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IMPACT OF MARITAL TRUST BEHAVIOUR "MTB" ON HOME OWNERSHIP AMONGST PUBLIC TERTIARY INSTITUTIONS' WORKERS IN LAGOS STATE

Mike I. Anyakora[1], **Timothy G. Nubi**[2], **Hilkmot A. Koleoso**[3], **Chinwe. N. Odimegwu**[4] **& Alpha I. Odumodu**[5]

[1,4,5] *Department of Estate Management, Chukwuemeka Odumegwu Ojukwu University Uli Campus, Anambra State, Nigeria*
[2,3] *Department of Estate Management, University of Lagos, Akoka, Lagos State, Nigeria.*
Email: mikeanyakora58@gmail.com

Abstract

Marital trust behaviour (MTB) is the character of being honest, open and loyal to one's spouse. It is believed that any family that enjoys MTB also gets committed to each other and may jointly take the responsibility of providing home for their family. This study examined the impact which MTB has on couples' home ownership gravitas amongst public tertiary institutions' workers in Lagos State, Nigeria. In order to achieve the aim, the objective put forward was to compare marital trust behaviour average scores for home owners and non-home owners among public tertiary institutions' workers in Lagos State, Nigeria. Data for the study were gathered through administration of questionnaires to workers of six public tertiary institutions within the state. Independent Sample T- Test was used to test the postulated hypothesis, while Principal Component Analysis Techniques was employed in data exploration and reduction. The study revealed that home owners scored higher (Mean = 4.3, $p < 0.001$ @ 95% confidence level) in marital trust behaviour on a 5 point Likert scale (1 minimum – 5 maximum range) than non-home owners (Mean = 2.7, $p < 0.001$ @ 95 confidence level). It was also found that couples with high MTB made joint home ownership choices and decisions and optimism permeate the family's domestic felicity. The study concludes that marital trust behaviour plays significant role in home ownership pursuit, with the implication that marital trust behaviour could be exploited by workers to achieve higher rate of home ownership.

Key words: Home ownership, Marital Trust Behaviour, Public Tertiary Institutions, Lagos.

INTRODUCTION

Marital trust behaviour (MTB) is the character of being honest, transparent and loyal to one's spouse in marriage. Opposite sex marriage is cherished in all societies as the fundamental building block of human civilization. Once marriage is consummated, the couples are expected not only to love each other but to be dexterously committed to each other by displaying trust always and doing things together for the good of the family. According to Anderson (2013) marriage is the society's most approved means of forming families and ensuring the well-being of children in most societies. Trust between couples motivates them to work together for their mutual benefits. Covey (2007) opined that trust in a relationship is all about consistent behaviour. A marriage partner's behaviour is likely to be acceptable to his/her spouse if it promotes the family's welfare and social prestige in a consistent way. Healthy marital relationship enables marriage partners to become committed to each other and to jointly take the responsibility of ensuring good welfare provisions for their household such as home ownership. Covey (2007) confirmed the essentiality of marital trust behaviour by identifying thirteen important trust building traits namely: straight forwardness, transparency, loyalty, openness, empathy, accountability, sharing of resources, free communication, trust-worthiness, sharing of ideas, making joint decisions, supporting each other's ideas and sharing optimism in goal pursuit.

Existing literature shows that home ownership correlates positively with welfare, social status, health and children's education etc. (Rohe & Stegman, 1994; Rohe & Basolo, 1997; Dietz &Haurin, 2003; Haurin & Rosenthal, 2004 & Greif, 2009 cited in Greif, 2015). In view of the many benefits of home ownership, a family's desire to own a home is considered to be a socially relevant goal which working class families in most of the developed countries like USA, UK, Canada, Germany etc. are encouraged to achieve. Whereas in a developing country like Nigeria, home ownership rate is generally low, as home ownership aspiration is surrounded by huge challenges which existing literature held to be land and finance. As a result of these challenges some workers in public tertiary institutions have retired from employment without owning a home.

Nevertheless, it has been observed that some workers have become home owners while their counterparts on similar wage level or even those on higher incomes retired from service without similar achievement. This observed phenomenon suggests that beyond land and finance human behaviours such as marital trust behaviour could also play some roles on a couples' ability to realize home ownership goal. However, existing housing and home ownership studies have not considered the relationship between MTB and home ownership. Thus, it is important to ascertain and compare the marital trust behaviour mean importance scores for home owners and non-home owners among workers in public tertiary institutions in Lagos State, Nigeria in order to test whether marital trust behaviour could enable home ownership.

Thus, the expectation is that if a family enjoys what could be termed in this study as 'a portrait of domestic felicity', the impact of MTB should go beyond lavish provision of daily needs, to joint commitment to capital projects such as businesses and home ownerships. This trait is also expected to be common amongst the educated elites and gentries; typical of which are lecturers in higher educational institutions. With this proposition in mind, this research, aimed at establishing the impact which MTB has on home ownership amongst higher educational institutions' lecturers.

LITERATURE REVIEW

Home ownership promotes social stability, strengthens families economically, and motivates investment in social capital among other benefits (Wright, 1983; Hayden, 1985; Jackson, 1985; Clinton, 1995; DiPasquale&Glaeser, 1998; Burrows, 2003; Davis, 2006; Shlay, 2006; Haughwout, Peach, & Tracy, 2009; Ogunba, 2009, & Dunning, 2015). In view of the foregoing benefits, it is socially desirable for families to own homes and governments often initiate policies to enable families to access home ownership especially in urban areas as a means of promoting sustainable urban development. Blanchflower and Oswald (2013) noted that encouraging home ownership has been a major policy objective for Western governments for many decades now.

According to Kumar (2001) home ownership plays important productive role in the lives of individuals and households, and it also has significant multiplier effect in the urban economy of a country. High home ownership rate (i.e. proportion of home owners to non-home owners in a population of people) among urban dwellers is good for: individuals' welfare (Speare, 1974; Agbola&Olatubara, 2007 and Silver & Miller, 2004 cited in Greif, 2015); government's revenue; and for safe, secured and improved urban environment (Woldoff, 2002; Hipp, 2009; Greif, 2009; and Grinstein-Weiss, Yeo & Anacker, 2011 and Zenou, 2011). In addition, high home ownership rate promotes the attainment of better urban residential environment and reduction in economic disparity among urban dwellers (Japan International Cooperation Agency, 2012). World Economic Forum (2015) reported that access to serviced land; affordable housing and other similar issues such as functional property market and property governance are challenges to sustainable urban development in India. Home ownership in the urban setting supports sustainable urban development because home owners are likely to have bigger stakes in neighbourhood quality than non-home owners. Existing studies in various climes found that home owners contribute to sustainable urban development by investing more in local amenities and social capital than non-home owners (DiPasquale and Glaeser, N.d. in USA; Roskruge, Grimes, McCann & Poot, 2011 in New Zealand & Cheo, Fesselmeyer & Seah, 2013 in Singapore).

Sustainable urban development is always the focus of good governance as it boosts urban economies (National Urban Development Policy, 2015). Good urban governance policy encourages self-deterministic pursuit of urban housing provision through synergistic partnerships. Married couples need to take a cue from the wider synergistic contractual partnership arrangements used in housing delivery in contemporary times to imbibe behaviours that will enhance their ability to organize joint resources towards owning a home based on marital trust.

Behaviours play a central role in human achievements. Behaviour is closely linked with motive, and motive is a driving force which gives rise to behaviour (Chandan, 1987). Behaviour could be inherited, learned or acquired by both ways (Chandan, 1987). Swartz (2002) aligned with Chandan by emphasizing that behaviour could be learned by sheer repetition. Decision points and daily family activities are of recurring nature, that impact on behaviour. Attainment of pre-set goal such as home ownership is considered a major issue in families in an urban area because of its numerous benefits, such as reduced shelter cost, more space and often better living condition among others. Niemiec, Ryan and Deci (2009) stated that pre-set goals help to organize and direct behaviours. The phrase marital trust behaviour has been used as a wider construct to subsume an array of independent variables in this study which are subsequently reviewed.

Marriage is an intimate lifelong relationship which enables two individuals (usually a man and a woman) to share many things of life in common to the approval of God and of the society. According to Fu and Noguchi (2016), marriage also promotes health and happiness. Examples of those shared things of life are: - formation of nuclei family unit, child bearing and rearing responsibilities, joint ownership of family economic (e.g. house/s) and social resources (e.g. contacts) and inter-dependent welfare support particularly during periods of ill-health etc. Haurin and Rosenthal (2004) found out that marriage adds stability to a household's income stream. Partners in marriage have a lot in common, but that cannot successfully be accomplished without mutual trust, and so marital relationship lacking in trust may not avail much in home ownership pursuit. Perhaps in mutual owning and sharing that should take place in marriage, trust may be the bonding element which glues couples together. Covey (2007) argued that trust in a relationship is all about consistent behaviour. A marriage partner's trust behaviour is likely to be acceptable to his/her spouse if it promotes the family's welfare and social prestige in a consistent way.

This study proposes that the trust building traits identified above in Covey (2007) may probably be of immense consequence when couples aim at home ownership, and as such deeper review of these attributes was considered necessary. First, in marriage, being open on issues such as home ownership demands that partners communicate to each other the exact home ownership preferences they have in mind. Lack of marital trust could undermine economic achievements of a family and could be seen as an indirect levy incident upon a family. Such indirect levy is a form of social cost in home ownership effort and could be termed in this study as 'home ownership trust tax'. Home ownership trust tax occurs in a situation where a partner in marriage that is pursuing home ownership activities is denied the economic support of the other partner on account of lack of trust. Home ownership trust tax may also arise as a result of poor home ownership knowledge which causes a spouse to doubt the feasibility of a partner's reasonable home ownership idea. Maintaining the character of transparency is another important characteristic in a marital relationship with trust and could promote household's ability to actualize goals such as home ownership goal. Covey (2007), insisted that information sharing is part of transparency. Transparency in the pursuit of home ownership goal requires that partners act on the basis of verifiable honesty and openness. The trait of being loyal to each other is another vital disposition in marital relationship which is likely to impact upon household's home ownership reality experience. Covey (2007) argued that to show loyalty in a relationship is another way to give credit to others. Giving credit to one's spouse for home ownership initiatives may likely induce, promote, and sustain accountability disposition among married partners. Accountability is the bedrock of trust in economic dealings among human beings. For instance, accountability endears a government to the people's trust. Under such circumstances, it becomes easy for the government to win the peoples' supports towards its programmes. In the same way, accountability among marriage partners may likely influence mutual commitment to pre-set economic goals. This assumption may even be more apt in household's home ownership effort which in most instances takes a fairly long duration and closer organisation of resources for success to be achieved. Golin and Harris cited in Covey (2007) revealed that assuming personal responsibility and accountability ranked as the second highest factor in building trust, and marital trust underline a couple's willingness to share resources.

A growing body of research, for example Lerman (2002), Oropesa and Landale (2005), and others indicated that economic benefits not only exist in marriage but also extend even to partners who come from disadvantaged backgrounds. Focusing on low-income families, Lerman found out that married couples with children generally had lower levels of material hardship, that is, they were less likely to miss a meal or fail to pay their utilities, rent, or mortgage when compared to other families, especially single mothers living alone. Oropesa and Landale (2005) found that disadvantaged mothers are significantly less likely to be in poverty if they had their first child in marriage, compared to similar mothers who had their first child out-of-wedlock. Institute for American Values (2005) posited that most married couples appear to share their income and other properties for the common benefit of the family. The American Values Institute (2005) further stated that it is easier for married couples staying together to get more support from extended families and friends, in addition to getting more help from civic institutions (churches, food pantries, etc.). Blackman, Clayton, Glenn, Malone-Colon and Roberts (2005) discovered comparable beneficial economic pattern among married black partners in America; and stressed that marriage often means an additional wage earner for the family. More wage earners in a marriage, typically increase the household's income, and also improve economic productivity of the household. Families with better economic productivity are able to have far more savings with which to pursue the family welfare programmes such as home ownership aspiration. However, Rigg and Sefton (2004) pointed out that a two-parent family tapping economic advantage of higher income may occasionally experience a temporary fall in income as they are likely to reduce participation in the labour market at the birth of children.

It is presumed that occasional income setbacks posited in Riggs and Sefton (2004) may not apply to this study's population (workers in public tertiary institution) particularly in Nigeria as maternity leave with pay is usually granted to confirmed workers in these institutions. This study therefore, conjectures that trust in marital relationship could encourage home ownership attainment in families and that dearth of information on this in existing literature is a gap which this study is trying to fill. So that if the hypothesized statements are found to be true, then stakeholders can be sensitized on how to use this psychological phenomenon in their home ownership strives.

Theory of Planned Behaviour (TPB) and Conceptual Framework

Theory of planned behaviour (TPB) from behavioural psychology as propounded by Ajzen (1991) was adapted to anchor this study. The thesis in TPB is that a person's actual behaviour is not fully under the person's volitional control with the supervening influence of some external parameters. These parameters were presented by Izcek Ajzen (The theorist) as playing control function in determining behavioural intention and the actual behaviour exhibited under a given situation. This theory's assumption is true to life as it recognizes the fact that a person may be highly motivated by his own attitudes and subjective norm, but he/she may not actually exhibit the actual behaviour due to intervening peculiar conditions to the individual. The theory of planned behaviour was developed to predict behaviours in which individuals have incomplete volitional control. The individual's intention to exhibit a given behaviour is the central factor in TPB, and this feature promotes the suitability of TPB for this study: - leading to the development of the conceptual framework shown in Figure 1.

The Conceptual framework shown in Figure 1 illustrates the relationships between marital trust behaviour construct (independent variable) as captured by 15 marital trust variables (openness, sharing of resources, communication, trust-worthiness, sharing of ideas etc.) measured on 5 points equidistant Likert Scale, and home ownership (dependent variable) measured as a categorical variable and coded as none-home owner = 0 and home owner = 1. The study also considered moderating socio-economic variables such as income, family size, marital status, educational attainment, attachment to location, landlord hostility, house development cost, land availability, institutional control and vicissitude of life; which were also measured on 5 points equidistant Likert Scale with the assumption that other variables remain constant and of no effect. The relationship can thus be expressed as, $y = f\ (x_1+x_2+\ldots x_{n\ +}\ m_{1+}\ m_{\ 2\ldots}m_{n\ +}\ \mu$, where y = dependent variable, x = independent variables 1-n and m = moderating variable 1-n).

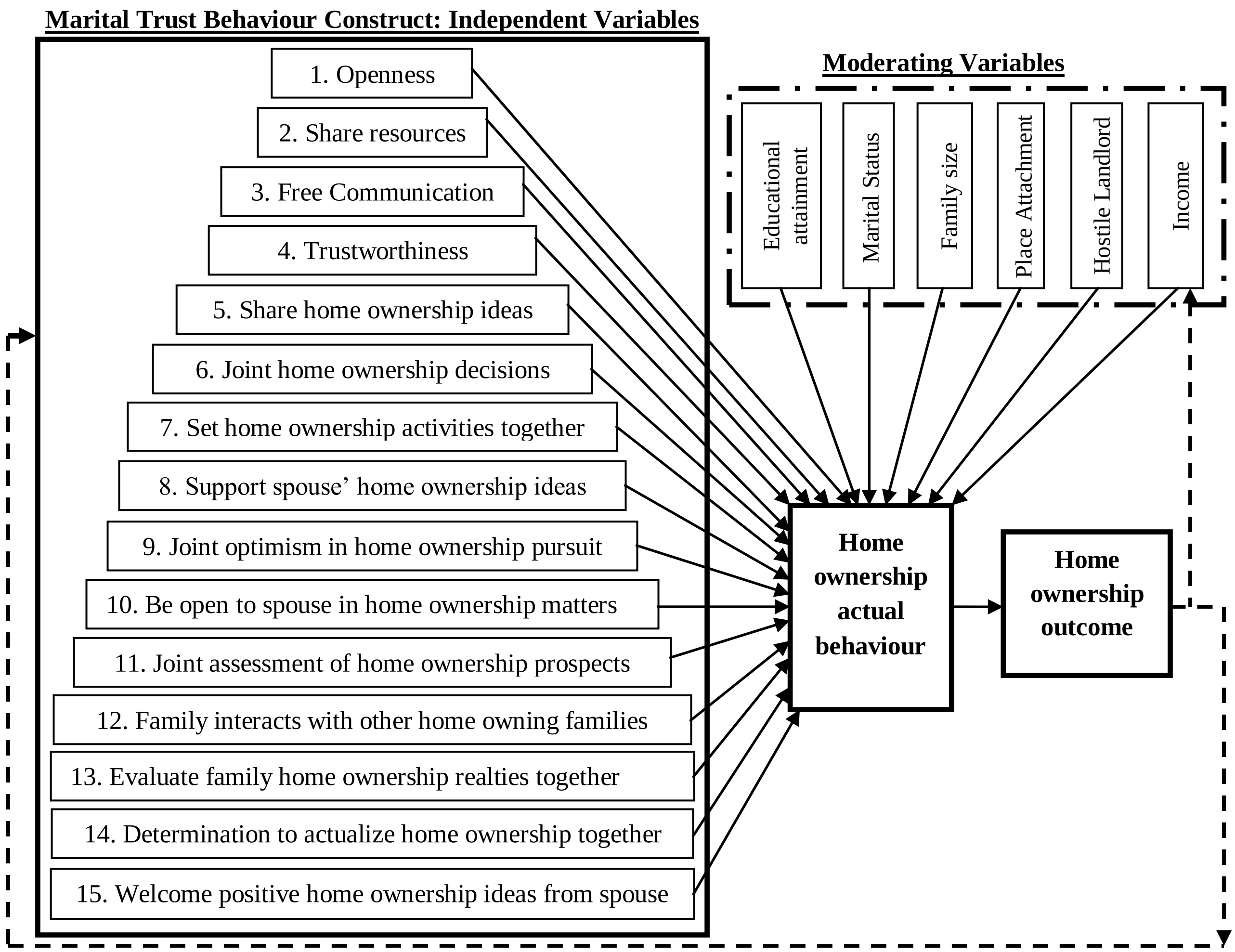

Figure 1: Conceptual framework for marital trust behaviour and socio -economic influence on home ownership (Developed by the Researchers)

The conceptual framework developed for the study in Figure 1 shows fifteen sub- variables used in measuring the marital trust behaviour construct. The conceptual framework proposed that marital trust sub-variables come into play with the socio-economic moderating variables in the formulation of the actual home ownership behaviour exhibited by marriage partners toward home ownership pursuit. While the actual home ownership behaviour determined the home ownership outcome, nevertheless, the degree of importance attached to each of the marital trust behaviour sub-variables in home ownership efforts may vary among the respondents. Thus, the respondents' ratings for the importance of each of the sub-variables in home ownership pursuit obtained using data gathering instrument in a cross sectional survey were analysed. The study hypothesized that marital trust behaviour mean score of home owners will be different and higher than that of non-home owners among public tertiary institution workers.

RESEARCH METHOD

The study adopted a cross-sectional survey approach taking a single shot in data collection from the respondents. So, the research is exploratory in nature and uses established research techniques, procedures and methods to collect and analyse information about marital trust behavioural characteristics and home ownership among the workers in public tertiary institutions in Lagos State, Nigeria.

Lagos State as the setting of the study is a coastline land mass with southern boundary lying along 180 kilometre distance on Atlantic shorelines in the south western part of Nigeria. It shares northern and eastern boundaries with Ogun State. On the western side, Lagos State shares a common boundary with Republic of Benin. Lagos became the capital of Nigeria in 1914, it continued to play this administrative function until December 12, 1991 when it lost the position to Abuja Federal Capital Territory.

Lagos State is the second most populous State in Nigeria; with a population figure of 9,013,5341 representing 6.44% of Nigeria's total population and a gender distribution of 51.9% males and 48.1% females (National Population Census, 2006). Moreover, World Bank (2002) and United Nations Centre for Human Settlement (2007) projected that Lagos would attain mega city status of 15 million people in 2015. The metropolitan Lagos area (which covers about 37% of the Lagos land mass) hosts about 85% of the population, resulting in an average population density of 20,000 persons per sq km. Population growth is estimated at about 275,000 persons per annum (Roland Igbinoba Real Foundation for Housing and Urban Development, 2009). According to Dr Newton Jibunoh Chairman of Roland Igbinoba Real Foundation for Housing and Urban Development, over 70 percent of Lagos residents are tenants and housing demand is estimated to be approximately 2.17 million in 2009.

The population of a study according to (Saunders, Lewis and Thornhill, 2007) consists of all staff of tertiary educational institutions comprised of both federal and state governments owned Universities, Polytechnics, and Colleges of Education in Lagos State, Nigeria. The reasons for limiting the study to workers in public tertiary institutions are: - that government employment organizations, such as public tertiary institutions have good personnel records, and the institutions have organized emolument structures which promoted uniformity of data across the respondents drawn for this study.

Tertiary institutions are citadels of knowledge, with focus on core learning, research and community services. To contribute to economic development, each of the tertiary institutions hires workers across all educational levels in a wide range of disciplines and maintained them as one integrated work force. Teaching and learning fields found in tertiary institutions in Nigeria are numerous including the built environment disciplines. Traditionally, workers in tertiary institutions interact intensively through learning sessions, meetings, lectures, seminars, conferences, and workshops. Based on opportunity for interaction, it is assumed that workers in this educational sub-sector will over the years gather invaluable amount of knowledge in many vital areas of life from robust social capital available in these institutions. The knowledge so acquired is expected to equip an average worker in any of these institutions with vital information on how to organise available resources in order to actualize home ownership goal. Details of the population of workers in each of the institutions are as shown in Table 1. These figures were obtained from official records in the human resources departments of the various institutions as at the time of the field surveys for this study.

Table 1: Population of workers in the institutions

S/N	Institution	Number of Workers
1.	University of Lagos	4, 368
2	Lagos State University	1, 683
3.	Yaba College of Technology	1, 999,
4	Lagos State Polytechnic	1, 172
5.	Federal College of Education (Technical)	565
6.	Adeniran Ogunsanya College of Education	498
Total		**10, 285**

Source: (Fieldwork, 2017)

The study population is highly concentrated within Akoka-Yaba neighbourhoods in mainland Lagos where the University of Lagos, Yaba College of Technology, and Federal College of Education (Technical) situate. Part of the study population also exists in other sections of metropolitan Lagos. Among these are: Lagos State University in Ojo, and Adeniran Ogunsanya College of Education in Ijaniki both of which situate along Mile 2 – Badagry Express way. The last portion of the study population consists of workers in the two campuses of Lagos State Polytechnic at Isolo, and Ikorodu areas of Lagos state. The Lagos State University Teaching Hospital (LASUTH) which is the Medical College of Lagos State University situated in Ikeja was also included in the population for Lagos State University.

Robust sample size of 20% of the study population (10,285) was calculated as 2058 and used for safe generalization of study outcome. Thus a sample size of 2058 was drawn from the study population frame. This sample size was proportionately distributed among the institutions according to their respective populations using sampling ratio of 20%, the spread of which is presented in Sample Size Distribution Table 2.

Table 2: Sample size distribution among public tertiary institutions in Lagos State, Nigeria

S/N	Institution/Establishment	Number of Workers	Sample Drawn	Sample Ratio
	Educational Institutions			
1.	University of Lagos	4368	874	20%
2	Lagos State University	1683	337	
3	Yaba College of Technology	1999	400	20%
4	Lagos State Polytechnic	1172	234	
5.	Federal College of Education Technical	565	113	20%
6.	Adeniran Ogunsanya College of Education	498	100	20%
Total		**10285**	**2058**	

Source: (Fieldwork, 2017)

The study adopted multi-level sampling technique in which non-probability sampling (purposive sampling technique) was used to select respondents of above 10 years of service from various departments in the institutions by snow-balling from one respondent to another. Patton (2002), Teddlie and Yu (2007), Saunders, Lewis and Thornhill (2007) and Palys (2008) noted that purposive sampling techniques aid selection of certain units or case based on specific purpose rather than randomly. In the case of this study, selecting workers of over 10 years of employment duration was the specific purpose required in this study in order to avoid those staff that may still be occupied with settling down and trying to form a family in the first decade of employment. Inclusion of workers in this class will bias the study, thus purposive sampling technique had to be used in order to eliminate such bias from this study. While the problem of variation in workers' population among the institutions was addressed by taking equal proportion (20%) of workers' population in each of the schools. The 20% sample distribution factor was further applied in determining the actual number of respondents interviewed at departmental levels

A total of 2,058 self-administered questionnaire representing 20% of the sample frame proportionately drawn from six public tertiary institutions domiciled in Lagos state was used to collect primary data. The instrument was designed to capture data in two sections tagged sections 'A' and 'B' respectively. Section "A" focused on collecting socio-economic data measured in categorical (dichotomous, polytomous), continuous (discrete continuous, continuous interval) scales. While section "B" was devoted to behavioural, and lifestyle variables; the level of importance of each in home ownership strive was measured as continuous variable using 5-point equal intervals Likert Scale ranging from 1= Not Important to 5 = Very Important. The analysis of the study was based on data collected from sections "A" and "B" of the questionnaire.

The instrument was subjected to Cronbach alpha reliability test analysis on section by section basis. The Cronbach alpha reliability coefficient for section B of the instrument was .87 (87%), while the overall mean reliability coefficient for sections A and B was 0. 775 (77.5%). According to Pallant (2005), an instrument is considered to be unreliable if the scale's overall Cronbach alpha is too low at < .70. In this case, the overall reliability coefficient is > .70 and tends towards. 80; this implies that the instrument was good and reliable.

RESULTS

Analysis was based on 1,773 sets of instrument accepted after screening. The results of the analysis are presented and discussed below according to the objective and hypothesis of the study which have earlier been stated as:

To ascertain and compare marital trust behaviour mean importance scores for home owners and non-home owners among workers in public tertiary institutions in Lagos State, Nigeria'

Null Hypothesis H_o: There is no significant difference in marital trust behaviour mean importance scores for home owners and non-home owners among workers in public tertiary institutions in Lagos, Nigeria.

Descriptive analysis

The result of the analysis of respondents' descriptive characteristics on marital trust behaviour variables on Table 3 on the one hand showed with the mean scores the high level of importance home owners accorded variables like: "Always communicate freely with partner" (4.55), "Always willing to share resources with spouse" (4.6), "Maintain trust in marital relationship" (4.43), and "Willing to take bold home ownership decisions together with spouse" (4.33). While on the other hand to the same set of variables none home owners mean values scores are: (2.27, 2.16, 1. 27 and 2.92) respectively. It suggests that joint management of family resources by both spouses promotes economic achievement in families.

Table 3: Group descriptive statistics for respondents' marital trust behaviour variables

Variables	Home Ownership Status	N	Mean	Std. Deviation	Std. Error Mean
Maintain trust in marital relationship	None Home Owner	982	1.27	1.122	.036
	Home Owner	637	4.43	1.114	.044
Always communicate freely with partner	None Home Owner	982	2.27	1.308	.042
	Home Owner	637	4.55	1.258	.050
Always willing to share resources with spouse	None Home Owner	982	2.16	1.107	.036
	Home Owner	637	4.46	1.010	.040
Regularly share home ownership ideas with spouse	None Home Owner	982	2.89	1.266	.041
	Home Owner	637	3.92	1.156	.046
Always open to spouse on home ownership matters	None Home Owner	982	1.21	1.151	.037
	Home Owner	637	4.09	1.029	.041
Supportive of spouse's home ownership ideas	None Home Owner	982	1.27	1.118	.036
	Home Owner	637	4.14	1.046	.042
Take home ownership choices together with spouse	None Home Owner	982	1.94	1.190	.039
	Home Owner	637	3.94	1.111	.045
Willing to take bold home ownership decisions together with spouse	None Home Owner	982	2.92	1.212	.039
	Home Owner	637	4.33	1.098	.044
Always happy to discuss home ownership prospects with spouse	None Home Owner	982	2.14	1.144	.037
	Home Owner	637	3.92	1.039	.041
Partners set home ownership agenda and activities together	None Home Owner	982	2.01	1.130	.036
	Home Owner	637	3.94	1.077	.043
Always in the practice of evaluating family home ownership steps together	None Home Owner	982	2.00	1.167	.038
	Home Owner	637	3.98	1.096	.044
Refuse to be pessimistic towards ability to own a home	None Home Owner	982	2.86	1.252	.041
	Home Owner	637	3.78	1.250	.050
Spouses maintain common determination and duty to actualise home ownership	None Home Owner	982	2.16	1.164	.038
	Home Owner	637	4.01	1.088	.043
Always interact with home owning families	None Home Owner	982	1.95	1.219	.039
	Home Owner	637	3.87	1.176	.047
Partners always respond to each other's positive home ownership ideas	None Home Owner	982	1.97	1.199	.039
	Home Owner	637	3.89	1.146	.046

Source: (Fieldwork, 2017)

When the none home owners' mean importance scores on marital trust variables are related to the 5 points equal distance Likert scale instrument with 1 = "Not Important" to 5 = "Very Important", the low ratings given to the importance of those variables in home ownership drive generally suggested that none home owning families could be missing opportunities for synergy in dealing with home ownership pursuit. It also indicates likely incidence of trust tax (loss of economic support from one's spouse as a result of lack of trust), since the mean importance scores of "maintaining trust in marital relationship" and "willingness to share resources with spouse" were 1.27 and 2.16 respectively. This means that the issue of "maintaining trust in marital relationship" was totally unimportant in home ownership effort to none home owners, while they only saw the case of "willingness to share resources with spouse" as just being somewhat important.

Hypothesis testing

Independent Sample T-test was used to test the hypothesis formulated to guide the study result which is presented in Table 4

Table 4: Result of marital trust behaviour mean importance scores for home owners and non-home owners

Variable	Home Ownership Status	p-value @ 95% confidence	Mean Importance values	Decision
Marital Trust Behaviour	Home Owner Non-Home Owner	0.001	4.275* 2.748	Reject

* = Indicates higher mean score value.

Source: (Fieldwork, 2017)

Result in Table 4 shows that the p-value is significant at p value = 0.001 < 0.05. This implies that home owners have significantly higher marital trust behaviour mean score (4.275) than non-home owners (2.748) on 5-points Likert scale of importance.

Decision: The result indicated that the alternate Hypothesis (**H_1**) is true: There is significant difference in mean importance scores of marital trust behaviour for home owners and non-home owners among workers in public tertiary institutions in the study area. This suggests that home owners among workers in public tertiary institutions in Lagos attached more importance to the 15 constructs used in measuring marital trust behaviour in home ownership pursuit than non-home owners. The implication of the above findings is that behavioural, and lifestyle variables are important for effective home ownership pursuit.

The study developed a simple positivity ratio equation by finding the quotient of the mean importance scores of marital trust behaviour of the home owners and that of non-home owners were calculated and the result when multiplied by 100 was termed marital trust behavioural positivity ratios for home owners and non-home owners in Table 5.

$$\text{MTB Positivity Ratio} = \frac{(\boldsymbol{Home\ Owners'Scores\ on\ Behavioural}\ \&Lifestyle\ Variables)}{\boldsymbol{Non\!-\!Home\ Owners'Scores\ on\ Behavioural}\ \&\ Lifestyle\ Variables} \text{ X } 100.$$

……………..Equation 1.

Where MTB = Marital Trust Behaviour.

The result is presented in Table 5 and it enables us to see how positive home owner and non-home owners are towards behavioural and lifestyle factors.

Table 5: Estimated MTB positivity for home owners and non-home owners

Variable	Home Owners Status	Positivity Level
Marital Trust Behaviour	Home Owner	156
	Non-Home Owner	64.3

Source: (Fieldwork, 2017)

Table 5 shows that on the average, a home owner among the workers has 156 times more positive perception about the importance of marital trust behaviour in home ownership pursuit than a non-home owner. The home owners accept that marital trust behaviours are important and that they keep to the MTBs. It is assumed that having a more positive disposition towards these factors has helped some of the workers to achieve home ownership. On the contrary, non-home owners are averagely 64.3 less positive about the importance of marital trust behaviour in home ownership than a home owner. The fact that home ownership is associated with higher mean importance score for marital trust behaviour at significant p-values, suggests that marital trust behaviour plays a significant role in home ownership.

Having tested the hypothesis, the factorability of the data was assessed before performing Principal Component Analysis (PCA). With KMO (Kaiser-Meyer Olkin) sampling adequacy value of .957, DF (Degree of Freedom) of 105, p= .000 significance level, the sample was considered adequate for the use of Principal Component Analysis for data reduction the result of which is presented in Table 6.

Table 6: Important factors in marital trust behaviour construct in home ownership

Construct	Identified Principal Factors	Factor Loadings	Ranking
Marital Trust Behaviour (MTB)	**Component Matrix Option**		
	Jointly make home ownership choices and decisions	.855	1st
	Joint home ownership optimism	.418	2nd
	Rotated Component Matrix Option		
	Free communication with spouse	.816	1st
	Regular interaction with home owner families	.739	2nd

Source: (Fieldwork, 2017)

Principal component analysis was used to reduce 15 variables which measured marital trust behaviour construct into smaller number of principal factors as shown in Table 6. The table shows four important marital trust behaviour factors namely: joint home ownership choices and decisions; joint home ownership optimism which came from the component matrix, while the other two that came up after varimax rotation are: free communication with spouse and regular interaction with home owner families. Out of the 15 sub-variables that defined marital trust behaviour construct, the four factors reported in Table 6 accounted for 64.493% of variance explained, the selection was based on Kaiser's criterion in which only those factors with eigenvalue of 1.0 or more were selected. The implication of the above statistical result is that workers should make the four revealed marital trust behavioural variables their top priority areas in marital relationship improvement efforts as the remaining twelve are subsumed in these four.

DISCUSSION OF FINDINGS

The findings in Table 5 revealed that spouses need to make home ownership choices together. They also need to take joint decisions in the pursuit of such choices for the attainment of a successful outcome because home ownership like insurance requires a long term action plan. This revelation agrees with the submissions of (Johnson, 2004; & Royalty & Abraham, 2006) in which they explained that occasions for joint decision-making arises between married spouses in retirement and health insurance issues respectively.

The joint home ownership choices and decisions taken by marriage partners need to be sustained by mutual optimism which could avail couples the ability to stay focused and tenacious in the pursuit of pre-set home ownership goal with total commitment to the activities that lead to success. The importance of communication in marriage as shown in Table 6 is instructive for home ownership pursuit among partners. It is in the atmosphere of free communication that marriage partners truly understand the real personality of each other. The communication rate between husband and wife has to be constant and uninhibited especially at the verbal level to be able to promote and support home ownership pursuits in the family. While observing free communication, partners in marriage need to recognize and bear with each other's right to assertive communication. It means that a person has the right to speak up for him-self or her-self while respecting similar right of the other spouse (LifeCare, Inc., 2011).

CONCLUSION

Home ownership rate as at present is low in Nigeria, because home ownership aspiration is surrounded by challenges which existing literature held to be land and finance. However, as some workers are able to become home owners while their counterparts on similar wage level or even those on higher incomes retired from service without similar achievement, this study hypothesized marital trust behaviour could also play some roles on a couples' ability to realize home ownership goal. It was expected that families that enjoy what could be termed 'a portrait of domestic felicity' could leverage on that to become home owners faster than those that do not.

With average importance score value of 4.275 scored by home owners as against 2.748 scored by non-home owners out of a possible score of 5-points, the study established that home owners attached more importance to marital trust behavioural constructs in home ownership pursuit than non-home owners (4.275 score has gone beyond being important and is tending towards very important). While 2.748 scored by non-home owners is tending to moderately important.

The implication of the findings of this study is that couples in the pursuit of home ownership should exhibit marital trust as it will enable them to achieve home ownership quickly and easily. It is now known to be important for sociologists and psychologists to think of how marital trust behaviours could be taught to people to enable attainment of socio-economic goals such as home ownership. Both housing and educational policy makers should focus on how to incorporate this dimension into national policies as a major solution to home ownership which has hitherto not been explored as earlier researches focused on other things like land and finance etc.

The marital trust behaviour positivism formula that was developed in this study could be used in measuring the level of positivism towards marital trust and invariably an indication of how likely and soon the couple could achieve home ownership.

RECOMMENDATIONS

Based on the findings, the study recommends that workers should cultivate marital trust behaviour as the conduct has been found to be useful in home ownership pursuit. The implication of workers' attention to marital trust behaviour is that it will bring about optimal home ownership outcome with an overall improvement of home ownership rate among workers in Lagos State, Nigeria. Higher home ownership rate among workers will inevitably add to the sustainability of urban development through improved neighbourhood conditions and serene urban environment. Furthermore, it will improve urban governance capabilities by increasing the aggregate government revenues from expanded property tax base to be derived from higher level of home ownership in Lagos State, Nigeria.

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