Global Attitudes Survey, 2007). The highest level of life satisfaction in the world are found in Northern European countries such as Switzerland, Denmark, Norway, Finland etc., while the least satisfied countries are all poor countries in sub Saharan Africa such as Togo, Benin, Sierra Leone etc (World Happiness Reports,2013).

All the three United Nations studies on happiness/life satisfaction so far have rated Nigeria below 77 out of 156 countries with their worst rating being 100th position. The United Nations study considered variables such as real gross domestic product (GDP) per capital, healthy life expectancy, job satisfaction, corruption levels, political freedoms, strong social

network, educational achievement and environmental degradation in explaining life satisfaction among nations including Nigeria. However, the United Nations report did not consider the issue of individual life satisfaction not being universal but rather based on individual personal judgement, values and desires. Consequently, what constitutes life satisfaction in Europe may not necessarily constitute life satisfaction in Africa. The study did not also include variables such as religious commitment and self esteem which are important factors given the religious nature of Nigerians and the relationship between self esteem and life satisfaction. Lastly, the United Nations did not include house-ownership and neighbourhood effect in their happiness study, two of the most important life goals to Nigerians and two extensively suggested variables in literature as being capable of improving life satisfaction.

It is therefore evident from the above that life satisfaction is generally low in Nigeria and yet there is paucity of empirical work on the possibility of house-ownership improving life satisfaction (Rohe, 2002) as well as the possibility of neighbourhood type moderating the relationship between house-ownership and life satisfaction (Mike and Mark, 2003). Most researchers investigating life satisfaction have not specifically focused on the influence of house-ownership and the moderating effect of neighbourhood on life satisfaction. Generally, most of the studies on life satisfaction have been done in cultures outside Africa. For example, studies on life satisfaction involved samples from many countries including the United States (Schimmack, 2004), Europe (Halvorsen, 2006), China (Ho and Cheung, 2008), Australia (Hong, 1994) and Iran (Joshanloo and Afshari, 2011). Most life satisfaction studies are almost exclusively focused in the West, implying that the areas where research into life satisfaction is greatest are the very countries where life satisfaction is already highest (Snyder, 2002).

Most studies on life satisfaction in Nigeria have been focused on life satisfaction among retirees and elderly Nigerians (Baiyewu, 1992), life satisfaction and domains of life (Rojas, 2007), life satisfaction among low income people in Nigeria (Rohe,1994) life satisfaction and psychological variables, and so on. Also, to the best of this researcher's knowledge, there are only a few studies that have directly examined whether the relationship between

house-ownership and life satisfaction is moderated by neighbourhood type, despite the theoretical evidence that neighbourhood features and the ownership of type of residence can influence life satisfaction (Sirgy and Cornwell, 2002; Lapara and Aguilar, 1995).

Although, a wide range of factors can influence life satisfaction, one important variable identified in literature as being capable of improving life satisfaction is house-ownership (Rohe and Basolo, 1997). The interest in house-ownership the world over has been justified by the claim that it confers benefits to both individuals and the society as a whole. House-ownership is believed to promote health, happiness, wealth, social involvement, social status and self-esteem (Robe and Stewart, 2001). House-ownership certainly has a large potential to contribute towards providing people with the opportunity to live full human lives, and hence contribute positively towards all aspects of development – psychological, social, economic, cultural and institutional –in the individual, community and societal contexts (Van Wyk, 2001). However, the empirical research regarding the relationship between house-ownership and life satisfaction is somewhat sparse. Furthermore, it is plausible that an indirect relationship between house-owning and life satisfaction may exist as well (Scanlon, 1998). For example, house-ownership effects on life satisfaction may operate through other variables such as neighbourhood conditions. Of all the above suggested variables however, it is only house-ownership and the moderating effect of neighbourhood that has not been well studied in relation to life satisfaction.

These gaps in the existing literature are what this research effort is designed to fill. It is therefore proper to ask the questions: Would house-ownership independently predict life satisfaction? Would neighbourhood moderate the link between house-ownership and life satisfaction? Would the psychosocial factors in the study predict life satisfaction?

1.3 Purpose of the study
The broad objective of this study is to investigate whether there is an independent influence of house-ownership on life satisfaction when all the other psychosocial variables are statistically controlled. The specific objectives include:

1. To determine whether neighbourhood will moderate the relationship between house-ownership and life satisfaction.

2. To investigate whether there will be an interaction effect of house-ownership and personality traits on life satisfaction.

3. To examine the difference in the level of satisfaction between house-owners and renters in high, low and medium density areas in Ibadan metropolis.

4. To determine the independent and joint influence of personality factors such as neuroticism, extraversion, conscientiousness, agreeableness and openness to experience on life satisfaction.

5. To investigate whether there will be an interaction effect of religious commitment and social support on life satisfaction.

6. To examine whether there will be an interaction effect of demographic variables and personality on life satisfaction.

1.4 Relevance of the study

Life satisfaction is a topic in current psychology of subjective well-being and in particular, in recent Positive Psychology. The subject of life satisfaction is part of a broader field of enquiry, commonly referred to as quality of life. The prime concern in that field is to develop criteria for the 'good' life. Subjective well-being of people entails important information about the quality of the social system in which they live. If people feel bad, the social system is apparently not well suited for human habitation and vice versa. The study of subjective well-being provides clues for a more liveable society (Veenhoven 2005). There is a rising demand for information about social conditions for subjective well-being among policy makers, among other things because the great ideologies have lost appeal. Life satisfaction studies are used for measuring the quality of life of citizens either within a country or specific social groups. It is sometimes carried out to access a social problem or issue in order to recommend possible policy intervention. It can then be used to access policy effects, especially social policies aimed at improvement in quality of life (Hinrinchsen 1985). Conditions for a good life and good society can be identified through life satisfaction studies and its data can be used for monitoring over time (Easterlim, 1974).

The fundamental concern of any government is the well-being of its citizens. Therefore it becomes very essential for the government of a particular nation to know the factors that predict life satisfaction in its country. Studies have been done on life satisfaction and several variables have been suggested without consensus among researchers concerning the variables that are important. Consequently, individual governments need life satisfaction research to have an idea of what constitutes life satisfaction to its population. In particular, this study is interested in house-ownership which has been very much understudied in Nigeria in relation to life satisfaction and which has been acclaimed to be an important life goal all over the world. More importantly this study will also assess the role of neighbourhood to know whether it actually moderates the relationship between house-ownership and life satisfaction. Therefore, a study designed to investigate the determinants of the well-being of the people within a certain society will be very significant and beneficial to both the government and the people of that society.

Since the fundamental concern of government is the satisfaction of its citizens, the findings of this study would be relevant to policy makers to evaluate the society in order to know the quality of the social system in which people live and create awareness as regards people's level of satisfaction with life as well as how it can be improved.

Additionally, the housing policy makers will find this study useful in assessing the housing situation and the current housing policy effects on the citizens, especially the effects of the land use decree on provision of houses and consequently see how it can be improved. Intending house-owners and renters as well as the general public would be enlightened about the numerous economic and psychosocial benefits and prestige attached to house-ownership, particularly in Nigeria, which might motivate them to work to achieve that dream.

Furthermore, this study will be relevant to Psychologists and subjective well-being researchers who are interested in enhancing people's life satisfaction. Such researchers will therefore have knowledge about the predictive strength of the variables of interest on life satisfaction. This study will also contribute to knowledge by being one of the few studies

specifically examining the influence of house-ownership and neighbourhood on life satisfaction in social psychology.

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CHAPTER TWO

THEORETICAL FRAMEWORK AND LITERATURE REVIEW

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Theoretical framework

2.1.1   Maslow's Hierarchy of Needs Theory

Abraham Maslow classified human needs into five: physiological, safety and security, belongingness and love, esteem, and self-actualization (Lester, Hvezda, Sullivan and Plourde, 1983). Maslow asserts that these needs are arranged in a hierarchy in which earlier needs if not satisfied supersede the later needs in the hierarchy. In other words, if basic needs are not met, the developmental potential of human beings is inhibited. Using Maslow's Hierarchy of Needs, safe, decent, affordable housing would fall into the second level of the hierarchy: safety and security. Housing is universally recognised as the second most essential human need after food and is a major economic asset in every nation. This fact confirms the statement that "good quality housing provides the foundations for stable communities and social inclusion". So and Leung (2004) have also established a positive correlation between the quality of life and the comfort, convenience and visual appeal of houses.
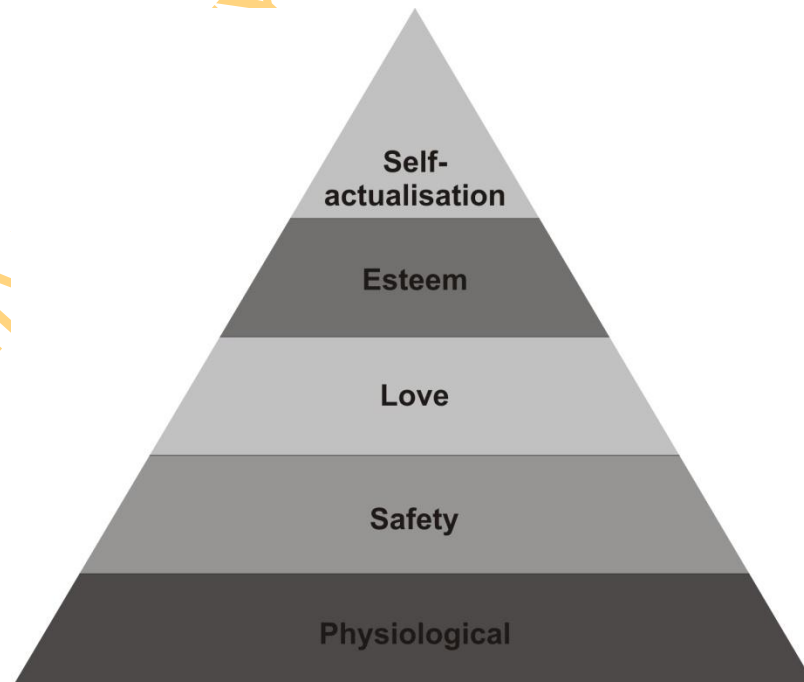
Physiological needs are the first category of needs on the hierarchy. They are the basic physical needs for human survival. If these needs are not met, the human body cannot function properly. Physiological needs are referred to as the most important needs and the ones to be met first. Examples of physiological needs are food, water, air, clothing, etc. Safety and security needs are the second category of needs on the hierarchy. When one need is met, another need on the hierarchy demands attention. After the physiological needs are satisfied, the individual's safety and security needs take precedence until such needs are met. Safety and Security needs include; housing, personal security, financial security, etc. Having fulfilled the physiological and safety needs, the third category of human needs is the need for love and belongingness. At this level of the hierarchy, individuals want to feel loved by people and belong to various associations. Some of the needs in this category are: family, friendship, intimacy, etc. According to Maslow, human beings need to feel a sense of belonging and acceptance among their social groups, i.e, co-workers, religious groups, organizations, etc. Some examples of small social connections include members of the family, business partners, colleagues, etc. Human beings need to love and be loved. This need for belongingness may, in some cases overcome the physiological and security needs, depending on the level of pressure on individuals.

At the esteem stage, human beings have a need to feel respected; this is connected to the need to have self-esteem and self-respect. Esteem need is human desire to be accepted and valued by others. People sometimes engage in a profession to gain recognition. These activities give the person a sense of contribution or value. Imbalances at this level in the hierarchy may lead to low self-esteem. People with low self-esteem often need respect from others. Self actualisation is the final category of the hierarchy and it is the level of need that refers to what a person's full potential is and the realization of that potential. Maslow describes this level as the desire to accomplish everything that one is capable of achieving, to become the most that one can be. Maslow believed that to understand this level of need, one must not only achieve the previous needs, but master them.

Housing, which is at the second level of the needs hierarchy, is crucial in attaining other needs, such as education, health, and the ability to produce income. In fact, Maslow characterized basic needs, such as housing, as rights. According to him, in order to be fully human, "these need gratifications are necessary, and may therefore be considered to be natural rights" (Maslow, 1954). Maslow's Hierarchy of Needs lends support to this study, as one of the underlying assumptions is that attaining an affordable house can lead to increased levels of empowerment.

A quality-of-life theory also developed by Abraham Maslow's human developmental approach assert that developed societies involve people who are mostly concerned in satisfying higher-order needs, like social, esteem, and self-actualization needs, while the less-developed societies involve people who are mostly concerned in satisfying lower-order needs, such as biological and safety-related needs. Quality of life is defined in terms of the hierarchical need satisfaction level of most of the members of a given society. The higher the need satisfaction of the majority in a given society, the greater the quality of life of that society is. From the perspective of this theory, the citizens of Nigeria, a developing nation, will be more preoccupied with satisfying lower- order needs, such as food and housing.

2.1.2 Neighbourhood Theory

Power (2007) asserts that neighbourhoods are local areas within towns and cities recognized by people who reside there as distinct places, with their own character and approximate boundaries. There are possibilities that exist within neighbourhoods to improve people's life satisfaction. Neighbourhoods are important in shaping people's lives, providing several services that people need and an environment on which families depend. Neighbourhoods provide an important anchor to individual lives. They are the container within which contacts among different social groups develop. Neighbouhoods also serve as the bridge that should make possible the transition from mother and baby, through mother and child, to youth and the wider world. If a family is on a low income and the neighbourhood they live in is precarious and fast changing, the movement from childhood to adulthood within such neighbourhood carries many additional risks.

Neighbourhoods help to shape people's lives because they do more than house people. They form a base for wider activities, providing many of the social services that connects individuals with one another, giving rise to a sense of community. Therefore, neighbourhoods generally provides a basic line of support to families. They form the most immediate environment for children to socialize outside the family and to build confidence and develop coping skills (Power, 2007). On the basis of a range of environmental concerns, on the issues of health, safety, access, equity, and even economic justification, the potential of neighbourhoods is significant. Neighbourhoods are not only desirable, but they are also feasible. However, a number of things need to be put in place if neighbourhoods are to work (Barton, 2000).

In the past few centuries, there has been some concerns about the wayin which many local neighbourhoods, especially in cities, have been neglected by policy makers and have consequently suffered economically, socially and environmentally. Booth and Rowntree (1901), and Riis (1891), noted the concentration of poverty in particular areas. With economic change, discimination on the basis of race and culture, and basic failures in policy and planning, serious challenges remained. Under this condition, some neighbourhoods are doing well while others are not. Jacobs (1965) notes that problems around city neighbourhoods were worsened by the movement of people, retail and work into the suburbs. It created sprawl and denied many city neighbourhoods of most of their amenities, social and political influence. It also led to the break down of local networks and friendships and contributed to a continuing social polarization. The latter is, probably, best expressed in the development of gated communities. They have, both intensified social segregation, racism and exclusionary land use; and they have not provided the sense of community and belonging that many of their residents seek (Low, 2003).

Compared to the major changes and dislocations in local economies, these policies have contributed significantly, to growing social division and problems of sprawl. Social Exclusion Unit (SEU, 1998) claims that, as at the end of the 1990s, in England alone there were up to 4000 neighbourhoods where the problems of unemployment and crime were serious and hopelessly tangled up with poor health, housing and education. Social and spatial division can be understood as the widening gap between groups of people in terms

of their economic and social circumstances and opportunities (Dorling and Woodward, 1996). In many countries of the world, the gap between the rich and the poor has opened up.

Over the past years, more households have become poor, but fewer are very poor. Areas already wealthy have become disproportionately wealthier, and we are seeing some evidence of increasing polarisation. In particular, there are now areas in some cities where majority of the households are poor (Dorling, 2007). For example, Britain's population became increasingly divided with respect to the distribution of asset to wealthy households and poverty became increasingly geographically concentrated. In terms of housing conditions, those living in social housing enjoy less space per person than others and indeed less than they did ten years before (Hills, 2004; 2007). Social tenants are now more concentrated within the poorer parts of the income distribution than in the past. Two-thirds of the low cost housing are still located within areas originally built as council estates. These houses originally housed those with a range of incomes, but now the income inequality between tenures also shows up as division between areas. Nearly half of all the low cost housing are now located in the poorest neighbourhoods, and this concentration appears to have increased. Furthermore, while new low cost housing developments are smaller in scale than in the past, building of new ones is still disproportionate in the most deprived neighbourhoods. These areas are far more likely to suffer from problems than others, and for tenants to report neighbourhood problems (Hills, 2007).

Similarly, the Nigerian neighbourhoods have been socially and economically polarized by classification into high, medium and low-density areas. The low-density neighbourhoods are where the majority of the massive houses, mansions and residents with high social economic status are found. The high density areas are where the majority of the low social economic status is concentrated while the medium density is in between the two. The high-density neighbourhoods in Nigeria is characterized by high population and high housing density where provision of good roads pipe borne water and so on are lacking. Therefore, high density neighbourhoods in Nigeria could be classified as a disadvantaged neighbourhood. Ruth Lupton (2003) presents four consistent themes in her study of 12

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disadvantaged neighbourhoods. The four themes are; (1) economic restructuring resulting in enormous job losses (2)widening inequality, (3) changes in the size and composition of the population, and (4) poor housing and poor design. A large proportion of disadvantaged estates suffer from poorly designed and built housing as well as lack of investment over many years in proper maintenance, repair and updating.

Rehabilitation and restructuring programmes are needed for the physical renewal of public space, the development of commercial properties in some areas, and the provision of new and refurbished houses. As Rogers and Power (2000) note, truly crafted redesign, particularly of the public neighbourhoods, open spaces and ground floors; along with bottom-up community involvement can work wonders. In line with this theory, the housing problem in Nigeria, which has been identified as both quantitative and qualitative, requires redesigning, refurbishing and maintaining the existing structures. In fact, Ozdemir (2002) asserts thatthe quality problem is the main problem in housing and therefore proposes that housing policies should focus not only on the production of new housing units but also on improving the standards of the existing stock to meet current and changing standards. The qualitative aspect of the housing problem in Nigeria is the problem of maintenance.

2.1.3 Personality Traits Theory

An important theory in the area of quality of life is personality theory. Personality has been narrowed down into five categories; agreeableness openness to experience, conscientiousness, extraversion, and neuroticism. In a study by Deneve and Cooper (1998), certain personality questionnaires linked subjective well-being (SWB) and personality measures. According to personality theory, an individual's satisfaction with life is largely determined by his or her personality traits. Whether a person is happy or not, is mainly determined by stable personality traits, such as extraversion and neuroticism. Personality traits are said to be more important in predicting life satisfaction than external factors such as income, job etc. (Tartakewicz, 1976). There are two positions within personality theory that connect personality and subjective well-being (Diener, 1999). According to the first

position, some people have a genetic predisposition to either be happy or unhappy in life. In other words, some people have happy genes, whereas others have unhappy ones. Empirical results in this field emerge largely from research on twins (Lykken and Tellegen, 1996). In this first position, happiness is seen as a personality trait. In the second view, the concept of happiness is perceived to be related to, but distinct from, the concept of personality.

Personality traits, such as extraversion and neuroticism, have been found to be connected to subjective well-being: extraverted people are usually happy, and introverted people are usually unhappy with their lives (Diener and Lucas, 1999; Diener et al., 2009). In summary, according to personality traits theory, whether one is rich or poor, does not matter, since a person's life satisfaction is largely determined by personality traits and not by a person's economic position as implied by absolute and relative theories. Stated differently, personality traits colour how satisfied we are with our lives and our incomes, and they may even affect how much money we earn (Diener and Lucas, 1999; Marks and Fleming, 1999).

McCrae and Costa (1991) assert that agreeableness and conscientiousness would increase the probability of individual's positive experiences in social and achievement situations, respectively, and these, in turn, are directly related to life satisfaction. Openness to experience should lead an individual to experience both more positive emotional states and more negative ones. Extraversion has an influence on positive affect, while neuroticism influences negative affect. These two basic dimensions of personality lead to positive and negative affect, respectively (Costa and McRae, 1980; McCrae and Costa, 1991). The big five personality traits were included in this study to examine their influence on life satisfaction. According to DeNeve and Cooper (1998),Personality traits have long been recognized as strong predictors of subjective well-being (SWB), conceptualised as people's levels of positive versus negative emotion and their satisfaction with life. SWB is consistently associated with all Big Five Factors, notably low neuroticism and high conscientiousness, agreeableness, extraversion, and openness to experience.

Diener and Lucas (1999) have also suggested that personality traits are important factors to be considered regarding the predictors of life satisfaction. In particular, neuroticism and extraversion have consistently been known to predict the affective components of life satisfaction (Schimmack, 2002). According to Steel (2008) the constructs of life satisfaction and personality constructs are very similar particularly, neuroticism and extraversion which are nearly identical to two elements of life satisfaction; negative and positive affect, respectively. Individuals who are neurotic tend to be moody or depressed, anxious and easily upset, whereas extraverts tend to be energetic, expressive, active, outgoing, sociable, optimistic, assertive, and exciting. Furthermore, extraverted individuals are more likely to experience positive life events and individuals high in neuroticism are more likely to experience negative life events (Magnus, 1993). Steel (2008) reported the mean correlation between life satisfaction and each of the Big Five traits as measured by the NEO personality inventory and concludes that personality can account for as much as 39 % of the variance in life satisfaction.

2.1.4   Goals Model

This theory claims that life satisfaction is achieved when goals and needs are reached (Diener, 1984). Therefore, the determinants of life satisfaction are not universal, but differ depending on people's values and desires. Different aspects of goals are connected to different components of life satisfaction. For example, individuals who are highly satisfied with life perceive their goals as more important and as higher in their probability of success (Emmons, 1986), whereas those who are low in life satisfaction perceive more conflict between their goals (Emmons and King, 1988). Progress towards goals at a rate higher than the standard leads to positive affect, whereas progress at a rate lower than the standard leads to negative affect (Carver and Scheier, 1990). Brunstein (1993) found that perceived progress towards goals resulted to positive changes in life satisfaction rather than vice versa. Besides, a higher level of commitment, along with a sense of progress, contributed to higher level of life satisfaction.

According to this theory, based on the fact that people have different goals, the determinants of life satisfaction ought to differ. There are now studies that find variations

between people in terms of what covaries with life satisfaction. For example, the exact factors that most strongly predict life satisfaction for an individual are likely to be those that are required to achieve his or her specific aims (Diener and Fujita, 1995). For instance, if a person does not value academics, academic ability is unlikely to be related to his\her life satisfaction. The analysis of goals as mediators in the relation between resources and life satisfaction shows idiographic ways in which each individual attains or attempts to attain life satisfaction. An individual's life goals are influenced by developmental phases, cultural goals, and individual needs (Cantor and Kihlstrom, 1989).

Most important to life satisfaction research is that a change in life tasks is accompanied by changes in the dominant predictors of life satisfaction. For instance, Emmons and Diener (1985) found, satisfaction with grades and satisfaction with romantic relationship were strong predictors of overall life satisfaction for college students. On the other hand, satisfaction with work was a major predictor among working adults and social participation was a significant predictor of overall life satisfaction for retirees (Harlow and Cantor, 1996). As such, although the level of life satisfaction is fairly stable (Magnus, Diener, Fujita, and Pavot, 1993), factors predicting life satisfaction may change over time. Therefore, it is important to examine changes in the correlates of life satisfaction across lifespan to understand the processes of life satisfaction. Although this approach treats different goals as equivalent in terms of their abilities to produce life satisfaction, it is possible that the content of goals differs regarding the efficacy in predicting life satisfaction. In other words, some types of goals may be more beneficial than others.

Veenhoven (1991) argues that goals related to universal human needs are those that produce long-term life satisfaction. According to this view, people cannot experience happiness when going through chronic hunger, danger, or isolation. Some efforts for goals and success may not produce life satisfaction if they are predicated on superficial desires that are not based on intrinsic human needs. In contrast, efforts at obtaining food and other biological needs is more likely to be predictive of life satisfaction (Veenhoven, 1991). It therefore seems that people's life satisfaction is, to some extent, connected to their fulfilment of their values. Thus, value-based quality of life and life satisfaction merge. The ideal society socializes its citizens to cherish certain values. In such a society, the citizens

are likely to accomplish life satisfaction by working towards those values. In Nigeria, for instance, owning a house has an important value to most Nigerians, and as such, they strife towards achieving it and attaining it according to this theory might actually predict their level of life satisfaction.

2.1.5 Religious Commitment Theory

Goffman (1984) views religious commitment as a consistent decision-making to save the face of the person or others, which assists to maintain the social or ritual balance. Goffman appears to be concerned with the external factors observed in members in defining commitment and his definition has denied the possibility of intrinsic factors contributing to the commitment of the members (Miller,1984). Leland (1994), on the other hand, seems to be more concerned with the internal aspect of commitment and views commitment as the giving of emotional, and spiritual consent to a set of beliefs and behaviours. Although Leland extended the focus to personal cognition of a believer, his view does not completely reflect the collective or group aspect of religious commitment, which is an important part of social structure in a non-Western society. Cornwall and Albrecht (1986) in their own definition focus on the collective aspect of commitment and define religious commitment in two ways: spiritual commitment and church commitment. Spiritual commitment is a religious aspect which involves the believers relationship with the transcendent and the members' beliefs towards the deity while church commitment is the belief of the individual towards the religious organization.

Rosabeth (1972) and Meredith (1992) emphasise the connection between the member and the group and include the feeling of reciprocity between the two. Rosabeth views commitment as the willingness of members to support the group because the group provides what they need. The group achieves its goals by meeting the needs of its members and the members in return helps to maintain the group. Rosabeth (1972) therefore maintains that people who are totally committed to a group have fully invested themselves in it and have fully identified with it. Commitment is the link between the individual and the larger social group. These various views on religious commitment suggest that it involves three aspects in the phenomenological level: ideational, communal, and spiritual.

The ideational aspect refers to the content of the belief; the communal aspect refers to human relationship within the group and the spiritual aspect refers to the members' personal feelings that connect to the Deity. The commitment of the members to the Deity deepens through these three phenomenological aspects, or at least a part of them. Members commitment can be partial because some members may stop their association with the group without abandoning the group's beliefs, or others may reject the group's beliefs without leaving the communal association. Commitment can then be defined as "a volitional linkage between the members and the group, which produces the willingness of the members to contribute to maintain the group with their doctrinal, communal, experiential /spiritual assent and participation in the group" (Rosabeth, 1972).

Finney (1978) however proposes a five-dimension theory on religious commitment which are ritualistic, experiential, ideological, intellectual, and consequential. The ritualistic dimension involves the way the religion is to be practised. The experiential dimension relates to the intimate relationship between the members and the supernatural being. The ideological dimension concerns the religious beliefs of members. The intellectual dimension has to do with religious adherents being knowledgeable about the basic tenets of their faith and their sacred scripture. The consequential dimension refers to the non religious effects of beliefs, practice, experience, and knowledge. Finney's theory, however, does not completely describe the communal aspect of commitment as one independent factor, it is mixed together with the ritualistic dimension. Finney also does not distinguish between personal religious experience and emotional level of one's commitment. Many other theories also consider the religious experience with the emotional aspect of religiosity. However, when the factors are based on the level of human understanding, religious experience must indicate actual happenings or occasions that affect one's religiousness on the phenomenological level. Then, these forms of knowledge on the phenomenological level may consequently raise emotional responses in believers.

Religious experiences are personal to individual members and therefore highly subjective. However, experiential factors, often seen as emotional factors, are responses towards the real happenings or events, such as, receiving answers to prayers, dreams, miraculous

experiences, and so forth. This emotional response will be accompanied by voluntary determination in the evaluative level, which is commitment. Finney's theory focuses on one individual person rather than collective respondents. Therefore, Finney's theory raises alot of unanswered questions on religious commitment. It needs to be modified into a new framework, which will help in understanding the concept of religious commitment.

However, researchers have found religious commitment to be closely linked to life satisfaction and happiness (Putnam, 2010; Inglehart, 2010). There is no agreement among researchers as regards why people who are committed to their religions, especially those who regularly attend services, have a higher level of life satisfaction but one explanation is that religion provides personal networks and support to religious adherents. This explanation dates back to Durkheim and Simmel, who assert that the social aspect of religion is the most important part of religion (Durkheim, 1951; Simmel, 1997; Krause, 2008). According to this position, religious commitment improves life satisfaction because religious organizations provides opportunities for social relationship among like-minded people, building friendships and social ties. Although this argument is plausible, previous studies could not support it empirically (Ellison, 1989; Greeley and Hout, 2006).The relationship between religious commitment and life satisfaction remains significant even after controlling for social activities and the size of friendship network.

However, researchers have been concerned about general social resources and modes of support without differentiating between religious and secular social resources. The assumption is based on the fact that social resources found in religious organizations are not different from the ones found in non religious communities. However, if the social resources provided by religious organizations have qualities that non religious social networks do not possess, measures of general social resources used by researchers would not show religious social networks' influence. In fact, some have argued that religious social resources have special qualities. Ellison and George (1994) observe that church goers may benefit a greater sense of comfort from their co-religionists because they have similar beliefs about the practice and meaning of helping behaviour.

Research on social identity and social support further reveals that social support is more likely to be received and interpreted in the spirit in which it is intended, when given by someone with whom the receiver shares a sense of social identity (Haslam, 2009).

2.1.6 Self Concept Theory

Self-concept generally refers to how someone perceives, thinks or evaluates himself or herself. To be aware that one exists is to have a concept of oneself. Baumeister (1999) views self-concept as the individual's belief about himself or herself, including the person's attributes and what the self is. Self concept is an important term for both social psychology and humanity. Lewis (1990) suggests that development of a concept of self has two aspects which are the existential self and the categorical self. (1) The existential self is the most basic part of the self-concept. It is the sense of being separate and different from others and the awareness of the constancy of the self (Bee,1992). The child realizes that he or she exists as a separate entity from others and that he or she continues to exist over time and space. According to Lewis (1990), awareness of the existential self begins as young as age two to three months and arises in part due to the relationship the child has with the world. For example, the child smiles and someone smiles back, or the child touches a mobile and sees it move.

(2) The categorical self comes to life when the child after realizing that he or she is existing as a separate being, comes to the awareness that he or she is also an entity in the world. This is the point at which the child becomes aware of himself or herself as an object which can be experienced and which has properties, like other people. The self too can be categorized such as age, gender, size or skill. Two of such categories are age and gender. In early childhood, children' description of themselves are related to concrete things such as hair colour, height and favourite things). Later in their lives, their self-description also begins to include reference to internal psychological traits, comparative evaluations and to how others perceive them. Rogers (1959) asserts that self concept has three different components. The first one is referred to as self image which is defined as how one perceives oneself as an individual. The second component is self esteem and it is defined as

how much respect or worth one places on oneself as an individual while the third one is self ideal which refers to what one wishes one is really like. Self image is what onesees in one self which does not necessarily have to reflect reality. An individual's self- image is affected by many factors, such as, friend ship parental influence, etc. Normally, young people prefer to describe themselves more in terms of personal traits, whereas older people would prefer to describe themselves by their social roles. The second component of self concept, self esteem, is one of the variables of interest in this study. It refers to the extent to which we value, accept or approve of ourselves or how much we value ourselves. Self esteem always has to do with personal evaluation and we may have either a positive or a negative view of ourselves.

Self-esteem is one of the most researched variables in social psychology (Baumeister, 1993; Mruk, 1995; Wells and Marwell, 1976; Wylie, 1979). Although generally known as one of the components of the self-concept, self-esteem, to some researchers, is one of the most important parts of the self-concept. For a long period of time, so much attention was given to self-esteem that it appears to be synonymous with self-concept in the studies on the self (Rosenberg, 1976; 1979). This focus on self esteem has largely been due to the association of high self-esteem with a number of positive outcomes for the individual and for society as a whole (Baumeister 1993; Smelser 1989. Moreover, the belief is well known that high self esteem, especially that of a child or an adolescent would be beneficial for both the individual and society as a whole. Self-esteem generally refers to an individual's overall positive evaluation of the self (Gecas,1982; Rosenberg, 1990; Rosenberg, 1995). It is composed of two distinct dimensions, competence and worth (Gecas, 1982; Gecas and Schwalbe,1983). The competence dimension (efficacy-based self-esteem) refers to the degree to which people see themselves as capable and efficacious. The worth dimension (worth-based self-esteem) refers to the degree to which individuals feel they are persons of value. Research on self-esteem has generally proceeded on the presumption of one of three conceptualizations, and each conceptualization has been treated almost independently of the others.

Self-esteem has been investigated as an outcome. Scholars taking this position have focused on processes that produce or inhibit self-esteem (Coopersmith, 1967; Harter, 1993;

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Peterson and Rollins, 1987; Rosenberg, 1979). Self-esteem has been investigated as a self-motive, noting the tendency for people to behave in ways that maintain or increase positive evaluations of the self (Kaplan, 1975; Tesser, 1988). Self esteem has been linked with life satisfaction. In everyday experience, happy individuals tend to feel good about themselves and people who lack self-worth and self-respect are generally unhappy. Research evidence supports this position, revealing moderate to high correlations between measures of life satisfaction and self-esteem (Andrews, 1991; Campbell, 1981; Diener,1995, Schimmack, 2004). The correlation between self esteem and life satisfaction is however not consistent, and that leaves the issue unclear, creating the need to further examine the similarities and differences between these two variables. Although few researchers would argue that life satisfaction and self-esteem are synonymous, self-esteem is often used as an index of happiness or life satisfaction (Baruch and Barnett, 1986; Ryff, 1989). Some researchers hold the view that life satisfaction and self-esteem are so intimately related that it is difficult, to separate them conceptually. James (1910), for instance, related subjective well-being with self-esteem. Ryff (1989) concluded that the most recurrent criterion for life satisfaction has been the individual's sense of self-acceptance or self-esteem. Many who are socialized in individualistic cultures may not even make a distinction between how happy they are with their lives and how satisfied they are with themselves (Lucas, 1996).

An alternative view holds that life satisfaction and self-esteem are different constructs. Although self-esteem may seem crucial and adaptive for life satisfaction, it does not provide an adequate description of life satisfaction and may be unrelated to many happy or unhappy experiences (Parducci, 1995). Just as a good income, a good job, or a good marriage is not, high self-esteem is not a sufficient condition for life satisfaction. This perspective may help explain why the relationship between self esteem and life satisfaction varies in individualist versus collectivist cultures (Diener and Diener, 1995), where the group and the community are valued more highly than the self.

2.1.7 Empowerment Theory

Empowerment is an idea that started with the social action movements of the 1960's and it is connected to strategies emphasizing prevention and community intervention (Keifer, 1984). Keifer, buttressing the outcome of the earlier findings of Rappaport (1981) views empowerment as a term that focuses on the rights and abilities rather than deficits and needs. It is an unabashedly political conception of human beings, addressing the person as a citizen involved in a political and social environment. This approach views empowerment as a long-term process of adult learning and development. Empowerment is a complex subject more easily defined by its absence, which is referred to as powerlessness. According to Keiffer, powerlessness combines the attitude of self-blame, distrust, alienation from resources, disenfranchisement and a sense of hopelessness in socio-political struggle. Oppression and powerlessness are deeply connected. Oppression results when one individual or group dominates another individual or group by controlling access to psycho-social or economic resources such as housing (Miley, 2001). Oppression therefore creates dehumanizing conditions that restrict the development potential of the exploited populations.

For majority of the low-income individuals and families, the inability to secure safe, adequate and affordable housing will create oppressive conditions which gives rise to feelings of powerlessness. In the field of social work, empowerment is categorized into three conceptual levels: the personal dimension, the interpersonal dimension, and the political dimension (Breton, 1994; Miley et. al., 2001). The personal dimension of empowerment is defined as having a feeling of competence, a feeling of personal power, self-mastery, and a feeling of having the ability to bring change (Breton, 1994; Miley et al., 2001).Feelings such as, feeling of positive self-esteem, feeling of enhanced psychological functioning, feeling of self-satisfaction, feeling of increased sense of control, and feeling of personal happiness could be ascribed to this level of empowerment. The second dimension of empowerment; the interpersonal level of empowerment emphasises development and utilises social roles, knowledge, and communication skills in order to successfully interact and influence others (Breton, 1994; Miley et al., 2001). Experiences, such as increased social participation, positive interpersonal relationships, and being held in high esteem by others explains this level of empowerment. The third and final dimension of empowerment

is the political or structural level. The individual or groups at this level gain power by interacting with their environment in order to gain access to social and economic resources (Breton, 1994; Miley et al., 2001). This level of empowerment is characterised by Social actions, grassroots organizations, political activism, and increased leadership in local community groups. It therefore follows from this theory that the ability to secure decent and affordable housing will lead to feelings of empowerment.

Diener, and Biswas-Diener (2002) have suggested that empowerment is divided into internal and external and they refer to the internal one as psychological empowerment. They argue that psychological empowerment represents one facet of subjective well-being or life satisfaction which they define as people's belief that they have the resources, energy, and competence to achieve important goals. Subjective well-being is one important variable by which the quality of life in societies can be measured. Psychological empowerment usually follows from certain other facets of subjective well-being, such as positive affect. Such positive emotions, according to Dienar have been found to have certain predictable consequences, including self-confidence, sociability, leadership and dominance, flexible thinking, altruism, and self-regulatory ability (Diener and Biswas Diener, 2002).

In other words, positive moods takes individuals to a state that appears similar to psychological empowerment. Success can lead to psychological empowerment when it brings about positive emotions, and psychological empowerment in turn can lead to further success if external conditions allow it. Although external conditions are necessary for empowerment, they are not enough for it without psychological feelings of competence, energy, and the desire to act. Therefore, empowerment consists of both the actual ability to control one's environment (external) and the feeling that one can do so (internal), which is influenced by additional variables such as positive feelings. Dienar and his colleague argue against the position that empowerment exists only outside of people in the material world, and uphold the position that empowerment must include the causal force of people's beliefs about their efficacy (Diener and Biswas-Diener, 2002). In their opinions, the concept of subjective well-being sheds a tremendous light on psychological empowerment.

In the first instance, internal empowerment is one phase of subjective well-being, because people's feelings of well-being are inherently tied to their beliefs about whether or not they can achieve their goals. Second, certain types of subjective well-being, such as positive emotions, increase people's feelings of empowerment. Finally, subjects related to subjective well-being and its measurement give us insights into defining and measuring empowerment (Diener and Biswas-Diener, 2002).

2.1.8   Social Status Theories

Social status theories are a set of theoretical perspective that connects house-ownership and individual outcomes through social psychological methods. These theories suggest that house-owning represent a symbol of status and success. The theories also maintain that house-ownership allows for a sense of freedom and control over the immediate environment. One of the first researchers to propose such a social psychological effect of house-ownership was Cooper (1972). Cooper suggested that the house is a reflection of how man sees himself. She saw the house as an archetype of man. Houses are frequently filled with human qualities. The house is sacred and represents the individual, while everything outside of the house represents the universe. Cooper's outcome has been frequently referenced by others who view the house as having a social psychological function as a symbol for self and also connected to self-esteem. Rakoff (1977) also gives a socio-psychological interpretation to the house, stating that houses are well rated because of certain meanings and potentials that we place on them. Houses are seen as the places where child raising should occur; when children and family life happens in a house, it becomes a home.

In addition to that, houses are a signal of status and success; we judge ourselves and others based upon the quality of the houses. Also, houses gives us a sense of permanence and security and they represent order, continuity and safety. Moreover, houses are a source for control over our space, and they provide us with a sense of security against intrusion by the outside world. In the opinion of Rakoff (1978), having control of one's own private space provides people with a feeling of freedom from the control and intrusion of others. More importantly, people feel that by being in control of their own private space they have the

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power and opportunity to make something of themselves, to be more of an individual and to achieve a kind of self-fulfilment.

However, for all of these success and potential to be realized, house-ownership is necessary. House-ownership would allow individuals to form a home, it will signal their success, bring about geographical stability, autonomy and control over a space. Therefore, these social psychological factors of house-ownership confers benefits upon individuals, by enhancing their self esteem and sense of control. This view consistently informs research work in the area of house-ownership. Perin (1977) also considers the socio-psychological dimension of status enhancement that house-ownership brings. Perin argues that house-ownership is placed at the top of the ladder that people are expected to climb throughout their life time. Renting of houses is at the bottom of the ladder, condominium or townhouse ownership is in the middle while house-ownership is at the top. More status is gained as one climbs this ladder. This is so simple because house-owning has a social psychological status attached to the very fact of possession. Firstly, house-ownership implies status because it means economic success, since house-owning and higher income levels are correlated. Secondly, house-ownership connotes status because it suggests that the owner is accumulating wealth based on the fact that houses will always appreciate in value over time. Thirdly, and most importantly, house-ownership implies one's credit-worthiness to a mortgage lender. This relationship with the bank is key for Perin. He argues that being able to use one's status as a house-owner to develop a stable financial position with the bank implies that one is responsible, economically responsible and creditworthy. These qualities and this relationship, are seen as the source of social status house-owing provides.

Dier (1982) also is concerned with the social status ascribed to house-owners. Dier considers the support and status conferred on owners; owners are perceived as superior, thrifty, responsible, rooted individuals, while tenants are seen as transient, poorer citizens, less responsible, and lacking the enterprise and skill to own a house. For Drier, as for Perin and Rakoff, house-ownership confers this status for explicit social reasons that are linked to the political economy.

Finally, Saunders (1978; 1990) echoes earlier theorists who note that house-ownership confers benefits through enhanced status and control of space. Saunders, while supportive of the notion that financial incentives and gains provide many benefits for house-owners, also feels that the security that results from house ownership is key to house-owners. House-owning allows control of space and a sense of security not available to tenants. However, Perin and others have only concentrated on the positive aspects of house-ownership. Perin for instance, emphasises the importance of bank mortgage to house-owners but he did not consider the consequence of the failure or inability of house-owners to pay back. The risk of losing one's house to the bank is the reason why some house-owners will think twice before taking loan with their houses as collateral.

2.1.9 The Investment Return Theory

The investment return theory of house-ownership is based on the idea that house-ownership brings about positive outcomes for house-owners because of the increasing financial benefit that is received. In this view, it is financially sensible for house-owners to act in ways that protect their financial investment in their houses. Investment return theory supporters point to the difference in household assets held by house-owners and renters. Farmer and Barrell (1981) argue that house-owning is lucrative financially in a way that most investments are not, because few other investments provide the level of stable returns received in housing. This benefit, as Merritt (1982) observes, leads to significant changes in behaviour, thoughts and attitudes. Yates (1982) emphasises Merritt's claim that house owners tend to be more prepared to pay for the upkeep and maintenance of their properties, since they have a financial interest in maintaining or increasing their houses' value; tenants do not. The condition of the house is, therefore, more likely to be maintained with owner occupation than renting. Butler (1985) avers that private house-ownership, because it provides owners with a financial stake in their communities, enhances community involvement. He argues that the poor are encouraged to improve their communities because of the financial gains that flow from enhanced property values.

House-ownership is beneficial to the life chances of individuals, primarily through asset accumulation. This is important in providing security for old age and a cushion against

income reduction after retirement. In addition, house-owners benefit because they no longer pay monthly house rent, as opposed to tenants, who are still paying rent. Financial gains can be made by house-owners through property value increase and house-owners' ability to use their own labour to increase the value of their property (Saunders, 1990).

Kemeny (1980) and Doling and Stafford (1989), however, question this theory, suggesting that it misunderstands the dynamics of housing for low-income house-buyers. The low-income house-buyers may actually lose money through property devaluation that occurs in deteriorating neighborhoods, or at least may experience lower profits on their investments than upper income house-owners. Furthermore, income shocks and instabilities are more likely to result in eviction (Meyer, Yeager and Burayidi, 1994). Also, housing repair costs and the generally bad condition of low-cost housing might create financial burdens for poorer house-owners that make house owning less attractive (Whitehead, 1979; Meyer, Yeager and Burayidi, 1994). This simplistic theory regarding house-owning may not apply equally well to all households.

The disparity between house-owners and renters is also applicable in Nigeria. House-owners in Nigeria can enjoy some financial benefits through renting out their units and can as well make huge profit in the event that they decide to sell their houses. They are free from paying rents unlike renters and they also enjoy their freedom and privacy, among other things. However, they face much bigger challenges than renters in Nigeria. Some of them are overwhelmed by these challenges, especially the house-owners in the high density neighbourhoods.

2.1.10 Asset Theory

This theory was proposed by Micheal Sherraden (1991). It provides an alternative conception of house-ownership effect which has both economic and psychological influence. Sherraden asserts the superiority of asset-based welfare as a means of alleviating poverty and generating socially desirable behaviour. Assets are the stock of wealth in a household or other units (Sherraden, 1991). Sherraden describes asset-based policy as important because he views well-being as cumulative, dynamic process, resulting from a

lifetime of stored efforts and accrued wealth. Income-based policy, on the other hand, views well-being as merely a reflection of consumption capacity. Since welfare policy for the poor is based on income maintenance, the poor are excluded from the asset accumulation process and are unable to generate that form of well-being. The poor are then unable to escape poverty, because few have been able to spend their way out of poverty. Savings, stored wealth assets are necessary for the kinds of cushioning and security needed to exit poverty.

Furthermore, Sherraden asserts that, in addition to providing greater financial security for the poor, assets would also improve their behaviour in a more beneficial manner. Arguing that income feeds the stomach, but assets change the head, Sherraden identifies a set of behaviours that he beliefs might result from asset accumulation.

These include*:*

(1)   Greater future orientation,

(2)   Simulated development of other assets,

(3)   Improved household financial stability,

(4)   Greater focus and specialization,

(5)   A foundation for risk-taking,

(6)   Increased personal efficacy,

(7)   Increased social influence,

(8)   Increased political participation, and

(9)   Enhanced welfare of offsprings.

These behaviours suggest that house-ownership would bring about an opportunity that would decrease poverty, and increase income and asset holding. The policy of asset-based welfare would create a virtuous cycle in which asset accumulation and positive social

behaviours would be mutually reinforcing. What mechanisms account for these behaviours?

To answer this question, Sherraden introduces the concepts of stake holding and cognitive theory. Owning assets give residents a certain stake in the system, including them as participants in the social order and offering them some reason for participation in financial and social affairs. The assets, alter the very cognitive plans of the poor. Experiences of the world interject frameworks that structure one's expectations and understanding of self, world and future. With current conditions of welfare and poverty, the poor hold perceptions of causality in the world plan that do not promote future orientation or a sense of personal efficacy. Assets would alter their cognitive plan, providing them with mental structures that would incorporate the importance of asset accumulation. Future orientation, risk taking, efficacy, and so on, would be behavioural and attitudinal results of a cognitive plan oriented toward accumulation of assets. This theory is in support of house-owning being capable of alleviating poverty, improving economic security and subsequently psychological well being.

2.2. Review of empirical and related studies

2.2.1 Meaning and measurement of life satisfaction and related variables.

Wellbeing is a concept that people and policy makers generally aspire to improve. However, well being is an ambiguous and controversial concept which lacks a universally acceptable definition and often faced with diverse interpretations. Wellbeing is generally defined as an evaluation of the state of people's life situation (McGillivray, 2007). Often times in literature, wellbeing has been equated with the material position of a country, measured by its Gross Domestic Product (GDP). However, studies have shown that Gross Domestic Product does not represent all the aspects of human life and it is now widely recognized that new measures are needed. New indicators are created to capture social and environmental aspects that Gross Domestic Product failed to capture. This has led to an exploding literature on life satisfaction, subjective wellbeing, or more commonly referred

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to as happiness. According to McGillivray and Clarke (2006) terms such as welfare, well-living, living standards, utility, quality of life, life satisfaction, prosperity, needs fulfillment, development, empowerment, capability expansion, human development, poverty, human poverty, and more recently, happiness are often used interchangeably with well-being without paying attention to their differences. Wellbeing is as difficult to define as it is difficult to measure but well-being measures can generally be grouped into two broad categories which are objective and subjective measure. The first category measures wellbeing through certain observable facts. People's wellbeing is measured indirectly using cardinal measures. On the other hand, subjective measures of wellbeing capture people's feelings or real experiences in a direct way, using ordinal measures (McGillivray and Clarke 2006; van Hoorn 2007).

Traditionally, wellbeing has been associated with a single objective measure which is material wellbeing and often measured by income or Gross Domestic Product. The measure later extended to income per capita and poverty. The connection between income and wellbeing was based on the assumption that income increases consumption and consumption increases utility. A crucial assumption in favour of Gross Domestic Product is that people's wellbeing improve with consumption of food, clothing, housing and other goods and services. It is on the basis of this assumption that Gross Domestic Product is often taken as the standard to measure wellbeing. The fact that Gross Domestic Product is the sum of consumption and investment should, normally, give an indication that Gross Domestic Product may not be the ideal method of measuring wellbeing. If large increases in Gross Domestic Product take the form of growth in investment rather than consumption, then Gross Domestic Product itself does not necessarily mean improved wellbeing.

There is no concensus on how increases in consumption translates to improvement in wellbeing. In addition to that, Gross Domestic Product has its measurement challenges aside from the fact that it does not cover all the aspects of human life. Gross Domestic Product has several measurement challenges. For instance, some activities that are included in the Gross Domestic Product estimates are difficult to calculate, i.e, government services. As these services are given to consumers at a subsidized price, their output cannot be valued at market prices. Moreover, it does not take into consideration the changes in asset

values which influence a person's consumption patterns. Finally, Gross Domestic Product does not take into consideration non-market activities (Giovannini, Hall and d'Ercole 2007). Despite Gross Domestic Product's measurement challenges, it is still being widely used to measure wellbeing (McGillivray and Clarke 2006). However, there is a concensus among researchers that wellbeing is multidimensional, that it captures all aspects of human life. Therefore, different approaches have been taken to go beyond the Gross Domestic Product measure, conceptualizing wellbeing in a more holistic way. Therefore, rather than relying on a single measure, wellbeing measurements have advanced to cover broader aspects of human life such as social, environmental and human rights (Sumner 2006). It is now widely accepted that the concept of wellbeing is multidimensional covering all aspects of human life (McGillivray 2007).

Since the 1970s many indicators had been created to complement Gross Domestic Product. Indicators in areas such as education, religion, environment and so on had been added to complement Gross Domestic Product. However, the quality and availability of this data makes inter-country comparisons difficult (Sumner 2006; McGillivray 2007). One of the first attempts to construct a composite index of wellbeing was in 1979 when David Morris from the Overseas Development Council created the Physical Quality of Life Index (PQLI). This index combined infant mortality, life expectancy and adult literacy (McGillivray, 2007; Stanton 2007; Sumner 2006). Another example is the well-known and debated Human Development Index (HDI) created in 1990, combining income per capita (in PPP terms), life expectancy at birth, adult literacy and education enrollment ratios. Although far from a perfect measure of welfare, some of the HDI's strengths lie on its simplicity and transparency (UNDP, 2007).

Another method used in measuring multidimensional wellbeing is through subjective measures such as self reported happiness and life satisfaction. For many centuries the subject of happiness was in the field of theologians and philosophers but recently it moved into the social sciences and economics (Easterlin 2004). McGillivray and Clarke (2006) observe that subjective wellbeing involves a multidimensional evaluation of life, including cognitive judgements of life satisfaction and affective evaluations of emotions and moods. Happiness is a narrower concept than subjective well-being and different from life

satisfaction, although both happiness and life satisfaction are components of subjective well-being, life satisfaction reflects individuals' perceived distance from their aspirations while happiness results from a balance between positive and negative affect. In this view, subjective well-being is synonymous with "being happy" (the Aristotelian approach of happiness as eudaimonia) whereas concepts such as satisfaction and happiness are considered "feeling happy" (a hedonic approach) (Bruni and Porta 2007). Despite these differences, researchers have used the terms happiness and "life satisfaction" interchangeably as measures of subjective wellbeing (Easterlin 2004). In this study, life satisfaction is used interchangeably with happiness and subjective wellbeing.

There is no clear consensus on what happiness means. Therefore, rather than trying to define happiness from an outside dimension, researchers try to capture it through other means. According to Frey and Stutzer (2002) there are two extreme concepts of happiness (subjective and objective happiness) and ways to capture them and one in the middle—experience sampling measures. Subjective happiness asks people how happy they feel themselves to be. They result from surveys where people are asked to self report about how happy they feel, all things considered. Objective happiness is a physiological approach which aims to capture happiness through the measurement of brain waves. Yet a third way to capture happiness (experience sampling measures) is through sampling people's moods and emotions several times a day for a prolonged time (Frey and Stutzer 2002).

Frey and Stutzer (2002) provide an overview of different positions on happiness. Some people believe happiness should be the ultimate goal of life and be the explicit aim of government intervention. Other people argue that happiness is only one ingredient of the good life which should be accompanied by human development and justice. Others include companionship and freedom in life's aims (Layard, 2005; 2007). Sen (1991) has supported happiness as an important aspect of human life. Yet he argues that there are aspects of life that are more important and should come first, such as freedom, justice or rights (Bruni and Porta, 2007). Thus, happiness is useful as a wellbeing measure but should be combined with other objective indicators and values. The standard of one's life cannot be so detached from the nature of the life the person leads (Sen ,1991).

2.2.2   House-ownership and life satisfaction

Considering the social and economic benefits often credited to house-ownership, it might be expected to have a positive influence on a person's overall satisfaction, particularly, one's life satisfaction and residential satisfaction. The concept of life satisfaction is viewed as an individual's level of contentment with all aspects of his or her life (Campbell 1976; Fernandez and Kulik, 1981). Residential satisfaction on the other hand is more narrowly defined as being satisfied with both the house and the surrounding neighborhood (Rohe and Stewart, 1996). House-ownership is said to contribute to life satisfaction in a number of ways. First, buying a house is an important goal for many people (Mae, 1998;1999). Therefore, achieving this goal is expected increase an individual's satisfaction with life. Second, many house-owners derive satisfaction in both maintaining and improving their houses (Saunders,1990). Although they may find it stressful and sometimes complain about it, many people still find house maintenance and repair to be satisfying and rewarding activities. Unlike house-owners, renters are less motivated to engage in these activities since they will not gain the financial benefits of improvements when leaving the house and since they are less attached to their houses (Galster, 1987; Austin and Baba, 1990; Saunders1990).

As Saunders (1990) comments, house-owners enjoy greater freedom in terms of choice of where they live and they enjoy greater control over their living space. In many cases, they derive a high level of satisfaction from working on their houses, whereas many tenants feel uninterested or unable to engage in such a stressful exercise on a house which they constantly remember is not their own. The greater control that house-owners generally have over their houses may directly improve residential satisfaction. Galster (1987) argues that houseowners are expected to maintain or arrange their houses in such as way that their perceived well-being is maximized, balancing both immediate and future considerations. Besides, compared to renters, house-owners have greater freedom to customize their houses to suit their own tastes. Therefore, living environments are likely to better support their styles of life and this should increase their satisfaction with both the residence and life in general (Galster, 1987). Finally, house-owners are more likely to have gained additional wealth through a combination of mortgage and house price appreciation, and this may

contribute to their satisfaction with life. Again, these processes assume that the house-ownership experience is a positive one. If the house-owner is faced with major unexpected problems with the house, house-ownership might be expected to decrease satisfaction.

Having a house, according to Weil (1952), is a crucial need of the human soul. Many researchers have linked this need to feelings of ownership (Ardrey, 1966; Darling, 1937, 1939; Weil, 1952; Porteous, 1976 and Duncan, 1981). Weil, for instance, asserts that property, along with liberty, freedom of opinion, truth, order, obedience, and responsibility are vital needs of the soul. The soul feels isolated, lost, if it is not surrounded by objects which seem to it like an extension of the bodily members" (1952). Similarly, Ardrey (1966), Lorenz and Leyhausen (1973), and Porteous (1976) have argued that individuals have an internal territoriality need, that is, a need to possess a certain space. 'House,' according to Porteous (1976) is 'the territorial core,' a preferred space, and a fixed point of reference around which people structure their daily lives. Kron (1983) states that the 'house' is a place of refuge and one's roots. People have an inherent drive to gain and to defend an exclusive property (Ardrey, 1966). For Darling (1937; 1939), territory is in essence a psychological statement. It is because of this need that people devote a great amount of time, energy, and resources to acquire, protect, decorate their houses. Duncan (1981), in her discussion of house ownership, views houses as a psychological issue that may have roots in human needs. The house, she suggests, is an object of ownership that may serve the human need for having a place. Porteous (1976) also posits that the house is significant because it provides the individual with both physical and psychic security.

In support of this position of housing giving a sense of security, Mehta and Belk (1991) explain how immigrants retained and used possessions as 'security blankets' providing them with a sense of place as they adapted to their new environments. Porteous (1976) posit that the personification of owned objects such as houses serve to promote security, identity, and individualism, each of which is important because it represents freedom of self-determination. Porteous (1976) provides us an insight into the concept of house and the three territorial satisfactions of; control over space, personalization of space as an assertion of identity, and stimulation, that derive from the possession of territory. While initially talking about the house in terms of geographical space including four walls on a plot of

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land, he acknowledges that such places as the village, compound, or neighborhood, which he acknowledges as collectively owned, also serve as a house or a home base for some people, thereby helping to fulfil their territorial needs. Houses can also be thought of from the perspective of a fixed point of reference around which the individual structures a significant portion of his/her reality.

Psychologically, possessions that are referred to as houses are those in which the individual has made a considerable emotional investment (Porteous, 1976). It might be suggested, therefore, that it is those possessions in which an individual finds a strong sense of identification that come to be regarded as a house i.e my place. Dreyfus (1991) notes that, when we inhabit something, that something is no longer an object for us, instead, it becomes a part of us. In many of these possessions people may find a special place, one that is their's, that is familiar, that provides some form of personal security. Thus, it can be suggested that the motivation for psychological ownership is, in part, grounded in having a house, a place of one's own.

Housing is a basic human need. As a matter of fact, it is universally recognised as the second most important human need after food and is a major economic asset in every nation (Foster, 2000). At a fundamental level, a house provides shelter from the elements as well as safety and security from the outside world. A house also provides opportunities for economic gain and social status. It implies that house-ownership is a commitment to strengthening families and good citizenship. House-ownership enables people to have greater control and exercise more responsibility over their living environment. House-ownership is a commitment to community. House-ownership helps stabilize neighborhoods and strengthen communities. It creates important local and individual incentives for maintaining and improving private property and public spaces.

In the English speaking countries of the world, house-ownership is a precondition of a feeling of security and an indicator of success. Saunders (1990) asserts that the preference for house-ownership is particularly marked out in the English-speaking countries. Individualism and a concern for private property have been an essential part of the English culture for more than seven hundred years. This is reflected by government policy which

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actively encourages house-ownership and which accords the social rental sector the status of a safety net.

In the United States, house-ownership is often thought to be an important part of the American dream. Living in a single-family, owner-occupied house is key to the American conception of a secured and successful life and the majority of American renters agreed that buying a house is a very important priority in their lives (Mae, 1994). A large part of the American dream is to own a house and a piece of land to call your own. Historically, house-owners in the United States needed to enter the middle class before they could afford a house but in recent times, the introduction of low down payments and flexible underwriting standards has extending the mortgage market and, as a result, house-ownership into new segments of the population. The belief that house-ownership has beneficial effects for individuals and their communities is long-standing in American history (Dreier, 1992).

In Spain, most people desire to own property because house-ownership is seen as the norm. In this relatively poor country, the family network is regarded as a form of social security and is often called up as a source of financing for the home (Behring and Helbrech, 2002). Germany has one of the lowest rates of house-ownership in advanced industrialized countries and a housing market that has seen declining prices in real terms. In Germany, owner-occupied housing is the most important wealth component for private households (Frick, 2007). The low proportion of owner-occupied properties in Germany, Switzerland and Austria is attributed to the effectiveness of the welfare state, which renders it unnecessary to own a property in order to experience a sense of security. Tenancy protection laws play a significant part here. In these countries, house-ownership enjoys favour largely as a means of personal expression; there is no necessity to own.(Behring and Helbresht 2002).

In Nigeria, the ownership of an urban house is the safest and highest investment available Aronson (1978).The ownership of property, especially house ownership bestows personal dignity and an invaluable and immensurable emotional satisfaction and security on the owners (Ojewunmi, 2003). Therefore, in Nigeria, like many countries of the world, house-ownership is a basic need for human beings and subsequently an achievement that

promotes social-economic and psychological benefits to individuals and the society as a whole. The investment in the ownership of real estate; the acquisition of the basis of the creation of capital, constitutes one of the most important and probably the largest and maximum personal single investment which one undertakes in one's life time and sometimes significantly affects one's economical and material well being throughout his lifetime (Ojewumi, 2003). House-ownership is also significant because the performance of the housing sector, especially that of the housing construction industry, is often the barometer by which the health or ill health of a nation is measured or determined (Agbola, 1998).

Therefore, in many, if not in all societies, house-ownership is a basic need for human beings and subsequently an achievement and a dream come true in many countries of the world. For any nation, housing is a set of durable assets which accounts for a higher proportion of a country's wealth and on which households spend a substantial part of their income (Agbola, 1998). Housing is one of the most important needs in our lives and our communities, socially, physically and financially. House-ownership is both a shelter and a connection to the neighbourhood and larger community. Housing is the totality of the immediate physical environment, largely man-made in which families, live, grow and decline (Agbola, 1989). The house is an economic resource providing space for production and access to income-earning opportunities. House-ownership has social economic and psychological benefits to individuals and the society as a whole.

2.2.3 House-ownership, self esteem and life satisfaction

Self-esteem is a general feeling of individual self-worth or adequacy as a person, or general feelings of self acceptance, goodness, and self respect (Coopersmith, 1967; Rosenberg,1965, Wylie, 1979). This personal judgement of worthiness is characterized as the evaluative component of the self (J. D. Campbell, 1990), and as distinct from collective or racial self esteem (Crocker and Major, 1989). According to Epstein (1973), people have a basic need for self esteem, and, at least in Western cultures, they use several strategies to maintain it (Diener and Diener, 1995; Markus and Kitayama, 1991). Self esteem is formed early in the course of human development, it remains fairly constant over time, and it is

relatively immune to change (J. D. Campbell, 1990).The more accepted definitions of happiness and self-esteem suggest important differences between the two concepts, not the least of which is that happiness is a broader and more overarching concept, whereas self-esteem appears to be more specific and more cognitive in nature. Therefore, it is important to probe deeper into the literature and examine the particular concepts that have been empirically connected to the two constructs. For instance, what are the characteristics of people who are happy and those who are unhappy and what are the characteristics of people who are high and those who are low in self esteem. Whether or not these attributes are comparable or quite different might provide clues into the differences and similarities between happiness and self-esteem.

Several researchers have argued that house-ownership leads to enhanced self-esteem and an overall sense of psychological well-being. Rakoff (1977), avers that the house is seen as a symbol of personal status and success, both one's own and others. Similarly, Cooper (1974) observes that the house as a symbol of self is deeply ingrained in the American ethose. Houses, she argues, are a reflection of how people see themselves. House-ownership has come to be associated with personal competence and success.

Coopersmith (1967) defines self-esteem as an individual's personal judgement of his or her own worth. Based on Rosenberg's principles of self-esteem, Rohe and Stegman (1994) propose three different methods by which house-ownership can contribute to a person's self-esteem. First, self-esteem may be affected by how an individual is viewed by others. If others perceive a person in high regard, that person's self-esteem is likely to be higher. Considering the fact that house-owners are accorded higher social status in society (Marcuse,1975; Perin, 1977; Drier,1982; Doling and Stafford 1989), they are likely to internalize this status in the form of higher self-esteem. Second, self-esteem may be influenced by how individuals see themselves as compared with others. If they see themselves doing better than those around them, they are likely to have higher levels of self-esteem. House-owners may interpret their housing tenure to imply that they are doing better than others, particularly renters. This self-perception may be particularly true for lower-income persons whose acquaintance are more likely to be renters. Third, self-esteem may be influenced by personal assessments of individual's own actions and their outcomes.

People who are successful in achieving their goals will interpret it as evidence of their own competence. Since house-ownership is a goal for an overwhelming majority of people (Tremblay, 1980; Mae 1998;1999), having achieved it may contribute to greater self-esteem. Clark (1997), notes that the major achievement of having one's own house should lead to higher self-efficacy. If an individual has gone through the difficult act of owning a house and survived the typical challenges that accompanies this process, the self-efficacy should increase with the completion of owning the house.

Studies in support of a positive relationship between house-ownership and self-esteem include Balfour and Smith (1996) who claim that the opportunity to secure low cost housing and to work towards house-ownership promotes an individual's status in society and provides personal security and self-esteem. Rakoff (1977) suggests that people speak of the self-judging they go through, seeing evidence of their own success or failure in life in the quality or the spaciousness of their houses, in their ability or inability to move up to better houses periodically, or even in the mere fact of owning some property or a house. Rossi and Weber (1996) asserts that house-owners are more likely to agree to the fact that they do things as well as anyone, a feeling that is meant to assess a person's self-esteem.

However, some studies have claimed that there is no significant impact of house-ownership on self-esteem. They argue that house-owners are likely to be different from renters in many ways. House-owners are likely to have higher incomes, higher educational levels, and higher occupational status. House-owners are also likely to be older and married with children. These factors, coupled with other factors, like household composition and housing conditions, may account for the differences found.

Researchers have also investigated the degree to which self-esteem is connected to life satisfaction. Rey (2011) indicated that self-esteem correlated significantly and positively with life satisfaction. Similarly, Piccolo (2005) found a positive significant correlation between life satisfaction and self-esteem. Li (2010) also found that self esteem significantly correlated with life satisfaction. This relationship was supported by the findings of Chen (2006) who found that self-esteem was positively associated with life satisfaction. Happiness or life satisfaction and self-esteem appear, on the surface, to be linked. In their

daily experience, happy individuals tend to feel good about themselves, and people who lack self-worth and self-respect are generally unhappy. Empirical evidence supports this, revealing moderate to high correlations between measures of happiness and self-esteem (Andrews,1991;Campbell,1981;Diener and Diener,1995; Lyubomirsky and Lepper, 1999;Schimmack,2004). These associations are not consistent, however, leaving much of the variance unexplained and prompting the need to further examine the similarities and differences between these two constructs. Although few researchers would openly argue that happiness and self-esteem are synonymous, self-esteem is often used as an index of global happiness or psychological well-being (Baruch and Barnett,1986; Ryff, 1989; Whitley, 1983).

Another view is that happiness and self-esteem are so intimately related that it is difficult, to separate them conceptually. Indeed, happiness may not be possible or realizable without a healthy dose of self-confidence and self-acceptance. William James (1910), spoke of well-being and self-esteem in the same breath (Epstein, 1973), positing that all three aspects of the self – the material, the social, and the spiritual – are capable of evoking feelings of happiness. Nearly a century later, in a review of the ensuing perspectives on happiness, Ryff (1989) concluded that the most recurrent criterion for positive well-being has been the individual's sense of self-acceptance or self-esteem (Diener, 1996; Myers, 1992). Many who are socialized in individualistic cultures may not even make a distinction between how happy they are with their lives and how satisfied they are with themselves (Lucas, 1996).

An alternate view holds that happiness and self-esteem are distinct and discriminable constructs. Although self-esteem may seem crucial and adaptive for happiness, it does not provide an adequate description of happiness and may be unrelated to many of our most happy or unhappy experiences (Parducci, 1995). Just as a good income, a good job, or a good marriage does not guarantee happiness (Diener, 1984; Diener,1999), high self-esteem is not a sufficient condition for happiness. This perspective may help explain why the relationship between self esteem and life satisfaction varies in individualist versus collectivist cultures (Diener and Diener, 1995). Where the group and the community are

valued more highly than the self, self-esteem may simply not be as critical a source of happiness. Lucas (1996) used multitrait-multi method matrix analyses to show that life satisfaction is empirically distinguishable from self-esteem (Diener and Diener,1995). A number of important questions are yet to be explored, however: are global happiness and self-esteem indeed unique constructs and, if so, what is the nature of the differences between them? Which characteristics discriminate between happy and unhappy individuals and which ones discriminate between high self-esteem and low self-esteem individuals?.

2.2.4 Personality traits and life satisfaction

On the question of the influence of personality on life satisfaction, DeNeve (1999) observes that life satisfaction is predicted to a large extent by genetic factors and that life satisfaction is relatively stable across the lifespan. Many personality traits are significantly linked with life satisfaction, suggesting a correspondence between chronic personality styles and individual differences in life satisfaction. However, of the big five traits (Costa and McCrae, 1992), DeNeve and Cooper, (1998) reported that extraversion and agreeableness were consistently positively linked with life satisfaction, whereas neuroticism was consistently negatively linked with it. Diener and Lucas (1999) aver that these big five findings should not be surprising because extraversion is characterized by positive affect and neuroticism is virtually defined by negative affect. The meta-analysis by DeNeve and Cooper (1998) revealed the existence of a large number of studies on the relationship between personality and the two dimensions of life satisfaction (Veenhoven, 1984): affective (positive affect, negative affect and the balance between them) and cognitive (life satisfaction).

In terms of the "big five" dimensions, the above mentioned study suggested neuroticism as the most important determinant of negative affect and life satisfaction, while extraversion and agreeableness were identified as the dimensions with the greatest predictive strength for positive affect. Deneve and Cooper's (1998) multiple studies were analyzed with certain personality questionnaires that linked subjective well-being (SWB) and personality measures. They found that neuroticism was the strongest predictor of life satisfaction and negative affect, while the personality measure openness to experience correlated equally to

life satisfaction and positive affect. According to Seligman (1999), the more happy people are, the less they are focused on the negative. They also tend to like others more, which brings about an overall happiness which then translates to a higher level of satisfaction with their lives. However, others have found that life satisfaction is compatible with deep negative emotional states like depression (Carson 1981).

Numerous studies have reported that extraversion is positively related and neuroticism is negatively related to life satisfaction, with little or no disagreement (Costa, McCrae, & Zonderman, 1980; DeNeve and Cooper, 1998; Emmons and Diener, 1985; Heaven, 1989; Hills and Argyle, 2001; Pavot, Diener, and Fujita, 1990). These findings are across cultures (Schimmack, Radhakrishnan, Oishi, Dzokoto, & Ahadi, 2002). Various theories have been proposed to explain these relationships, most of which argue that extraversion and neuroticism are directly or indirectly causes of life satisfaction (Costa et al., 1980; Feist, Bodner, Jacobs, Miles, and Tan, 1995; Headey and Wearing, 1989; Lykken and Tellegen, 1996; Schimmack et al., 2002). These theories have been collectively labelled top downapproaches because they emphasize the role of dispositions or traits in producing individual differences in life satisfaction and other well-being variables (Diener, 1984; Heller, Watson, and Ilies, 2004).

Some researchers have suggested that extraversion originates with a neurologically-based sensitivity to rewards and pleasure (Gray, 1991). Gray believes that extraverts feel more pleasure than do introverts when they engage in activities that they like, regardless of the content of the activity. However, out of the big five traits (Costa and McCrae, 1992), DeNeve and Cooper (1998) reported that extraversion and agreeableness were regularly positively related to life satisfaction, while neuroticism was regularly negatively linked with it. Diener and Lucas (1999) note that these big five personality findings should not be surprising because extraversion is characterized by positive affect and neuroticism is normally defined by negative affect.

In line with Seidlitz (1993), Diener and Lucas (1999) posit that conscientiousness, agreeableness, and openness to experience are less strongly and consistently related to life satisfaction because these personality traits have their sources in rewards in the

environment. In other words, as individual differences, these three are more of a function of the environmental factors, while extraversion and neuroticism may be more of a function of genetic factors. Because of the trait-like characteristics of life satisfaction, some studies have concentrated the contrasts between the chronically satisfied and unsatisfied people. Lyubomirsky and Tucker (1998), for example, claim that characteristically, satisfied people seem to construe the same life events and encounters more favourably than unsatisfied people. Furthermore, Lyubomirsky and Ross (1999) report that people high, compared to those who are low on life satisfaction seem to see situations in a more positive way, seem less responsive to negative feedback, and to more strongly denigrate opportunities that are not available to them. Therefore, highly life satisfied individuals may have attributional styles that are more self-enhancing and, probably, more enabling, which, in turn, could contribute to the relative stability of their life satisfaction.

Ryff (1997) investigated the relationship of the big five personality traits with their multiple dimensions of life satisfaction. Schmutte and Ryff (1997) found that extraversion, conscientiousness and low neuroticism were connected with the eudaimonic dimensions of self-acceptance, mastery, and life purpose. Openness to experience was related to personal growth, agreeableness and extraversion were associated to positive relationships and low neuroticism was linked to autonomy. Sheldon (1997) also examined the relationship between the big five personality trait and life satisfaction. These researchers investigated the degree of variability in a person's ratings on each personality trait across life roles, rather than the person's characteristic level on each personality trait, would relate to well-being, regardless of the specific trait being considered. Consistent with Roberts and Donahue (1994), Sheldon (1997) reported that greater variability in individuals' endorsements of traits across roles was related with lower general well-being. Furthermore, Sheldon(1997) postulated and found that people were most likely to depart from their general personality trait characteristics in life roles in which they were least authentic, that is, where they felt least able to express their true self. In a similar vein, Paradise and Kernis (1999) found that greater variability in self-esteem scores over time, even among people whose average self-esteem was high, was associated with poorer well-being.

2.2.5   Religious commitment and life satisfaction

Studies have associated various religious factors with positive mental and physical health, and also suggests that aspects of religious commitment may reduce mortality risk (Ellison, 1994; Koenig, 1994; Levin, 1994). Although there are evidences that religious institutions play important social and political roles in the believers' commitment (Lincoln and Mamiya, 1990), researchers have only recently started to focus on the implications of religious commitment for the mental and physical well-being of individual believer.

In addition to isolated studies that have been carried out from time to time, several well-defined research programmes have developed around these issues. As Levin (1994) points out, probably the strongest evidence to date connecting religious commitment and well-being is life satisfaction. According to George (1981), life satisfaction presents essentially an assessment of progress towards desired goals, an evaluation of the congruence between ideal and real life circumstances. Although previous research suggested that religious commitment was related to life satisfaction and subjective well-being, by the mid-1980s most studies revealed the benefits of various dimensions of religious commitment (Ellison, Gay, and Glass, 1989). Many researchers have concluded that religious commitment hasa strong positive relationship with life satisfaction and subjective well-being (St.George and McNamara, 1984; Thomas and Holmes, 1992). Several studies have examined these relationships and these works generally reported positive relationship between aspects of religious commitment and life satisfaction (Heisel and Faulkner, 1982; Coke, 1992).

Ellison and Gay (1990) investigated the connection between religion and well-being and reported that frequency of religious attendance, as well as denominational ties, were positively related to global life satisfaction. However, they found no clear relationship between private religious devotion and life satisfaction. Most research done in the area of spirituality and subjective well-being found a positive relationship between the two variables (Myers and Diener, 1995) .The Gallup Foundation (1984) reported that people with high spiritual commitment were more likely to say that they were "very happy" compared to those with low spiritual commitment. A study by Donahue and Benson (1995) found that there was a tremendous link between religiousness, defined by God-centred spirituality, and adolescent well-being and pro-social values and behaviour. It was

furthermore negatively correlated with suicide ideation and attempts as well as delinquency.

In a later study based on elderly Christians, Krause (2008) reported a positive relationship between commitment with a church friend and life satisfaction. Although many studies failed to find scientific support, social resources could link religious involvement and life satisfaction. To examine this claim, one needs multiple measures of social networks and supports that gauge the aspects of social resources. In particular, one must distinguish between religious and secular social factors. It is necessary to determine whether religious social factors have independent effects that are not covered by measures of general social resources and whether religious social factors account for the effect of religious service attendance on life satisfaction. Rather than focus on religion's public, participatory aspects, several research focused on the private and subjective aspects of religion as potential mediating factors, that is, on religious meaning rather than religious belonging (Ellison,1989). Some researchers suggested that religious faith enhances well-being by offering an extensive framework for the interpretation of world events, which provides existential certainty, and consequently a sense of meaning and purpose in life, in an unpredictable world (Emmons, Cheung, and Tehrani 1998; Inglehart 2010).

Ellison, (1991) also lend support to the findings that strong religious commitment and personal spiritual experiences can improve life satisfaction by bolstering self-esteem and self-efficacy. These studies used personal spiritual experience and private religious practices to assess the effects of religiosity. Several studies reported that having a sense of closeness to God is significantly related to life satisfaction. For example, Greeley and Hout (2006) combined a sense of closeness to God with other measures of religious feeling and found a positive relationship between the index and happiness. Pollner (1989) used the same concept to construct an index of the relationship to a divine other, which is significantly related to life satisfaction and then drew a parallel between a divine relationship to God and social relationships with significant others in respect to their impact on life satisfaction. Some researchers suggest that religious faith enhances well-being by offering a comprehensive framework for the interpretation of world events, which provides existential certainty, and thus a sense of meaning and purpose in life, in an

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unpredictable world (Emmons, Cheung, and Tehrani, 1998; Inglehart, 2010). While these findings provided important knowledge into how and why religious commitment enhances life satisfaction, many questions remain unanswered. For instance, some studies showed that the private and subjective dimensions of religiosity reduce the effect of religious service attendance on life satisfaction to an insignificant level (Ellison, 1991). Other studies, however, found church attendance to have a substantial effect on life satisfaction even after those factors were taken into account (Pollner 1989).

Some scholars have however queried that even religious feeling and divine interaction are accepted as mediating factors, the remaining direct influence of attendance may still need to be explained. Another challenge arises from the fact that many variables employed in these studies are open to different implications, making it difficult to point out what these variables measure. Moreover, variables such as feeling God's love and feeling inner peace may be conceptually so close to life satisfaction that they may not be useful for unpacking the systems behind religion's relationship to life satisfaction. As Krause (2008) points out, it would not be surprising to find that an index containing feeling inner peace predicts happiness, as the two variables may be essentially measuring the same thing. Despite their limitations, these studies suggest that religion's private and subjective dimensions must be taken seriously as we assess the effects of religion on life satisfaction. Some of these dimensions may have an independent effect on life satisfaction and, more importantly, may mediate the effects of religious service attendance.

2.2.6 Gender, social support and life satisfaction

Research findings reveal that women show higher rates of depression than men and at the same time report higher levels of satisfaction. Majority of studies also find no gender differences in life satisfaction. These opposing results can be resolved by considering the range of affect that men and women experience. Women report experiencing both positive and negative emotion with greater intensity and frequency than men. In other words, women tend to experience greater joy and deeper sadness more often than men. Hence, measures of depression and life satisfaction, which includes affective components, appear to capture the extreme lows that leave women vulnerable to depression, as well as the

extreme highs that allow for greater life satisfaction. By contrast, men and women report similar rates of global life satisfaction, which is primarily a cognitive assessment. Despite similar levels of life satisfaction between men and women, men and women appear to derive life satisfaction from different sources. For example, Ed Diener and Frank Fujita (1995) reported that social support from family and friends, access to social services, are determinants of life satisfaction for both men and women, but they are stronger determinants of life satisfaction for women. Probably women's roles as the conservators of contact with friends and family lead to their relatively greater reliance on social support. By contrast, factors that may be more important to men's personal goals, such as authority, connections, athleticism etc., were found to be related to life satisfaction for men, but not for women.

An investigation of the predictors of life satisfaction in the elderly by Martin Pinquart and Silvia Sorensen (2000) reported additional support for the claim that men and women derive satisfaction from different sources. In their study, life satisfaction was more highly associated to income for men than for women. The researchers propose that because men are more socialized to draw their sense of identity from work and income, they tend to look to income as a yardstick of their success and satisfaction with their lives. In addition, more percentage of women live in poverty than men, so it may be easier for men to derive satisfaction from their financial situation than it is for women. Although most research on life satisfaction have not been directly focused on the experiences of women, a few studies have investigated the peculiar determinants of life satisfaction for women. For example, several studies have demonstrated that the greater the gender equality within a nation such as, equal pay, equal value under the law, freedom to make reproductive choices, equal opportunity to education and achievement, the greater the reported life satisfaction. This finding covers both equality in the cultural sense and equality within marriage. For example, Cowan (1998) found that women who report greater equality in their marriages have a tendency to report greater level of life satisfaction than women whose marriages are relatively more traditional. That is, women seem to achieve greater satisfaction with their lives generally when they are involved in marriages in which their roles are not traditionally defined. Marital equality may reveal itself in the sharing of household works

and responsibility for childcare, as well as in terms of having equal say in family decision-making. However, this ideal situation is not always achieved.

Nolen-Hoeksema (1999) reported that women carry the burden as regards household and parental duties and they report feeling less appreciated by their spouses. Regardless of the type of marriage, however, married women report better level of life satisfaction than the singles, the widowed, or the divorced women. In further research, Metha (1989) did a survey investigating the major regrets and priorities of women. Overall, the least satisfied women sampled reported that their greatest regret was their failure to take risks. Possibly because of women's childcare burdens, many cultural practice discourage women from taking risks. However, despite the dangers involved in taking risks, it provides avenues for massive opportunities. In other words, without being able to take risks, a woman would not be able to start her own business, move to a new and higher level, pursue a graduate education, or ask for promotion. Therefore, it would not be difficult to imagine that failing to take risks might translate into missed opportunities and bigger dissatisfaction.

Haworth (1997) reveal that women who had internal locus of control were relatively more satisfied with their lives. For example, a woman who thinks her success is attributed to her hard work and seriousness would report better satisfaction than a woman who thinks her success is attributed to luck or chance. This is not surprising, as a belief in one's own ability to achieve things and choose the course of one's life is more satisfying than believing that one has no control over life's events. An additional study found that women's unfriendly attitude towards other women was associated with life satisfaction. In other words, women who keep hostile feelings towards other women were less likely to be satisfied with their own lives. Researchers have suggested that people's assessment of their life satisfaction is in a way related to the manner in which individuals compare between what they have, what they want, what they used to have and what others have. Therefore, unfriendly attitude towards other women may be as a result of unfavourable comparisons. That is, the feeling or awareness that another woman is clearly better off may be related to dissatisfaction with one's own life.

According to Lin, Dean and Ensel (1986), social support is a set of expressive or instrumental provisions perceived or received and supplied by individuals such as family and friends, community and social networks. The concept of social support has been categorised in different ways by different researchers i.e instrumental and affective (Pattison, 1977), tangible, intangible, advisory and feedback-related (Tolsdorf, 1976), action environmental, problem-solving, emotional support, indirect influence (Gottlieb, 1983), and emotional support, cognitive orientation, tangible help, social reinforcement and socialization. Nevertheless, it is generally agreed that social support includes one of emotional support, instrumental help, information and/or advice. Many different scales and questionnaires have been used in the evaluation of perceived social support. These instruments have been proven to be highly reliable and valid, and many of them are easy to administer, which explains why they are so well used among social researchers (Gracia, Herrero and Musitu, 1995). Social support is a good form of relating the social context with life satisfaction.

Kraus (2004) observes that most people turn to social support as a way to cope with stressful events in life. In this case, Social support network is an indication of social integration and the more one is integrated, the more one can cope with the effects of stressful life events. Social support has been linked with overall life satisfaction (Heady and Wearing, 1992; Young, 2004). improvement in social support has been associated with improvement in overall life satisfaction (Young, 2006; Malinauskas, 2010), while reduction in social support leads to reduction in life satisfaction (Newson and Schulz, 1996). Studies have shown that friends and family support predicted life satisfaction (Au, Lau, Koo, Cheung, Pan and Wong, 2009; Yeung and Fung, 2007) . Stress buffering model (Cohen and Wills, 1985) posits that social support has an effect upon the individual life satisfaction during stressful life events. The influence of social support is more effective in stressful condition (McCormick, 1999).

One of the most consistent predictors of life satisfaction is the quality of social relationships (Diener and Seligman, 2002). People who have satisfying relationships report feeling happy more frequently and sadness less frequently and report being more satisfied

with their lives than those lacking satisfying relationships. It is, however, unclear why satisfying relationship is connected to life satisfaction. One reason is that individuals who have satisfying relationships can get support when they need it, whereas those who lack satisfying relationships cannot easily get support when they need it. Another reason is that the idea of having someone when they need it, is comforting, and contributes to satisfaction. Either way, social resources is likely to be key in understanding the link between social support and life satisfaction. Because social support is a difficult concept, the nature of the association between social support and life satisfaction is not yet clear.

Researchers have also noted that one of the most important sources of life satisfaction is personal relationships (Argyle, 1987, Diener,1984;1995; Ryff,1989). Many studies support a link between life satisfaction and social support. For example, one study revealed that those who have five or more friends with which they discussed important matters in the last six months were 60% more likely to report being satisfied with their lives (Myers, 1992; Henderson, 1981). Indeed, people are most satisfied when they are with their friends (Hunter, 2003). Also, satisfied people are more likely to have friends who encourage and support them (Myers, 1992). A number of studies suggest that close friendships can help cope with stress (Reis, 1984) and avert distress due to loneliness, anxiety, and loss of self-esteem (Argyle, 1987). It is not surprising that loneliness is correlated with happiness, especially in older adults (Lee,1987), and positively correlated with depression (Seligman, 1991;Diener,1994).

2.2.7   House-ownership, neighbourhood characteristics and life satisfaction

Most empirical research have not been focused on neighbourhood characteristics. Despite some notable exceptions, neighbourhood effects on life satisfaction were generally only considered in the context of social comparisons (Michalos, 1985). In this view, assessments of life satisfaction depends on comparisons with various conditions, including other groups that people have around to compare themselves with. The simple interpretation of this theory is that respondents will normally report feeling satisfied with their lives if the people around them appear not to be doing as well as they are doing and they will report feeling relatively unsatisfied if the people around them are doing better . The implication is that

living in a neighbourhood where people are relatively unsatisfied should actually make you feel more satisfied with your life.

There have, however, been very few attempts to empirically test this theory. The limited empirical research that has been conducted has generally been concerned with identifying whether measures of life satisfaction are associated with specific neighbourhood characteristics. These studies have not been concerned with whether people are directly affected by the satisfaction of others around them, but with whether there are specific neighbourhood characteristics that make all residents of that neighbourhood feel better off or worse off. Andrews and Withey (1976) and Campbell, Converse and Rogers (1976) investigated the relationship between satisfaction with various neighbourhood characteristics such as safety, local services and the local weather and overall life satisfaction and found a correlation. However, despite the fact that they found a sizeable correlation, the impact of their neighbourhood index was relatively small once included in a multivariate model alongside measures of satisfaction with other life domains. Sirgy (2000) and Sirgy and Cornwell (2002) also carried out a study on the link between satisfaction with neighbourhood and overall life satisfaction and found that neighbourhood characteristics was related to life satisfaction, but through the effects of community satisfaction, housing satisfaction and home satisfaction.

A number of studies have as well investigated the relationships between neighbourhood poverty and psychological health, which can be regarded as one of the many components of overall life satisfaction. The findings of researchers have however been mixed on this subject. Belle (1990), for example, reported significant positive relationship between a measure of depression and poverty among a sample of women. Klebanov Brooks-Gunn and Duncan (1994), on the other hand, could find no association between neighbourhood poverty and depression. In a different way, Aneshensel and Sucoff (1996) constructed a measure of the socio-economic status (SES) of a neighbourhood that included income and poverty components along with a component measuring the occupational status of the neighbourhood and investigated whether this measure affected a range of psychological health outcomes among some sample of adolescents. For three of the four outcome measures there was no evidence of any significant relationship with neighbourhood socio-

economic status, other things held constant. However, there was a significant relationship between a measure of ambient hazards within neighbourhoods based on a subjective assessment of the incidence of various dangers and all mental health indicators.

Ross, Reynolds and Geiss (2000) reported that the impact of poverty interacted with a measure of neighbourhood stability. In other words, psychological distress was found to be greatest in poor neighbourhoods that are characterised by relatively little residential mobility. Shields and Wheatley Price (2001) also examined correlates with psychological health. They found a non-linear relationship between psychological health and regional economic deprivation, but with the worst result reported by residents in the most deprived regions. They also interacted an unemployment status variable with a measure of regional employment deprivation. A significant positive coefficient was estimated, suggesting that living in areas where the unemployed are concentrated mitigates some of the adverse consequences of unemployment.

These results are suggestive of the importance of neighbourhood influence. However, only a few studies have added neighbourhood characteristics in the research on life satisfaction. Studies have continuously found that house-owners are more satisfied with their dwelling units, even after controlling for the influences of household, dwelling unit, and neighbourhood factors (Winter, 1976; Kinsley and Lane, 1983; Lam, 1985; Danes and Morris, 1986). Lam (1985) found house-owners to be substantially more satisfied with their houses than renters. However, Galster (1987) reported that the level of residential satisfaction is determined by the characteristics of the individuals, the housing unit, and the surrounding neighbourhood. Galster suggests that a number of house-owners appear to translate similar residential contexts into quite different degrees of residential satisfaction. House-owners in later stage of their lives, for example, appear to be more satisfied with their living situation regardless of the features of the house or neighbourhood. The adequacy of interior space and plumbing facilities, measured by rooms per person and bathrooms per person were also highly related to the level of residential satisfaction. Satisfaction levels were also found to be higher among those who have newer units and measures of the physical and socio-economic status of the neighbourhood proved to be strong predictors of neighbourhood satisfaction.

The research done on the determinants of residential satisfaction has consistently revealed that house-owners are more satisfied with their houses, even after controlling for the influences of household, dwelling unit, and neighbourhood characteristics (Danes and Morris 1986; Kinsley and Lane 1983; Lam 1985; Morris, Crull, and Winter 1976; and Varady 1983). In one of the studies on this subject, Lam (1985) found house-owners to be substantially more satisfied with their houses than renters. However, Galster (1987) finds that the level of residential satisfaction is determined by the characteristics of the individuals, the housing unit, and the surrounding neighbourhood. Galster suggests that a number of house-owners appear to translate similar residential contexts into quite different degrees of residential satisfaction. House-owners in later stage of the life, for example, tended to be more satisfied with their living situation regardless of the characteristics of the house or neighbourhood. The adequacy of interior space and plumbing facilities measured by rooms per person and bathrooms per person were also highly related to the level of residential satisfaction. Satisfaction levels were also found to be higher among those who have newer units. Finally, measures of the physical and socioeconomic status of the neighbourhood proved to be strong predictors of neighbourhood satisfaction.

Other studies on this subject tend to find similar results (Kinsey and Lane 1983; Danes and Morris, 1986). The basic relationship between house-ownership and residential satisfaction is well documented but the reasons for this relationship are yet to be substanciated. A comparison of different types of ownership, such as bungalow, duplex, cooperative or community land trust of ownership provides a different set of benefits, and those differences may result in different levels of satisfaction. It must however be asked whether the greater satisfaction derived by house-owners is also a product of the higher socio-economic position of the average owner-occupier and the higher quality of the house itself. The empirical studies assume a constant socio-economic position and housing quality.

Haurin (2001) has established a correlation between the school performance of children and the ownership status of their parents. The children of house-owners seem to do better at school. However, it must be queried whether there is indeed any causal relationship. It seems very likely that intervening variables such as the length of time spent at one address by owners and hence at one school, the quality of the neigbhourhood and that of the school

will play a significant role. Commenting on neighbourhood types, Burbidge (2000) concluded that investment returns are greater for the upper income group than for the lower income groups. Moreover, prices appear to rise more slowly in the less attractive neighbourhoods. A study of six neighbourhoods in the Netherlands shows that location has a significant impact on capital growth based on house-ownership. Price movements vary significantly between neighbourhoods, as do the effects of any recession or boom on the housing market as a whole (Elsinga, 1996).

Studies have also demonstrated that house-ownership can lead to problems for the more vulnerable social groups. There are usually poor maintenance because the households affected simply cannot afford to invest in the property. This will in turn lead to further deterioration of neighbourhoods which are already bad and this may result in a reduction in value to move elsewhere (Karn, 1985). Neighbourhood location effects, may account for those lower housing values and the resulting decreased asset accumulation. Doling and Stafford (1989), arrive at similar conclusions and warn of the possibility of lower returns and even negative equity for low-income house-owners. According to these researchers, neighbourhood conditions, repair costs, and income instabilities resulting in foreclosure can prevent low- income households from benefiting from house-ownership.

On the question of how house-ownership affects psychological and physical health? One of the most obvious explanations is that since owner- occupied units are usually kept in better condition, house-owners are less likely to be subject to conditions that are connected with poor health. But the critical variable here is housing conditions, rather than house-ownership itself. One might inquire whether house-ownership has an independent effect, once housing condition is taken into consideration. One such argument is that house-ownership provides individuals with additional assets that can be drawn upon in times of need. Page-Adams and Vosler (1997) argue that economic restructuring has left many people feeling financially, socially, and psychologically vulnerable. House-owners, they argue, are in a better position to handle this difficulty because they have an asset in the form of equity. Rasmussen (1997) also argue that houses can be used by the elderly to cover the increasing costs of health care, suggesting that they are able to afford a higher level of care and hence remain healthy longer.

Other researchers have argued that house-ownership leads to ontological security, which might be expected to have a positive impact on physical health by promoting a general sense of satisfaction. According to Saunders (1990), owners associate houses more strongly with values such as personal freedom and they are more likely to see the house as a place where they can relax and be themselves. Macintyre (1998) report that house-owners scored higher on general health questionnaires as well as a number of more positive self assessments of physical health. Page-Adams and Vosler (1997) also reported significantly less economic strain, depression, and problematic alcohol use among house-owners than renters. A contrary argument, however, has been put forth by Nettleton and Burrows (1998). They argued that having difficulty making mortgage payments was associated with lower scores on a general wellbeing scale among both men and women. Therefore, the effect of house-ownership on health is contingent on whether the house-owner is able to keep up with his or her payment. In addition, these studies do not control for the potentially confounding influences of other characteristics of the housing units and the surrounding neigbourhoods. Given that owner-occupied houses tend to be larger, newer, single-family units in better repair, it is not surprising to find positive link between house-ownership and health.

Rohe and Stewart (1996) assess the claim that house-ownership contributes to the overall health of society by promoting neighbourhood stability, social involvement, and socially desirable behaviours among youth and adults. House-ownership is believed to lead to neighbourhood stability because house-owners move less frequently than renters. This longer stay, along with greater financial investment in their houses, is believed to cause house-owners to take better care of their properties. This, in turn, may contribute to both the overall health of the area and value of the local property (Rohe and Stewart 1996). Neigbourhood stability refers to the average length of stay among neighbourhood residents. The less movement, the greater the neighbourhood stability. Neigbourhood stability does not necessarily equal neighbourhood health and it does not necessarily imply stability in property values, although these benefits may be gained with stability. The relationship between house-ownership and neighbourhood stability can be seen from two perspectives; the housing tenure and the housing mobility literature. Thomas Boehm (1981) notes that

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there are two distinct literatures; the mobility literature says that owners are unlikely to move, while the tenure literature maintains that movers are unlikely to own. Research evidence from both literatures supports these relationship (Goodman 1974; Roistacher 1974; Rossi 1995; Speare 1970; Varady 1983).

Basic to the tenure decision is the determination of the costs associated with renting versus owning a house, which to a large extent is determined by the length of time an household is expected to stay in a given location, or the expected movement of the household (Shelton 1968). Therefore, when the decision is made to own a house, the household is committing to staying in the location for a period of time, discouraging future mobility. Alternatively, when the decision is made to stay in a given area, for example when the head of a household takes a new job, the decision to buy a house is more likely. Roistacher (1974) suggests house-ownership may be viewed as the results of other forces which discourage mobility. So, tenure choice and expected mobility are simultaneously determined - the same force are frequently identified as life cycle changes; as household heads become older, they become likely to be able to afford a house and desire the stability associated with house-ownership (Ahlbrandt and Cunniingham 1979; Goodman 1974; Roistacher 1974; Rossi 1955).

Classic theories of residential mobility predict that crowding, dissatisfaction in the neighbourhood, lack of confidence in the future of the neighbouhood, and neigbourhood racial change all promote mobility and thus discourage neighbourhood stability (Ahlbrandt and Cunningham 1979; Galster 1987; Rossi 1955; Varady 1986; Goodman1974; Newman and Duncan 1979; Roistacher 1974). Models of spatial distribution support residential mobility theories by suggesting that those households attain desirable locations as they accumulate the human capital to support it (Massey and Mullen 1984; Logan and Alba 1993). Rohe and Stewart (1996) interpret this evidence to suggest that house-ownership affects stability through two mechanisms. The first method involves the human capital accumulated through age, education, and income. House-owners tend to be higher in income, family, households with older, more educated household heads. These households anticipate staying in a location for a longer time. The second process is related to the additional interest seems to provide powerful incentives for owner-occupants to maintain

their properties at a higher standard and to join organization that protect the collective interests of house-owners in the area.

Collectively, house-ownership is believed to provide benefits to the neighbourhood by stabilizing property value, encouraging maintenance by keeping properties in good condition and improving social conditions like high school dropout rates or crime rates (Rohe and Stewart 1996). Financially, the individual may benefit from neighbourhood stability through stable or increasing property values. Furthermore, individuals are believed to benefit socially by putting more investments in their communities. Rohe and Stewart (1996) suggest that, beyond house-ownership, living in a relatively stable neighbourhood will further promote participation in community organizations, local social interaction and attachment, property maintenance, neighbourhood satisfaction, and positive expectations about the future of the neighbourhood. Housing policymakers' interest in these theoretical speculations suggest that increasing house-ownership rates will result in both financial and social benefits to residents. However, actions taken to promote neighbourhood stability through increasing house- n ownership may be at the cost of individual's mobility. The reduction in mobility associated with house-ownership among individuals and households living in distressed neighbourhoods may perpetuate the kinds of social problems associated with these environments (Wilson 1987; Jargosky 1997; Ellen and Turner,1997). In recent years, indices of both dis-similarity and isolation have increased, meaning that more poor households are living in areas of concentrated poverty, with less access to people different than themselves (Abraham, 1995). Segregation and isolation have negatively affected the ability of neighbourhood residents to improve neighbourhood social characteristics such as levels of employment and number of families on public assistance, a well physical characteristics like the number of dilapidated houses or the median value of houses (Messey and Fong 1990).

House-owners are indeed far less likely to move than renters. More than 70 percent of renters have lived in their current residence for fewer than four years (Hornik, and Israeli, 1999). This reduction in residential movement among house-owners provides benefits to both the neighbourhood of residence and the individual household. It may also have unexpected costs. While high house-ownership levels have been linked to neighbourhood

stability, low levels of house-ownership within a neighbourhood have been empirically connected with high levels of social problems. Galster and Quercia (2000), in a study of neighbourhood threshold effects, found that various social indicators such as female headship rate, male labour force, unemployment rate, and poverty rate are sensitive to house-ownership rates in the neighbourhood.

Neighbourhood stability and social involvement promote both an emotional and financial commitment to producing and maintaining a quality environment. Several scholars have suggested that such a commitment can lead to better school performance among youths, lower school drop out rates, and lower rates of teen parenthood. House-ownership is believed to be directly or indirectly responsible for these socially desirable behaviour and outcomes among youths. Green and White (1997) proffer several possible explanations for how house-ownership may affect socially desirable behaviour. First, house-owners may acquire "do-it yourself skills" from their own house maintenance and financial skills from having to meet the expenses of house repairs. These skills may then be transferred to the children in house-owning households. Secondly, house-owners, according to Green and White, have a greater financial stake in their neigbourhoods and consequently will be more concerned with any anti-social behaviours of local children including their own, since they may have a negative impact on property values. Therefore, house-owners may monitor their children's behaviour more closely. Thirdly, house-owners tend to stay longer in a neighbourhood, making them more effective monitors of children in the neighbourhood. Finally, they also acknowledge that might make them better parents.

However, the first of Green and white's idea seem plausible but unlikely. This is because it is difficult to imagine that house maintenance skills translates into lower levels of adolescent crime, pregnancy, drug use and higher levels of educational attainment and employment. While most researchers acknowledge the greater influence of family and personal characteristics on youth behaviour, neighbourhood conditions may offer an alternative, or at least additional explanations. Because of the strong connection between house-owners and neighbourhood quality, these effects may be difficult to disentangle.

2.2.8   Age, marital status and life satisfaction

Studies on life satisfaction and age have produced mixed results. While some findings reported no relationship (Larson, 1978) others reported a positive association between life satisfaction and age (Campbell, Converse, and Rodgers, 1976; Diener, 1984). Furthermore, many recent cross- sectional studies produced similar mixed results. Prenda and Lachman (2001), documented a positive linear relationship between age and life satisfaction. Lang and Heckhausen, (2001) also reported a curvilinear relationship between age and life satisfaction. They discovered that the level of life satisfaction was highest among people aged 45 to 64 years and lower among younger people. But other recent studies found no such relationship (Steele and Samsons, 2002; Bisconti, and Bergeman, 2001) or a negative relationship (Chen, 2001; Freund and Balers, 1998). Researchers that considered different but related constructs, such as self-esteem, found a curvilinear connection through adulthood and older age (Robins, Trzesniewski, Tracy, and potter, 2002).

However, Campbell's (1976) pioneer American study on life satisfaction suggested that individuals get more satisfied as they increase in age. Campbell also, found that the elderly participants were more satisfied with their houses and with their economic situation in the Netherlands and Russia. However, the elderly participants in Italy were more satisfied with their social contacts but they were also reported to be systematically less satisfied with their life as a whole. Other reports indicated that various aspects of life satisfaction may change as we grow older (Carstensen, and Charles, 1999; Mroczek, 2001; Fingerman, 2002). For instance, negative affect, an important component of life satisfaction, clearly reduces as individuals grow old, a finding that has been documented longitudinally (Charles, Reynolds and Gatz, 2001) and cross-sectionally (Carstensen, Mayr, and Nesselroade, 2000; Mroczek and Almeida, 2004; Mroczek and Kolarz, 1998). Most investigations of change in life satisfaction have been focused on positive and negative affects. Yet little is known about age-related changes in another major element of well-being or life satisfaction.

Researchers have provided evidence that, contrary to common expectations, life satisfaction does not decline with age. For example, in a cross-cultural study conducted in forty different nations and with nearly six thousand participants, Diener and Suh (1998)

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found that reported life satisfaction generally remained stable throughout the life span, showing just a slight increasing trend between the ages of twenty and eighty years. The leading explanation for this surprising lack of difference in life satisfaction levels across the life span is that people have an extraordinary capacity to adapt to significant life changes. According to Ryff (1991), older individuals reported smaller differences between their realistic and their ideal selves than did younger individuals. Probably, as women age, they revise their ideals to accommodate their current circumstances such as engaging in accommodative coping. This decision would serve to reduce the disparity between a woman's ideal and the reality of her life. According to Brandtstaedter and Renner (1990), accommodative coping has a tendency to increase with age. Alternatively, as women age, they may achieve their goals with greater frequency i.e., a family, career success, and financial comfort, moving closer to their ideal self.

In the views of Carstensen (1992) human social goals change with age. As people grow in age, their desire to relate with friends and acquaintances and their satisfaction levels from these relationships decrease. Therefore, they selectively reduce their social networks, focusing their time and energy on emotionally intimate social contacts, such as close friends and family. For example, Bowling (2011) revealed that compared to people under the age of 65, individuals over the age of 65 report having a smaller number of individuals to turn to for comfort and support in a time of difficulties and a smaller number of individuals available for physical support (Bowling 2011). However, it is not clear whether the smaller number of individuals available in the social network is due to choice or to circumstances. Whatever the reason, these differences in social contacts and social goals suggest there may be age differences in how people report their social support experiences and their life satisfaction. It is clear that social relationship is an important aspect of life satisfaction in older age. Lucas (2003) documented differential rates of change in life satisfaction in the year following marriage. There were substantial individual differences in the rate of change in life satisfaction. Some people decreased rapidly after marriage, others returned to baseline after a number of years while others continued to increase over time. However, almost everyone received a boost in life satisfaction immediately after marriage. Earsterlin (2003) also documented increases in life satisfaction among those who married in the first decade of adulthood. These studies go beyond previous research showing an

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effect of being married on level of life satisfaction (Diener, Gohm, Suh, and Oishi, 2000) and points to the potential effect of marriage on the rate of change in life satisfaction.

Studies have also revealed that marriage improves the level of life satisfaction, across countries. Married people are reported to have a higher level of life satisfaction than the singles, divorced, separated or widowed. Frey and Stutzer (2002) have offered some explanations that marriage provides additional sources of self esteem, social support and companionship. Blanchflower and Oswald (2000) investigated life satisfaction data on 100,000 randomly selected Americans and Britons from the early 1970s to the late 1990s and found that a lasting marriage is worth $100,000 per annum when compared to being widowed or separated. They also found that reported life satisfaction was highest among married people, the highly educated, and those whose parents did not divorce. Also, people involved in second marriages are less satisfied. Diener and others (2000) in a sample of 59,169 persons in 42 nations, found that relationship between marital status and life satisfaction to be very similar across the world, taking cultural aspects into account.

Heliwell (2003) also finds that married people have higher levels of life satisfaction. All these studies observe that individuals do not fully get used to their circumstances as either singles, widowed or divorced, as their level of satisfaction is lower than married people. If they are well used to their circumstances, they would not aim to have a happy marriage. Easterlin (2005) further supports this point in a new study. He does an analysis of 1978 and 1994 survey responses of the good life and finds that adaption is incomplete as regards marital aspirations. He notes the fact that among persons who have been single their entire lives and are between the ages of 45 and over, more than four in ten desire a happy marriage as part of the good life as far as they specifically are concerned. Easterlin argue that if these individuals had really adjusted their marital aspirations to agree with their actual status, one would hardly expect such a considerable number still to consider a happy marriage as desirable for them personally. Similarly, among women for whom the prospect of re-marriage is quite low, those widowed, divorced, separated and the 45 years and older, almost 6 out of 10 say that they view a happy marriage as part of the good life. In marked

contrast to the economic domain, adaptation seems to occur only to a limited extent with regard to marriage aspirations.

2.2.9 Education and life satisfaction

Researchers have found a little relationship between education and life satisfaction. However, the relationship seems to disappear when income and occupation are statistically controlled. In other words, the relationship between education and life satisfaction is probably due to the fact that higher levels of education are related to higher incomes.

Education also appears to be more highly related to life satisfaction for individuals with lower incomes and in poor countries. Probably, poor persons obtain better life satisfaction from education because the achievement is beyond their expectations. For example, poor women in some countries have little access to education. So when they do gain access, they may value the opportunity better than individuals who see access to education as universal and readily available. Education may also provide access to better occupational and income opportunities, which may further improve life satisfaction. Despite the several studies suggesting that education is strongly related to life satisfaction for the poor, recent investigations have found that, in wealthy countries, the most highly educated individuals seem to be slightly dissatisfied with their lives. It is possible that the educational class have higher expectations or greater cynicism about their lives.

In investigating academics, in the study of demographic data and life satisfaction, it has been reported that higher education tends to lead towards higher life satisfaction. Diener, Diener, and Diener (1995) for instance, found that higher education was a significant predictor of life satisfaction. This is logical when one examines the other demographic variables linked with higher education such as income and security. High achievements in these areas signify that an individual is most likely capable of meeting his or her basic needs. According to Maslow's (1968) hierarchy of needs, it is only when an individual meets his or her basic needs that he or she can self-actualize.

Some researchers have, however, observed negative relationships with education as well. In developed nations at least, the well educated seems to be slightly less satisfied

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(Veenhoven, 1994). This phenomenon is commonly explained in terms of relative deprivation, the well educated expecting more than they get.

2.2.10 House-ownership, housing problems and national housing programmes

The housing problem in Nigeria especially in the late 70s was so serious that a political party, National Party of Nigeria (NPN) used houses as party symbols and won election twice in 1979 and 1983. The Party's housing programme was however not maintained by the successive governments. In some opposition states, the housing programme did not take off on time and the erection of the buildings were not completed. The location was too far from some towns and the design was not done to suit the reality of the intended population known for keeping large family members despite the influence of western education in the south western part of Nigeria. The neglect by successive governments and the rate of population growth, which is higher than the rate of housing development have worsened the problem (Okunfulure, 1993). In the modern times, high rent and low income are common opposing issues confronted by many Nigerians. To date, housing still remains a big challenge to many Nigerians. Over a decade ago Osifeso (1994) observed the increasing housing problem facing the Nigerian people where a considerable number of the citizens lived in slums and squatter settlements. Recent events reported in the daily newspapers confirm this observation. Furthermore, a considerable part of the rural populace live in poor houses in unhealthy neighbourhoods. Although this is not peculiar to Nigeria alone, as the number of individuals residing in slums the world over is estimated to be more than a billion (Awake, 2005).

A review of some Nigerian Dailies reveal that housing was and still remains a challenge to many Nigerians. Lawton (1978) argue that improved housing is a goal for all people, whether or not benefits are seen in indices of behavioural well-being. The quality of housing is another challenging aspect in Nigeria. Poor housing has been connected to the use of non-experts in building projects (Awobodu, 2006). Housing is important to development. It is regarded as a stimulant of the national economy and as a unit of the environment. Housing is also said to have profound influence on health, efficiency, social behaviour satisfaction and general welfare of the community (Onibokun, 1983).

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Sequel to the Nigerian independence in 1960, emphasis was placed on five-yearly development plans as a method for economic growth. The first and second National Development Plans covering the period 1960 to 1970 did not accord housing any important place until 1972. During the extended second National Development Plan however, housing was given attention through the establishment of the National Housing Scheme, under which the federal government was to build 54,000 housing units by the end of 1976. Under the third National Development Plan, which covered the period 1975 to 1980, the federal government took a giant stride to tacle the national housing deficit of the country by engaging in the provision of social housing. During the period, a total of 202,000 housing units were expected to be built. Within this period, a rent panel was set up to review the rent level in the nation. This marked the first attempt by government to identify the housing problem of the less privileged citizens of Nigeria who had lost all sense of dignity as well as economic worth as citizens of an oil-rich country.

The fourth National Development Plan, which covered the period 1980-1985, contained the most significant policy that addressed the nation's housing problem and had an over-riding objective of improving the overall quantity and quality of housing for all income groups. In fact, NPN, being the political party that ushered in civilian government under the second Republic, had the picture of housing as the symbol of its manifesto, signifying the core of its policy. Under the 1980-1985 Development Plan, provisions were made for direct construction of housing units for the low-income groups, and government was to build 143,000 low-cost housing units across the country. Not much of this was achieved before the government was overthrown in 1983 by the military. Most of the housing units initiated under the Plan were not completed and have become abandoned projects.

Although government took varieties of steps to curb the problems and challenges of housing in Nigeria, the principal among which is the provision of social housing for the urban poor, this has however, failed to proffer solution to the national shelter deficit. Some of the factors responsible for the failure are: non availability of land, political instability, continuity problem and political party influence.

The National Housing Policy was later introduced as a policy device by government to pursue the realization of "Global Strategy for Shelter for All by the Year 2000", under which the United Nations placed an obligation on government to carry out policies that would ensure adequate provision of housing for the entire population, especially the urban poor. In an attempt to achieve this objective, which the social housing sector failed to attain, the military government under the regime of General Ibrahim Babangida came up with the 1991 National Housing Policy. The ultimate goal of the Policy was to ensure that all Nigerians owned or had access to adequate housing accommodation at affordable and civilized standards. The Policy dealt with a number of strategies for facilitating rental housing development and, in summary, made provision for ample incentives and enabling environment for private sector's participation in housing delivery. Some of the strategies were:

(a) Promoting measures that would mobilize sustainable funding of rental housing development in the country. (b) Encouraging the use of locally manufactured building materials as a way of reducing building costs. (c) Making land easily accessible and affordable for private sector's participation in rental housing development.

Government's focus under the National Housing Policy was to provide decent, safe and sanitary housing for all Nigerians, particularly the less privileged including the wandering psychotics, by the year 2000. At the advent of civilian government in 1999, a houseless situation was still existing in Nigeria as more than sixty percent of the citizens who, according to the policy, should be living in decent houses and in environments of basic comfort were still either squatting under fly-overs or living in slums. In providing solution to this substandard living condition, the civilian administration under President Olusegun Obasanjo, in 2003, placed priority on private sector's participation in housing provision and, as a way of curbing the national shelter deficit, contemplated a revised National Housing Policy, to create more enabling environment for the private sector's participation in housing delivery.

By virtue of the draft Policy dated 31st December 2003, government is expected to carry out the following acts in pursuant of rental housing provision: (a) Commencing and

vigorously pursuing the implementation of private sector's participation in rental housing development. (b)Establishing and sustaining of primary and secondary mortgage institutions to enhance greater accessibility to housing finance for the private sector. (c) Encouraging the establishment of cooperative, thrift and credit societies including housing associations to facilitate rural dwellers' access to housing finance. (d) Promotion of conventional and economic methods of rental housing construction as a way of marrying housing need of the masses with poverty alleviation. (f) Granting capital allowances on rental housing and providing tax exemptions on residential housing loans. (g) Exempting estate developers from paying tax for five years on investment in rental housing provision for the low-income group. (h) Improving the procedure for speedy issuance of Certificate of Occupancy to make it affordable and easy to secure.

The realization of government's obligation under the Housing Delivery Exercise depends on government's ability to provide solution to the problems associated with policy implementation, which is considered a national phenomenon. Government is therefore expected to pay particular attention to (1) supply of long-term funds to individuals and organizations that require loans for rental housing development, (2) boosting of locally produced building materials by expanding industries that produce the materials from local sources, and (3) facilitating the process of land acquisition by individuals and organizations to make it less cumbersome.

The Federal Housing Authority also came into existence in 1973 to tacle the problem of housing. The Federal Housing Authority was founded under a military decree in 1973 and amended in 1990. It eventually began operations in 1976 and Its functions and roles involved submitting proposals to government for housing and auxiliary infrastructural services and executing those approved by government. Under the National Housing Policy of 1991, the FHA was meant to develop and manage real estate on commercial and profitable basis in all states of the federation, provide site and services scheme for all income groups, with special emphasis on low-income groups in the major cities of the country; and provide low income houses in all states of the Federation. Before the first all African Festival of Arts and Culture (FESTAC), the Federal Military Government

commenced mass housing development, the government embarked on the development of the Festival Town in Lagos, and in different state capitals (NHP, 2006).

Learning from past failure, FHA's housing scheme is made to be end-user motivated through cooperative societies, housing associations, key workers' scheme, and house improvement (Nubi, 2008). As a source of strength, the Federal Housing Authority, has well over 53,000 houses in about 77 estates and a land asset holding of over 10,000 hectres all over the nation to its credit. The FHA has spent over N30 billion on housing development and other infrastructure. It also has an asset base of N5billion according to This day online (2009). The agency is placed in a strong position to contribute so much to provision of residential houses to a large segment of the population. Its activities can also improve manufacturing and distribution of building materials such as cement, iron rods, roofing sheets, ceiling sheets, timber, nails, paints, etc. through new housing development or housing renewal.

Another effort to tackle housing shortage was the founding of The Federal Mortgage Bank (FMBN). The former Nigerian Building Society was changed to Federal Mortgage Bank in 1977, with a capital base of twenty million naira, which increased to One hundred and fifty million naira in 1979. The effect of the Federal Mortgage Bank then was not considerably significant as only few loans were given principally to few middle and high income earning groups in the nation (NHP, 1991). As pressure continues to aggravate because of the increase in housing shortage, an inclusive housing policy was started in 1980, targeting low income earning groups whose annual income was not more than five thousand naira. The Federal Mortgage Bank (FMBN) as a means for housing delivery in Nigeria, was performing both the functions of primary and secondary mortgage institutions. The Federal government separates the two functions by creating the Federal Mortgage Finance of Nigeria, which has now been phased out. The FMBN was therefore allowed to operate exclusively as a secondary mortgage bank and open the primary mortgage market to the private sector. Many people took that opportunity to go into mortgage banking. But their effect on the built environment has been short of expectation. With the FMBN operating as the secondary mortgage bank, the next problem was where to source the money to lend to the Primary Mortgage Institutions (PMIs).

The Federal Government in 1992, established a policy which made it compulsory for every Nigerian making up to ₦3,000 per month to contribute 2.5% of their monthly salary to a National Housing Fund (NHF) (This day online, 2009). This fund was to be in care of the FMBN, out of which it could lend to the PMIs. The contributors to the fund were also opportuned to borrow money from the fund, through the PMIs, after six months, to develop houses. The Federal Mortgage Bank of Nigeria, formally known as the Nigerian Building Society, has undergone several developments since it came into being in the 1970s. It is today known as Nigeria's secondary mortgage bank, charged first to manage the NHF and secondly, with lending money to estate developers through the Primary Mortgage Institutions. The bank has taken a number of measures in the recent times to ensure that estate developers can build to target prices.

With the NHF policy and a decree in place, the NHF had about N12 billion, out of which only about N3.4 billion had been spent. Contrary to general anticipation, however, this plan did not solve the problem of housing shortage in the country. The national development planners had then targeted the year 2000 as the year by which Nigeria would achieve the United Nation's objective of providing shelter to all citizens. Akinlusi (2007) strongly advocate for mortgage facilities as a means for mass housing delivery in Nigeria

In 2003, the federal government also founded the Federal Ministry of Housing and Urban Development and proposed a housing reform, in view of the fact that there were not many affordable houses in Nigeria. There was a misconception that houses were available but that most of them were high-priced. Mabogunje (2004) observes that a number of other laws needs to be amended greatly to bring their provisions in line with the new housing strategy. The touchstone in such reviews is to reduce red-tape and ensure that various laws are in agreement with demands of a free market economy. The period 2003 – 2004 experience a housing policy that had the private sector on the driving seat of housing delivery in the nation, the key characteristics of this policy involve putting of the private sector in a strong position, for affordable housing delivery, on a sustainable basis; assignment to government of the responsibility for the development of primary infrastructure for new estate development and review and amendment of the Land Use Act to ensure better access to land and faster registration and assignment of title to developers.

Others are the development of a secondary mortgage bank, involving the FMBN and the founding of a new mortgage period, under the NHF, to facilitate more favourable mortgage arrangement and a five-year tax holiday for developers (This day online, 2009).

There are several affordable housing programmes that are either fully sponsored by government or in partnership with the government under the Public Private Partnership (PPP) scheme. In some cases selected developers were given some kind of concession by government with the aim of providing affordable housing for instance, in the Federal Capital Territory. Such efforts were further supported with the Private Finance Initiative (PFI). Jibrin (2009) further argued that while the quality of the existing stock is also under a heavy scrutiny in term design and desired functions including acceptable livable neighborhood, 87% of the existing stocks are backlogs which are stocks that do not meet the minimum quality requirement.

2.2.11 Residential land use and density classification in Ibadan

Ibadan is situated close to the forest-grassland boundary of south western Nigeria. Ibadan is approximately 150km from Lagos by the most direct route. The city and many of its surrounding villages existed long before the imposition of British colonialism. For example, the city itself was founded in the 1820s (Mabogunje, 1968; Oyo State, 1977). The area occupied by the metropolitan area of Ibadan is drained by two important rivers which are the Ogunpa river and the Ona river. The city of Ibadan was for a long time the largest city in tropical Africa, although, it has now been overtaken by Lagos, it remains a truly African city occupied by a small non-African population (Ojo, 1972; Mitchel, 1953; Mabogunje, 1968).

The metropolitan area of Ibadan has one of the highest population densities in the country and the most densely settled areas remain the central and indigenous core of the city. This coupled with ineffective planning, has in recent years given rise to a number of challenges especially housing, traffic congestion and environmental deterioration. Ibadan is one major Nigerian city that was for a long time allowed to grow without a master plan. Consequently, there is a great variety of activities, such as residential and commercial, and

sometimes residential and industrial, as in the case of small to medium sized industrial establishment. However, in recent years the government of the city has through the Ibadan Municipal Planning Board, established a number of control measures that are leading to the emergence of discernible patterns of land-use in the metropolitan area. The pattern of urban land-use reveals that the largest use of land is still for residential purpose which occupies about 61.39 per cent of the total land in the metropolitan area. Industrial use of land accounts for a percentage figure of 16.55 while commercial land-use accounts for a figure as low as 0.54 per cent. Ibadan is also known for being an important educational centre in the country. Besides the fact that it houses the University of Ibadan, Nigeria's premier University, it has a Polytechnic, many Teacher Training Colleges, over 100 secondary schools and more than 300 primary schools. It also has the largest Teaching Hospital in the country in addition to numerous government and private hospitals. All these occupy more than 3.45 per cent of the total land in the metropolis.

Mabogunje (1962), identified seven major residential districts in Ibadan - the core, older suburb, newer eastern suburb, new western suburb, post 1952 suburb, Bodija estate and reservations. The core district, the oldest part of the city, is a high density area occupied mainly by the indigenes of the town, the age of this zone, centred around the famous Mapo Hill, can be seen in the red roofs and antiquity of the buildings. There are hardly any gaps between the buildings, a situation causing monumental ventilation and accessibility problems, among others. Many of the buildings do not face the roads or streets since they are at the back of other buildings. This makes the problem of refuse collection impossible. The roads themselves are narrow and usually without gutters. The older suburb shares virtually the same characteristics with the core district, except that within this suburb, more Yoruba immigrants may be found. The new eastern and western suburbs, and the post 1952 suburb are creations of the waves of immigration into Ibadan since about 1900 and of those of the indigenes who have moved from the core either because they now had money and so could more readily buy land elsewhere or simply because of the congestion of the core which makes it impossible to find land to build new houses. The housing density is generally lower than the core.

However, Mabogunje's (1962) classification of residences in Ibadan into seven major districts is one of several approaches that may be followed. Needless to say that in some respects, his study is now somewhat outdated. Several residential districts have since sprung up at Agbowo (opposite the University of Ibadan) occupied by low to medium income groups working mainly in the university, at Ojoo along Oyo and along Ife, Abeokuta and Ijebu-Ode roads. All these are at the fringe of the city and occupy areas normally referred to in the literature as suburbia. However, their essential characteristic is that they are occupied by low to medium income earners.

It is therefore possible to classify residences in Ibadan into high density, medium density and low density (Ayeni, 1982). These corresponds roughly to Mabogunje's (1962) core and older suburb; newer eastern, newer western and post 1952 suburb; and Bodija Estate/Reservations, respectively. In so far as this classification does not provide insight into the socio-economic characteristics of the residents, it may be regarded as unsatisfactory. However, it is a very useful generalization. This study is going to adopt Ayeni's classification of residences.

2.2.12   Summary of conceptual framework

As background to this study, the researcher has reviewed a number of relevant theories and concepts that provide a conceptual framework for understanding, interpreting and predicting life satisfaction. The researcher examines the theories that are particularly relevant to understanding the relationship between house-ownership and life satisfaction as well as the moderating effect of neighbourhood on house-ownership in predicting life satisfaction. The researcher also looks at other social and personality variables and effort is made to relate each of these variables to life satisfaction.

Although, there are a number of variables suggested in literature as being capable of influencing life satisfaction, the researcher has selected twelve important ones that cover the essential psychosocial area of life satisfaction. These are: house-ownership, neighbourhood type, religious commitment, social support, self esteem, gender, educational

qualification, neuroticism, extraversion, agreeableness, conscientiousness and openness to experience.

CONCEPTUAL FRAMEWORK
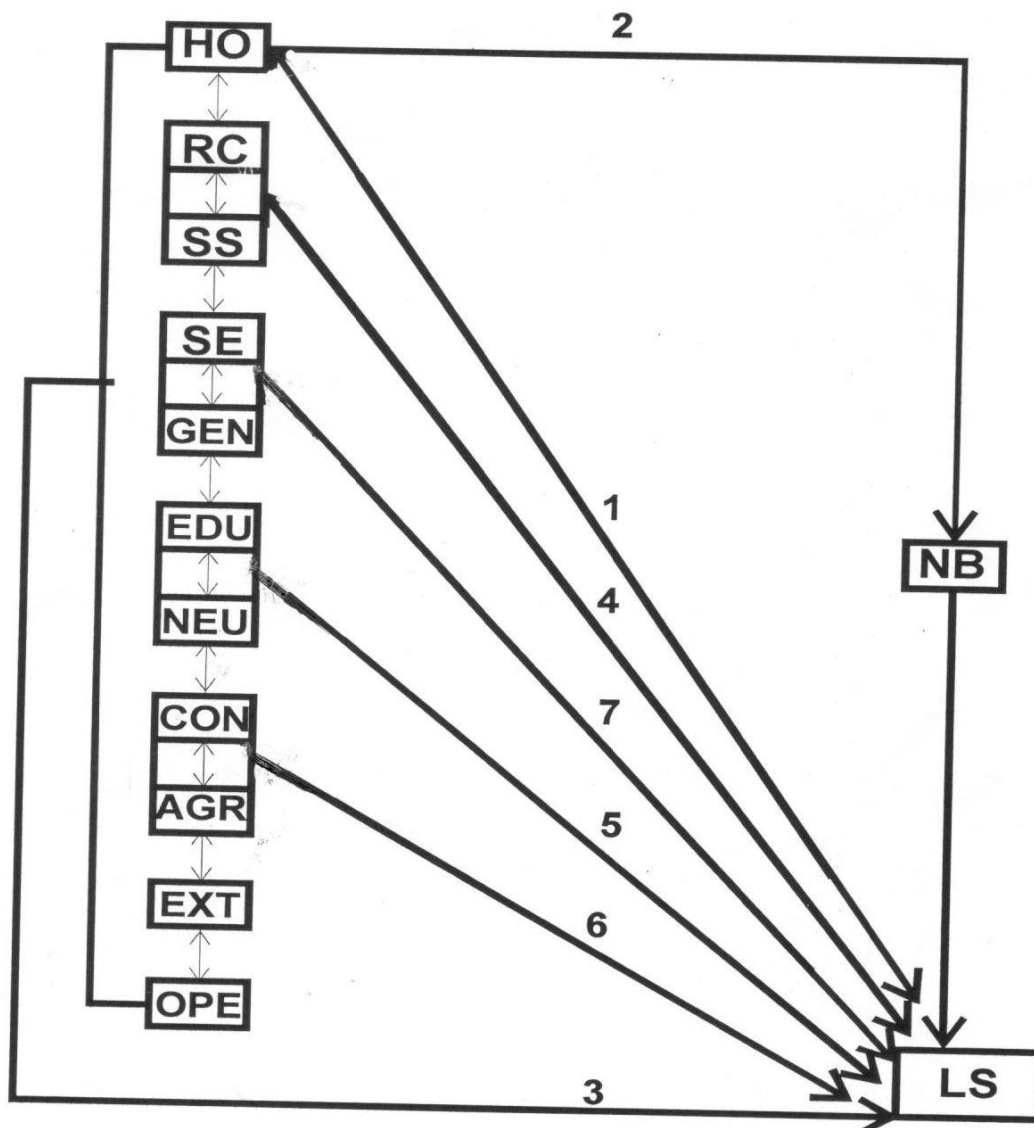
HO – house-ownership.   NB- neighbourhood.RC-religious commitment.

SS-social support.SE-self esteem.NEU-neuroticism.   EXT-extraversion

CON-conscienciousness. AGR-agreeableness. OPE-openness. LS-life satisfaction

HO will independently predict LS when all other psychosocial variables are controlled. (Line 1)

NB will moderate the relationship between HO and LS. (Line 2)

HO will interact with openness to influence LS. (Line 3)

SS and RC will influence LS. (Line 4)

EDU and NEU will influence LS. (Line 5)

CON and AGR will influence LS. (Line 6)

SE and GEN will influence LS. (Line 7)

2.2.13   STATEMENT OF HYPOTHESES

1. House-ownership will significantly independently predict life satisfaction when all other psychosocial variables are statistically controlled.

2. Neighbourhood type will significantly moderate the effect of house-ownership on life satisfaction.

3. There will be an interaction effect of house-ownership and openness to experience on life satisfaction.

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4. House-owners who are high on religious commitment and low on social support will report better life satisfaction than house-owners who are low on religious commitment and high on social support

5. There will be an interaction effect of neuroticism and educational qualification on life satisfaction.

6. House-owners who are high on conscientiousness and agreeableness will report significantly higher level of life satisfaction than house-owners who are low on conscientiousness and agreeableness

7. Female house-owners who have high self esteem will report significantly higher life satisfaction than female house-owners who are low on self esteem

2.2.14   OPERATIONAL DEFINITION OF TERMS

Neuroticism - This is the degree of emotional stability exhibited by house-owners and renters. It was measured by the neuroticism scale of the Neo Personality Inventory. It has two levels of high and low. The mean for this scale is 21.78. Participants who scored above the mean were classified as being highly neurotic while those who scored below the mean were classified as low on neuroticism.

Extraversion - This is the degree of sociability of house-owners and renters. It was measured by the extraversion scale of the NEO Personality Inventory. It has two levels of extraversion and introversion. The mean for the scale is 22.17. Participants who scored above the mean were classified as extroverts while those who scored below the mean were classified as introverts.

Conscienciousness: This is in terms of how hard working and the degree of need for achievement of house-owners and renters. It was measured by the conscienciousness scale of the Neo Personality Inventory. It has two levels of high and low. The mean score for the

scale is 25.40.Participants who scored higher than the mean were highly consciencious while those who scored lower than the mean were classified as less consciencious.

Agreeableness: This is the extent to which house-owners and renters were cooperative and friendly. It was measured by the agreeableness sub scale of the NEO Personality Inventory. It has two levels of high and low agreeableness. The mean for the scale is 26.71.Participants who scored above the mean were highly agreeable while those who scored below the mean were less agreeable.

Openness: This is the degree of active imagination and intellectual curiosity of house-owners and renters. It was measured by the openness sub scale of the NEO Personality Inventory. It has two levels of high and low openness. The mean for the scale is 31.59. Participants who scored above the mean were considered open to experience while those who scored lower than the mean were considered closed to experience.

House: a house is operationally defined as any structure that stands alone as a dwelling unit. It was tapped in the demographic section of the questionnaire. It has two levels, namely; house-ownership and rentership.

House-owners: are those with legal rights to occupy, let, use or dispose of their dwellings.

Renters: are individuals paying a pre-arranged rent for the exclusive occupation of all or part of a dwelling unit.

Enumeration Area (E.A): an enumeration area is a geographic area assigned to one census enumerator during census, it is a small area composed of one or more neighbouring buildings

Neighbourhood: This is the vicinity or area where participants reside. It has three levels, namely; high-density neighbouhood, medium density neighbouhood and low-density neighbourhood.

Low Density Neighbourhoods: These are high-class reservation areas with low population and housing densities with a plot size of 1080sq.m. (Town planning, 1995). Places under this category are: Agodi GRA, Jericho GRA, Bodija Estate, Oluyole Estate etc.

High Density Neighbourhoods: These are the core areas of Ibadan with high population and high housing density with a plot of 540sq.m (Town planning,1995) .Places under this category are: Beere, Oje, Idi Arere, Agbowo, Ojoo etc.

Medium Density Neighbourhoods: These are the neighbourhoods in- between high and low densities with moderate population and housing density with a plot size of 740sq.m.Places under this category are Basorun, Akobo, Mokola etc.

Social Support: This is defined as any supportive assistance that house-owners received from parents, friends, relations, bosses and so on, in the course of owning their houses. It was measured by a multidimensional scale of social support developed by Zimet, Dahlem, Zimet and Faley (1988).The mean score for the scale is 33.16. A higher score above the mean implied high social support and a score below the mean implied low social support.

Self Esteem - This is define as the sense of success, social status and pride of achievement that house owners have as a result of their ownership status. It was measured by a self-esteem scale by Rosenberg (1965).The mean score for the scale is 21.42. Any score above the mean indicated high self esteem and any score below the mean indicated low self esteem.

Religious Commitment: This is defined in terms of the dept of belief and the degree of involvement of house-owners and renters in their religions. It was measured by an adapted organizational commitment scale by Allen and Meyer 1990. It has two levels of strong and weak. The mean score for the scale is 26.91.Participants who scored higher than the mean were regarded as having strong religious commitment and participants who scored below the mean were regarded as having weak religious commitment.

Moderation: Moderation effect is characterized by the interaction of house-ownership and neighbourhood to predict life satisfaction in this study. Moderation effect happens when neighbourhood affects the relationship between house-ownership and life satisfaction.

Life Satisfaction: Life satisfaction refers to the fulfilment of one's wants and needs for one's life as a whole or a contentment or an acceptance of one's life circumstances. It is used interchangeably with subjective wellbeing, subjective quality of life and happiness.

Age: This refers to the chronological age of house-owners and renters.

Gender: This is in terms of participants being male or female.

Educational Qualifications: This refers to the highest level of education attained by participants. It is divided into four levels; no formal education, primary education, secondary and below university and university and above.

CHAPTER THREE

METHODS

3.1   Research design

The design is a multi 2-way factorial design e.g 2 (house-owners vs renters) x 3 (high vs medium vs low) x 2 (high vs low) x 2 (high vs low) x 2 (strong vs weak). This was due to the fact that there were five independent variables and each with its levels. In addition, a factorial design enabled the researcher to examine the effect of each of the independent variables on the dependent variable as well as the effect of interaction between the independent variables and the dependent variable.

The independent variables in the study are: house-ownership which comprises house-owners and renters; neighbourhood which comprises high density, low density and medium density; self esteem which is divided into high and low; social support which is divided

into high and low; and religious commitment which is divided into strong and weak. Control variables in the study are: neuroticism (high and low); extraversion (high and low); conscientiousness (high and low); agreeableness (high and low); and openness (high and low).

Demographic factors in the study include: age, gender, occupation, religion, marital status, educational qualification, nationality, ethnic group, state of origin, house-ownership status, location of house, type of house, type of ownership, type of neighbourhood and number of houses owned elsewhere. The dependent variable is life satisfaction

3.2   Research setting

The study took place in 50 enumeration areas (EAs) or neighbourhoods across the five major Local Government Areas (LGAs) in Ibadan metropolis. Ten enumeration areas each were selected through systematic random sampling from the list of each of the five major Local Governments (LGs). The selected enumeration areas covered high density, medium density and low density neighbourhoods. The low and medium density neighbourhoods are where majority of massive quality houses as well as high socio-economic house-owners and renters with access to neighbourhood facilities were found i.e. Bodija, Oluyole estate, Basorun, Akobo, etc., while the high density neighbourhoods represent where majority of renters and low socio-economic house-owners reside i.e. Ojoo, Ayeye, etc. This categorisation enabled the researcher examine the influence of neighbourhood on life satisfaction. The choice of selection across the five LGs is to enable the researcher have a representative sample of Ibadan while the choice of Ibadan metropolis as the research setting is due to the cosmopolitan nature of the city.

3.3   Sampling procedure

A multistage sampling method was adopted for the study. The first stage involved obtaining the list of all LGAs in Ibadan metropolis from the Ministry of Lands and Housing and selecting the five major ones from the eleven LGs using purposive sampling method.

The second stage involved obtaining the list of EAs for the selected five major LGAs in Ibadan metropolis from the National Population Commission (NPC). The researcher randomly selected 50 EAs i.e ten EAs from each Local Government (LG) by assigning numbers to the enumeration area (EA) names, calculated the sample fraction, randomly selected the first EA and finally selected every nth on the list for the remaining EAs based on the sample fraction.

Stage three was the obtaining of the selected EA maps from the National Population Commission to determine the number of houses and their locations in the selected EAs in each of the LGAs.

The fourth Stage was to randomly select households among the identified houses from each EA by picking and marking every other household or balloting to select a household where there are blocks of flats.

The last Stage was the sampling of all heads of households residing in the marked households.

3.4   Participants

For the pilot study a total number of 200 participants were involved across 5 LGAs of Ibadan comprising of 40 participants per LG. However, out of the 200 copies of the questionnaire administered at the pilot stage, only 176 copies of the questionnaire were returned. This was due to some participants' uncooperative attitude to the researcher. The mean age of the 176 participants was 41.54 years. Males were 92 (52.3%), females were 84 (47.7%). Christians were 83 (47.2%) while Muslims were 93 (52.8%). House-owners were 52 (28.7%) while renters were 124 (70.5%). The married were 128 (72.7%), never married 32 (18.2%), separated 1(0.6%), and widowed 11 (6.3%). Yorubas were 161 (91.5%), Igbos were 8(4.5%), Hausas 1(.6%) and others 3 (1.7%). Participants from low density areas were 32 (18.2), high density 99 (56.3%) and medium density 45(25.6%). The scales were found to be reliable with extraversion scale having a cronbach alpha of 0.69, agreeableness 0.67, conscientiousness 0.65, neuroticism 0.68 and openness 0.74. Self esteem scale had a

cronbach alpha of 0.72, social support 0.88, religious commitment .68 and life satisfaction 0.60.

For the main study, a total of 1100 participants were randomly selected from the 5 major LGAs of Ibadan metropolis. The LGAs are Ibadan North LG 215 (19.7%), Ibadan North East LG 208 (18.9%), Ibadan North West LG 196 (17.8%), Ibadan South West LG 212 (19.3%) and Ibadan South East LG 181 (16.9%). Two hundred and twenty participants were sampled in each LGA, making a total of 1100 participants of which only 1012 questionnaires were returned. Participants were randomly selected from 50 EAs across the 5 LGAs. Ten EAs were randomly selected from each of the 5 LGAs of the metropolis.

Participants consisted of house-owners and renters drawn from the high, low and medium density areas of the LGs. The participants' age range was 42.11 ± 15.20 years. 443 (43.8%) of the participants were males while 569 (56.2%) were females. Christian participants were 428 (42.5%), Muslims were 573 (56.6%) while 3 (0.9%) were traditional worshippers. Participants' ethnic groups was 906 (89.5%) Yoruba, 60 (5.9%) Igbo, 3 (3.4%) Hausa, and 12 (1.2%) others. Educational qualifications of participants were – 9.9% no formal education, 23.7% primary education, 29.9% secondary education and 36.5% tertiary education. Married participants were 806 (79.6%), never married 114 (13.5%), separated 17(1.7%), divorced 2 (0.27%) and widowed 50 (4.9%). 242 (31.9%) participants were house-owners while 690 (68.1%) were renters. On the types of neighbourhood, 182 (18.0%) participants are from the low density, 548 (54.1%) from high density and 282 (27.9%) participants are from the medium density areas.

3.5   Inclusion/exclusion criteria

House-ownerships through building, buying, inheritance or gift were included in the study. The least size of house used for this study was a structure of any size that stands alone as a dwelling unit. However, house-ownership through gambling was excluded in the study. This was due to the fact that gamblers do not value properties the way non-gamblers do. They prefer to lose their highly prized possessions to gambling without a second thought

because they see losing money or possession as simply a price to pay for the entertainment (Phillips, 1977).

3.6   Ethical issues and consent

For the purpose of obtaining ethical approval for this work the researcher applied for ethical review of the work with the Oyo State Ethical Review Committee at the Ministry of Health and the approval was granted with Ref No. AD B/497/463 (see Appendix A). Letters of introduction were also obtained from the Department of Psychology to places like National Population Commission, Ministry of Lands and Housing, Town Planning Authorities and so on, for their assistance and supply of information especially on the classification of neighbourhoods in Ibadan metropolis (see Appendix B).

3.7   Instruments

The main instrument for sourcing information for this research was a structured questionnaire which consists of six sections: A to F (see Appendix C).

3.7.1   Section A: Social demographic factors

This consists of the social demographic characteristics of house-owners and renters i.e. age, gender, religion, occupation, marital status, ethnic group, educational status, house-ownership Status, how long participants have owned their houses, type of house, type of ownership, type of neighbourhood and number of houses owned elsewhere.

3.7.2   Section B: Big 5 personality inventory

The big 5 inventory is a 44 item scale developed by Neugarten and Soto (2008). It measures 5 trait dimensions of personality i.e. extraversion, neuroticism, agreeableness, conscientiousness and openness. It uses a 5-point Likert scale such as disagree strongly, disagree a little, neither agree nor disagree, agree a little and agree strongly. Extraversion had 8 items and they were items nos. 1, 6, 11, 16, 21, 26, 31 and 36. In scoring, however, items 6, 21 and 31 scores were reversed. Agreeableness had 9 items; items nos. 2, 7, 12, 17, 22, 27, 32, 37 and 42, out of which items 2, 12, 27 and 37 were reversed scores.

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Conscientiousness had 9 items and they were items 3,8,13,18,23,28,33,38 and 43, however, items 8,18,23 and 43 were reversed scores. Neuroticism also had 8 items – 4, 9, 14, 19, 24, 29, 34 and 39. The items whose scores were reversed were 9, 24 and 34. Openness comprised of 10 items – 5, 10, 15, 20, 25, 30, 35, 40, 41 and 44 of which items 35 and 41 were reversed scores. The cronbach alphas were as follows: extraversion .66, agreeableness .68, conscientiousness .70, neuroticism .68, and openness .74. The mean obtained in this study is extraversion 22.17, agreeableness 26.71, conscientiousness 25.40, neuroticism 21.78 and openness 31.59. Participants who scored above the mean were considered to be high on the particular variable while participants who scored below the mean were regarded as low on the variable.

3.7.3   Section C: Self esteem scale

This is a 10 item scale developed by Rosenberg (1965) to measure self esteem. It has a four-point Likert response form ranging from strongly agree, agree, and disagree, to strongly disagree. The scale generally has high reliability: test retest correlations were in the range of .82 to .88 and cronbach alpha was in the range of .77 to .88. Studies have demonstrated both a uni-dimensional and a two factor structure for the scale. In scoring the items, items 3, 5, 8, 9 and 10 were reversed scores. Scores from the scale range from 0 to 30 with 30 indicating the highest score. The mean score for this study is 21.42. Participants who scored above the mean were considered as having high self esteem while those who scored below the mean were regarded as having low self esteem.

3.7.4   Section D: Social support scale

This is a 12-item multidimensional scale of perceived social support developed by Zimet et al (1990). It has a 7-point Likert response type: very strongly disagree 1, strongly agree 2, mildly disagree 3, neutral 4, mildly agree 5, strongly agree 6 and very strongly disagree 7. The cronbach alpha reported ranges from 0.85 to 0.91. A test- retest correlation value ranged from 0.72 to 0.85. Each item was scored and the total was the sum of all 12 items. The possible range of scores is from 7 to 84. A score within 69-84 implies high social support; 49-68 implies moderate social support; and 12-48 implies low social support. The mean score of the scale is 33.16. Therefore, participants were classified into two groups,

those who scored above the mean have high social support and those who scored below the mean have low social support.

3.7.5 Section E: Life satisfaction scale

This is a 20-item scale developed by Neugarten et al (1961) to measure life satisfaction. It has 3 response formats which are disagree, agree and don't know. It measures 5 domains of life such as zest for life, resolution and fortitude, congruence between desired and achieved goals, high physical, psychological and social self-concept, happy and optimistic mood tone. The cronbach alpha reported ranges from 0.79 to 0.90. The total score on the scale was based on participant's agreement with specific responses to individual items. The possible range with one point given for each agreement is 0-20. The mean for this study is 19.61. Participants who scored above the mean were categorised as being satisfied with life; those who scored below the mean were classified as not being satisfied with life.

3.7.6 Section F: Religious commitment scale

This instrument was originally an organisational Commitment Scale developed by Allen and Meyer (1990). It was adopted for this research. The scale consists of 24 items with response formats ranging from strongly agree to strongly disagree. The scale measures affective commitment, continuance commitment and normative commitment. The cronbach alpha as reported by the authors range from 0.74 to 0.83. Internal correlation for affective commitment was 0.49, continuance commitment 0.22 and normative commitment 0.12. The original scale was re-worded and given to experts in the field of psychology to assess whether the scale measured what it was meant to measure. The concurrent validity was also confirmed by simultaneously administering it with the original scale and correlating the results which was 0.71. The mean of the scale on this study is 26.91. Those who scored above the mean were rated as having high religious commitment and those who scored low were rated as having low religious commitment.

3.8 Procedure for data collection

The procedure for collecting data for the study included the pilot phase and the main study phase.

3.8.1 Pilot

At the pilot stage, a letter of introduction was obtained from the University of Ibadan and presented to some selected 200 house-owners and renters across five LGAs of Ibadan for the purpose of their consent to participate in the study. The choice of 200 participants was the researcher's decision because according to Burns and Grove (2005), no specific number or size is prescribed for pilot study. Nieswiadomy (2002) suggested just 10 participants while Lackey & Wingate (1998) suggested 10% of the final study size. The sample size for the pilot was 20% of the main study size. The pilot phase also involved getting the classification of neighbourhoods into high, low and medium densities from the Town Planning Authorities and obtaining the Oyo State map from the Ministry of Lands and Housing.

The main study phase involved locating the selected Local Government Areas and using the enumeration area list to identify the selected enumeration area boundary. The enumeration area maps were used to identify the number of houses. Having randomly selected all the houses in the selected enumeration areas, households were identified. Having identified the households, the researcher identified heads of households of each of those selected houses and presented the researcher's letter of introduction from the University of Ibadan. The researcher sought their permission to mark their houses with chalk before the commencement of the administration of questionnaires. Participants were made to understand that the purpose of the exercise was purely academic and therefore the confidentiality of their responses was guaranteed. Having agreed to participate in the study, participants were made to sign the consent form as soon as the questionnaires were given to them to test the stated hypotheses. Some questionnaires were completed and returned immediately, some were collected some hours later, some were collected the next day, some were collected days after while some were never returned. The research assistants were seven experienced staff members of the National Population Commission. Pictures of the research assistants while on the fieldare attached in appendix D.

3.9   Statistical analysis

Hypothesis one was tested using a multiple regression analysis while all the remaining six hypotheses were tested with a 2-way ANOVA. The choice of multiple regression was to know the relationship between the several independent variables and the dependent variable. Multiple regression also enabled the researcher to identify the predictive strength of each of the independent variables on the dependent variable. ANOVA was used to test the main and interaction effect of the independent variables on the dependent variable.

RESULTS

4.0   INTRODUCTION

This study investigated the influence of house-ownership, psychosocial factors and the moderating effect of neighbourhood on life satisfaction. Seven hypotheses were tested with the appropriate statistical methods and the results from the data analysis and test of hypotheses were presented below.

Table 4.1- Zero Order correlation showing the relationship among the variables of study.

		1	2	3	4	5	6	7	8	9	Mean	S.D
1.	**EXT**	-									21.65	4.76
2.	**AGR**	.72**	-								24.87	5.46
3.	**CON**	.75**	.77**	-							24.21	5.53
4.	**NEU**	.67**	.65**	.72**	-						20.91	4.71
5.	**OPE**	.76**	.73**	.75**	.73	-					30.59	6.55
6.	**SES**	.08*	.06	.08**	.10**	.05**	-				22.17	4.06
7.	**SOS**	-.01	-13**	-.04	.05	-.05	.22**	-			31.48	12.92
8.	**REC**	.30**	.28**	.32**	.30**	.38**	.05	.11*	-		26.51	5.85
9.	**LIS**	.11**	.89**	.14**	.23**	.14**	.24**	.23*	.27*	-	19.53	3.41

*correlation significant at 0.05 level two tailed.
**correlation significant at 0.01 level two tailed.

EXT – Extraversion, AGR – Agreeableness, CON   –Conscienciousness,   NEU   – Neuroticism, OPE – Openness to experience, SES – Self esteem, SOS – Social support, REC – Religious commitment and LIS – Life satisfaction.

Correlation analysis was conducted to determine the relationship among all variables in the study. The zero order correlation showing the relationship among variables is presented in Table 4.1. Result shows that extraversion (r =.11, $p<.01$),agreeableness (r =

.89, $p<.05$), conscientiousness (r =-.14, $p<.05$) neuroticism (r=.23, $p<.05$) and openness to experience (r = .14, $p<.05$)were significant correlates of life satisfaction. Life satisfaction increased with high extraversion, agreeableness, conscientiousness and openness to experience. Also neuroticism was a significant correlate of life satisfaction. In addition, self-esteem (r = .24, p < .05), social support(r =.23, p <.05) and religious commitment (r=.27, p <.05) were significantly and positively related to life satisfaction.

Hypothesis One

The hypothesis which stated that house-ownership will significantly independently predict life satisfaction when all other psychosocial factors are statistically controlled was tested using multiple regression analysis. The result is presented in Table 4.2 .

Table 4.2:- Summary of linear regression showing the independent and joint predictive strength of house-ownership, neighbourhood, social support, religious commitment, neuroticism, extraversion, conscientiousness and openness on life satisfaction.

Model	Ownership	R	R^2	ΔR^2	F	P	B	T	p
1	Ownership	.02	.00	.00	0.49	.48	-.02	-.70	.48
2	Ownership	.31	.10	.10	24.75	<.05	.01	.19	.85
	Neighourhood						-.04	-1.19	.24
	Social Support,						.12	3.79**	<.05
	Religious Commitment						.27	8.56**	<.05
3	Ownership	.38	.15	.05	17.43	<.05	.02	.64	.52
	Neighourhood						-.02	-.77	.44
	Social Support,						.09	2.94**	<.05
	Religious Commitment						.18	5.12	<.05
	Extraversion						.01	.23	.82
	Conscientiousness						-.08	-2.26**	<.02
	Neuroticism						.01	-13	.90
	Openess to experience						.23	5.34**	<.05
	Agreeableness						.03	.60	.55

The result of linear regression displayed in Table 4.2 shows that house-ownership did not predict life satisfaction with ($R^2 = .00$; F = 0.49; $p> 05$). House ownership explains less than 1% of the variance observed in the life satisfaction scores. With the inclusion of neighbourhood type, social support and religious commitment, the second model

explained 10% of the variance observed in the prediction of life satisfaction ($R^2 = .10$, $\Delta R^2 = 0.10$; $F = 24.75$; $p<01$),showing that neighbourhood type, social support and religious commitment have incremental influence on the prediction of life satisfaction. It was demonstrated that house-ownership ($\beta = .01$, $p> .05$) and neighbourhood ($\beta = - .04$, $p > .05$) did not predict life satisfaction. However, social support ($\beta = .12$, $p<.05$) and religious commitment ($\beta = .27$, $p < .05$), were significant independent predictors of life satisfaction. When personality variables were included i.e. neuroticism, extraversion, conscientiousness, agreeableness and openness, the predictive strength increased to 15%. ($R^2 = .15$; $\Delta R^2 = 0.05$, $F = 17.43$; $p<.05$). With the inclusion of neuroticism, extraversion, conscientiousness, openness and agreeableness in the third model; house-ownership still did not significantly predict life satisfaction ($\beta = .02$, $p> .05$). Extraversion did not predict life satisfaction ($\beta = .01$, $p > .05$), neuroticism did not predict life satisfaction ($\beta = .01$, $p > .05$), and agreeableness did not predict life satisfaction ($\beta = .03$, $p > .05$). However, conscientiousness ($\beta = .08$, $t = 2.26$; $p< .05$) and openness ($\beta = .23$, $t = 5.34$, $p < .05$) significantly predicted life satisfaction. The result also reveals that religious commitment ($\beta = .27$, $t = 5.12$; $p <.05$) and openness ($\beta = .23$, $t = 5.34$; $p<.05$) contributed more than the other variables. Therefore these two variables appeared to be the strongest predictors of life satisfaction.

Hypothesis Two

The hypothesis which stated that neighbourhood will significantly moderate the effect of house-ownership on life satisfaction was tested with 2 x 3ANOVA. The result is presented in table 4.3.

Table 4.3: Summary of 2 x 3 ANOVA showing the moderating effect of neighbourhood and house-ownership on life satisfaction.

Source	SS	DF	MS	F	P
Ownership	40.11	1	40.11	2.33	>.05
Neighbourhood	306.26	2	153.13	8.88	<.05
Ownership *Neighbourhood	101.30	2	50.65	2.94	<.05
Error	15961.97	926	17.24		
Total	16638.88	931			

Result of the 2 x 3 factorial analysis displayed in table 4.3: reveals that the main effect of house-ownership (F $_{(1,926)}$ = 2.33, p >.05) on life satisfaction was not significant. However, neighbourhood (F $_{(2,926)}$ = 8.88, p <.05) significantly influenced life satisfaction. However, there was an interaction effect of house-ownership and neighbourhood on life satisfaction (F $_{(1,926)}$ = 2.94, p <.05). This result shows that neighbourhood significantly moderated the effect of house-ownership on life satisfaction.

Table 4.4 Descriptive statistics and post hoc analysis of the influence of house ownership and neighbourhood on life satisfaction

Neighbourhood	N	Low	Medium	High	Mean	SD
Low	161	-	-.25	1.36*	24.57	3.94
Medium	505	-	-	-1.6*	24.81	3.32
High	253	-	-	-	23.21	4.60

The result of the mean differences reveals that there was a significant difference between the mean scores of residents in the low density areas and the residents in the high density areas (LSD = 1.36, p<.05) and there was a significant difference between the mean scores of medium density residents and high density residents (LSD = -1.6, p<.05). However, there was no significant difference between the mean scores of residents in the low and medium densities.

Fig. 4.1 showing the interaction effect of neighbourhood and house-ownership on life satisfaction.
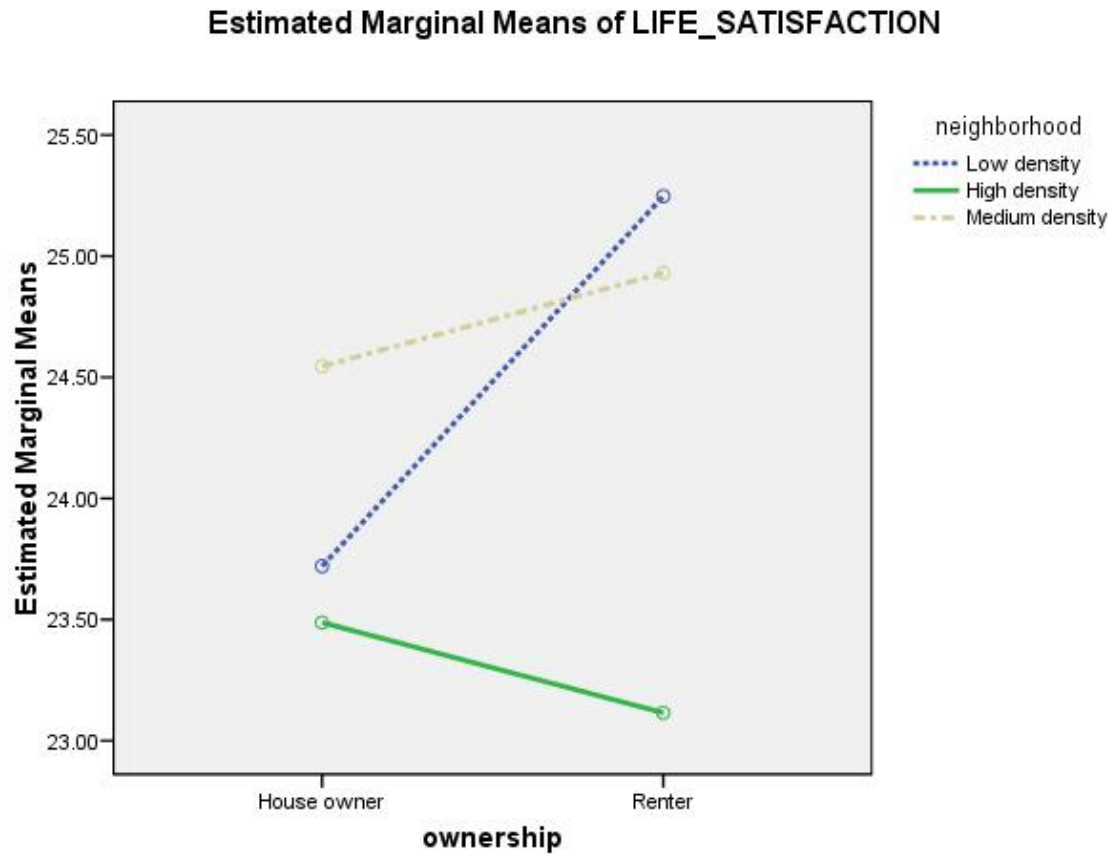

Fig 1: The graph shows that renters in low density reported higher level of life satisfaction than renters in the other two densities as well as house-owners in the low density.   On the basis of this result, the hypothesis which stated that neighbourhood will significantly moderate the effect of house-ownership on life satisfaction was confirmed.

Hypothesis 3

Hypothesis three which stated that there will be an interaction effect of house-ownership and openness to experience on life satisfaction was tested with 2 x 2 ANOVA. The result is presented in Table 4.5

Table 4.5 Summary of 2 x 2 ANOVA showing the main and interaction effect of house-ownership and openness to experience on life satisfaction.

Source	SS	Df	MS	F	P
Ownership	0.59	1	0.59	0.03	>.05
Openness to experience	177.45	1	177.45	10.01	<.05
Ownership/Openness	77.74	1	77.74	4.39	<.05
Error	16449.76	928	17.73		
Total	16638.88	931			

The result displayed in Table 4.5 reveals that house-ownership did not influence life satisfaction (F (1,928) =.03;p>.05) while openness to experience significantly influenced life satisfaction (F (1,928) = 10.01; p<.05). Also, there was significant interaction effect of house-ownership and openness to experience on life satisfaction (F (1,928) = 4.39; p<.05). This result demonstrated that openness to experience influenced life satisfaction. Based on this result, the hypothesis which stated that there will be an interaction effect of openness to experience on life satisfaction was confirmed.

Table 4.6 Mean table showing the mean scores of participants on house-ownership and openness.

Ownership/Openness	Mean	Std Error
Houseowner Low	24.70	.40
High	23.05	.37
Renter Low	24.10	.22
High	23.76	.24

The result of the mean difference reveals a difference between the mean scores of house owners who were low on openness and house-owners who were high on openness.

Fig. 4.2 Showingthe interaction effect of house-ownership and openness to experience on life satisfaction.

Estimated Marginal Means of LIFE_SATISFACTION
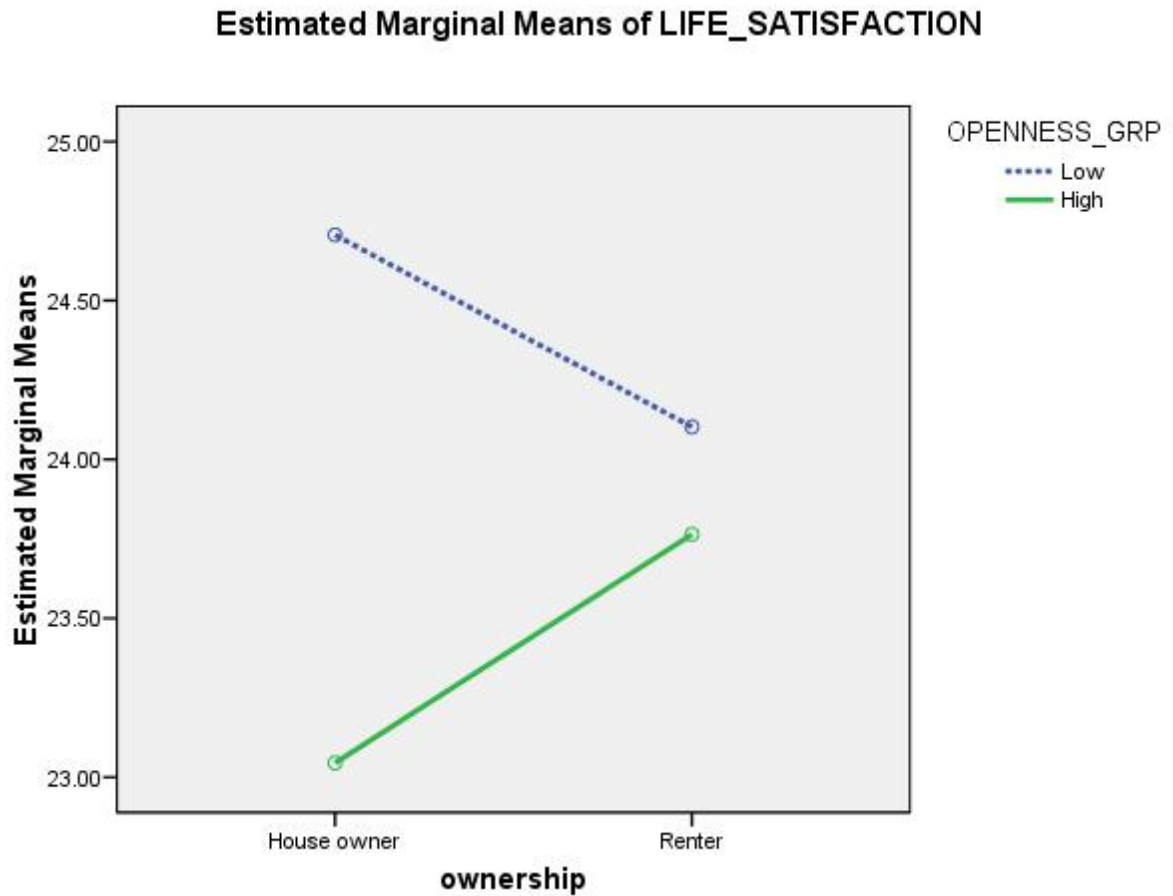
The graph indicates that house-owners who were low on openness were more satisfied with life than house-owners who were high on openness.

Hypothesis 4

The hypothesis which stated that house-owners who are high on religious commitment and low on social support will report better life satisfaction than house-owners who are low on religious commitment and high on Social support was tested with 2 x 2 ANOVA. The result is presented in table 4.6.

Table 4.7: Summary of 2 x 2 ANOVA showing the effect of social support and religious commitment on life satisfaction

Source	SS	df	MS	F	P
Social support	.50	1	.50	.04	>.05
Religious Commitment	121.33	1	121.33	10.79	<.05
Social Support/Religious Commitment	46.60	1	46.60	4.15	<.05
Error	2664.67	237	11.24		
Total	2816.13	240			

Result from Table 4.6 demonstrates that social support did not have significant main influence on life satisfaction (F $_{(1,237)}$ =.04; p>.05) while religious commitment significantly influenced lifesatisfaction (F $_{(1,237)}$ = 10.79; p<.05). The interaction effect of social support and religious commitment on life satisfaction (F $_{(1,237)}$ = 4.15, p<.05) was significant. The result revealed that religious commitment moderated the influence of social support on life satisfaction.

Table 4.8 Mean table showing the mean scores of participants on the effect of religious commitment and social support on life satisfaction.

Social Support	Religious commitment	N	Mean	SD
Low	Low	273	18.53	.46
	High	229	20.85	.47
High	Low	308	19.32	.41
	High	185	19.87	.41

The result of the mean difference reveals that there was no significant difference between house-owners with low social support (19.69) and house-owners with high social support on life satisfaction (19.60), but there was a difference in the means of residents with low (18.02) and high (20.36) religious commitment.

Fig. 4.3: Showing interaction effect of social support and religious commitment on life satisfaction.

Estimated Marginal Means of LIFE_SATISFACTION
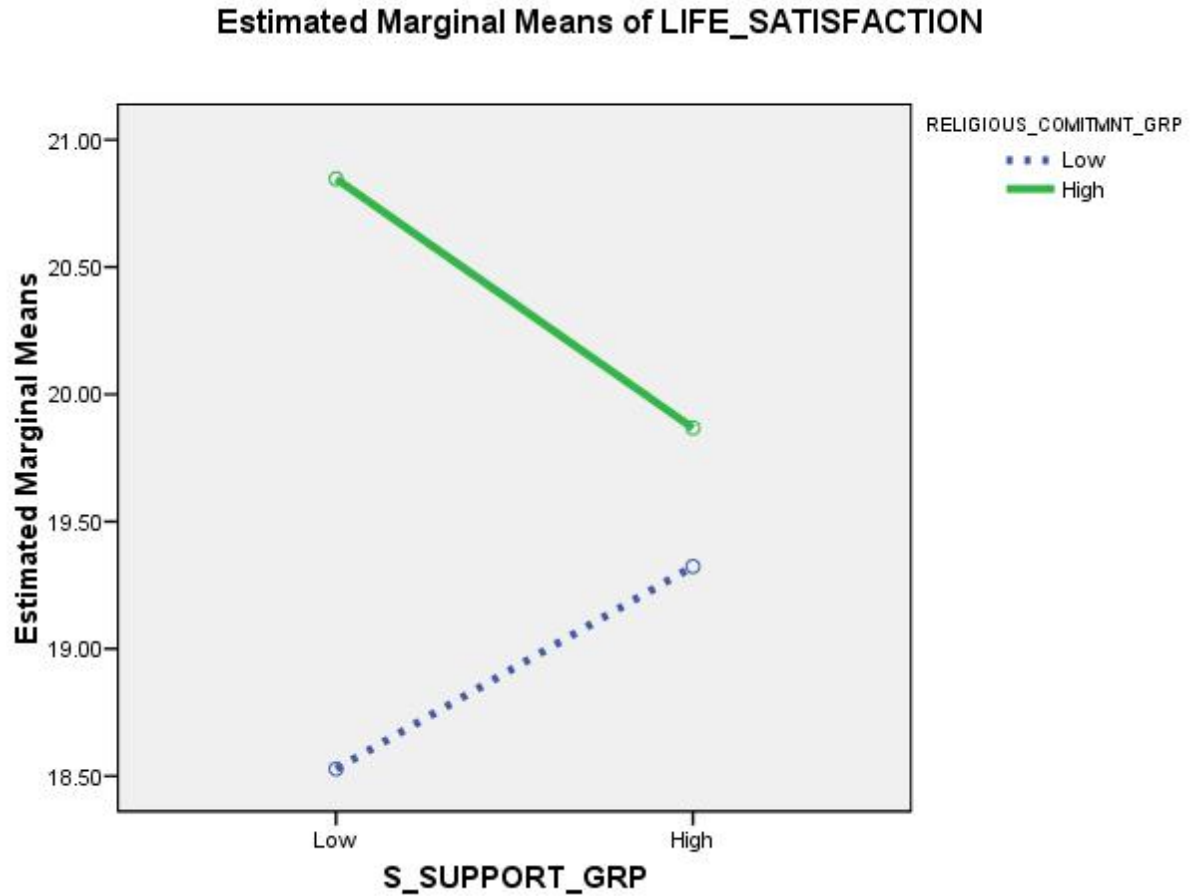
The graph shows that house-owners who had low social support and high religious commitment reported higher level of life satisfaction than house-owners who had high social support and low religious commitment.

Hypothesis 5

The hypothesis which stated that there will be an interaction effect of neuroticism and educational qualification on life satisfaction was tested with 2 x 4 ANOVA**.** The result is presented in table 4.7.

Table 4.9 Summary of 2 x 4 ANOVA showing the main and interaction effect of educational qualification and neuroticism on life satisfaction.

Source	SS	Df	MS	F	P
Educational Qualification	50.74	3.	16.91	.93	>.05
Neuroticism	82.91	1	82.91	4.54	<.05
Educational Qualification/Neuroticism	396.80	3	132.37	7.24	<.05
Error	12015.09	658	18.26		
Total	12472.82	665			

Result from Table 4.8 demonstrates that educational qualification did not have significant main influence on life satisfaction (F $(_{1,658})$ =.04; p>.05) while neuroticism significantly influenced life satisfaction (F $(_{1,658})$ = 4.54; p<.05). The interaction effect of educational qualification and neuroticism on life satisfaction (F $(_{3,658})$ = 7.24, p<.05) was significant. The result revealed that neuroticismmoderated the influence of educational qualification on life satisfaction.

Table 4.10 Mean Table showing the mean scores of participants on the effect of educational qualification and neuroticism on life satisfaction.

Neuroticism	N	Mean	SD
Low	453	25.71	3.79
High	498	22.36	2.87

The result of the mean difference reveals that there was a significant difference between the mean scores of renters who had low neuroticism and those who had high neuroticism.

Estimated Marginal Means of LIFE_SATISFACTION
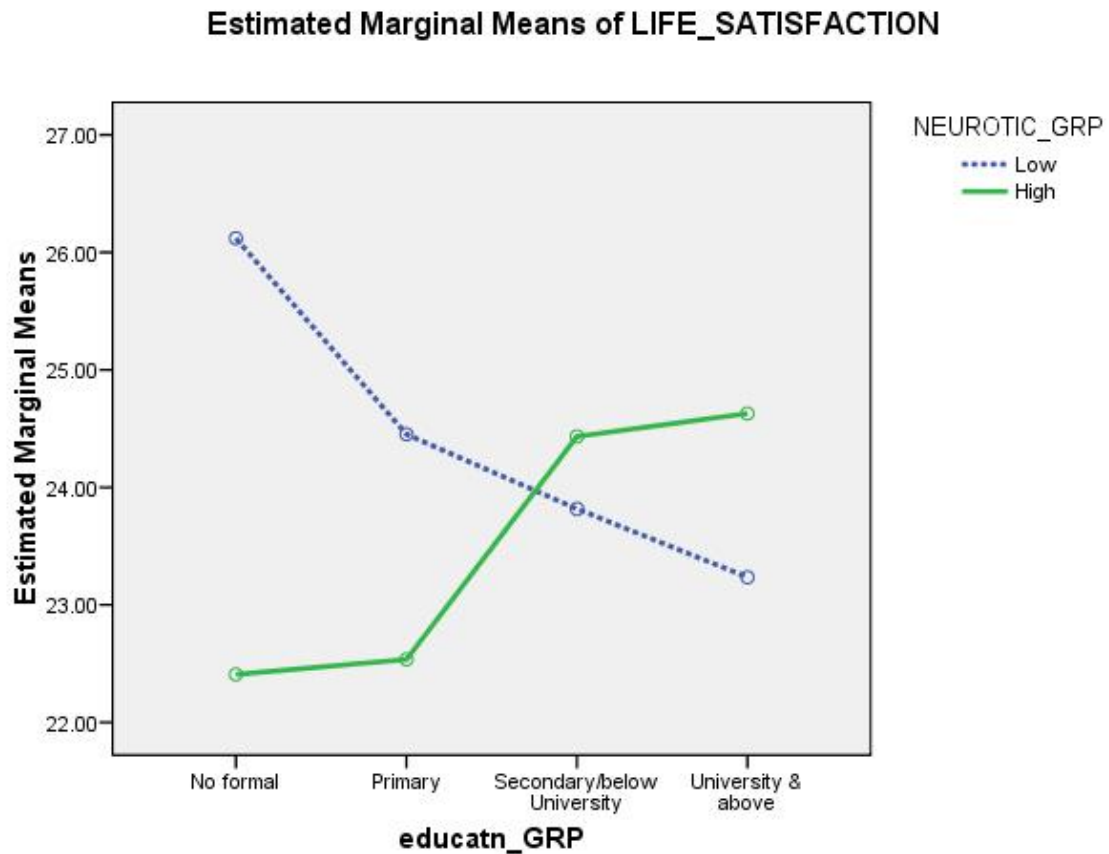
The graph reveals that renters without any formal education who were less neurotic reported higher level of satisfaction with life than renters who had formal education and highly neurotic. Therefore the hypothesis which stated that there will be an interaction effect of neuroticism and educational qualification on life satisfaction was confirmed.

Hypothesis Six

The hypothesis which stated that house-owners who are high on conscientiousness and agreeableness will report significantly higher level of life satisfaction than house-owners who are low on conscientiousness and agreeableness was tested with 2 x 2 ANOVA. The result is presented on table 4.9.

Table 4.11; Summary of 2 x 2 ANOVA showing the main and interaction effect of consscientiousness and agreeableness on life satisfaction

Source	SS	DF	MS	F	P
Conscientiousness	86.02	1	86.02	7.94	<.05
Agreeableness	6.07	1	6.07	.56	>.45
Conscientiousness/Agreeableness	315.62	1	315.62	4.15	<.05
Error	7433.39	686	10.84		
Total	8058.58	689			

The result of the Factorial ANOVA shows that conscientiousness influenced life satisfaction ($F_{(1,686)}$=7.94; p<.05) while agreeableness did not influence life satisfaction ($F_{(1,686)}$ =.56; p>.05). There was an interaction effect of conscientiousness and agreeableness on life satisfaction ($F_{(1,686)}$ = 4.15; p<.05). The outcome revealed that conscientiousness influenced life satisfaction.

Table 4.12: Mean table showing the mean scores of participants on the effect of conscientiousness and agreeableness on life satisfaction.

Conscientiousness	Agreeableness	N	Mean	SD
Low	Low	547	19.42	4.33
	High	452	18.04	3.97
High	Low	418	18.66	4.26
	High	581	20.49	4.09

The result of the mean difference shows that there was no significant difference between house-owners' life satisfaction level when conscientiousness was low but there was a difference when conscientiousness was high.

Fig. 4.5; Mean table showing mean scores of participants on the interaction effect of conscientiousness and agreeableness on life satisfaction.
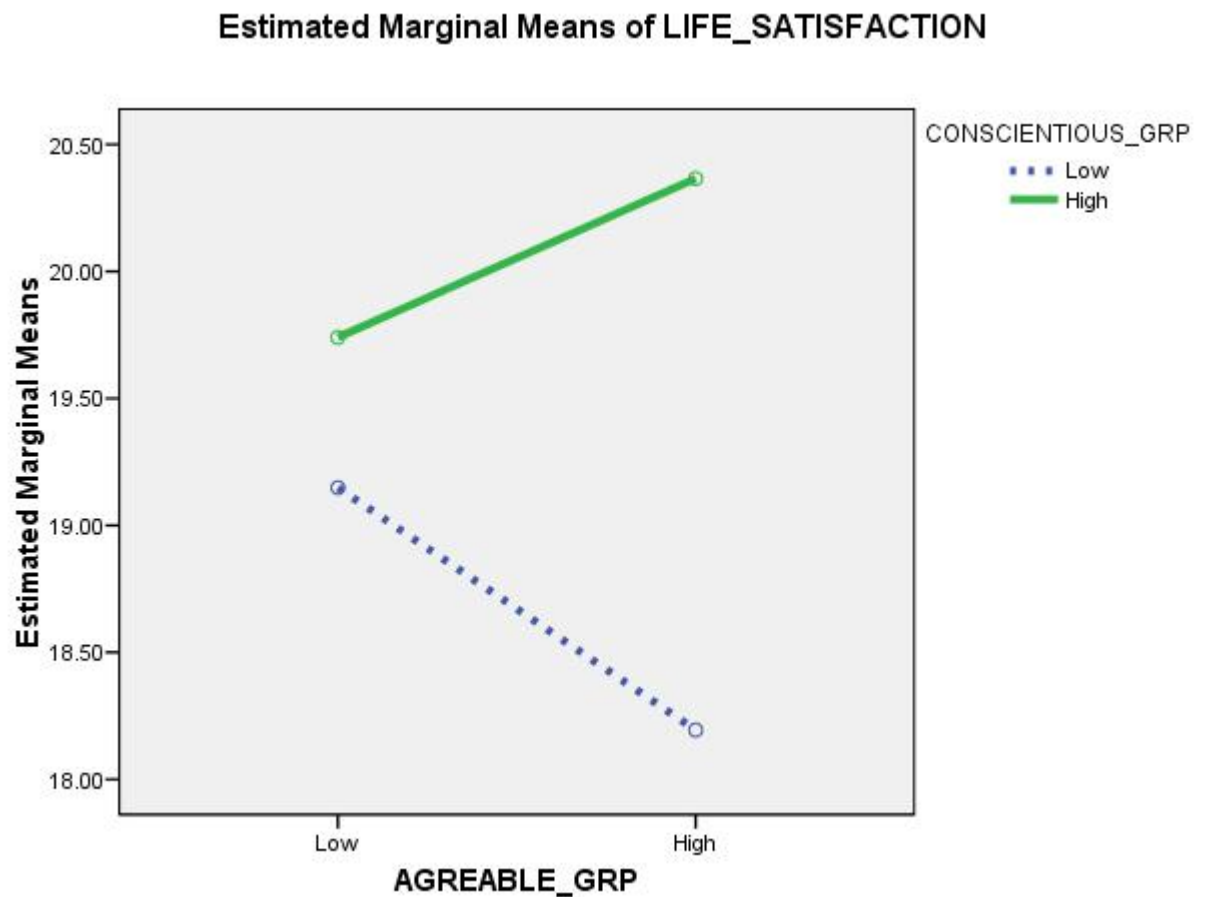
The result shows that house-owners who were highly conscientious and agreeable were more satisfied with life than house-owners who were less conscientious and less agreeable. Therefore, the hypothesis was confirmed.

Hypothesis Seven

The hypothesis which stated that female house-owners who have high self esteem will report significantly higher life satisfaction than female house-owners who are low on self esteem was tested with 2 x 2 ANOVA. The result is presented in tables 4.10.

Table 4.13; Summary of 2 x 2 ANOVA showing the main and interaction effect of self esteem and gender on life satisfaction.

Source	SS	DF	MS	F	P
Self Esteem	535.88	1	535.88	30.59	<.05
Gender	14.95	1	14.95	.85	>.05
Self Esteem/ Gender	94.50	1	94.50	5.40	<.05
Error	12,000.16	685	17.52		
Total	12731.42	688			

The result of the Factorial ANOVA analysis shows that self esteem influenced life satisfaction (F $_{(1,685)}$ = 30.59; $p<.05$) while, gender did not influence life satisfaction (F $_{(1,685)}$ = .85p>.05) . But there was an interaction effect of self esteem and gender on life satisfaction. (F $_{(1,685)}$ = 5.40;$p<.05$). Result revealed that female house-owners who were high on self esteem were more satisfied with life than female house-owners who had low self esteem. Based on this result the hypothesis was confirmed.

Table 4.14; Mean table showing the mean scores of participants on the effect of self esteem and gender on life satisfaction

Self esteem	Gender	N	Mean	SD
Low	Male	434	23.46	3.38
	Female	561	22.51	4.32
High	Male	452	24.51	4.32
	Female	543	26.97	4.28

The result of the mean difference shows that there was no difference in gender when self esteem was low but there was difference in gender when self-esteem was high.

Fig. 4.6 showing the interaction effect of self esteem and Gender on Life Satisfaction

Estimated Marginal Means of LIFE_SATISFACTION
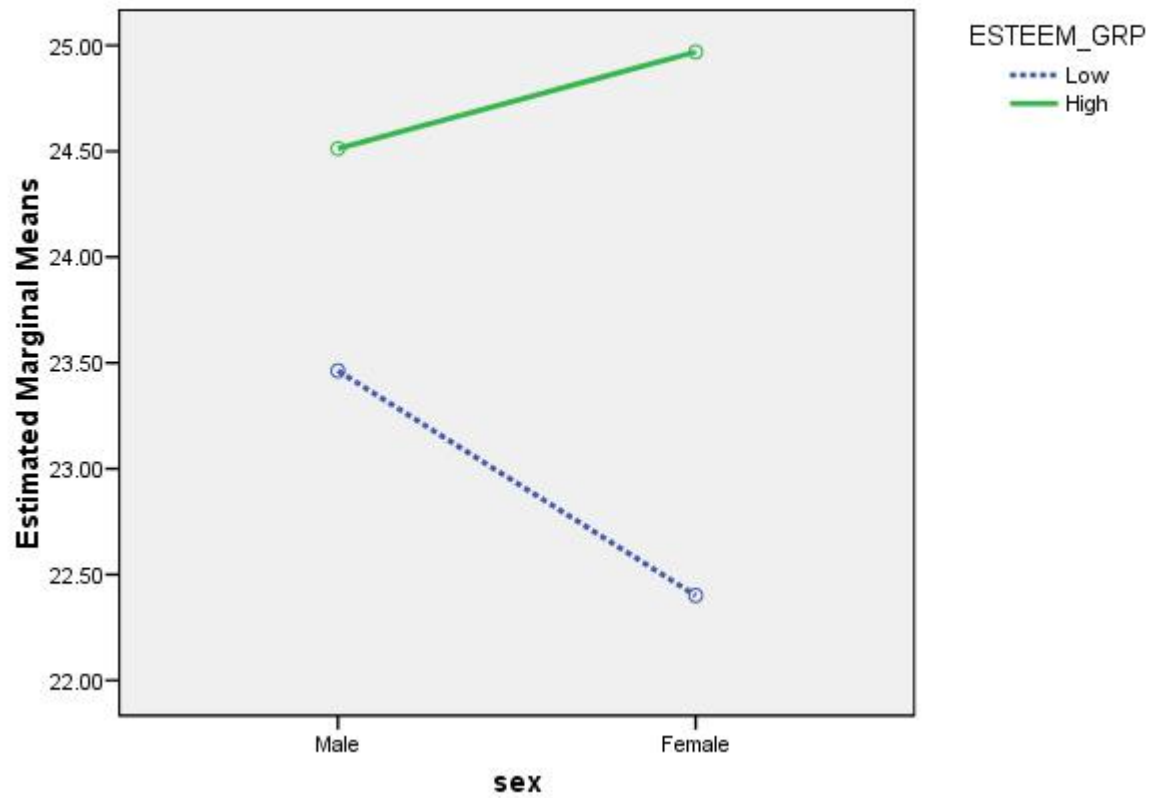
The graph indicates that female house-owners with high self-esteem were more satisfied with life than male house-owners with low self-esteem.

DISCUSSION, CONCLUSION AND RECOMMENDATIONS

5.1   DISCUSSION

This study investigated the influence of house-ownership, religious commitment, self esteem, social support and the moderating effect of neighbourhood on life satisfaction. The results of the analyses presented in chapter four provides support for some of the hypotheses.

The first hypothesis stated that house-ownership will significantly independently predict life satisfaction when all other psychosocial factors are statistically controlled. This hypothesis was not confirmed. The findings show that house-ownership on its own did not predict life satisfaction. House-ownership contributed less than 1% in predicting life satisfaction, however, when the other psychosocial variables were added, house-ownership still did not predict life satisfaction but the joint predictive strength of the psychosocial variables on life satisfaction increased to 15%. In other words, house-owners reported low levels of satisfaction with their lives in this study. The implication is that owning a house or houses alone, does not necessarily translate to being satisfied with one's life. This result can be explained by the Maslow's Hierarchy of Needs theory.

The earliest and most widespread version of Maslow's Hierarchy of Needs (1943;1954) includes five motivational needs. This five stage model can be divided into basic or deficiency needs (e.g. physiological, safety, love, and esteem) and growth needs (self-actualization). The deficiency, or basic needs are said to motivate people when they are not met. Also, the need to fulfill such needs will become stronger the longer the duration they are not met. One must satisfy lower-order needs before progressing on to meet higher-order needs and once these needs have been reasonably satisfied, one may be able to reach the highest level on the hierarchy, called, self-actualization. This theory suggests that the basic human needs are organized into a hierarchy and when a particular need arises, it dominates the individual until it is met but when this need is satisfied, a new and higher need emerges and so on until self actualization is attained (Maslow, 1943).

Going by Maslow's Hierarchy of Needs theory, house-ownership falls in the category of basic or deficiency needs which must be fulfilled before the higher or growth needs. Therefore, house-owners in this study had already gone beyond the stage of fulfilling the basic need of shelter and now at the stage of achieving higher needs which usually emerge as soon as lower needs are met. Having achieved the lower-order needs, house-owners may no longer be motivated by owning houses rather, they will be motivated by achieving higher needs and that might have affected their life satisfaction level. Besides some house-owners may need to get close or reach the highest level of the hierarchy to be satisfied with life. Although, Maslow has stated that only a few people are capable of self actualization, still, there may be a few people who may need to attain all their individual goals and needs, which go beyond owning houses, to be satisfied with life.

There is also the possibility of some house-owners being materialistic in nature and materialistic people are known to be less satisfied with life because they constantly want more and more belongings and once those belongings are obtained, they lose value, which in turn causes these people to want more belongings and the cycle continues. If these materialistic individuals do not have enough money to satisfy their craving for more items, they become more dissatisfied. This implies that if house-owners in this study are materialistic in nature, even owning several houses at the best and most expensive locations within the country will still not make a difference in their life satisfaction level. Accumulation of more and expensive possession does not guarantee life satisfaction. Infact, it is believed that the more people endorse materialistic goals, the less satisfied they are with life (Boven, 2005).

In addition, life satisfaction is subjective, it is a personal judgement of how well life is going as assessed and determined by individuals, based on personal values and what individuals hold important. In other words, it varies from one person to another. Therefore, if an individual does not perceive house-ownership as a high priority or an important goal, owning a house will not make a difference on the satisfaction level of such an individual (Diener,1984). Consequently, regardless of how attractive and beneficial house-ownership is, individuals' judgements are important in determining people's satisfaction with life. The implication of this is that it is possible for people to be satisfied

with their lives even without owning properties. Individuals are in the best position to determine what constitutes life satisfaction to them and that thing may or may not be based on observable or material things.

Besides, the house-ownership arguments usually assume that the house-ownership experience is always a positive one. However, past events have shown that if house-owners are confronted with major unexpected problems with their houses or their surrounding neighbourhood, or the value of their houses decrease, house-ownership might even decrease life satisfaction. House-owners do not have as much control as some have claimed. Financial instability may put house-owners at the risk of losing their houses due to mortgage or some cooperative society loans that is being repaid. The psychological impact of house-ownership could be negative if an individual is unable to pay his or her mortgage or cooperative loan or some other debts owed while building the house and one is consequently forced to lose the house to the bank or sell the house to pay such debts (Doling and Stafford, 1989).

House-ownership may also be negative if the house is found to have major construction problems or if owners do not have the means to maintain their houses. Being forced out of one's house is a particularly distressing experience. The fact that owners may stand to lose a lot of their life savings and efforts of several years if they eventually lose their houses can be a psychologically traumatic experience. Also, house-ownership may tie house-owners to depreciating and deteriorating areas where good jobs are lacking and this might affect their perceived control over life events (Lauria, 1976).

Considering the above challenges being faced by house-owners, it might not be unusual that house-ownership did not predict life satisfaction. This outcome is in line with Bucchianeri (2009) who noted that it might be difficult to find a positive relationship between house-ownership and life satisfaction because of the work load and time expenditure related to house-ownership. He concluded that house-owners have little time for satisfaction-promoting activities. Therefore, it is likely that the numerous challenges being faced by house-owners on their properties and the surrounding neighbouhood was responsible for their reported low level of satisfaction with life.

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Hypothesis two which stated that neighbourhood will significantly moderate the effect of house-ownership on life satisfaction, was confirmed. The findings showed the interaction effect of house-ownership and neighbourhood on life satisfaction. House-ownership interacted with neighbourhood to influence life satisfaction which means that neighbourhood moderated the relationship between house-ownership and life satisfaction. The implication of this result is that the type of neigbourhood where participants reside determined their level of satisfaction with life.

The result showed that renters living in the low density neighbourhoods were more satisfied with life than renters in high density areas. This may be due to the fact that renters in low density areas enjoy certain amenities better than their counterparts in the high density neighbourhood, such as accessibility, opportunities, less congestion, a high number of educated neighbours, high number of employed neighbours, better neighbourhood cooperation, better neighbourhood security, better condition of houses, better refuse and traffic control and better degree of social relationships within the neighbourhood. All these neighbourhood factors which renters in the high density areas may not have access to, may positively influence their level of life satisfaction. According to Sirgy and Cornwell (2002), neighbourhood characteristics such as the degree of amenities provided and the extent of incivility within the neighbourhood can improve life satisfaction. Lower life satisfaction has also been explained by residing in high poverty neighbourhood and the greater chance of experiencing unfair treatment in such areas (Schultz (2000). Therefore, living in the low density areas, can positively affect the life satisfaction level of renters in the low density areas.

The result further revealed that renters in low density areas were more satisfied than house-owners in the low density areas. This may be explained by the fact that renters generally do not face the kind of housing challenges that house-owners face. Regardless of the density in which they reside, renters are not responsible for major problems concerning the land on which their rented houses are built or the maintenance of such houses. If a major problem arises concerning their rented property, they have the option of relocating to another place. In Nigeria, some house-owners are probably still having litigations on their lands while some are still engaged in battle with the families of the

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original land owners several years after they had built and lived in their houses. Renters on the other hand do not face such problems. There are several housing problems in Nigeria and the major problems are land accessibility and availability (Agbola, 1998). In Nigeria, land, as a housing input is the most controversial and problematic component of housing delivery system. Land is scarce, unaffordable, the risk of buying it is high and the cost of transfer is equally high and prohibitive (FMWH Habitat, 1987). All these problems and anxiety may affect the life satisfaction level of house-owners.

In some situations, Nigerian house-owners may be old or retired or have lost their jobs without any substantial means of maintain themselves talkless of maintaining their houses any longer. Some house-owners may have built their houses when they were in active service and could afford to build and maintain their houses which later changed due to old age or retirement. Such house-owners may sometimes be forced to rent out their houses in the low density areas, some rent to companies while some convert their houses to offices or some other commercial use in other to sustain themselves. This practice probably explains the reason for so many renters residing at the low density areas these days. Some house-owners go to the extent of vacating their main houses and move to the boys quarters or guest chalets in the low density areas or move to live in a smaller house or move to a less expensive neighbourhood in other to raise money to sustain themselves or in order to secure a job outside their states of residence to survive. Nettleton and Burrows (1998) note that mortgage indebtedness can lead to insecurity, anxiety, and fear, particularly for those who are at risk of losing their houses. They argue that issues such as less secure employment means that a large proportion of house-owners worry about losing their houses. All these problems may affect their level of satisfaction with life.

Unlike house-owners, renters in the low density areas are usually in high paying jobs, where sometimes even their rents and other expenses are the responsibility of their companies alongside their huge income and comfortable life of expensive chauffeur-driven cars, stand bye generators and so on. Such renters are often capable of eventually building or buying better houses than their current house-owners later in life. Therefore this high quality of life and environment may influence their life satisfaction. This

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confirms the position of Dietz (2002) who believes that socio-economic outcomes such as welfare, employment, health etc. are affected by where we live.

Hypothesis three stated that there will be an interaction effect of house-ownership and openness to experience on life satisfaction. This hypothesis was confirmed. The result showed that house-owners who were low on openness reported a higher degree of life satisfaction than house-owners who were high on openness.

Openness to experience describes imaginative and curious tendencies. Highly open people are original, cultured, broadminded and intelligent (McCaer & Costa, 1986). Openness to experience is one of the domains used to describe human personality in the five factor model. Openness involves six facets or dimensions including active imagination, aesthetic sensitivity, attentiveness to inner feelings, preference for variety and intellectual curiosity. People who score low on openness are considered to be closed to experience. They tend to be conventional and traditional in their outlook and behaviour. They prefer familiar routines to new experiences and generally have a narrow range of interests. They tend to be more conservative and more likely to endorse authoritarian ethnocentric and prejudiced views. However openness appears to be largely unrelated to symptoms of mental disorders. In line with Seidlitz (1993) openness to experience is less strongly and consistently linked to subjective well being because it is a function of environmental influences.

Therefore house-owners who are low on openness tend to be more satisfied because they are not really open to new ways of doing things which means they might not be exploring new building designs, innovations and challenges associated with modern buildings which might raise their aspiration to achieve and consequently raise their anxiety level. They are contented with their traditional and conservative ways of building and they seem to be satisfied with that.

Hypothesis four which stated that house-owners who are low on social support and high on religious commitment will report significantly higher level of life satisfaction than house-owners who are high on social support and low on religious commitment was confirmed. In other words, house-owners who were low on social support turned to their

religion or their God in order to be satisfied with life while those house-owners who were low on religious commitment relied on support from family and friends for satisfaction.

This position is a representation of Nigeria as a religious nation. Religion is said to determine life satisfaction and therefore religious people tend to be more satisfied with their lives than non-believers. Religious people gain more life satisfaction thanks to the social networking they build by attending religious services. Krause (2008) believes that life satisfaction is almost entirely about the social aspect of religion, rather than the theological or spiritual aspect of religion. It is believed that people are more satisfied with their lives when they go to church or mosque because they build a social network within their congregation.

House-owners who were committed to one religion or the other reported a higher level of life satisfaction than their non religious counterparts. This is also true for reported routine church-goers and people who pray frequently. It is, however, surprising that house-owners with high religious commitment will not lack social support, whether it be friends or family. However, the fact that religion is making up for social support and vice versa also buttreses the claim that people are more concerned about the social aspect of religion rather than the spiritual aspect of it. It follows therefore, that when people do not have social support from family and friends, they embrace a religious group, be it church or mosque in the name of moving close to God as well as the social benefits that religious groups provide but when people have support from family and friends, they are less committed to their religions. It therefore appears that religious commitment is more related to the social networking that religion provides rather than the spiritual aspect of religion.

This finding is in agreement with previous studies on religion and life satisfaction. However, there is no consensus among researchers as to why people who are committed to their religions and especially those who regularly attend services, have a higher level of life satisfaction. One explanation is that religion offers personal networks and support. This position dates back to sociologists such as Durkheim and Simmel, who considered the social dimension of religion the essence and substance of religion (Durkheim, 1951).It is believed that religious commitment enhances life satisfaction because religious

organizations offer opportunities for social interaction between like-minded people, nurturing friendships and social ties. In fact, some have suggested that religious social resources have distinctive qualities. They propose that churchgoers may derive a greater sense of comfort from their co-religionists because they have similar beliefs about the practice and meaning of helping behavior.

Hypothesis five stated that there will be an interaction effect of educational qualification and neuroticism. This hypothesis was also accepted. The result showed that renters who had no formal education and who were less neurotic reported higher level of life satisfaction than renters with University education with high level of neuroticism. Neuroticism is defined by feelings of anxiety, fear, moodiness, worry, envy, frustration, jealousy and loneliness. People who score high on neuroticism tend to be anxious, angry, insecure, guilty, depressed, have poor response to stressors and feel easily threatened and frustrated. Individuals high on neuroticism experience more negative life events than others (Magnus, Diener, Fujita, & Pavot, 1993). People who score high on neuroticism are also self conscious and shy. They may have difficulties controlling their urges, consequently, neuroticism is a risk factor for depression, phobia, panic disorder and so on. On the other hand individuals who score low on neuroticism are more emotionally stable and less reactive to stress. They tend to be calm, handle situations better, even tempered and less likely to be tensed or rattled.

When examining academics, higher education tends to lead towards higher life satisfaction. Diener (1995) for example, found that higher education was a significant predictor of life satisfaction. This makes sense when one looks at other demographic variables associated with higher education. Some researchers have, however, observed negative relationships with education as well. In the developed countries at least, the well educated tend to be slightly less satisfied (Veenhoven, 1994). This problem is commonly explained in terms of relative deprivation, the well educated expecting more than they get. The knowledge and exposure that comes with education encourage more ambition and higher achievement targets and subsequently more stress which might lead to dissatisfaction for the highly educated people.

This result confirms the predictive strength of neuroticism on life satisfaction .The above hypothesis confirmed that renters who were emotionally stable with no formal education were more satisfied than those who were emotionally unstable but well educated. Naturally, the fact that less neurotic renters can manage their stress and emotions better, gives them control over their situations and that can boost their satisfaction with life. Education on the other hand does not always predict life satisfaction because of high profile benefits usually attached to high education and the fact that the highly educated tend to be over ambitious. The implication of this is that even high level of education is not a predictor of life satisfaction. This findings explain the fact that people living in the villages without any formal education or exposure can still be satisfied with life.

Hypothesis six stated that house-owners who are high on agreeableness and conscientiousness will report significantly higher life satisfaction than house-owners who are low on agreeableness and conscientiousness. This hypothesis was confirmed. Agreeableness is one of the five traits of the five factor model of personality. The lower level characteristics of agreeableness are compliance, straightforwardness, modesty and tender-mindedness. Agreeable people are said to be kind, sympathetic, friendly, warm, considerate and cooperative. Related behaviors include being flexible, trusting, forgiving and tolerant (McCrae & Costa, 1986). People who score high on agreeableness have a tendency to be honest, decent and trustworthy while people who score low on agreeableness are likely to be less concerned with other people's satisfaction. They have less empathy and they are less likely to go out of their way to help others. Also, less agreeable individuals are characterized by skepticism, suspicion and unfriendliness. They have a tendency to be manipulative and competitive rather than cooperative.

Conscientiousness on the other hand is what has been generally known as having character. Related behaviors of conscientious people include being careful, thorough, vigilant, responsible, organized and achievement-oriented (McCrae & Costa, 1986). Conscientiousness means to be willing to do a job well. Conscientious personalities are efficient and organized as against being easy-going and disorderly. They tend to show self-discipline, they act dutifully and work towards achievement. They exhibit planned behavior rather than spontaneous behavior and they are generally organized and

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dependable. This is manifested in their characteristic behaviors such as being neat, systematic, careful, thorough, and deliberate. Conscientious individuals are generally hard-workers and reliable. In some extreme cases, they may also be workaholics, perfectionists and could be compulsive in their behavior. People who score low on conscientiousness are likely to be more laid back, less goal-oriented and less motivated by success. They also have a tendency to engage in antisocial and criminal behavior. Low conscientiousness has been associated with antisocial behavior, crime, as well as unemployment, homelessness and imprisonment.

Low conscientiousness and low agreeableness combined together are also linked with substance abuse. People who are low in conscientiousness have the challenge of saving money and have various borrowing issues compared to conscientious people. High conscientiousness is more related to better planning of shopping and less impulsive buying of unneeded goods. People low on conscientiousness are unable to encourage themselves to accomplish assignments that they would like to achieve. Recently, conscientiousness has been divided into orderliness and industry. Orderliness is characterized by the willingness to keep things organized and industry is associated more closely with desire to be productive and maintain work ethics.

The above features of agreeableness and conscientiousness are qualities that could easily enhance people's satisfaction with life. It is a general belief among people that hard work pays and leads to achievements and success while laziness is openly condemned. Agreeableness on the other hand will make one have less antagonists, more assistance from people and consequently better chances of success which might improve ones level of satisfaction with life. McCrea and Costa (1991) observe that agreeable individuals have greater motivation to achieve interpersonal intimacy. These intimacies in the form of friendship serve as a stress booster, hence bolstering life satisfaction in a positive and significant way. Individuals who have dominant traits of conscientiousness are careful, thorough and disciplined with a strong sense of responsibility, thus contributing to life satisfaction in a significant and positive way.

In addition to that, life satisfaction is said to be largely determined by personality traits (Tartakewicz,1976).Therefore, personality traits are important determinants of life

satisfaction. McCrae and Costa (1991) have also suggested that agreeableness and conscientiousness would increase the probability of positive experiences in social and achievement situations, respectively, and this, in turn, is directly related to life satisfaction. Furthermore, agreeableness is consistently positively linked with life satisfaction. Therefore, it is logical that renters who were highly conscientious and agreeable were more satisfied with their lives than their counterparts who were low on those attributes.

Hypothesis seven stated that female house-owners who are high on self esteem will report significantly higher level of life satisfaction than female house-owners who are low on self esteem. This hypothesis was confirmed.

Self esteem reflects a person's overall emotional evaluation of his or her worth. It encompasses beliefs and emotions such as triumph, pride and shame. It is the positive or negative evaluation of the self. Self esteem is the experience of being competent to cope with the basic challenges of life and being worthy of satisfaction (Nathaniel Brandon, 1969). People with high self esteem firmly belief in certain values and principles which they are ready to defend anywhere. They act according to what they belief is the best option, trusting their judgement without caring whether others agree with them or not. High self esteem people also consider themselves equal in dignity to others rather than inferior or superior although they acknowledge differences in certain talents, personal prestige or financial status. They resist manipulation but collaborate with others when it seems necessary and convenient. They respect generally accepted social rules and claim no desire to prosper at other's expense.

Low self esteem on the other hand is caused by various factors such as genetic factors, physical appearance or weight, mental health issues, socio economic status, peer pressure or bullying. People with low self esteem exhibit excessive will to please people and unwillingness to displease any petitioner. They see temporary setbacks as permanent, intolerable condition. Low self esteem may lead to heavy self criticism and dissatisfaction. However. Balfour and Smith (1996) have reported that the opportunity to secure a low

cost housing can elevate an individual's status in the society and contribute to his or her personal security and self esteem.

Several scholars have also maintained that owing a house leads to enhanced self esteem and an overall sense of psychological well being. Rakoff (1977) for example is of the opinion that the house is an indicator of personal status and success. Therefore, having control of one's own private space gives one a feeling of freedom from the control and intrution of others andit also gives people the power and opportunity to make something of themselves, to be more of an individual and to achieve a kind of self fulfilment.

5.2   CONCLUSION

This study has established the key variables involved in determining life satisfaction among residents of Ibadan metropolis. The study however, revealed that not all the predictor variables included in this study predicted life satisfaction. House-ownership for instance, did not predict life satisfaction independently in this study as hypothesised but it however interacted with neighbourhood to predict life satisfaction. This is an indication that owning a house alone may not be so crucial in improving individual's level of life satisfaction but rather where the house is located. The location of one's residence is important since the location has to do with the quality of the neighbourhood and consequently the quality of one's life. It is not surprising that estate agents and quantity surveyors base their assessment of properties on location and neighbourhood. The fact that renters are more satisfied than house-owners residing within the same neighbourhood buttresses the fact of the dissatisfaction--promoting challenges that house-owners go through in this country which the housing authorities need to address.

The findings of this study also showed the significant interaction of religious commitment and social support on life satisfaction. Owners who lack social support tend to be more committed to their religions to be satisfied with life and house-owners who lack religious commitment will rely on social support for satisfaction. By implication, it shows that when people do not have help from family and friends they turn to Church or Mosque to

move close to God for help and when they have high social support they do not go to Church or Mosques or any other place of worship for life satisfaction.

On the personality aspect of the study, the results demonstrated that personality was a significant predictor of life satisfaction. The result showed that agreeableness and conscientiousness had positive and significant relationship with life satisfaction, while neuroticism had negative and significant relationship with life satisfaction. Openness had a significant relationship with life satisfaction and there was also an interaction effect of gender and self esteem on life satisfaction.

This study has therefore shown that neighbourhood, religious commitment, self esteem, agreeableness, conscientiousness, neuroticism and openness significantly predicted life satisfaction among house-owners and renters in Ibadan metropolis. The result of this study is therefore meaningful and in line with the theoretical evidences and findings reported in other parts of the world. This demonstrates the applicability of life satisfaction construct in Nigeria and the study provides opportunity for further studies of life satisfaction in Nigeria.

One important implication of this study is in the area of enhancement of life satisfaction for interested researchers. This suggests that people's personality traits, neighbourhood and religious commitment should be considered when considering the improvement of life satisfaction.

This result also has implications for clinical practices especially as it relates to counseling. There is need to encourage religious beliefs and support during counseling for this has implications for life satisfaction.

This study has therefore impacted our knowledge in many ways. Although earlier studies have linked personality with life satisfaction, this study is one of the few studies that empirically investigated the influence of house-ownership and neighbourhood on life satisfaction in social psychology. Also, this research work extended life satisfaction study to landlords and tenants. The study therefore opens opportunity for further research to other groups in Nigeria.

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5.3 IMPLICATIONS AND RECOMMENDATIONS OF THE STUDY

The aim of this study was to investigate the influence of owning a house with some psychosocial variables as well as the moderating effect of neighbourhood on life satisfaction. Since life satisfaction is low in Nigeria and there is paucity of empirical work in this area of research, this study was carried out to investigate the predictive strength of house-ownership and neighbourhood on life satisfaction in conjunction with some psychosocial variables that could actually predict life satisfaction.

Although house-ownership did not on its own predict life satisfaction, it was found to interact with neighbourhood to predict life satisfaction. The implication of this is that the neighbourhoods where people live are important and therefore housing policy makers should ensure that residential areas are well structured with necessary amenities provided so that no neighbourhood is like slum. If all residential areas are well developed and maintained with the necessary amenities, the level of satisfaction with life of the citizens will improve generally. In addition, majority of our local government areas have only a few low density neighbourhoods each, while some local governments have non. Therefore, provision of more low density areas are also recommended. In other words, housing policy makers should concentrate on first maintaining the existing housing structures which is much cheaper and easier to achieve and later concentrate on the provision of new housing units in order to effectively tackle the huge housing challenge.

The housing policy makers should also ensure that housing problems such as land accessibility and availability, the land use decree problem, protection against original landowners' dubious practices, availability of mortgage, high cost of building materials and so on are addressed because these are some of the challenges that house-owners face and if there are no houses, especially nice houses, there can not be neighbourhoods and the absence of nice neighbourhoods might lead to dissatisfaction with life.

Religious commitment and social support were also found to have influenced life satisfaction in this study. It is therefore recommended that policy makers, government and non-governmental organizations as well as religious organizations should encourage citizens to be more active and be genuinely committed to their religions. Regardless of the

type of religions people profess, they should be encouraged to be genuinely committed to it. More emphasis should be placed on the spiritual aspect of religion or attending religious services than the social benefits. Social support should also be provided to the people by the government at all levels and in all areas of life so as to reduce the tendencies of some leaning on religion for lack of social support. If indeed, the social policies of government are to enhance life satisfaction then providing social support to the masses will go a long way to improve people's life satisfaction.

Conscientiousness and agreeableness influenced life satisfaction. People who were highly conscientious and highly agreeable reported higher level of life satisfaction compared to people who were low on conscientiousness and agreeableness. Conscientiousness is about hardwork, discipline, high need for achievement and so on while agreeableness is about cooperation, friendship etc. Therefore, these attributes of conscientious and agreeable people should be taught in schools and encouraged in the society. Even though they are personality characteristics, they could still be impacted on children if well emphasized and sometimes backed by rewards.

5.4   LIMITATIONS AND SUGGESTIONS FOR FUTURE STUDIES

This study has contributed to our knowledge of some of the variables that can predict life satisfaction. However, the issue of life satisfaction is a wide subject of which a wide range of variables have been suggested without consensus. Therefore additional variables should be considered for future research to allow for a deeper understanding of the subject matter.

Secondly, the participants were selected from the metropolis alone. Future studies should attempt a larger area. Finally, all measures in the present study were collected on a single structured questionnaire at one time. A longitudinal study may help us to establish cause and effect relationship.

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APPENDIX A
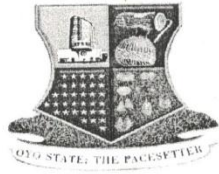
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DEPARTMENT OF PLANNING, RESEARCH & STATISTICS DIVISION
PRIVATE MAIL BAG NO. 5027, OYO STATE OF NIGERIA

Your Ref. No. ....
All communications should be addressed to
the Honorable Commissioner quoting
Our Ref. No.   AD 13/ 479/*463*

2nd September, 2013
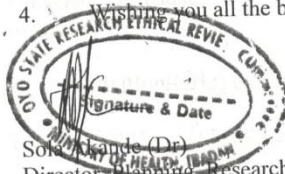
The Principal Investigator,
Department of Psychology,
Faculty of the Social sciences,
University of Ibadan,
Ibadan.

Attention: Mayungbo Olusegun.A.

Ethical Approval for the Implementation of your Research Proposal in Oyo State

This acknowledges the receipt of the corrected version of your Research Proposal titled: "House ownership, Psychological Variables and the Moderating Effect of Neighbourhood on life Satisfaction among Selected Residents in Ibadan Metropolis."

2.   The committee has noted your compliance with all the ethical concerns raised in the initial review of the proposal. In the light of this, I am pleased to convey to you the approval of committee for the implementation of the Research Proposal in Oyo State, Nigeria.

3.   Please note that the committee will monitor closely and follow up the implementation of the research study. However, the Ministry of Health would like to have a copy of the results and conclusions of the findings as this will help in policy making in the health sector.

4.   Wishing you all the best.

Sola Akande (Dr)
Director, Planning, Research & Statistics
Secretary, Oyo State, Research Ethical Review Committee

NATIONAL POPULATION COMMISSION
Final results of 1991 population census of Nigeria

State: OYO   Lga: IBADAN SOUTH WEST

Locality	Males	Females	Both-Sexes	1996 Projection
OGUNPA H	1,113	958	2,071	2,390
GEGE H	2,079	2,330	4,409	5,089
AGBENI H	128	151	279	322
FOKO H	15,590	15,794	31,384	36,225
AGBOKOJO H	1,654	1,561	3,215	3,711
OKE-BOLA m	3,588	3,379	6,967	8,042
OKE-ADO m	32,181	31,966	64,147	74,042
RING ROAD m|L	9,729	10,028	19,757	22,804
IYAGANKU L	2,648	2,420	5,068	5,850
ODO-ONA m	10,890	10,807	21,697	25,044
OLUYOLE ESTATE m|L	2,669	2,428	5,097	5,883
POPO YEMOJA H	6,488	6,613	13,101	15,122
ISALE OSI H	8,993	9,433	18,426	21,268
IDI-ARERE H	1,123	1,246	2,369	2,734
AMUNIGUN H	863	859	1,722	1,988
ARAROMI	314	270	584	674
GBEKUBA M	259	240	499	576
AGO TAILOR M	451	442	893	1,031
JERICHO L	2,048	1,856	3,904	4,506
IDI ISIN L	35	42	77	89
JERICHO	2,083	1,898	3,981	4,595
DUGBE H	1,218	1,084	2,302	2,657
DUGBE	1,218	1,084	2,302	2,657
IDI ISIN L	633	601	1,234	1,424
IDI-ISIN	633	601	1,234	1,424
IDI-KAN H	99	118	217	250
IDI-IKAN	99	118	217	250
BODE H	4,239	4,329	8,568	9,890
BODE	4,239	4,329	8,568	9,890
AGBENI H	3,351	3,607	6,958	8,031
AGBENI	3,351	3,607	6,958	8,031
ISALE IJEBU H	1,673	1,811	3,484	4,021
ISALE IJEBU	1,673	1,811	3,484	4,021
APATA m	15,854	15,589	31,443	36,293
APATA	15,854	15,589	31,443	36,293
ORITA CHALLENGE m	1,482	1,524	3,006	3,470
CHALLENGE	3,468	3,671	7,139	8,240
CHALLENGE	4,950	5,195	10,145	11,710
MOLETE M	2,689	2,604	5,293	6,109
MOLETE	2,689	2,604	5,293	6,109
OJA'OBA H	839	898	1,737	2,005
OJA'BA	839	898	1,737	2,005
LGA TOTAL =	138,388	138,659	277,047	319,781

Figure 1: A copy of list of neighbourhoods

.

SECTION A: SOCIO DEMOGRAPHIC CHARACTERISTICS

(1). Age in years …………………………………………………………….. (as at last birthday)

(2). Occupation:_____

(3). Sex: (a). Male ☐   (b). Female ☐

(4). Marital status: (a). Never married ☐   (b). Married ☐   (c). Separated ☐

 (d).Divorced ☐   (e). Widowed ☐

(5). Religion (a). Christianity ☐   (b). Islam ☐

(c). traditional worship ☐ (d). Others ☐

(6). Ethnic group (a).Yoruba ☐ (b).Igbo ☐ (c).Hausa ☐ d). Others ☐

(7). Educational status: (a). No formal education ☐ (b).Primary education ☐

(c). Secondary education ☐ (d) .Post secondary education, ☐

(e). Grd II, ☐ College of education ☐ (f). University ☐ (g) Polytechnic ☐

(h) Postgraduate education ☐ Others ☐

(8). House ownership status: (a) House owner ☐ (b). Renter ☐

9). How long have you been a Houseowner/Renter …………………………………

10). Type of house: (a). Flat ☐ (b). Four flats ☐ (c). Twin bungalow ☐

(d). Duplex ☐ (e). Twin duplex ☐ (f).Estate ☐ g). Others ☐

11). Type of ownership: (a).Built ☐ (b). Bought ☐ (c).Inherited ☐ (d). Given   ☐

12). Type of Neighborhood: (a).Low density ☐ (b). High density ☐ (c) Medium ☐
    density

13). No. of houses owned elsewhere: ……

THE BIG 5 PERSONALITY INVENTORY

S/N	ITEM I am someone who……..	1 Disagree strongly	2 Disagree a little	3 Neither agree nor disagree	4 Agree A little	5 Agree strongly
1	Is talkative					
2	Tends to find fault with others					
3	Does a thorough job					
4	Is depressed, blue					
5	Is original, comes up with new ideas					
6	Is reserved					
7	Is helpful and unselfish with others					
8	Can be somewhat careless					
9	Is relaxed, handles stress well.					
10	Is curious about many different things					
11	is full of energy					
12	Starts quarrels with others					
13	Is a reliable worker					
14	Can be tense					
15	Is ingenious, a deep thinker					
16	Generates a lot of enthusiasm					
17	Has a forgiving nature					
18	Tends to be disorganized					
19	Worries a lot					
20	Has an active imagination					
21	Tends to be quiet					
22	Is generally trusting					
23	Tends to be lazy					
24	Is emotionally stable, not easily upset					
25	Is inventive					

26	Has an assertive personality					
27	Can be cold and aloof					
28	Perseveres until the task is finished					
29	Can be moody					
30	Values artistic, aesthetic experiences					
31	Is sometimes shy, Inhibited					
32	Is considerate and kind to almost everyone					
33	Does things efficiently					
34	Remains calm in tense situations					
35	Prefers work that is routine					
36	Is outgoing, sociable					
37	Is sometimes rude to others					
38	Makes plans and follows through with them					
39	Gets nervous easily					
40	Likes to reflect, play with ideas					
41	has few artistic interests					
42	likes to cooperate with others					
43	Is easily distracted					
44	Is sophisticated in art, music, or literature					

SELF ESTEEM SCALE

S/N	ITEM	1 Strongly Agree	2 Agree	3 Disagree	4 Strongly Disagree
1	On the whole, I am satisfied with myself.				
2	At times, I think I am no good at all.				
3	I feel that I have a number of good qualities.				
4	I am able to do things as well as most other people.				
5	I feel I do not have much to be proud of.				
6	I certainly feel useless at times.				
7	I feel that I am a person of worth, at least on an equal plane with others				
8	I wish I could have more respect for myself.				
9	All in all, I am inclined to feel that I am a failure.				
10	I take a positive attitude towards myself.				

MULTIDIMENSIONAL SCALE OF SOCIAL SUPPORT

S/N	ITEM	1	2	3	4	5	6	7
1	There is a special Person who is around when, I am in need.							
2	There is a special person with whom I can share my joys and sorrows.							
3	My family really tries to help me.							
4	I get the emotional help and support 1 need from my family.							
5	I have a special person who is a real source of comfort to me.							
6	My friends really try to help me.							
7	I can count on my friends when things go wrong.							
8	I can talk about my problems with my family							
9	I have friends with whom I can share my joys and sorrows							
10	There is a special person in my life who cares about my feelings.							
11	My family is willing to help me make decisions.							
12	I can talk about my problems with my friends							

LIFE SATISFACTION SCALE

S/N	Item	1 Disagree	2 Agree	3 Don't know
1	As I grow older, things seem better than I thought they would.			
2	I have gotten more of the breaks in life than most people.			
3	This is the dreariest time in my life.			
4	I am able to do things as well as most other people.			
5	My life could be happier than it is now			
6	These are the best years in my life.			
7	Most of the things I do are boring or monotonous.			
8	I expect some interesting and pleasant things to happen to me in the future.			
9	The things I do are as interesting to me as they are.			
10	I feel old and somewhat tired.			
11	I feel my age, but it does not bother me.			
12	As I look back on my life, I am fairly well satisfied			
13	I would not change my past life even if I could.			
14	Compared to other people my age, I've made a lot of foolish decisions in my life.			
15	Compared to other people my age, I make a good appearance.			
16	I have made plans for things I'll be doing a month or a year from now.			
17	When I think back over my life, I didn't get most of the important things I wanted.			
18	Compared to other people, I get down in the dumps too often.			
9	I've gotten pretty much what I expected out of life.			
20	In spite of what people say, the lot of the average man is getting worse, not better.			

RELIGIOUS COMMITMENT SCALE

		SA	A	U	D	SD
1	I do not feel a strong sense of belonging to my religion.					
2	I do not feel 'emotionally attached' to my religion					
3	My religion has a great deal of personal meaning for me					
4	I do not feel like 'part of the family' in my religion					
5	I would be very happy to spend the rest of my time practising my religion					
6	I enjoy discussing my religion with people outside it					
7	I really feel as if this religion 's problems are my own					
8	I think I could easily become attached to another religion as I am to this one					
9	Right now, staying with my religion is a matter of necessity as much as desire					
10	One of the major reasons I continue to stay in this religion is that leaving would require considerable sacrifice- another religion may not match the overall benefits I have					
11	I feel I have too few options to consider leaving this religion					
12	One of the negative consequences of leaving this religion would be the scarcity of available alternatives					
13	It would be very hard for me to leave my religion right now even if I wanted to now					
14	Too much in my life would be disrupted if I decided I wanted to leave my religion now					
15	It would not be too costly for me to leave my religion in the future					
16	I am not afraid of what might happen if I quit my religion without having another one line up					
17	I think that people these days move from religion to					

	religion too often					
18	I do not believe that a person must always be loyal to his or her religion					
19	Jumping from religion does not seem at all unethical to me					
20	One of the major reasons I continue to serve my leader in this religion is that I believe that loyalty is important and therefore feel a sense of moral obligation to remain					
21	If I get another offer for a better service elsewhere, I would not feel it would be right to leave my religion					
22	I was taught to believe in the days when people stayed with one religion most of their life					
23	Things were better in the days when people stayed with one religion for most of their life					
24	I do not think that wanting to be a religious man or woman is sensible anymore					

APPENDIX D

Figure 2: Research Assistants possing for photograph at their office

Figure 3: Research Assistants on the field in the high density area

Figure 4: One of the households marked at the low density area

Figure 5: Field work on-going at the low density area

Figure 6: Researcher with the research assistants at low density area of Ibadan.

Figure 7: Researcher with research assistants in low density area of Ibadan metropolis

APPENDIX E

CONSENT FORM

DEPARTMENT OF PSYCHOLOGY

FACULTY OF THE SOCIAL SCIENCES
UNIVERSITY OF IBADAN, IBADAN.

Dear Respondent,

I am a Ph.D student in the Department of Psychology, University of Ibadan and this exercise is purely for academic purpose. Please, be assured that the exercise has no negative effect on your person and no legal implication whatsoever is attached. I will therefore appreciate it if you can respond to this questionnaire honestly, there is no right or wrong answer and you are encouraged to be honest in picking the options that best represent your opinion. Meanwhile, you are not under any obligation to participate and you are free to withdraw at any stage you feel inclined to discontinue. If you are persuaded to take part, be sure that your responses will be treated with absolute confidentially.

CONSENT: I understand all that has been explained to me and willing to take part in the study.
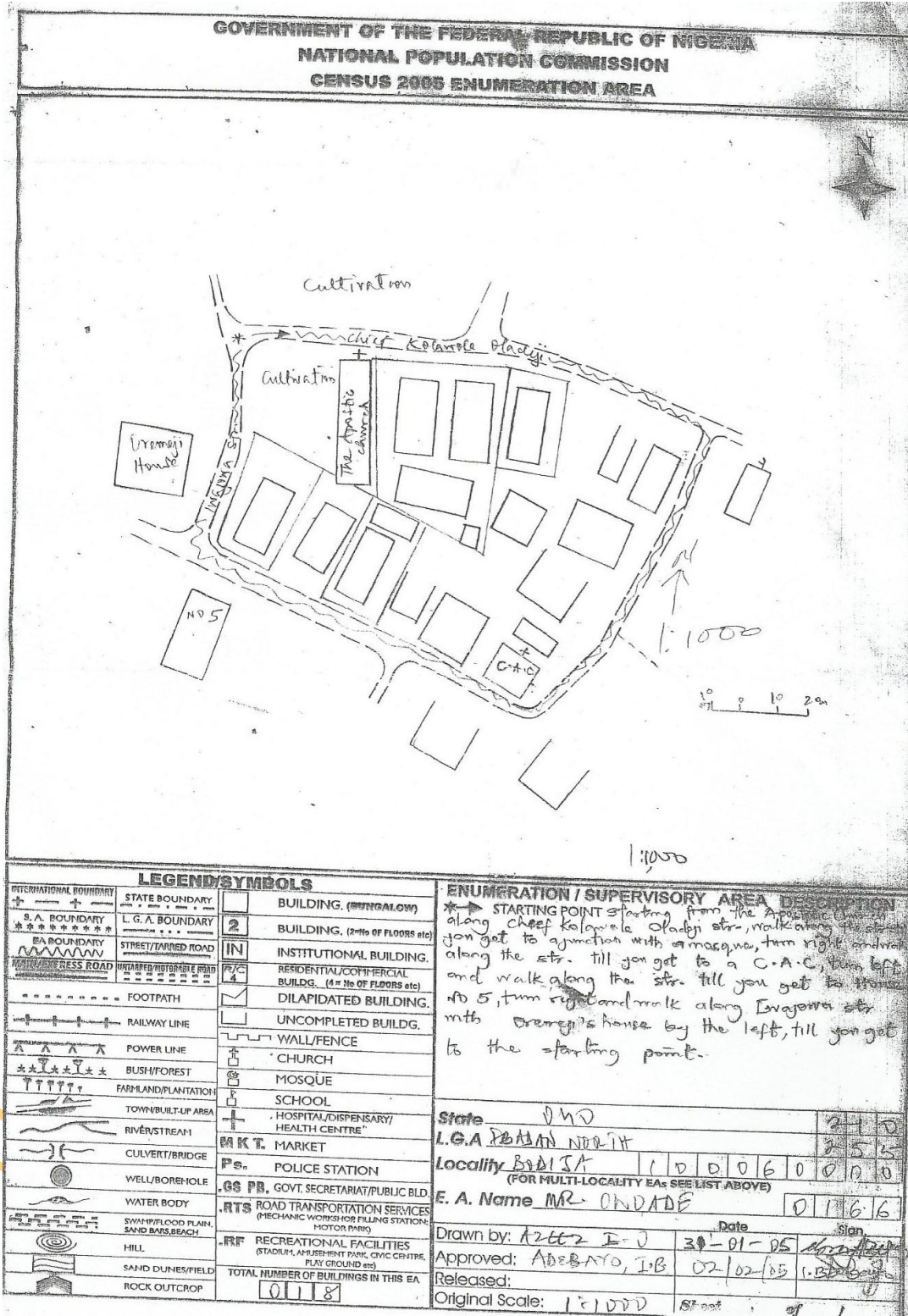
Signature of participant/Date…………………………………………

APPENDIX F

Figure 1: Copy of enumeration area map

APPENDIX G

UNIVERSITY OF IBADAN, IBADAN NIGERIA
FACULTY OF THE SOCIAL SCIENCES
DEPARTMENT OF PSYCHOLOGY

ACTING HEAD OF DEPARTMENT
Dr. A. M. Sunmola,
B.Sc., MILD (Lagos), M.Sc., Ph.D. (Ibadan)

TELEPHONE: (02) 8102072-74
Direct Line: 8105877
Head of Department: Exts. 1796, 2772
Cables & Telegrams: UNIVERSITY IBADAN
GSM Nos.: 08023239167, 08060889775

30th October, 2008.

Director,
National Population Commission,
Oyo State.

Sir,

LETTER OF INTRODUCTION
MAYUNGBO, O. A. – MATRIC. NO. 62546

I hereby introduce to you Mayungbo, O. A. who is a Ph.D student of the Department of Psychology, University of Ibadan, Ibadan. He is currently carrying out a research for his Ph.D Thesis.

Kindly attend to him accordingly.

Thank you.

Head of Department.
DEPARTMENT OF PSYCHOLOGY
UNIVERSITY OF IBADAN

Dr. A. M. Sunmola

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