

Correlation between Households' Incomes and Rentals-Calabar Municipality (1994-2009).

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Abstract-Between 1998 and 2009 Calabar urban housing rentals made a rising mark of 1,200% for all types of properties occupied with no corresponding increase in households' disposable incomes. It became worthwhile to query if any relationship existed between both variables for middle-class households bearing in mind the other numerous household needs besides housing. A survey approach was used in four housing geographical areas of Calabar municipality and structured questionnaire used to elicit data from screened 79, sampled households (55 tenants and 24 Landlords). The researcher formulated one hypothesis to guide the course of the research work. The analytical tools used included simple percentages, and Pearson Product Moment Coefficient of Correlation. The hypothesis was tested at 0.05 level of significance. Findings revealed that generally, there existed a strong, positive significant relationship between middle-class households' incomes and their rentals. At group levels: a weak positive insignificant, a negative insignificant, and a significant, near-perfect positive relationship existed between rentals and disposable incomes for low-middle, middle-middle and upper-middle households respectively. Upper-middle households lived in sub-standard housing to achieve positive correlation between their incomes and rentals.

Key words: Middle-class households, household's size, households' disposable incomes, household expenditures, housing, housing types and housing rentals.

1 INTRODUCTION

Primarily, people demand for and consume goods and services depending on the size of their disposable income. Procurement of housing, is capital intensive and able to consume as high as, if not higher than, 50% of a household income.

Ezenagwu, [4] show that rentals have risen by 8,000% in major Nigerian towns over a period of 25 years for all types of accommodation depending on their quality, city locations, availability of infrastructures, and other services

A comparative analysis between the current Calabar housing rentals and those revealed in a study concluded by Okoro [16], shows that Calabar Municipal housing rentals have gone up ten to twelve times for all types of accommodation. Current Calabar rentals, have overshoot those of Lagos, Port Harcourt, and almost equalizing with Abuja's (city with highest rentals in Nigeria)

The intrigues of this study lies in the fact that middle-class income households constitute 3% of Calabar Municipal households (National Bureau Statistics Facts Sheet (NBSFS [12]), and fall within the income brackets of N 521, 136 to N 1,051, 344 per annum, (Annual Abstracts of Statistics(AAS)

[13]). By their income bracket they constitute the majority of "rich" Calabar dwellers.

Generally, the real take-home pay of households fell substantially from 1979 to 1998, and rose in like manner from 1999 to 2003. It thereafter steeply rose in 2004 due to the Federal Government monetization policy. On the contrary housing rentals rose mildly in the city of Calabar from 1991 to 1993; and skyrocketed from 1994 to date, making a 1,200% rise mark. This study is undertaken to establish whether there is any correlation (relationship) between the housing rentals paid by middle-class income households of Calabar metropolis and their disposable incomes? If there is none, how can government stem this astronomical rental trend to enable households afford their rentals and build their homes?

The objective of this study is to establish the level of relationship existing (if any) between middle-class households' disposable incomes and their rentals in Calabar metropolis and proffer what Government can do to assist households overcome the problem.

1 The Study Area

The study area is the Calabar Municipality which is bounded by Mary Slessor Avenue and the premises of the University of Calabar on the south; Calabar River on the west, Odukpani Local Government Area on the north, and Akpabuyo Local Government Area and part of the Great Kwa River on the east. (see Fig. 1 below).

The topography and the weather condition of the area follow that of Calabar City which is the capital of Cross River state.

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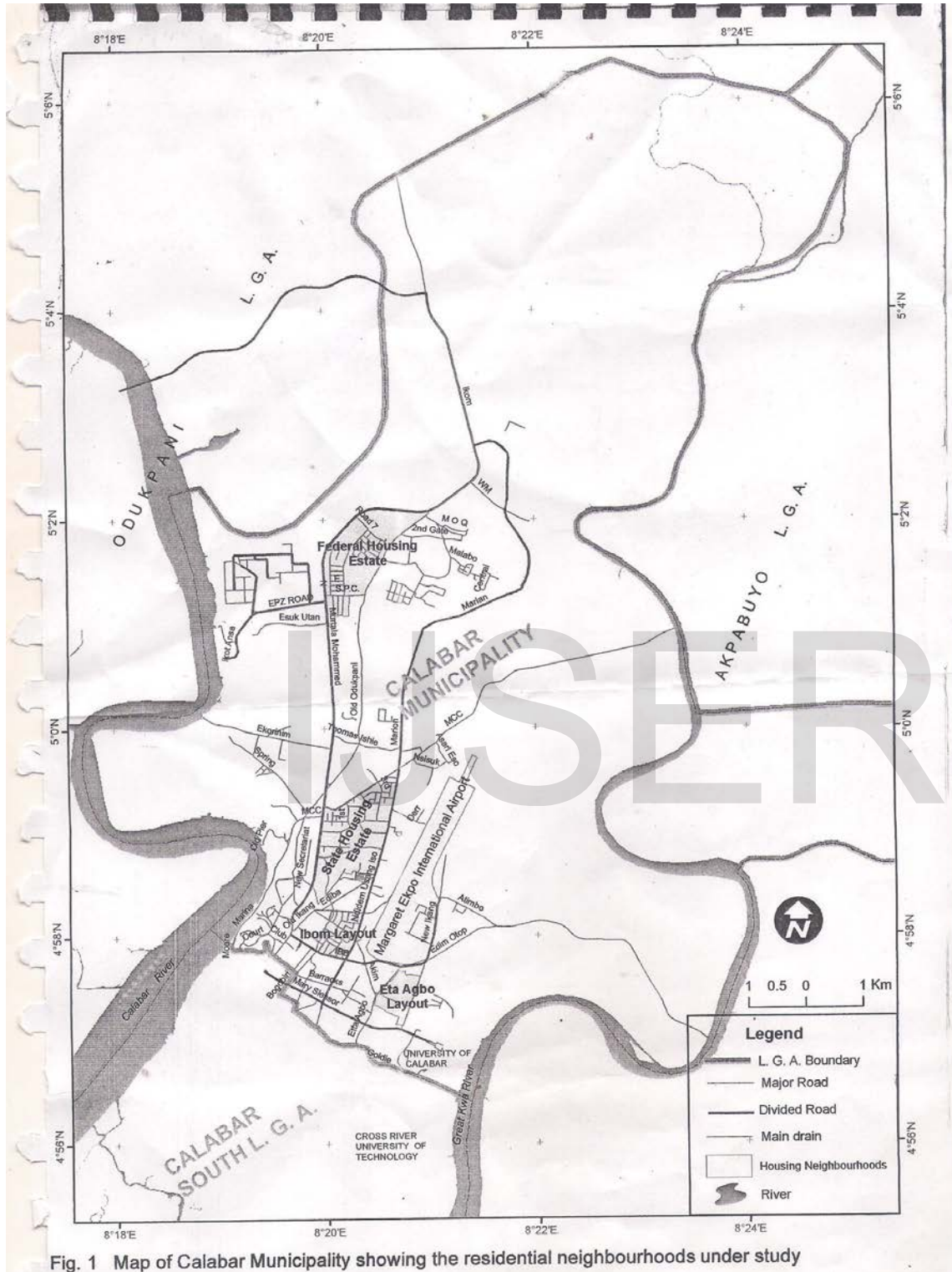


Fig. 1 Map of Calabar Municipality showing the residential neighbourhoods under study

Calabar had been the seat of colonial administration of the southern protectorate from 1884 – 1914 in Nigeria. As an ancient city it was trading port for slaves, oil produce and a hub of early Eu-

ropean activities. This exposed the state to early urbanization and housing shortages.

Calabar city lies within the equatorial belt and has attend-

ing climatic conditions - heavy rains and high temperatures.

Calabar is adjudged the cleanest, greenest and safest in Nigeria. The economic activities are numerous and include the gigantic TINAPA TRADE and enjoyment Resort, the biggest in Africa.

The Calabarians include the Quas, Efiks and the Efuts. Their rich educative and colorful yearly Carnivals' celebrations have opened up the city internationally and drawn millions of people to the city annually. These annual events usually cause influx of people into the city from all over the world. As would be expected, demand for all type landed properties have shot up and so also are their rentals. The specific Study Area houses the following residential neighborhoods: the Cross River State Housing Estate, the Federal Housing Estate, University Satellite Town, Eta Agbor Layout, Asari Eso layout, Ekorim residential neighborhood, Diamond hill, to mention but some of the major residential areas.

2 LITERATURE REVIEW

2.1 Middle-class income earners/ households defined

U.S Census Bureau [18] and the Drum Major Institute [11] refer to all individuals who might at one point or another be identified as occupying neither extreme of the socio-economic strata as middle-class. It can also be used to describe persons/households at the actual centre of the income strata. In America, most of the households with annual income between \$40,000 and \$95,000 are identified as "middle-class".

Socially middle-class comprises a quasi-elite of professionals and managers who are largely immune to economic downturns and trends such as out-sourcing which affect the statistical middle-class. (Max Webber)

Haupt and Kare [8] define household as one or more persons who occupy a single housing unit. According to the US census, a household is the person or group of people who jointly live together in a dwelling unit and constitutes a single economic unit for the purposes of meeting housing expenses (Carn, et. al. [3]. As at 2005, the average household size in Nigeria was 4.9 persons (National Bureau of statistics, [13]).

2.2 The united states of American middle class income earners/households

In the United States of America, the works of sociologists, Gilbert and Denis [7], Thompson and Hickey, [19] have jointly produced three classes of American middle class income earners based particularly on the level of an individual education.

Accordingly, the American Middle social class appears as follows:

- (1) The upper-middle class household (\$ 90 - 95,000 p.a) (U.S Census Bureau, [18]).
- (2) The middle-middle class (\$35,200 - \$ 52,800) per annum.

- (3) The lower-middle class - two income earners (\$50,000 to \$100,000) (U.S Census Bureau, [18])

Generally, social classes lack clear boundaries and overlap each other. Leonard and Beeghley [2], identify a male making \$ 57,000, and a female making \$40,000 per annum with a combined household's income of \$97,000 as a typical middle-class family. Thompson and Hickey [19] estimate an income of roughly \$35,000 to \$ 75,000 for the lower- middle class and \$100,000 or more for the upper-middle class.

2.3 The Nigerian income class earners

In Nigeria, the classification of income class earners is as set forth in the Nigerian statistics Facts Book (NSFB) published yearly by the National Bureau of Statistics. The classifications have three major classes of income earners thus:

- (1) The lower income earners, consisting people of grade level 01 to 07.
- (2) The middle-class income earners including those of grade level 08 to 14
- (3) The high-class income earners; comprising people of grade level 15 and above.

2.4 Middle-class income earners / households

According to the classification, the income structure of individuals within this income bracket ranges from N 43,428 to N 87,612 per month transcending to N 521,136 to N 1,051,344 as annual gross income. These incomes reflect the salaries and wages in the public sector less taxes and other deductions. Wages and salaries include basic salary and all allowances. The real take-home wages for all income groups declined all through the period 1979 to 1998 before it rebound substantially in the period 1999 - 2003 and rose astronomically in 2004 (NBSFS, [13]). The 2004 rise was due to upward review of minimum wage and the introduction of Enhanced salary scale for civil servants (NBSFS, [13]).

The characteristics of the Nigerian middle-class income bracket can be said to follow those of American's in some points:

2.4.1 Educational Indicator

Entrance into the middle-class income brackets is majorly through University Education. Fresh Bachelor degree holders are placed on grade level 08. This does not mean that only Bachelor degree holders have the prerogative entrant into this class. This is because public and civil servants do rise from lower ranks (lower income class) to higher ranks (middle-income class) in their career without University Education. Again traders, technicians, industrialists, private business men and women earn income even higher than University degree holders.

NBSFS [13] publication records that about 52.1% of Nigerian households could read and write in English. On higher level of education attended, 48% of the households in first quintile had no education but the fifth quintile had 80% of its households, attend highest-level education.

2.4.2 Income Indicator

The middle-income class spans between those earning N 43,428 to N 87, 612 per month. Its long range can allow the class to be subdivided into lower-middle class, middle-middle class, and upper- middle class following the works of Gilbert and Denis [7], Thompson and Hickey [19], of America. The people of the lower- middle income class may be found to be less educated, perhaps with the majority of them having no University degrees, enjoy no autonomy of their works; manage other people's (upper-middle class) works and businesses; do not supervise or direct others, or plan for other people's work: may not also enjoy a level of economic independence/security. These people may not also enjoy a comfortable lifestyle because of their limited economic ability. In the State of this study, 3% of the households fall within the whole middle-income class bracket. (NBSFS,[13]).

2.4.3 Lifestyle

The upper-middle class enjoys a level of comfortable lifestyle checkmated by economic behaviors and the bulkiness or otherwise of their household size and needs. 34% of the households surveyed by the Bureau in the zone of study, says that their economic situation is worse now while only 28.9% says it is better now than the year. 66.1% of all households say they are poor. Female-headed households that say they are poor constitute 69.7% while those headed by men accounted for 65.1% (NBSFB, [12]). In the state of study, only 18.3% of the households live in other type of building other than single rooms; 81.7% live in single rooms (NBSFS, [12]). The middle-middle class is midway between the lower-middle class and the upper-middle class.

Summarily, the households' incomes of the middle-class, whether one-income earner or two or multiple is taken to fall within N521, 136 to N1, 051,344 per annum. Any household income outside this bracket is not considered for analysis in this study

2.5 Household Disposable Income

The concept of disposable income, answers the question: "How many naira per year do households actually have available to spend?" (Samuelson and Nordhaus,[17]). According to them, in order to obtain disposable income one calculates the market and transfer incomes received by households and subtract personal taxes.

2.6 Disposable Income/Household Budgetary Expenditure

No two families spend their disposable income in exactly the same way. Statistics reveal that poor families usually spend their incomes largely on the basic necessities of life like food and shelter. As households' incomes increase their expenditure on many food items goes up and their eating habit improves qualitatively and quantitatively. There is a limit to this food consumption behavior in the incidence of household income increase. The proportion of income devoted to food declines as income increases. Fur-

ther expenditure on clothing, recreation, and automobiles increases more than proportionately to income, until high incomes are reached expenditure on luxury items increases in greater proportion than income. Observably households' savings rise very steeply as their income increases. The budgetary expenditure pattern diagram below portrays the above.

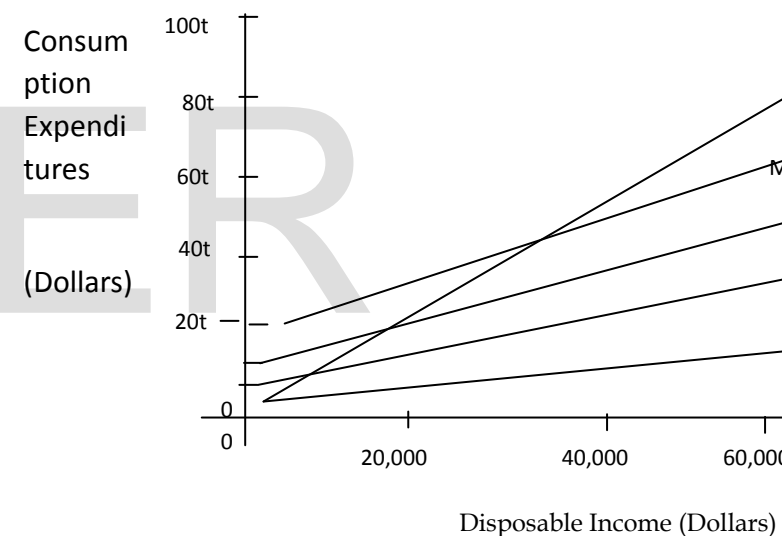


Fig. 2 Family Budget Expenditures show regular Patterns
Source:US department of labour, consumer expenditure Survey 1998, available on the internet at [www. bls.gov/ csxstnd.ntm](http://www.bls.gov/csxstnd.ntm).

Surveys verify the importance of disposable income as a determinant of consumption expenditures. Notice the drop in food as a percentage of income as incomes rise substantially at high incomes. Notice also that saving is negative at low incomes but rises substantially at high incomes.

2.7 Housing Market

Housing market is where interests in all types of residential properties are sold, leased and purchased. The major players within it include the landlords, renters (tenants), purchasers, mortgage financiers, contractors (housing), and

professionals such as architects, estate surveyors, land surveyors, lawyers, speculators and others.

The size of housing stock changes very slowly. Housing is capital-intensive and cannot be readily massed-produced and brought to market in the face of scarcity as other common commodity. Ezenagu [4] states that annual increase constitutes only about 1 to 3 percent of existing housing stock. He and other scholars conclude that the supply of housing is relatively inelastic. Since supply is static and demand increases, rent will definitely increase. The rent here is the open market rent, which is otherwise called the rental value, market rent or rack rent.

2.7.1 Rental Value

Udechukwu [20] postulates that rental value is the worth of a lease of a property on periodic basis. "When the amount is equal to what similar properties in the vicinity would attract, such rent is referred to as Market Rent (value). Market Rent can be described as "Open Market Value". Therefore the Open Market worth of a property is the rent which such property or a similar property would attract when offered in the market on the usual tenancy lease terms and conditions characterizing the market of such class and type of property. For Olajide and Bello [15], Rental Value is what every Valuer is conversant with, and it is the highest rent a given property is capable of commanding in an open market condition. Rental Value, they uphold, is the same as Rack Rent or Market Rent.

3 RESEARCH METHODOLOGY

3.1 POPULATION OF THE STUDY

The Nigerian 2006 population census published in February, 2009 indicates that Calabar Municipality has a population of 183, 681 made up of 93,092 men and 90,587 women (people 18 years and above). Dividing 183, 681 Municipal populations by 5 persons (average size per household) will give 36,736 households residing in the Municipality. Applying 3% (NBSFS,[12]) representing the middle-income households, results to 918 households. This figure represents Calabar Municipal middle-income households spanning Grade level 08 to 14 (N 521, 136 N 1, 051, 344) per annum

3.2 Sampled Population

For this study the author adopts 10% of the total population (Nworuh, [14]) giving:

$$0.1 \times 918 = 92 \text{ households}$$

The author selected Calabar Municipal sub housing market because it is generally known and accepted that rentals are higher here than Calabar South; most of the studied value determinants are more strongly manifested in this market than Calabar South.

On the selection of the housing neighborhoods from Calabar Municipal sub markets where the households were drawn, the author adopted judgmental technique because of the ease of data collection and their importance or special characteristics of the members of the sample (Asika,[1]),

On the selection of the households whose incomes/rentals

were used for this study, stratified and cluster random sampling were used because of the heterogeneous nature of the population. (Federick et. al,[5]).

Accordingly, the middle-class income households of Calabar Municipality studied was widely spanned: from grade levels 08 to 14. For proper drawing of samples, they were stratified into 3 main groups thus:

The upper-middle class – level 14

The middle-middle class – levels 11-13

The lower-middle class – levels 08-10

From each of the housing areas, 23 households (92/4) were randomly drawn for study and analysis as below:

TABLE 1
TOTAL NUMBERS OF HOUSEHOLDS IN THE STUDIED NEIGHBORHOODS

Neighbourhood	Total no of households	Income strata
		Low-middle 08-10
Eta Agbor Res. Area	23	8
Ibom Layout	23	8
State Housing Estate	23	8
Federal Housing Estate	23	8
Total	92	32

Source: Researcher's field survey, 2010

The ninety-two households thus selected were administered with questionnaires and interviews conducted on them by the author and other trained interviewers.

3.3 Pearson Product moment co-efficient of correlation

The model used for testing the linear relationship (if any) between rental values and household incomes was:

Pearson Product moment co-efficient of correlation given as:

$$r = \frac{N\sum xy - (\sum x)(\sum y)}{\sqrt{(N\sum x^2 - (\sum x)^2)(N\sum y^2 - (\sum y)^2)}} \quad \text{Or} \quad \frac{\sum xy}{\sqrt{(\sum x^2)(\sum y^2)}}$$

Where $x = X - \bar{X}$

$y = Y - \bar{Y}$

Interpretation of r:

(i) Negative correlation implies that increase in one variable tends to be associated with decrease in the other. While a positive correlation shows that values of both variables rise or fall together.

When r is -1 or 1, the scatter points all lie on a straight line slopping downwards or upwards respectively.

(ii) $r = 0$ implies that no linear relationship exists between the two Variables. This however does not mean complete absence of any other form of relationship, which may not be linear.

(iii) The magnitude (high or low) of correlation coefficient is an indication of how closely linearly related the variables are.

4 DATA ANALYSES AND PRESENTATION

The analyses were based on 55 questionnaires completed, screened and collected back from the field. The hypothesis was tested at 0.05 level of significance.

TABLE 2
NUMBER OF INCOME EARNERS IN HOUSEHOLDS

Housing Areas	Income class	Number of respondents per household									
		1 person		2 persons		3 persons		4 persons		Others (5-10)	
		%		%		%		%		%	
Eta Agbor	Low-mid	4	33.3	7	58.3	1	8.3	-	-	-	-
	Mid-mid	1	12.5	4	50	3	37.5	-	-	-	-
	Upper-mid	3	50	1	16.7	1	16.7	-	-	1	16.7
Ibom Layout	Low-mid	4	40	5	50.10	1	10	-	-	-	-
	Mid-mid	1	50	-	-	-	-	1	50	-	-
	Upper -mid	1	14.3	4	57.1	-	-	2	28.6	-	-
State Housing	Low-mid	1	50	-	-	1	50	-	-	-	-
	Mid-mid	1	20	4	80	-	-	-	-	-	-
	Upper -mid	3	42.9	4	57.1	-	-	-	-	-	-
Fed. Housing	Low-mid	5	55.6	2	22.2	1	11.1	-	-	-	-
	Mid-mid	3	60	2	40	-	-	-	-	-	-
	Upper -mid	3	50	2	33.3	-	-	-	-	1	16.7

Source: Researcher's field survey, 2010

Table 2 above shows how many persons within households earn income in the areas studied. In Eta Agbor Layout, the low-middle income Households had 58.3% of its households with 2 income earners, 33.3% with 1 income earner while 8.3% with 3 income earners. 50% of the middle-middle income households had 2 income earners, 37.5% with 3 income earners while 12.5% with 1 income earner. The upper-middle income households had 50% of its households having just 1 income earner, 16.7% each with 2,3 and above 5 income earners.

The low-middle income households of Ibom Layout had 50% of its households with 2 income earners, 40% with only 1 income earner and 10% with persons earning income within the households. The middle-middle income households shared 50% each of households with 1 and 4 income earners. At the upper-middle income household cadre, 57.1% of the households had 2 income earners, 28.6% of 4 persons earning income and 14.3% of other households with only 1 income earner.

In the State Housing Estate, the low-middle income households shared 50% each between the households that had 1 and 3 income earners. The middle-middle income households had 20% of those that had 1 person earning income and 80% of those with 2 persons earning income. The upper-middle income households had 57.1% of households with 2 income earners and 42.9% with 1 income earner.

In the Federal Housing Estate, the table shows that 55.6% of households at the low-middle income cadre had 1 person earning income, 22.2% of households had 2 income earners while 11.1% each had 3 and above 5 income earners. The middle-middle income households had 60% of them with 1

income earner and 40% having 2 income earners. The upper-middle income households had 50% with 1 income earner, 33.3% with 2 income earners and 16.7% with more than 5 income earners.

The incomes from all the earners within the households are pulled together to form the household incomes (Gilbert and Denis [7], Leonard and Beeghly [2], US census Bureau [18]).

TABLE 3

PERCENTAGE DISTRIBUTION OF SOURCES OF INCOME OF HOUSEHOLDS		Income class		Income source	
Housing areas	Income class	Civil/public service		Business	
		%		%	
Eta Agbor	Low-mid	6	50	4	33.3
	Mid-mid	3	37.5	1	12.5
	Upper-mid	2	33.3	2	20
Ibom Layout	Low-mid	6	60	2	20
	Mid-mid	2	100	-	-
	Upper -mid	4	57.1	1	14.3
State Housing	Low-mid	1	50	1	50
	Mid-mid	4	80	1	20
	Upper -mid	1	14.3	5	57.1
Fed. Housing	Low-mid	5	55.6	3	33.3
	Mid-mid	3	60	-	-
	Upper -mid	5	83.3	1	16.7

Source: Researcher's field survey, 2010

Table 3 above gives a bird's eye view of percentage distributions of households' sources of income of the study areas.

From the table 50% of the households at the low-middle income level had their sources of income through Public/Civil service, 33.3% had theirs from business and 16.7% had theirs combining business with civil/public services. 50% of the middle-middle income households had their sources of income from both public/civil services and business, 37.5% had theirs through both public/civil service while 12.5% of the households had their sources of income through only business. The upper-middle income households had their livelihood through the three sources equally at 33.3% each. 60% of Ibom Layout low-middle income households worked in public and civil service to earn their income while 20% had their income through engaging in business alone while the remaining 20% did business and also worked in public and civil service. 100% of the middle-middle income households here had their income earners working in public/civil services. 57.1% of the high-middle income households had their income through both government work and business. 50% of state Housing low-middle income households got their income through government work while the other 50% got theirs through private business. 80% of the middle-middle households got their income through public/civil service work while 20% had their income through engaging in business alone while the remaining 20% did business and also worked in public and civil service. 100% of the

middle-middle income households here had their income earners working in public/civil service 57.1% of the upper-middle income household had their incomes through public/civil service work, 14.3% through business only while 28.6% through public/civil service work, 14.3 through business only made 28.6% through got their income through public/civil service work while 20% business only. 81.4% of the upper-middle income earners had their income solely through business while 14.3% each had theirs through public/civil service work and the others combined civil service work with business.

In Federal Housing 55.6% of the low-middle income households worked as civil/public servants to earn their income, 33.3% worked as business men/women while 11.1% combined both civil/public service work and busi-

ness to earn a living. 60% of middle-middle households had their income through working as public/civil service workers while 40% had theirs through working as government workers and business operators. 83.3% of upper-middle income households had their livelihood through government work while 16.7% had theirs through operating private business.

both government work and business. 50% of state Housing low-middle income households got their income through government work while the other 50% got theirs through private business. 80% of the middle-middle households

TABLE 4

PERCENTAGE DISTRIBUTION OF DISPOSABLE INCOME/EXPENDITURE OF HOUSEHOLDS/YEAR

Housing Area	Income class	Annual Expenditure of Households											
		N 200,000		N 500,000		N 800,000		N 1,000,000		N 1,500,000		N 2,000,000+	
			%		%		%		%		%		%
Eta Agbor	Low-mid	2	16.7	1	8.3	6	50	2	16.7	-	-	1	8.3
	Mid-mid	-	-	-	-	3	37.5	3	37.5	1	12.5	1	12.5
	Upper-mid	-	-	1	16.7	2	33.3	2	33.3	1	16.7	-	-
Ibom Layout	Low-mid	-	-	3	30	6	60	-	-	1	10	-	-
	Mid-mid	-	-	-	-	1	50	1	50	-	-	-	-
	Upper-mid	-	-	1	14.3	2	28.6	2	28.6	2	28.6	-	-
State Housing	Low-mid	-	-	-	-	2	100	-	-	-	-	-	-
	Mid-mid	-	-	-	-	2	40	3	60	-	-	-	-
	Upper-mid	-	-	-	-	5	81.4	1	14.3	1	14.3	-	-
Federal Housing	Low-mid	-	-	-	-	5	55.6	3	33.3	1	11.1	-	-
	Mid-mid	-	-	1	20	2	40	-	-	2	40	-	-
	Upper-mid	-	-	1	16.7	-	-	2	3.3	2	33.3	1	16.7

Source: Researcher's field survey (2010)

The table above shows concisely the percentage distribution of household disposable income in their income class marks matched side by side with the amount they spent every year on other necessities of life like feeding, clothing, ward fees, Medicare, transportation, leisure etc. excluding rents.

In Etagbor residential area, 50% of the low-middle income households, with a maximum annual income of N700,000 spent N800,000 per annum on their basic necessities of life excluding rent, 16.7% spent N1,000,000, another 16.7% spent N200,000, 8.3% spent N500,000 and the remaining 8.3% spent above N2,000,000 annually.

The middle-middle income households, with the highest annual income of N900,000, had 37.5% of them spending N1,000,000 annually for their basic needs, another 37.5% spent N800,000, 12.5% of them spent N1,500,000 with the remaining 12.5% spending over N2,000,000 annually on basic needs.

The Upper-middle income households had two categories of 33.3% households spending N800,000 and N1,000,000

In the middle-middle category, 40% of the household spent N800,000 annually while 60% spent N1,000,000 annually. The upper-middle households in the area had 81.4% of the households spending N800,000, 14.3% of two categories, each spending N1,000,000 and N1,500,000 respectively

annually for their needs. The remaining 34% is split equally (16.7%) between two categories of households spending N500,000 and N1,500,000 annually.

In Ibom Layout 60% of the low-middle income households spent N800,000 annually on their basic needs of life, 30% spent N500,000 and 10% spent up to N1,500,000.

The picture of expenditure by the middle-middle income households showed that 50% of the households spent N800,000 and the other 50% spent N1,000,000 on their basic necessities of life annually. The upper-middle income households had 3 of 28.6% categories of households spending N800,000, N1,000,000 and N1,500,000 on their basic household needs annually respectively. The remaining 14.3% spent N500,000 annually. The highest household income of the upper-middle household was N1,200,000 annually.

100% of the low-middle income households of the State Housing Estate residential area, spent N800,000 for their household needs.

55.6% of the low-middle income households in Federal Housing Estate spent N800,000, 33.3% spent N1,000,000 while 11.1% spent up to N1,500,000 on their annual household needs. 20% of the households in the middle-middle income bracket spent N500,000, two categories of 40%

households spent N8,000,000 and N1.5ml annually on needs. In the upper-middle income household bracket, 2 categories of 33.3% the households spent N1,ml and N1.5ml on their need 33.3% of the households spent N1.500,000 on their needs. With another 2 categories of 16.7% of the

households spent N500.00 on their basic needs.

At each level, the households clearly spent more than they earned. These excluded rents.

TABLE 5
HOW COMFORTABLY DO HOUSEHOLDS LIVE ON THEIR INCOME

Housing Areas	Income class	Level of Comfortableness					
		Managing %		Comfortable %		Very comfortable %	
Eta Agbor	Low-mid	7	58.3	4	33.3	1	8.3
	Mid-mid	5	62.5	2	25	1	12.5
	Upper-mid	3	42.9	2	28.6	2	28.6
Ibom Layout	Low-mid	6	60	3	30	1	10
	Mid-mid	1	50	-	-	1	50
	Upper -mid	1	28.6	4	57.1	1	14.3
State Housing	Low-mid	1	50	1	50	-	-
	Mid-mid	4	80	1	20	-	-
	Upper-mid	2	28.6	5	71.4	-	-
Fed. Housing	Low-mid	6	66.7	2	22.2	1	11.1
	Mid-mid	2	40	1	20	2	40
	Upper-mid	2	33.3	2	33.3	2	33.3

Source: Researcher's field survey, 2010

Here the author analyzed how comfortably the responding households lived on their disposal income (DI) beginning from Eta Agbor Layout.

58.3% of the low-middle income households of Eta Agbor said they were managing life on their income, 33% said they were comfortable while 8.3% says they were very comfortable. 62.5% of the middle-middle income households said they were managing on their income, 25% said they were comfortable while 12.5% said they were very comfortable. 42.9% of the upper-middle of Eta Agbor residential area was managing their income; two categories of 28.6% of households were comfortable and very comfortable respectively.

In Ibom Layout 60% of the households at the low-middle level were managing, 30% were comfortable while 10% were very comfortable. The middle-middle households had 50% of the households were managing and the other 50%

were comfortable. The upper-middle households had 57.1% comfortable, 28.6% managing and 14.3% very comfortable.

In State Housing, the low-middle households had 50% of them managing while the other 50% were comfortable. At the middle-middle level, 80% of the households were managing while 20% were comfortable. 71.4% of the upper-middle income households were comfortable while 28.6% were managing.

In Federal Housing Estate, 66.7% of the households at the low-middle income level were managing on their income, 22.2% were comfortable while 11.1% were very comfortable. The middle-middle income households had 40% of them managing, another 40% very comfortable while 20% were just comfortable. The upper-middle income households were at 33.3% each managing, comfortable and very comfortable.

TABLE 6
HOUSING STATUS OF RESPONDING HOUSEHOLDS

Housing Status	Etagbor		Ibom Layout		State Housing estate		Fed. Housing	
	Owner %	Tenant %	Owner %	Tenant %	Owner %	Tenant %	Owner %	Tenant %
Low-mid	8.34	11	44	60	-	10	44	55
Mid-mid	37.5	55	10	50	-	10	40	360
Upper-mid	50	350	-	100	42.9	57.1	50	350
Total	7	19	5	14	3	11	9	11

Source: Field survey (2010)

Cumulatively from the table above, 69.6% of all the households studied were tenants while 30.4% were owners

of the houses they occupied.

TABLE 7
SUMMARY OF HOUSING TYPES OCCUPIED BY HOUSEHOLDS BY OWNERSHIP STATUS

ALL AREAS STUDIED	S/ROOMS		2BRM SD		3BRM SD		3-4DBG		D/SDHSE		FHSE (DBG) IN RMS		SLF (CONT)	
	T (F)	O (F)	BG T(F)	FL (O(F))	BG T(F)	FL (O(F))	T(F)	O(F)	T(F)	O(F)	T(F)	O(F)	T(F)	O(F)
Low-mid	1	-	1	-	6	1	3	5	-	-	-	-	2	-
Mid-mid	-	-	5	1	7	2	2	1	-	-	-	1	-	-
Upper-mid	2	-	6	-	8	1	3	1	-	2	-	2	1	-
Total	3	-	12	1	21	4	8	7	-	2	-	3	3	-

Source: Field survey (2010)

Table 7 shows a summary of the types of housing occupied by households in the areas under study. Nine types of housing were shown in the area. The table shows that the majority of the households lived in 3 bedroom semi-detached bungalow. This was whether the household was of ownership or tenancy status. It is interesting to note from the table that the distribution was almost evenly spanned between the three income classes. 25 of the households representing 31.6% resided in 3-bedroom semi-detached bungalow or flat, 15 of the households

representing 18.9% each resided in 3-4 bedroom detached bungalow and 1-bedroom expandable flat or unit respectively. This was followed by 13 households who resided in 2 bedroom semi-detached bungalow or flat with 16.4% weight. 3 households each lived in single rooms, family house and self contain units. These, each had a percentage weight of 3.7%. The least patronized housing was the luxurious detached house with only 2 households residing with a percentage scale of 2.5%.

TABLE 8

RENTALS OF HOUSING TYPES OCCUPIED BY HOUSEHOLDS AS AT 2009: (ALL STUDIED GEOGRAPHICAL AREAS INCLUSIVE)

HOUSING TYPES	RENTAL RANGE IN N.P.A '000	INCOME CLASS	FREQUENCY OF OCCURRENCE	%
Single Rooms	30 - 80	Low middle	3	5.6
		Mid-middle	0	
		Upper-middle	1	1.8
Self contain (old fashioned)	79 - 120	Low middle	1	1.8
		Mid-middle	0	
		Upper-middle	0	
Self contain (Modern type)	130-180	Low middle	1	1.8
		Mid-middle	0	
		Upper-middle	0	
1 bedrm sd expandable(old fashioned) unit	60-110	Low middle	3	5.6
		Mid-middle	0	
		Upper-middle	0	
1 bedrm unit/flat (modern)	111-150	Low middle	6	5.6
		Mid-middle	1	1.8
		Upper-middle	1	1.8
2 bdrm sd bungalow/ flat (old fashioned)	150-200	Low middle	0	11.3
		Mid-middle	2	3.7
		Upper-middle	1	1.8
2 bdrm sd bungalow/ flat (modern)	201-250	Low middle	3	5.6
		Mid-middle	2	5.6
		Upper-middle	6	3.7
3-berm sd bungalow/flat (old fashioned)	200-250	Low middle	6	11.3
		Mid-middle	5	9.4
		Upper-middle	1	1.8
3-berm sd bungalow/flat (modern)	251- 300	Low middle	0	-
		Mid-middle	5	9.4
		Upper-middle	1	1.8
3-4 bdrm sd bungalow (old fashioned)	301 -350	Low middle	0	-
		Mid-middle	5	9.4
		Upper-middle	1	1.8

3-4 bdrm sd bunga- low (modern)	450 - 500	Low middle	0	-
		Mid-middle	1	1.8
		Upper-middle	1	1.8
Total			53	

Source: Researcher's field survey (2010)

Table 17 shows the housing types and their corresponding rentals occupied by the households of Calabar Municipality which were studied. It shows that of the 55 households which were tenants 11.3% low-middle income households lived in 1 bedroom expandable units or flat and paid rent ranging from N111,000 to N150,000 annually. Another 11.3% of them, still low-middle households lived in 3-bedroom (old-fashioned) semi-detached bungalows or flats and were paying between N200,000 to N250,000 annually. The same percentage (11.3%) of middle-middle households also lived in similar accommodation paying the same rentals range annually. On the other hand, only 9.4% of the upper-middle households lived in same accommodation with the same rentals. The modern 3-bedroom semi-detached bungalow/flat were the exclusive preserve of the upper-middle households as 9.4% of them occupied this housing type with a rental range of between N251,000 to N300,000. The occupation of the above mentioned housing types were followed in magnitude by single rooms occupied by 5.6% of the low-middle households with a rental range of N30,000 to N80,000 per annum. 1-bedroom semi-detached expandable unit (old fashioned) was occupied by 5.6% of low-middle households with a rental range of between N60,000 to N110,000 per annum and 2 bedroom semi detached bungalow or flat with a rental range of N201,000

to N250,000 was occupied by 5.6% of middle-middle income households. 3.7% of the upper-middle households occupied a modern 2-bedroom semi-detached bungalow or flat with a rental range of N201 to N250, 000 annually. It can further be seen from the table that 1.8% each of households occupied the types of housing as follows: low-middle, middle-middle and upper-middle: 3-4 bedroom (modern) detached bungalow with a rental range of N450,000 to N500,000 per annum; low-middle households, old-fashioned 3-4 detached bungalow with a rental range of N300,000 to N350,000; low-middle households: 3-bedroom semi-detached bungalow (modern) with a rental range of N251,000 to N300,000 per annum; low-middle and middle-middle households occupying 2-bedroom semi-detached bungalow/flat with a rental range of N201,000 to N250,000; middle-middle and upper-middle households occupying 1-bedroom semi detached expandable unit or flat with a rental range of N111,000 to N150,000 per annum; low-middle households occupying a modern self contain unit with a rental range of N130,000 to 180,000; low-middle households occupying old-fashioned, self contain, unit with a rental range of N70,000 to N120,000 per annum. It was surprising to see that single rooms with a rental range of N30,000 to N80,000 were occupied by upper-middle income households.

TABLE 9
% DISTRIBUTION OF SOURCES OF RENT FOR HOUSEHOLDS (FOR TENANTS ONLY)

Housing Area	Income class	SOURCES OF RENT							
		Through Income	%	Loan	%	Help from others	%	OTHERS	%
Eta Agbor	Low-mid	7		1		2			
	Mid-mid	5		-		-			
	Upper-mid	2		-		-		1 no rent paid	
Ibom Layout	Low-mid	6		-		-		-	
	Mid-mid	1		-		-		-	
	Upper-mid	7		-		-		-	
State Housing	Low-mid	2		-		-		-	
	Mid-mid	3		-		-		-	
	Upper-mid	3		1		1		1 (No rent paid)	
Federal Housing	Low-mid	5		-		-			
	Mid-mid	3		-		-			
	Upper-mid	1		2		-			
		45	83.3	4	7.4	3	5.6	2	3.7

Source: Researcher's field survey 2010

Table 18 shows the sources from which households studied paid their rent. A total number of 45 households from all the geographical housing areas pay their rent through their household generated income as shown in the table above. This figure (45) represents 83.3% of all the households who

are tenants, 4 households representing 7.4% paid their rent through loans from the bank (Commercial, Mortgage and Isusu) 5.5% of the households were helped by friends and relatives to pay their rent while 3.7% paid no rent as they lived in houses owned by relatives.

TABLE 10
HOUSEHOLDS WHO NEED BETTER HOUSING IF THEIR DISPOSABLE INCOME INCREASES

Housing Area	Income class	Need better accommodation		Satisfied with present		Neutral	
			%		%		%
Eta Agbor	Low mid	9		1		2	
	Mid-mid	6		1		1	
	Upper-mid	5		-		1	
Ibom Layout	Low-Mid	9		1		-	
	Mid-Mid	1		1		-	
	Upper-Mid	4		-		3	
State-Housing	Low-mid	2		-			
	Mid-mid	4		1	wants personal house		
	Upper-mid	3		3	owners of building		
Fed. Housing	Low-mid	5		1		3	
	Mid-mid	4		-		1	
	Upper-mid	3		-		3	
	Total	55	69.6	9		15	1 8.9

Source: Researcher's field survey, 2010

Table 10 shows that 55 households out of 79 who were studied, said they needed better accommodation if their disposable income increased. This constituted 69.6% of all the responding households. Fifteen households were neutral. They were neither satisfied nor unsatisfied with their housing.

Testing the Hypothesis

Ho: There is no significant correlation between the rental values of the accommodation of the middle-class income households of Calabar Municipal city and their household incomes.

In gathering data to test this hypothesis, relevant questions were asked respondents. Responses were analyzed and used to test the hypothesis using Pearson Product Moment Correlation of Coefficient.

The model is:

Where n = Population size (55)
y = Household rent
x = Household income per annual (HIA)

The computations/analyses were carried out at four levels using SPSS computer software. Their results are presented in tables 1 to 8 of the correlation data in Appendix and are discussed in turn below:

Correlations Between Rent and Income

General level (all households' income levels inclusive): The descriptive statistics used are presented in table 1. This analysis involved all tenant households. As shown in the table, their total number (n) was 55. Their mean rent (y) for their accommodation was N220, 381 per year. Their mean household income per annum (HIA) was N785, 568. The computation as presented in the correlation table 2 shows a positive correlation coefficient of 0.328 between households' rent and income with a probability of 0.015. Since the observed probability of 0.015 is less than 0.05 alpha value adopted for the study, the null hypothesis is rejected and conclusion is there was a weak significant positive correlation

between rentals and incomes of all households studied. This means that as the rent is moving upward incomes are moving upward also but weakly.

Upper-middle households: This analysis only included the upper-middle households in all the four housing locations studied and the results are presented in tables 3 and 4.

As can be seen in table 3, they were 18 in number (n). Their mean household income per year (x3, HIA3) was N1, 066, 013.9. Their mean rent (Y3) was N251, 222.2. The standard deviations of their household income (HIA3) and rent (Y3) was 178,484.64410 and 91.75963 respectively. The result from the analysis shows a correlation coefficient of 0.482 between their rental and income with a probability of 0.043 as shown in table 4. Since the observed probability of 0.043 is less than the alpha value of 0.05 set for the study, the null hypothesis is rejected and conclusion is that there was a significant positive correlation between the rent (Y3) and income(HIA3). This simply means that as their rent is moving upward, their income is also moving upward almost in perfect lock steps.

Middle-middle households

The analysis and computation for these households are seen on tables 5 and 6. Their sample size was 13. Their mean rental (Y2) was N241, 153.8 and their mean household income (X2 HIA2) was N767, 000. The standard deviations for both rent and income were 89.30644 and 183,546.088 respectively. From table 6, the correlation coefficient between the two variables is -0.041 with a probability of 0.894. Since the observed probability of 0.894 is greater than the alpha value of 0.05 set for this study, the null hypothesis was accepted that there was no significant relationship between their rentals and incomes for this group of households. There existed a weak negative relationship between the variables. Their rentals and incomes moved in opposite direction weakly.

Low-middle households

Table 7 in appendix presents the descriptive statistics used in the analysis. The number of households in were 24 in

number (n), their mean household income per annum (X1, HIA1) was N585,291.67, while their mean annual rental (Y1) was N186,000. Table 8 presents the results of the computations. The correlation coefficient between their rental and income was 0.213 with a probability of 0.318. Since the observed probability is higher than 0.05 the null hypothesis was accepted and conclusion is that there was no significant correlation between their rentals and incomes. The result shows a weak positive relationship between their rentals and incomes. That is, this relationship is not significant; their income does not significantly impact on their rental.

It is safe therefore to conclude that apart from the upper-middle households, whose rentals and incomes moved upward in near-perfect lock-steps, the middle-middle and low-middle income households had weak negative and weak positive relationships between their incomes and rentals respectively.

5 DISCUSSIONS OF FINDINGS

The result of testing the study hypothesis at the general households' level revealed that with a correlation coefficient level of 0.328 and a probability of 0.015, there was a positive significant relationship between household incomes and rentals. But at individual group levels the following results were gotten: the low-middle income households with a mean annual income of N585, 291.67, and paying an annual rental of N186, 000 for their housing, had a positive correlation coefficient of 0.213 between their income and rentals at a non-significant probability level of 0.318. This means that there was a positive relationship between their annual income and rentals, but not at a significant level. By the 0.318 probability ratio, it means that the chance of their relationship being positive was 3 out of 10. This is insignificant analytically, using their general mean income and rental, they paid over 30% of their annual income as rent; the middle-middle income households had a negative insignificant relationship between their incomes and rentals. This group had a mean annual income of N767, 000 and paid N241, 153.8 as rent. The correlation (r) of their income and rent was -0.041 at an insignificant level of 0.894. There was only a weak insignificant negative relationship between their incomes and rentals. Further analysis revealed that at a general level, they paid 31% of their incomes as rent; the correlation between the incomes (DI) and rentals for the upper-middle income households was 0.482 at a probability level of 0.043. This showed that their income and rental had a significant near-perfect positive relationship. It was discovered during the field survey that this class of households lived in housing not commensurate to their status. Observably their mean annual income was N299,013.9 above those of the middle-middle households (N1,066, 013.9 - N767,000) but their difference in rent was only N10,068.4 (N251, 222.2 – N241,153.8). The upper-middle class constitutes professionals of all categories and business men and women. One of their benefits, due to their higher income

status is a comfortable lifestyle (Gilbert and Denis [7]), Thompson and Hickey [19], only checkmated by economic behaviors and the bulkiness of their households size and needs.

The study demonstrated that as rentals of housing keep increasing and perhaps household sizes and needs, with no equal increase in Disposable Income (DI), upper-middle class households had no alternative but to move to lower standard housing of affordable rentals (Ezenagwu, [4]). Table 11 on Housing Types of households show that upper-middle households were seen occupying self-contain, single rooms etc. These housing were not commensurate to their social status. This explains the result of the near-perfect, significant, positive relationship between their incomes and rentals.

Indications of the owner-occupier households revealed that only 24 No. households out of the 79 studied constituted house owners. This indicated an ownership ratio of 30% of the households studied. By our ownership ratio, this is low. This meant that incomes of households were low. The ownership ratio rises with income. If 30% of the households are owner-occupiers, it then meant that 70% were tenant-households only able to occupy rented accommodation with insufficient fund to build their houses.

The majority of the households studied were poor. This was indicated in their household size, yearly expenditure on household needs except rent, their income comfort ability levels and their desire for better housing should their disposable income (DI) improved. 73% of the households studied had household size of between 3-6 persons, 69.6% spent between N800,000 to N1,000,000 as annual household expenditure excluding rent, 51% were managing to exist on their income (table 13) and 68.5% needed better accommodation should their disposable incomes improve. This goes to confirm what Ifediora [10] posited. That "when the margin of disposable income shrinks to a level that will only be sufficient to cover only necessities with nothing for housing".

6 CONCLUSION

On the basis of the findings of this research work, it can be concluded that on an aggregate level, there is a significant positive relationship between household incomes and rentals but at the specific household group levels this relationship portrayed differently. For low-income households, this relationship is positive but not significant. For middle-middle households there is a negative insignificant relationship-that is their rentals and incomes move in opposite directions weakly; but for the upper-middle households their incomes and rentals move almost in perfect lock-steps upward, also these groups of households could afford their rent at below 30% rent-to-income ratio.

APPENDIX

Testing the Hypothesis

Correlation between income and rent (all households' income levels inclusive):

TABLE 11

DESCRIPTIVE STATISTICS FOR ALL LEVELS OF TENANTS' HOUSEHOLDS

	Mean	Std. Deviation	N
Y	220.3818	110.03291	55
HIA	785568.1818	254779.01851	55

TABLE 12

CORRELATION BETWEEN INCOME AND RENT:

		Y	HIA
Y	Pearson Correlation	1	.328(*)
	Sig. (2-tailed)		.015
	Sum of squares and cross products	653790.982	496118068.182
	Covariance	12107.240	9187371.633
	N	55	55
HIA	Pearson Correlation	.328(*)	1
	Sig. (2-tailed)	.015	
	Sum of squares and cross products	496118068.182	3505266806818.182
	Covariance	9187371.633	64912348274.411
	N	55	55

*Correlation is significant at 0.05 level(2-tailed)

Correlation for Upper-middle households:

TABLE 13

DESCRIPTIVE STATISTICS

	Mean	Std. Deviation	N
HIA 3	1066013.8889	178484.64410	18
Y3	251.2222	91.75963	18

TABLE 14

CORRELATION BETWEEN INCOME AND RENT

		HIA3	Y3
HIA3	Pearson Correlation	1	.482(*)
	Sig. (2-tailed)		.043
	Sum of Squares and Cross-products	541565059027.778	134290194-444
	Covariance	31856768178.105	7899423.203
	N	18	18
Y3	Pearson Correlation	.482(*)	
	Sig. (2-tailed)	.043	
	Sum of Squares and Cross-products	134290194.444	143137.111
	Covariance	7899423.203	8419.830
	N	18	18

*Correlation is significant at the 0.05 level (2-tailed).

Correlation For Middle-middle income Households:

TABLE 15
DESCRIPTIVE STATISTICS

	Mean	Std. Deviation	N
HIA2	767000.0000	183546.08867	13
Y2	241.1538	89.30644	13

TABLE 16
CORRELATIONS BETWEEN INCOMES AND RENT

		HIA2	Y2
HIA2	Pearson Correlation	1	-.041
	Sig. (2-tailed)		.894
	Sum of Squares and Cross-products	40427000000.000	-8110000.000
	Covariance	33689166666.667	-675833.333
	N	13	13
Y2	Pearson Correlation	-.041	
	Sig. (2-tailed)	.894	
	Sum of Squares and Cross-products	-8110000.000	95707.692
	Covariance	-675833.333	7975.641
	N	13	13

Correlations between rent and income for Low-middle income Households:

TABLE 17
DESCRIPTIVE STATISTICS

	Mean	Std. Deviation	N
HIA1	585291.6667	87624.93152	24
Y1	186.0000	125.77516	24

TABLE 18

CORRELATIONS BETWEEN INCOME AND RENT:

		HIA1	Y1
HIA1	Pearson Correlation	1	.213
	Sig. (2-tailed)		.318
	Sum of Squares and Cross-products	176596958333.334	54008000.000
	Covariance	7678128623.189	2348173.913
	N	24	24
Y1	Pearson Correlation	.213	1
	Sig. (2-tailed)	.318	
	Sum of Squares and Cross-products	54008000.000	363846.000
	Covariance	2348173.193	
	N	24	24

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