

Vol. 22, No. 1, 2015

ZARIA GEOGRAPHER



Published By:
Department of Geography
Faculty of Science
Ahmadu Bello University
Zaria

ISSN: 0795-7599

FACTORS DETERMINING THE CHOICE OF RESIDENTIAL LOCATION IN ILORIN, NIGERIA

By

Usman, B.A.*, Malik, N.A. and Alausa, K.M.

Department of Geography and Environmental Management,
Faculty of Social Sciences,

University of Ilorin, Nigeria

*Corresponding Author's Email: bolicon2004@yahoo.co.uk

ABSTRACT

In most developing countries Nigeria inclusive, housing which is a basic necessity of life has continued to be a major problem. This research therefore examines the factors that guide an individual's choice of residential location in Ilorin city. It examines the various geographical, social, and economic factors of residential location choice. To achieve the aim of the study, 157 respondents were sampled using multi-stage sampling approach. The data collected were analyzed using descriptive techniques which include tables, cross tabulations, percentages, chart and the chi-square. The results show that various factors such as; income, security, distance, availability of social amenities among others were considered by respondents in choosing a place of residence. The result of the Chi-square analysis reveals that there is no significant relationship between income and distance from home to work. The study therefore recommends that government should ensure the mobilization of savings into mortgage institution, provide incentives for the capital market to invest in property development and provide social amenities in areas where they are lacking.

Keywords: Basic Facilities, Housing, Residential Choice, Urban.

INTRODUCTION

Land has various uses and residential land use is one of the numerous uses land has been put to. In an urban area more than half of the land resources are used for residential purposes, which make it the single largest consumption of land (Anand, Arup and Taraknath, 2010). Knowledge of the choice of residential location allows better understanding of the characteristics of housing demand. The price of house and all other real estate assets (associated with residential activity) are dependent on housing supply conditions, on which housing demand is also dependent. The allure of an urban area and whether one can live there is connected to the price of house and its availability (Evans, 1973).

The study of location choice is interdisciplinary in nature. Geographers, sociologists, economists, demographers, regional scientists, urban planners and other practitioners are interested in the causes and consequences of individuals' movements across space. Various decision-making models on residential location choices have emerged. One of them is the Geographic Model, which emphasis spatial parameters such as distance. According to Alonso (1964), Kain and Quigley (1970) and Evans (1973), people tend to look at the marginal cost of moving towards Central Business District (CBD) which should be equal to marginal benefit.

Economic Models look at variables such as housing price, income and government decision making on housing (Lee, 1985). There is also the Social Model, which according to Rossi (1955) looks at life cycle as a critical determinant. There is a wide range of variables used in them and according to Speare (1974), residential choice could be based on availability of social amenities, quality of school, crime rate, population of people in a given location and so on.

The literature on intra-urban location choices focuses on three aspects of the process. Who moves, why do people move, and where do they move to? The movements that occur within metropolitan areas are not evenly distributed across the population. Schools, race and crime are the major reasons for movement within urban areas (Friedman, 1981). Characteristics of the dwelling itself and changes in life-cycle are also important factors. Knowing why families move tells us little about their final destination. Each family chooses from the housing available at any one time to maximize their utility, but the factors that affect the complex selection process are unknown. In order to understand where and why people move, a modeling strategy is required which can relate spatial behaviour to both regional and individual characteristics (Bhat and Guo, 2004).

In Nigeria today, there is a great discrepancy between housing needs and supply in spite of the significance of housing. Urban population has been on the increase in the country over the years mostly due to rural-urban migration. In the 1930s, only about 7% of Nigerians lived in urban centers which increased to 10% in the 1950s. By 1970, 1980 and 1990, 20%, 27% and 35% respectively lived in cities (Okupe, 2002). As high as 49.8% of Nigerians now live in urban centers of various sizes and this proportion is expected to increase to 95% by 2050 (Gbadegesin, Olorunfemi and Raheem, 2010; Usman, 2013). Rapid rate of urbanization has led to severe housing problems, resulting in overcrowding in inadequate dwellings, development and growth of slums and shanties and in a situation in which 60% of Nigerians can be said to be "houseless persons" (FGN, 2004). Though successive governments in the country have been trying to make the urban environment conducive for people by providing accessible roads, cheap and affordable houses, making policies that will benefit both house owners and tenants, by making building materials cheap as well as providing social amenities among others. Despite all these efforts, finding a place of residence of one's choice is still a formidable task as the measures provided to check the constraints are not effective.

Ilorin has continued to attract migrants from various parts of the country, particularly due to its strategic location as a gateway between the northern and southern parts of the country. For instance, the city's population increased from just 40, 994 in 1953 to 532, 088 in 1991 (Oloru, 1998; Ahmed, 2005). The population is projected to be 1,049,168 by 2013 (Ibrahim *et al*, 2014a). The religious upheavals experienced in the northern parts of the country in the late 1990s (Ahmed, 2005) and the recent insurgent activities in some parts of northern Nigeria has contributed to the rate of influx of people to the city. Rapid growth in population has resulted in shortage of adequate dwelling units in the city (Ibrahim, Adetona and Olawoyin, 2014). One of the problems associated with this high rate of in-migration to Ilorin is the challenge faced by residents in securing cheap, decent and affordable residential accommodation.

This study examines the factors that guides individual's or household's choice of residential location in Ilorin metropolis. The study identifies variables which are significant for the city of

Ilorin and estimates the level of influence each of them exerts on residential decision making in the area. The hypothesis postulated is that there is no significant relationship between distance travelled from home to work and the level of income of people in the area.

STUDY AREA

Ilorin is located between latitude $8^{\circ} 30'$ and $8^{\circ} 50'$ N and Longitude $4^{\circ} 20'$ and $4^{\circ} 35'$ E with an area of about 100km^2 (Kwara State Diary 2008; Adediji, Ajayi and Olawole, 2009). The city is situated in the transitional zone between the forest and savannah regions of Nigeria. The city comprises part of three Local Government Areas (LGAs): Ilorin East, Ilorin West and Ilorin South LGAs with about twenty political wards (Figure 1). The city has continued to grow rapidly over time, particularly after it gained the status of a state capital in 1967. The population of Ilorin is projected to be 1,049,168 by 2013 (Ibrahim, Bako, Raheem, and Abdulyekeen, 2014). Rapid socio-economic growth and physical development have encouraged the inflow of people from different parts of the country. The population of Ilorin Community is mixed, which explains why the city is often described as a melting pot for many Nigerian linguistic groups. In Ilorin, there are Yoruba, Hausa, Fulani, Nupe, Kanuri, and the Gobawas. It is these and other cultural groups that makes up the population of Ilorin.

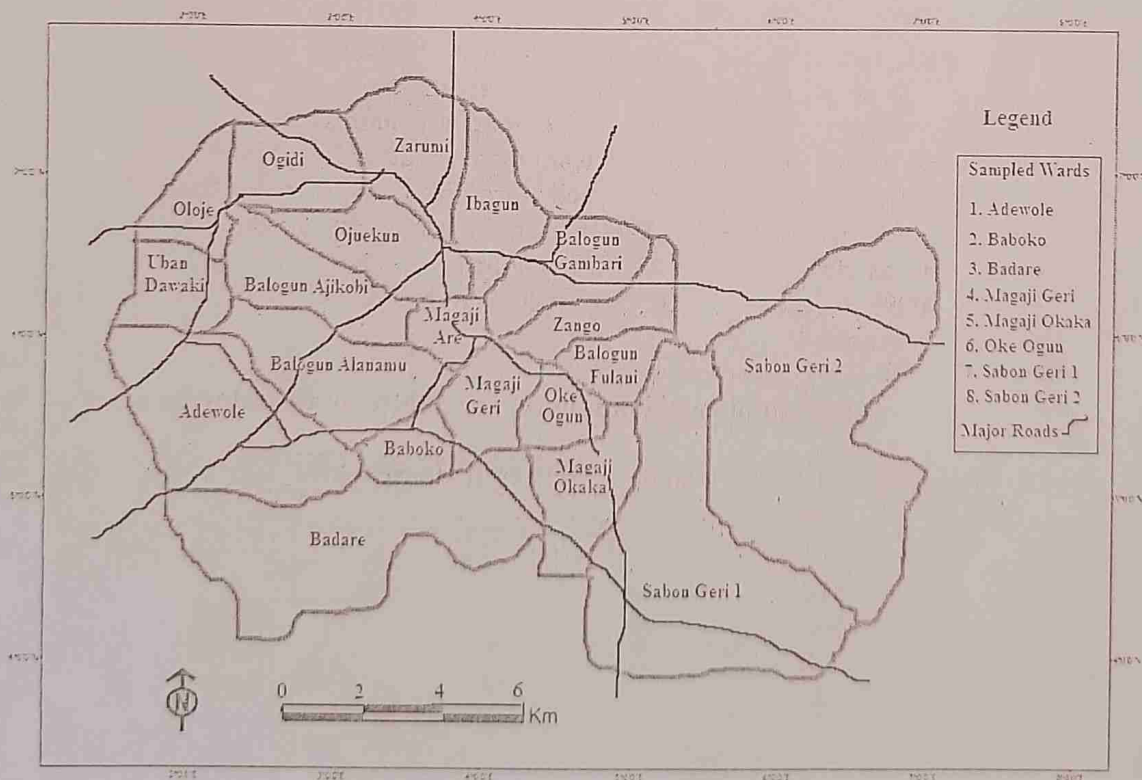


Fig. 1: Ilorin Metropolis Showing the Political Wards

Source: Adapted from Kwara State Ministry of Lands and Survey, 2009

MATERIALS AND METHODS

Data used for this study were obtained from both primary and secondary sources. The primary data was obtained through questionnaire survey. The primary data include information on socio-economic characteristics of the respondents, types of residential accommodation, factors considered for choice of residential location, level of satisfaction with place of residence and constraints faced in choosing place of residence. The secondary data was sourced from Kwara State Ministry of Lands and Survey and Kwara State Ministry of Housing and Urban Development. This mainly consists of maps of the study area. A multi-stage sampling approach was adopted for the study. The first stage involved the use of stratified sampling technique to classify the study area into three zones namely: traditional, semi-modern and modern areas (see Fig. 2). Two zones (semi-modern and modern) were purposively chosen for this study because these are the areas attracting new residential development since they lie outside the traditional part of the city. Eight (8) wards out of the 20 wards within the metropolis (representing 40% of the wards) were sampled. These are Adewole, Baboko, Badari, Magaji Geri, Okaka, Oke Ogun, Sabon Geri I and Sabon Geri II (Figure 1). The eight wards were selected using simple random sampling method to ensure that all the wards had equal chance of being selected. This was done by assigning numbers to all the 20 wards within the metropolis, from which eight wards were chosen using take-a-pick lottery method.

As a result of the unavailability of the actual population of the wards, the projected population figures of the wards were used as base year population for the study. The ward population figures which were projected to 1996 by National Population Commission were then projected to 2013 using 3.0 percent annual growth rate for Kwara State (Federal Republic of Nigeria, Official Gazette, 2007). The number of households in each ward was then estimated from the projected ward population figures (see Table 1). This was done using the average of 5 people per household in Nigeria as determined by the 2008 Nigeria Demographic and Health Survey (NPC/ICF Macro, 2009). In each ward, 0.25% of the estimated households were selected for questionnaire administration.

Table 1: Selected Wards and number of households for questionnaire administration

SN	Sampled Wards	Estimated Population	Number of Households	0.25% of Households
1	Adewole	45,420	9,080	23
2	Baboko	33,813	6,763	17
3	Badari	44,810	8,960	21
4	Magaji Geri	42,808	8,562	22
5	Magaji Okaka	36,500	7,300	18
6	Oke Ogun	33,630	6,726	17
7	Sabon Geri 1	42,221	8,444	21
8	Sabon Geri 2	36,107	7,221	18
	Total	315,509	63,056	157

Source: Population projected to 2013, from NPC's 1996 projection using 3% annual growth rate.

Systematic random sampling was then used to determine the actual households selected for questionnaire administration by dividing the sample frame (N) by the sample size (n). Therefore, after selecting the first household every k^{th} household was selected for questionnaire

administration. For example, for Adewole ward with a total number of 9,080 households (N) and sample size (n) of 23, K is given by:

$$K = N/n = 9,080/23 = 395$$

The same procedure was applied to all the other wards for questionnaire administration. This was done to ensure geographical spread within the wards. Heads of household were targeted in the survey. The data generated were analyzed using tables, simple percentages and graph. In addition, Chi-square analysis was used to test for significant relationship between income of the respondents and distance from their homes to their places of work.

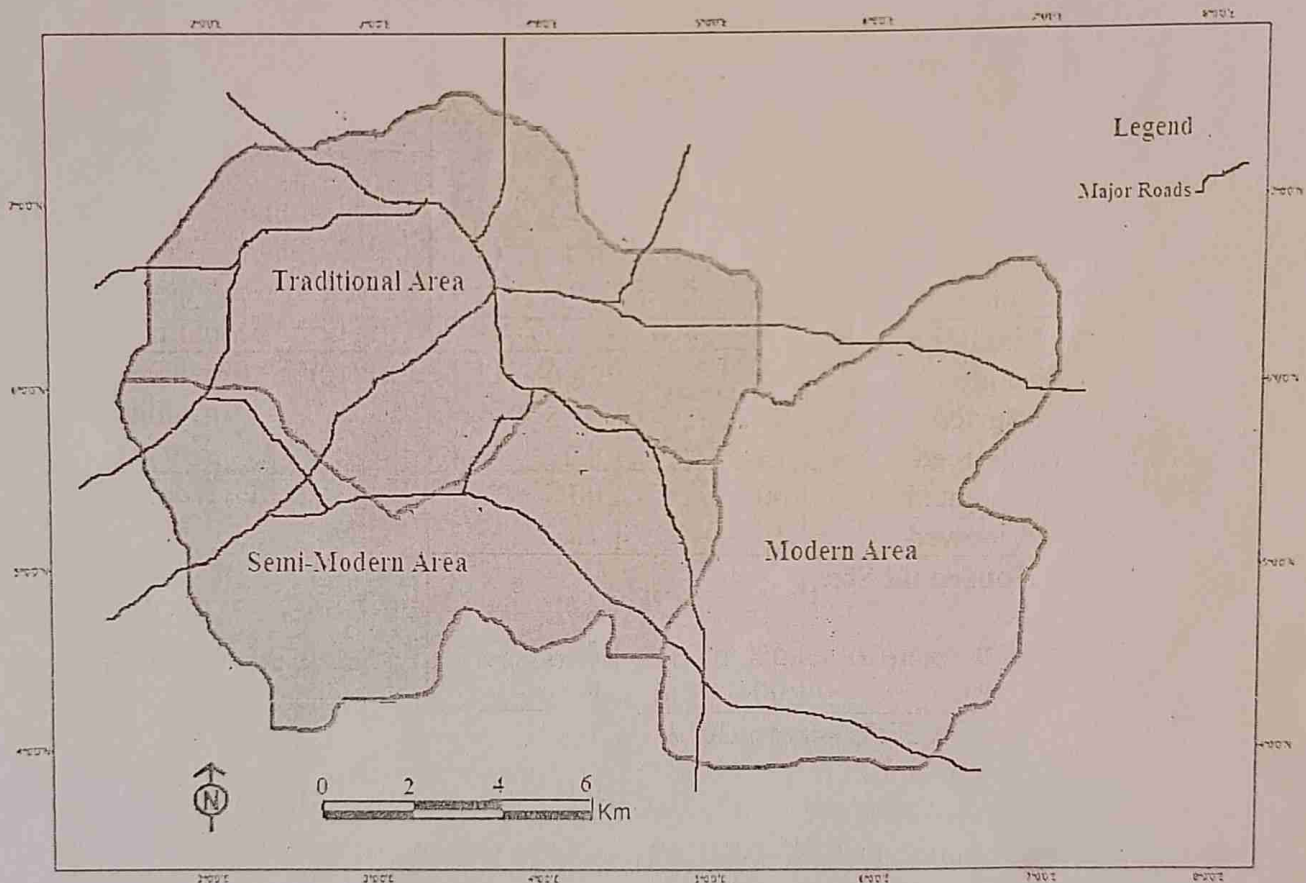


Fig. 2: Ilorin Metropolis Showing the Modern, Semi-modern, and Traditional Zones
Source: Adapted from Kwara State Ministry of Lands and Survey, 2009

RESULTS AND DISCUSSION

Socio-economic Characteristics of the Respondents

The socio-economic characteristics of the respondents show that majority of the respondents (36.3%) were between the ages 31-40, while only 5.1% of them were above age 61. This implies that majority of the residents are still in active and productive ages. The marital status reveals that 28% of the respondents were single while 53.5% were married (see Table 2). The

implication of greater number of respondents being married is that the demand of these people for good quality houses would most likely be high, because couples tend to bring up their children in a good environment. Majority of the respondents (46.4%) were civil servants while 37.8% were self-employed. This implies that majority of the respondents are actively engaged in productive occupation. The household size distribution indicated that majority (64.3%) of the households had less than 6 members, while 35.7% of the respondents had household size of 6-10 persons. The size of a household is an important social factor people consider when choosing their place of residence (Rossi, 1955).

Table 2: Demographic characteristics of Respondents

Characteristics	Frequency	Percentage
Age (Years)		
<20	00	00
20-30	48	30.6
31-40	57	36.3
41-50	35	22.3
51-60	09	5.7
>60	08	5.1
Marital Status		
Single	44	28.0
Married	84	53.5
Divorced	13	8.3
Separated	00	00
Widowed	16	10.2
Household Size		
1-5	101	64.3
6-10	56	35.7
>10	00	00

Source: Field survey, 2014

As expected monthly income of the people vary in the area. Results indicate that 48.0% of the respondents earned not more than ₦50,000 while 28.9% earned above ₦50, 000 but, less than N100, 000. This implies that using income as an important factor in choosing residential choice (Lee, 1985), majority of the respondents might find it difficult to live in decent accommodation. The house ownership status reveals that 77.7% of the respondents were tenants while 22.3% of them are landlords. This is not surprising; as high percentage of the respondents can be classified as low income earners (see Table 3).

Table 3: Socio-economic characteristics of Respondents

Characteristics	Frequency	Percentage
Income (₦)		
<10,000	20	13.2
10,000-30,000	24	15.8
30,001-50,000	29	19.1
50,001-100,000	44	28.9
>100,000	35	23.0
Education		
No formal education	16	10.2
Primary	10	6.4
Secondary	19	12.1
Tertiary	79	20.3
Others	33	21.0
Occupation		
Self employed	62	37.8
Civil servant	76	46.4
Student	14	8.5
Unemployed	05	3.0
House ownership status		
Landlord	35	22.3
Tenant	122	77.3

Source: Field survey, 2014

Factors Determining the Choice of Residential Location in the area

Various factors were found to be responsible for the choice of place of residence in the area. Factors such as distance to place of work and cost of transportation, security, income, ethnic and cultural tie, cost of rent and so on were found to influence people's decision on where to reside. Some of these factors also determine the types of houses occupied by the respondents.

Distance to place of work

An examination of the distance from home to the place of work of the respondents shows that 56% of the respondents traveled less than 2km to get to their places of work, as seen in Figure 3. Even for those who traveled more than 2km, 33% do not travel beyond 5km to get to their places of work. Therefore, only 11% of the respondents have to commute over 5km. This implies that majority of the respondents considered distance from home to work before choosing their place of residence, as this would help save cost on transportation and reduce the time and stress of travel.

Factors determining the Choice of Residential Location in Ilorin, Nigeria

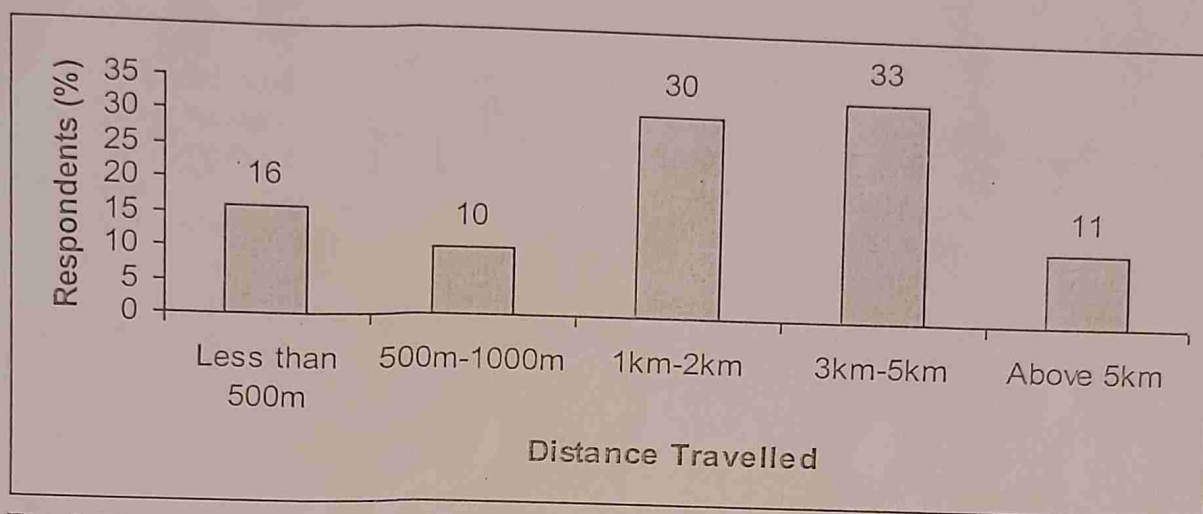


Fig. 3: Distance travelled from Home to Work by the respondents
Source: Field Survey, 2014

Distance to Shopping Destination

The location of residence in relation to location of usual shopping destination was also examined. As shown in Table 4, majority (64.3%) of the respondents resided in areas where they could easily purchase their needs, while only 6.4% resided very far away from their shopping destinations. Shopping destinations is a factor considered by respondents in choice of residence since majority of them resided where they could easily have access to their basic needs and at the same time save cost on transportation. Also, 36.9% of the respondents spent between ₦201 to ₦300 to travel to their shopping destinations, while 28% spent just between ₦100 to ₦200 to get to their shopping destinations. Only 18.5% of the respondents spend above ₦500 to travel for their shopping. This substantiates the findings of Tiebout (1956), who noted that individual choose a residential location where they can shop for an optimal package of public goods at the lowest cost available.

Table 4: Shopping Destination and Cost of Transport to Shopping Destination

Factors	Frequency	Percentage
Location of Shopping Destination		
Very far locations	10	6.4
In nearby neighbourhoods	46	29.3
Within the neighbourhood	101	64.3
Total	157	100
Amount Spent to travel to Shopping Destination (₦)		
100-200	44	28.0
201-300	58	36.9
301-400	14	8.9
401-500	12	7.6
>500	29	18.5
Total	157	100

Source: Field Survey, 2014

Availability of Social Facilities

Availability of basic facilities in area of residence was also considered. This is necessary because it is expected that presence of facilities such as schools, hospitals, water and so on would likely attract people to an area. Basic facilities considered include: electricity, pipe borne water, hospitals and schools. As shown in Figure 4, most (50.9%) of the respondents had at least two of the public facilities in their area. Also, 19.7% had three of the public facilities, While 11.5% of the respondents had four of the public facilities respectively in their area of residence. This indicates that availability of basic facilities is important to people in the study area while deciding on where to reside.

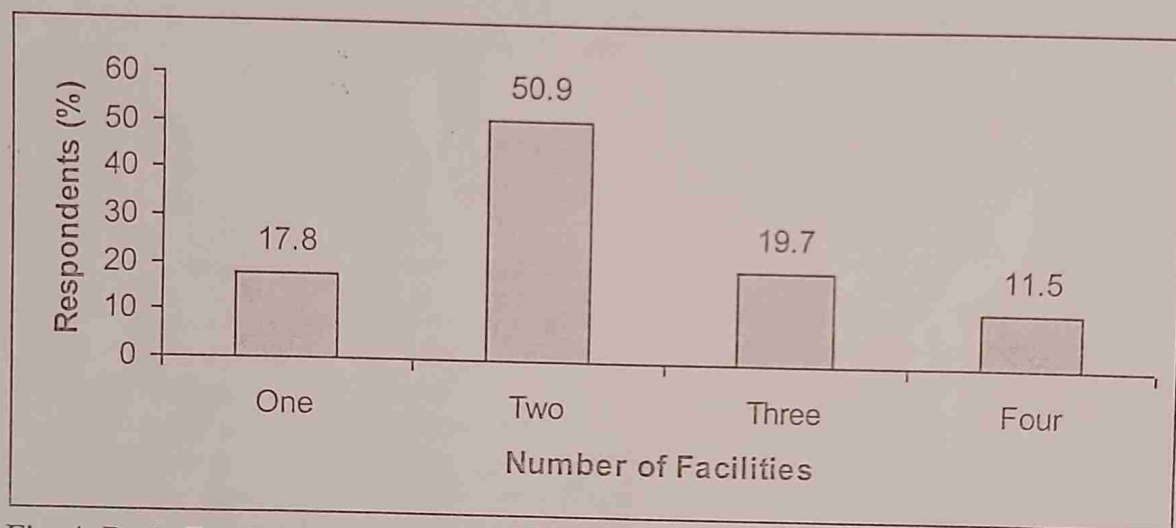


Fig. 4: Basic Facilities Available in Respondents' Places of Residence

Source: Field Survey, 2014

Security and the Choice of Residential Location

The role that security of life and property could play in the choice of residential location was also examined. Results show that as high as 64.3% of the respondents had at least one neighbourhood security measure existing in their area (Table 5). As seen in Table 5, neighbourhood security measures in the study area include presence of vigilante groups, private security guards, regular police patrol and restriction of movement (curfew) at night. To further determine the level of safety of lives and property in their areas of residence, the respondents were further asked to indicate whether they have experienced any robbery incidence in their homes. The result shows that 77.1% of the respondents have not experienced any robbery incidence, while only 22.9% claimed they have been robbed in the past. Furthermore, most (60%) of the respondents agreed that they considered the security situation in various locations before eventually choosing their places of residence. This implies that safety of lives and properties is an important factor influencing individuals' decision on where to live in the study area.

Availability of Social Facilities

Availability of basic facilities in area of residence was also considered. This is necessary because it is expected that presence of facilities such as schools, hospitals, water and so on would likely attract people to an area. Basic facilities considered include: electricity, pipe borne water, hospitals and schools. As shown in Figure 4, most (50.9%) of the respondents had at least two of the public facilities in their area. Also, 19.7% had three of the public facilities, While 11.5% of the respondents had four of the public facilities respectively in their area of residence. This indicates that availability of basic facilities is important to people in the study area while deciding on where to reside.

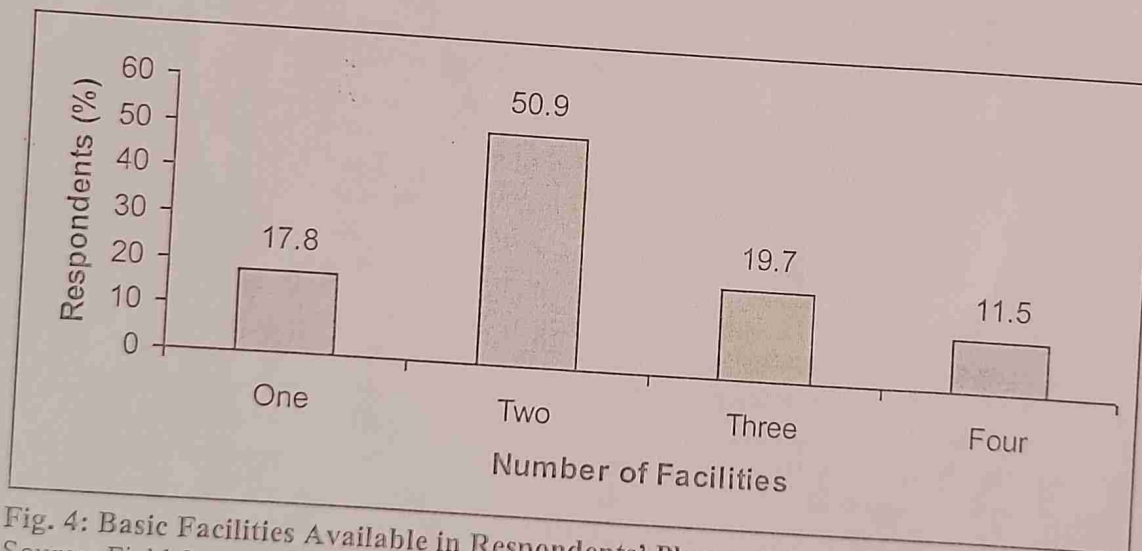


Fig. 4: Basic Facilities Available in Respondents' Places of Residence
Source: Field Survey, 2014

Security and the Choice of Residential Location

The role that security of life and property could play in the choice of residential location was also examined. Results show that as high as 64.3% of the respondents had at least one neighbourhood security measure existing in their area (Table 5). As seen in Table 5, neighbourhood security measures in the study area include presence of vigilante groups, private security guards, regular police patrol and restriction of movement (curfew) at night. To further determine the level of safety of lives and property in their areas of residence, the respondents were further asked to indicate whether they have experienced any robbery incidence in their homes. The result shows that 77.1% of the respondents have not experienced any robbery incidence, while only 22.9% claimed they have been robbed in the past. Furthermore, most (60%) of the respondents agreed that they considered the security situation in various locations before eventually choosing their places of residence. This implies that safety of lives and properties is an important factor influencing individuals' decision on where to live in the study area.

Table 5: Security Factor in Choice of Residential Location

Character	Frequency	Percentage
Security Measures		
Vigilante	22	14.0
Regular Police Patrol	29	18.5
Private Security	45	28.7
Curfew	5	3.2
None	56	35.7
Total	157	100
Robbery Incidence		
Yes	36	22.9
No	121	77.1
Total	157	100
Security Consideration		
Yes	94	60.0
No	63	40.0
Total	100	100

Source: Field Survey, 2014

Cultural Attachment to Location of Residence

Cultural tie to a particular place could be responsible for choice of location of residence. However in the area under study cultural tie was found not to be an important factor of choice of residential location. As high as 79% of the respondents indicated that they did not have any cultural attachment to their place of residence. This could be because most of the people in the modern and semi-modern parts of Ilorin city were non-indigenes, who would normally not have any cultural attachment to their places of residence. In addition, even the indigenes may only have cultural attachment to the traditional areas of the city from which they have eventually moved to the new areas.

Income and the Choice of Residential Location

The role of income level in determining the choice of location of residence was also considered. Examination of the monthly income level of respondents indicated that 48.0% of the respondents did not earn above ₦50,000 while 28.9% earned above ₦50,000 but less than ₦100,000. The respondents were asked to indicate whether they put their level of income into consideration when deciding on where to reside. It is expected that an individual's level of income would most likely influence the kind of neighbourhood of residence. For instance, high brow areas of a city such as Government Reserved Areas (GRAs) would be dominated by high income people. Such areas are usually characterized by high rental fees that would be unaffordable to low income earners. As expected results indicate that majority (82.2%) of the respondents actually agreed that they considered their income before deciding on where to reside. The remaining 17.8% said they did not, due to the fact that they earned enough income and could afford to stay anywhere they liked.

Relationship between Distance from Home to Work and Income in the area

The results show that level of income has a positive relationship with distance from home to work. This is because most of those in the low income class were found to reside not too far away from their places of work. For instance, as high as 65%, 62.5% and 69% of those who earn below ₦10,000, ₦30,000 and ₦50,000/month respectively lived not more than 2km away from their places of work (Table 6). This implies that distance from home to place of work is an important factor considered by the low income groups in the area. This is not surprising because longer distance will imply incurring higher transport cost.

Table 6: Monthly Income of Respondents and Distance to Work

Monthly Income	Distance Covered to Work					Total
	Less than 500m	500 - 1000m	1km - 2km	3km - 5km	above 5km	
Below ₦10,000	5 (25)	3 (15)	5 (25)	6 (30)	1 (5)	20 (100)
₦10,000 - ₦29,999	5 (20.8)	3 (12.5)	7 (29.2)	5 (20.8)	4 (16.7)	24 (100)
₦30,000 - ₦49,999	6 (20.7)	6 (20.7)	8 (27.6)	8 (27.6)	1 (3.4)	29 (100)
₦50,000 - ₦99,999	4 (9.1)	2 (4.5)	16 (36.4)	16 (36.4)	6 (13.6)	44 (100)
₦100,000 and above	4 (11.4)	1 (2.9)	9 (25.7)	16 (45.7)	5 (14.3)	35 (100)
Total	24 (15.8)	15 (9.9)	45 (29.6)	51 (33.6)	17 (11.2)	152 (100)

Note: Percentages in Parenthesis

Source: Field Survey, 2014

On the other hand, Table 6 further shows that 60% of those who earned above ₦100,000/month lived at a distance of 3km or more away from their places of work. In addition, only 14% of those earning above ₦100,000/month lived within 1km of their places of work, indicating that distance was not an important consideration for the high income earners. This could be explained by the fact that, while the high income earners were financially in a better position to spend more on transportation, they are also more likely to possess personal means of transportation.

In order to test our hypothesis which is that there is no significant relationship between the income of the respondents and the distance they travel from home to work, the Chi-square technique was used. This was to test the validity of the stated hypothesis. The calculated value of Chi-square (18.39) is less than the table value of 26.296 at 0.05 significance level. This implies that there is no significant relationship between distance from home to work and income. This is supported by results in Table 5 which shows that a few of the respondents who earned less travel as far as those that earn high income in the area. This may be attributed to the fact that employment opportunities could be concentrated in some parts of Ilorin than others and people would not mind travelling far to such places to get employment. In addition, some of these low

income earners may prefer the outskirts of the city (rural-urban fringe) where house rental charges are usually lower. In such cases, the higher transport cost that the people would incur is balanced by the cheap accommodation in these remote parts of the city.

Level of Satisfaction with Location of Residence

The study further examined the level of satisfaction of respondents with their present places of residence and also investigated whether they had any intention of relocating to other areas in the near future. As seen in Table 7, as high as 68.2% of the respondents indicated their satisfaction with their present places of residence, while only 16.5% said they were highly not satisfied.

Table 7: Respondent's Satisfaction with Location of Residence

Decision	Frequency	Percentage
Level of Satisfaction		
Highly satisfied	47	30.0
Satisfied	60	38.2
I don't know	0.0	0.0
Not satisfied	24	15.3
Highly not satisfied	26	16.5
Total	157	100
Plan on Relocation		
Yes	71	45.2
No	86	54.8
Total	157	100

Source: Field Survey, 2014

Notwithstanding, as high as 45.25% of the respondents indicated that they had the intention of relocating in the near future. The reasons given for planning to relocate include the need to move to an accommodation with more space due to increasing family size, while some indicated that they want to move into their personal houses. Others complained of poor housing quality, noise pollution, congestion and heavy traffic among other problems at their present locations.

CONCLUSION

Shelter is a major need of man and a critical component in the social and economic aspects of national development hence, the relevance of examining the determinants of residential location choice in a rapidly growing city. This study was carried out with a view to finding out the factors that guide people's decisions when choosing their place of residence in Ilorin city. Availability of basic facilities, level of security, closeness to place of work and to shopping destinations, were found to be highly important considerations for choosing place of residence in Ilorin. Although, some positive relationship was found to exist between the level of income and distance from home to place of work, this relationship was found not be insignificant. Therefore, the study recommends that the State Government should mobilize savings into mortgage institutions and investment in housing finance to ameliorate the housing needs of the people. In addition, incentives should be provided for the capital market to invest in property development. Also, basic amenities like electricity, pipe borne water and roads should be provided in areas lacking such facilities.

REFERENCES

- Adediji, A., Ajayi, B.O. and Olawole, M.O. (2009). Assessment of Land-Use/Cover Dynamics in Ilorin and its Environs, Kwara State, Nigeria, *Ilorin Journal of Business and Social Sciences*, 13 (1): 1-16.
- Ahmed, Y.A. (2005). Physical Problems of Urban Planning: A Case Study of Ilorin, Nigeria, *Ilorin Journal of Business and Social Sciences*, 10 (2): 202-214.
- Ajibade, L.T. (2008). Waste Ergonomics Optimization in Ilorin: *Ethiopian Journal of Environmental Studies and Management*, 1(2): 83-84.
- Alonso, W. (1964). *Location and Land Use: Toward a General Theory of Land Rent*. Harvard University Press.
- Anand, P.D., Arup, D. and Taraknath, M. (2010). Residential Location Choice: A Study of Household Preferences for the City of Nagpur. *Journal of Indian Institute of Town Planners*, 7(3): 1-19.
- Bhat, C.R. and Guo, J. (2004). A Mixed Spatially Correlated Logit Model: Formulation and Application to Residential Choice Modeling. *Transportation Research Part B: Methodological*, 38 (2): 147-168.
- Evans, A.W. (1973). *The Economics of Residential Location*. McMillan, London.
- FGN (2004). *National housing Policy Draft*. Federal Government of Nigeria, Abuja.
- Federal Republic of Nigeria, Official Gazette (2007). *Official Gazette no. 4*, Vol. 94, January 19th, 2007. Federal Republic of Nigeria, Lagos.
- Friedman, A.M. (1981) A conditional Logit Model of the Role of Local Public Services in Residential Choice, *Urban Studies*, 18: 347-358
- Gbadegesin, A.S; Olorunfemi, F.B. and Raheem, U.A. (2010). Urban Vulnerability to Climate Change and Natural hazards in Nigeria. In Bauch, H.G; Spring, U.O; Mesjasz, C; Grin, J; Kameri-Mbote, P; Chourou, B; Dunay, P. and Kirkmann, J. (Eds.) *Coping with Global Environmental Change, Disasters and Security: Threats, Challenges, Vulnerabilities and Risks*. Springer: London, PP. 670-687.
- Ibrahim, R.B; Bako, A.I; Raheem, W.M. and Abdulyekeen, A.O. (2014). Appraisal of Urbanization Trend in Ilorin, Nigeria. *Journal of Sustainable Development in Africa*, 16 (8): 1-14.
- Ibrahim, R.B; Adetona, N.A. and Olawoyin, O.R. (2014). Correlates of Urbanization and House Rent in Ilorin, Nigeria. *Global Journal of Science and Frontier Research: H Environment and Earth Science*, 14 (2): 32-38.

- Kain, J.F. and Quingley, J.M. (1970). Measuring the Value of Housing Quality, *Journal of American Statistical Association*, 65 (440): 532-548.
- Kwara State Government (2008). *Diary, 2008*. Kwara State Ministry of Information and Home Affairs, Ilorin.
- Lee, M. (1985). Myths of affordability, *Third World Planning Review*, 72: 131-142
- Nations Encyclopedia (2014). Nigeria- Housing.
Available at http://www.nationsencyclopedia.com/housing_problems. Accessed on 14th May, 2014.
- NPC/ICF Macro (2009). *Nigeria Demographic and Health Survey 2008*. Abuja: National Population Commission and ICF Macro.
- Okupe, O. (2002). Private Sector Initiative in Housing Development in Nigeria: How Feasible? *Housing Today*, 1 (6): 21-26.
- Oloru, A.J. (1998). *A Guide to Ilorin*. Famost Nigeria Ltd, Ilorin.
- Quigley, J.M. (1976). Housing Demand in the Short Run: An Analysis of Polytomous Choice, *Explorations in Economic Research*, 3(1): 76-102.
- Rossi, P.H. (1955). *Why Families Move, A Study in the Social Psychology of Urban Residential Mobility*. The Free Press: Glencoe.
- Speare, A., Jr. (1974). Residential Satisfaction as an Intervening Variable in Residential Mobility. *Demography* 11(2): 173-188.
- Tiebout, C.M. (1956). A Pure Theory of Location Expenditures, *Journal of Political Economy*, 64(5): 416-424.
- Usman, B.A. (2013). Rapid Rate of Urbanization and Urban Environmental Health Hazards in Nigeria, *Contemporary Journal of Social Sciences*, 2: 78-89.