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3 Received: 10 December 2015 Accepted: 4 January 2016 Published: 15 January 2016

4

5 **Abstract**

6 Socio -economic class may be defined as relatively permanent and homogenous division in a
7 society into which individuals or families sharing similar values, life styles, interests and
8 behaviours can be categorised. As such, information relating to socio -economic and cultural
9 characteristics of citizens are vital information in the formulation of workable housing policies
10 and planning of basic infrastructure and service delivery. This study examined the socio
11 -economic characteristics of residents of multihabituated houses in Ogbomoso, South West,
12 Nigeria; the analysis is hinged on the fact that multihabituated house is common in Ogbomoso
13 city in Nigeria. This house type is synonymous with the poor and the low-income groups. A
14 chi -square analysis to indicate the effects of each socio-economic variable on the choice of the
15 housing typology was done. The data used for the analysis were derived from a survey of
16 multihabituated houses in the high and medium residential areas of Ogbomoso metropolis. Nine
17 hundred and fifty five (955) multihabituated houses and a household head each in a multihabituated
18 house represented the sample.

19

20 **Index terms**— housing, housing typology, multihabituated house, policies, social status

21 **1 Introduction**

22 literature and general survey of houses have noted that multihabituated house form is a dominant house type in cities
23 of developing countries ??Rakodi, 1995); (Okeyinka, 2007); (Majale and Tipple, 2007); (Okeyinka, 2016). One
24 reason for the preponderance of the house type among other things is that, it is a form of housing which has been
25 providing rental accommodation for the large population and the immigrant population in the rapidly expanding
26 cities of developing countries. Gilbert (2008) pointed out that one out of three urban dwellers across the globe (one
27 billion people) are tenants and in major cities. Gilbert further observed that, though the importance of outright
28 freehold ownership of property as a stimulant to investment in the maintenance and development is recognised,
29 a large proportion of the lowest urban income groups in any society or culture are unable or unwilling to take
30 on the responsibility and costs of the ownership of urban property. However, they are willing and able to meet
31 the recurrent costs of renting accommodation. It has therefore been recommended that subsequent generation
32 of housing policies, and strategies for their implementation must embrace a range of different programme and
33 project approaches to support the housing policy set out by the World Bank -UN -Habitat joint cities Alliance in
34 2011 (Wakely & Riley, 2011). The Alliance further supports the production of good quality public housing that
35 includes socially controlled rental accommodation that is affordable by the poor who are unable or unwilling to
36 invest in fixed -capital assets of urban property ??RSA 2012).

37 Multihabituated house by its form is rooming whereby the building is divided into separate rooms where the
38 room is the unit of accommodation. The house form allows independent life at low cost and sharing of services
39 with a finite and known group. Majority of the low-income people and the poor in cities of developing countries
40 rent a room or suites of room in rooming or courtyard houses. The house form has therefore been described as
41 a way of dealing with poverty and the struggle for survival in an urban environment by the poor. Multihabituated
42 house form allows inexpensive accommodation and it costs little to build, it also suits traditional inheritance
43 patterns of West Africans. Some of these factors are the reasons why the house type has been supporting rental
44 accommodation among the poor.

45 Contemporary studies have shown the efficacy of rental housing especially from the private end as an inevitable
46 housing option, especially for the urban poor (Ozo, 2012;Mwangi, 2012;Amenyah and Fletcher, 2013). As such,

47 renting in a multihabited house which could be in form of a room or suite of rooms goes a long way in solving
48 housing problem among the low-income group and the poor. Affordability which is the percentage of the present
49 income that a person or family can afford to spend on housing is the reason for the choice of that type of house.
50 It is the ability to back up a desire for housing units with adequate financial resources such that other basic
51 needs like food, health, education, transportation among others do not as a result suffer. Housing expenditure
52 that exceeds 30% of household income is viewed as an indicator of housing affordability problem. Therefore
53 affordability is income related and it is among the indices of measuring housing needs of human beings.

54 Housing for low -income families is a major component of all towns and cities in Asia, Africa, Latin America
55 and the Caribbean, typically covering 60 -80 percent of the developed land area of towns and cities and accounting
56 for 50 -70 percent of the value of the fixed capital formation or urban areas of which they are an integral part
57 (??N -Habitat, 2003). As such, lowincome group housing policies and implementation strategies cannot be
58 divorced from policies and strategies for the development, planning and management of towns, and cities as a
59 whole as they have been, and still are, in many countries (Wakely, 2014).

60 Poverty is high in developing countries where the low-income groups and the poor are in the majority. Some of
61 the strategic mechanisms by which the lowincome urban households and communities house themselves informally
62 using their own resources have been broadly categorised into two basic approaches of informal development of
63 vacant land or unauthorised occupation of vacant or under-used central land refered to as squatting (Wakely,
64 2014).

65 Several attempts were made in several countries to increase the supply of housing affordable to lower income
66 groups and limit the exploitation by private sector landlords through governments imposed rent controls on
67 urban property. But the rent controls have rendered the supply and maintenance of urban housing commercially
68 uneconomic, leading to its abandonment or deterioration in many cases.

69 African governments have been intervening in urban housing markets soon after their political independence
70 from colonialism in the late 1950s and 1970s, but not on the same ambitious scale as their Asian and Latin
71 American counterparts. For example, the first Independent Government of Kenya created a National Ministry of
72 Lands and Settlement, and the procurement of subsidised urban housing was made the responsibility of municipal
73 government in their major cities. Similarly in Nigeria, the clearance of slums and delivery of public housing was
74 the responsibility of local government or local -level Parastatals development authorities, such as the famous and
75 ambitious Lagos Executive Development Board (LEDB). But up till date, the region is still experiencing housing
76 shortage.

77 Many housing development schemes which were put in place in developing countries to address housing
78 provision issues have always ended as fiascos, many of such schemes meant for housing the poor ended up as middle
79 class housing. Corruption, poor governance and availability of adequate housing in the legal housing market in
80 developing countries have been found to be encouraging informal settlement. Countries experiencing informal
81 settlement growth are faced with many problems related to urban poverty, high unemployment, social hardships
82 and conflicts. Mitlin (2000) noted that the developing countries have three types of housing development systems;
83 which are formal, informal and organic. Formal developments have the legal basis of planning agencies. They
84 are developed within the structure of government rules, controls and regulations. Informal housing developments
85 are often illegal and consist of unauthorized colonies and squatter settlements. This type of developments
86 became rampant because of affordability issues, inadequate housing supply and poor governance. Organic housing
87 developments are those that emerged over a period of time without any conscious measures, whether legal or
88 illegal. Old cities and urban villages fall under this category of developments. A significant proportion of urban
89 population lives in the informal settlements (Sivam, 2003).

90 Recent studies such as Schlyter (2003); Majale and Tipple (2007) focused on a particular type of housing
91 that the poor provided for themselves in cities of developing countries such as Zimbabwe and Ghana. This
92 type of housing referred to as multi-habitation transcends the physical form of housing to include the social and
93 psychological characteristics. The house form in which multi-habitation is practised is predominantly associated
94 with the developing countries and in particular the poor (Tipple, 2000). The house form represents the more
95 traditional lifestyle in West Africa and also represents a physical entity, the power and cohesion of the extended
96 family system, one of the many features which have survived in West Africa ??Tipple & 1999).

97 More recently studies such as Okeyinka (2007) on house types and meaning of home; and Okeyinka (2016) on
98 the study of multi-habitation in Ogbomoso Nigeria indicated the preponderance of multihabited house type in
99 Ogbomoso and that these multihabited houses are indeed houses for the poor.

100 The results obtained from the investigation of the concept of multi-habitation in an agrarian-cumpublic servant
101 urban centre of Ogbomoso revealed the social status of the residents in multihabited houses.

102 This paper therefore presents the results of the socio-economic characteristics of residents in multihabited
103 houses with a view to establishing the social class of the residents, in order to inform policy on housing especially
104 for the urban poor and low-income group.

107 3 Methods

108 To examine the significance of the socioeconomic characteristics of residents in multihabited houses with their
109 housing typology; residents of traditional compounds and rooming houses within the high and medium residential
110 areas of Ogbomoso were selected as the sample and a survey was conducted. Responses (955) were from household
111 heads, male or female who have lived in the house for about 10years or more.

112 4 a) Sample

113 Ogbomoso is an agrarian -cum -public service town in Nigeria. The choice of the high and medium residential
114 area was based on the fact that the high density area is the central core and the medium density is the immediate
115 development around the central core where traditional compounds and rooming houses, that is, multihabited
116 houses are located. The house type by their form and arrangement provides accommodation for multiple
117 households/ families. There were 11,466 houses in Ogbomoso metropolis (2006 Census). Ogbomoso has two
118 local areas of Ogbomoso North and Ogbomoso South. Ogbomoso town has been delineated into the three home
119 environments of high, medium and low residential densities. Figure I. shows the map of Ogbomoso and the
120 residential delineation. The generally believed ratio of population distribution of 3:2:1 in the home environments
121 was used, the total population of houses within the high and medium densities then becomes 9,555 houses. 10%
122 of 9,555 houses were picked as the sample.

123 Source: Geographic Information System, LAUTECH Ogbomoso, 2015. There were two major reasons for
124 targeting the multihabited houses and the residents only. First, it was to know the socio-economic status of people
125 who live in multihabited houses. Information relating to socioeconomic characteristics are vital information in
126 the formulation of workable housing policies and planning of basic infrastructure (Ogunleye, 2013; Gbakeji and
127 Rilwani, 2009). Secondly, it was to know how common the house type is, since the purpose of the study was to
128 examine the significance of socio-economic variables in the choice of the housing type.

129 5 b) Survey

130 The questionnaire was structured after a review of previous housing research and revised after a pilot study. A
131 reconnaissance survey was conducted, streets in the area were compiled and multihabited houses on the streets
132 were numbered. Systematic sampling method was used in selecting a house, the first house was randomly selected
133 and subsequent house at an interval of tenth house. Simple random sampling was used in selecting a household
134 head since a multihabited house comprises multiple households and multiple household heads. In a situation
135 where the household head was not available, the wife or a grown up child was chosen. The survey was conducted
136 in 2015 with 946 residents responding. See Figure 2 for the pictorial view of some multihabited houses. 15
137 variables of age, educational status, occupation, income, tenure status, rents paid per month, sex, marital status,
138 ethnicity, religious, length of stay in Ogbomoso, length of stay in house, Family structure, household size and
139 number of children were used to measure socio-economic status of residents in multihabited houses in the study
140 area. This study adopted this method because there is no one particular variable to measure social status.

141 The results of six variables considered to be salient socio-economic characteristics are presented in The age
142 structure of the residents indicated that most household heads are in the middle ages (31-45), (46-50) and (51-
143 60) years. This suggested that those who live in multihabited houses are relatively young and active population.
144 There does not appear to be any significant difference between age groups of those who live in multihabited houses
145 in the medium density and those who live in the high density area. There is a significant difference between
146 female household heads and male household heads in the study area. 54.5% were female and 45.5% were male.
147 This appears not to be in line with the population distribution between the sexes in the national level in Nigeria,
148 in Oyo State and local government level of Ogbomoso North and Ogbomoso South, there is a tilt in favour of the
149 female sex. The reason for this might be as a result of a high percentage (11.9%) of widow/ widower and 1.1%
150 of those separated respectively in the study area. Women who are widow or separated find easy and affordable
151 accommodation in multihabited houses where they only pay for a room or more.

152 The high proportion of female heads of households in multihabited dwellings in the study area could also be
153 attributed to several factors which included economic factors and social changes. The study found that some
154 women are divorced or separated from their spouses and could only afford the cost of accommodation in this
155 house type. For other women, the mantle of household headship fell on them because their household head are
156 dead or not resident. Women have been found to be among the poorest and disadvantaged group in the city
157 who could only afford accommodation in this house type. This appears to be in line with the submission of
158 Miraftab (2001) and Shawki (2004) that female-headed households are worse than other types of households in
159 urban housing market due to their state of poverty.

160 6 b) Marital status and Household size

161 The marital status shows that majority (78.2%) of the residents were married compared to 7.7% who were
162 single, 11.9% were widow/widower, while 1.10% were separated. This result shows that majority of the residents
163 in multihabited houses were married people consisting different households. The household sizes across the
164 residential area show that 50.1% households of the sample have household sizes of 3 -6 persons. The corresponding
165 figures for the 7 -9 and 1 -2 persons categories are 22.3% and 14.4% respectively. The 1 -2 persons household

11 RESIDENTS' SOCIO-ECONOMIC CHARACTERISTICS AND HOUSING TYPOLOGY

166 must have been reported by the single, widow or separated households, the married in the study area have a
167 modal family size of between 3 -6 persons.

168 IV.

169 **7 Educational Status of Residents**

170 Table ?? showing the educational status of residents in multihabited houses shows a low level of literacy among
171 the sample population. For example, the result indicated that about 53.1% have primary school education, did
172 not complete primary education or had no formal education (23.15% plus 16.2%plus 13.8%), specifically 31.6%
173 completed secondary school and 9.8% had tertiary education. The results' suggest a low level of education
174 among the residents. Infact this is supported by the fact that the questionnaire administered had to be filled by
175 the researcher and research assistants rather than being filled by the respondents. The pattern of educational
176 attainment revealed from the study suggests that the prevalent high cost of education in Nigeria might have
177 limited the educational pursuits of poorer households since the house type is synonymous with the poor.

178 **8 a) Occupational structure**

179 The occupational structure of the residents indicated that a sizeable proportion of the residents (46.0%) were
180 traders, (15.0%) were artisans, and (18.0%) were not employed in any sector mentioned at all.

181 It is evident therefore that most of the residents are in the informal sector, while only about (9.3%) that is,
182 (5.2% teachers and 4.1% civil servant) are in the formal sector. This occupational structure of residents equally
183 explains their income levels.

184 **9 b) Household income**

185 Household income plays a crucial role in housing as it determines the type and neighbourhood preference. If the
186 income is low, the household may rent, but as soon as the income increases, the household may decide to own
187 either by building or buying from the housing market. The incomes of residents show that majority 40.1% of the
188 residents in multihabited houses across the residential areas earned less than N10,000 per month; (33.6%) earned
189 N11,000 -N20,000; (13.7%) earned between N21,000 -N40,000; and 6.2% earned between N41,000 -N60,000 per
190 month. Only 1.7% earned between N61,000 -N100,000 a month.

191 This result indicated that most of the residents living in multihabited dwelling were very poor, lowincome
192 people. The results reveal that there are few medium income earners in the houses sampled in the study area.

193 It could be concluded that multihabited houses are populated by the very poor of the city, based on these
194 findings where majority (about 73.7%) which is the addition of those earning below N10,000 and those earning
195 between N10,000 -N20,000) of the residents earn below the national minimum wage of N18,000 per month.

196 **10 (C)**

197 V.

198 **11 Residents' Socio-Economic Characteristics and Housing Typology**

199 Literature and general survey of houses have noted that multihabited house form is a dominant house form in
200 cities of developing countries (Rakodi, 1995). Tipple et al, (1999) indicated that the reason for the dominance of
201 the house type among other thing is that, it is a form of housing which has been providing rental accommodation
202 for the large population and the immigrant population in the rapidly expanding cities of the developing countries.
203 Majale and Tipple (2007) concluded that it is a house type that the poor provided for themselves in Third World
204 Cities. It would therefore be necessary to examine the significance of some salient socio -economic variables on the
205 choice of the housing typology. A chi -square analysis was done to show the level of significance of the variables to
206 the housing typology. The results of the analysis are presented in Table 2. Three of the six dependent variables
207 (educational status, occupation and monthly income) found to have a significant influence on the house type. To
208 identify the degree of importance placed on each of the socio -economic variables in the choice of multihabited
209 housing typology among the low -income and the poor; chi -square was computed. Accordingly, the highest X
210 2 was 50.015 while the least was 1.543. Some of the socio -economic characteristics variables with high X 2
211 included: monthly income, occupation and educational status. Variables with low X 2 included: Household size,
212 age and marital status.

213 It is absolutely clear that income plays a very crucial role in the choice of housing. Income is influenced by
214 occupation and educational status. Often times, income structure and sources are reflective of the household's
215 level of educational attainment. The middle and high income are usually mainly the professional with higher
216 educational attainment beyond secondary school, and they generate their income from wages and salaries and
217 other secondary sources ??FRN, 2007). The low -income earners who are the majority of the residents in this
218 house type, generates the bulk of their income from either informal savings or thrift, consumptions of own
219 productions and profits from trading.

221 12 VI.

222 13 Policy Issues and Conclusion

223 African governments have been intervening in urban housing markets since after their political independence
224 from colonialism in the late 1950s and 1970s, but up till date the region is still experiencing housing shortage.
225 Several attempts have been made in several countries to increase the supply of housing affordable to lower income
226 groups, a social class believed to be in the majority in most African countries, yet most of the African country
227 still experience high informal settlement growth, high urban poverty, high unemployment, social hardships and
228 conflicts. Poverty is high in Africa and majority are poor or low-income. This paper discusses the socio-economic
229 characteristics of residents of multihabited houses, a house form which allows independent life of households at
230 low cost and sharing of services with other households. Previous studies have also confirmed the preponderance
231 of the house type in some cities of developing countries. The discussions of the results have demonstrated
232 the significance of income to the choice of this house type. The Federal, State, Local governments and other
233 stakeholders concerned with policies relating to housing are hereby called upon to consider multihabited houses
as a way of reducing informal settlement growth, and take it into consideration when formulating housing policy.

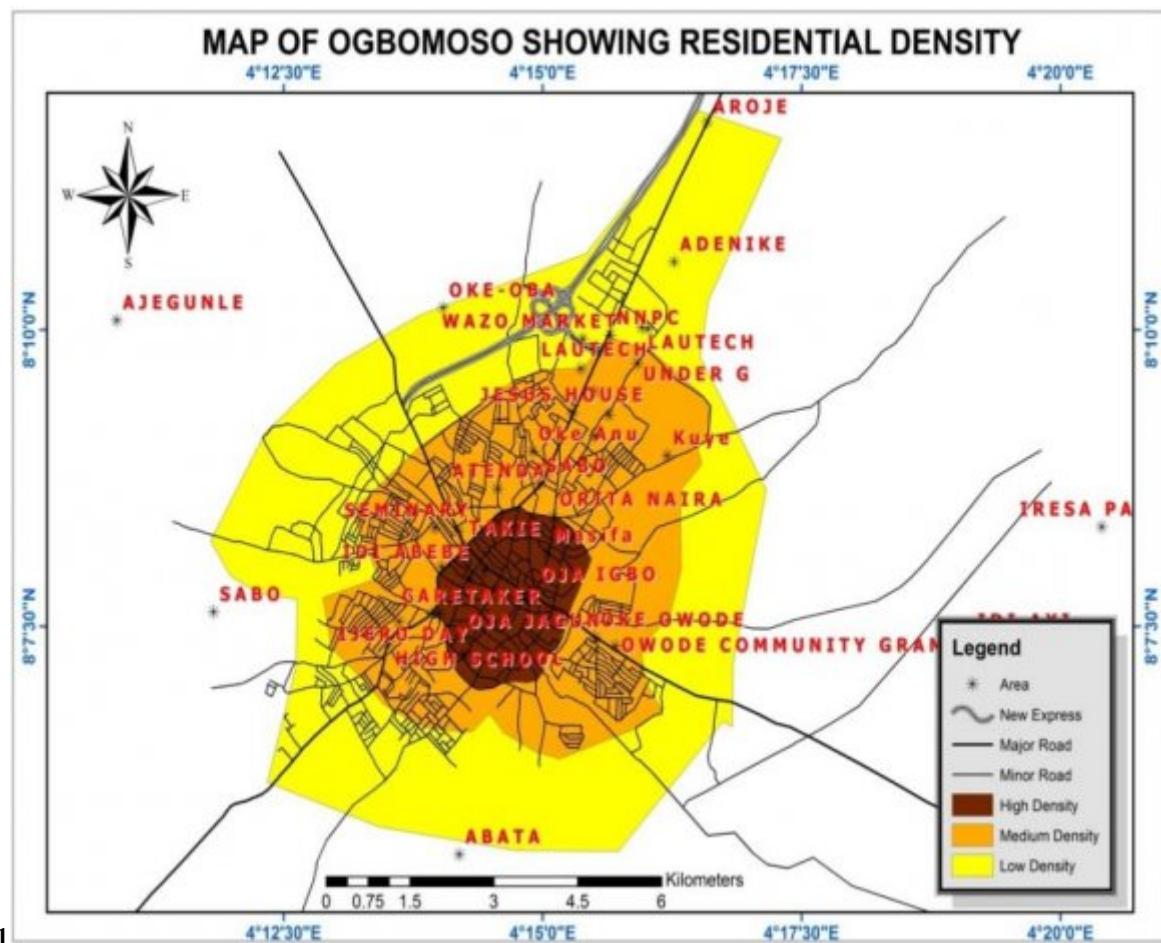


Figure 1: Figure 1 :

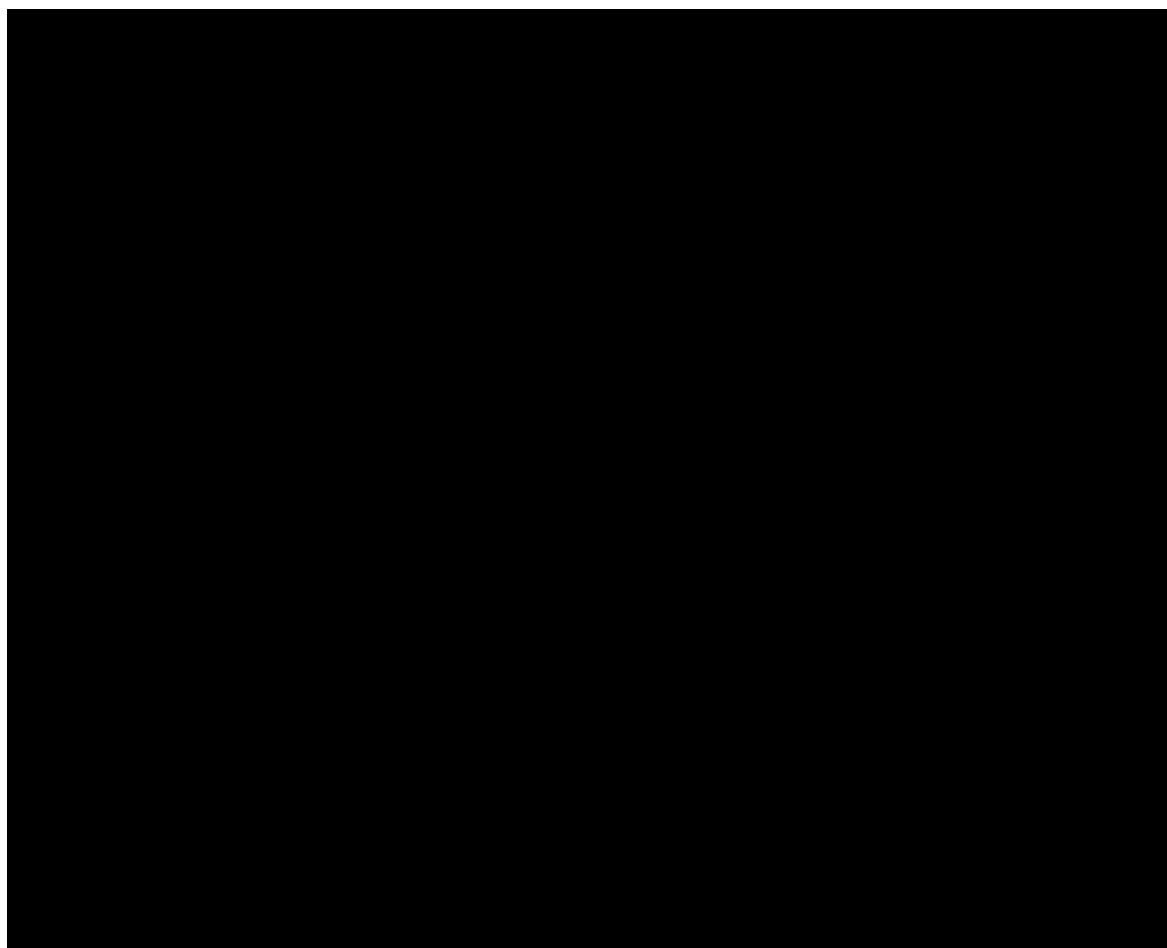


Figure 2:



Figure 3:

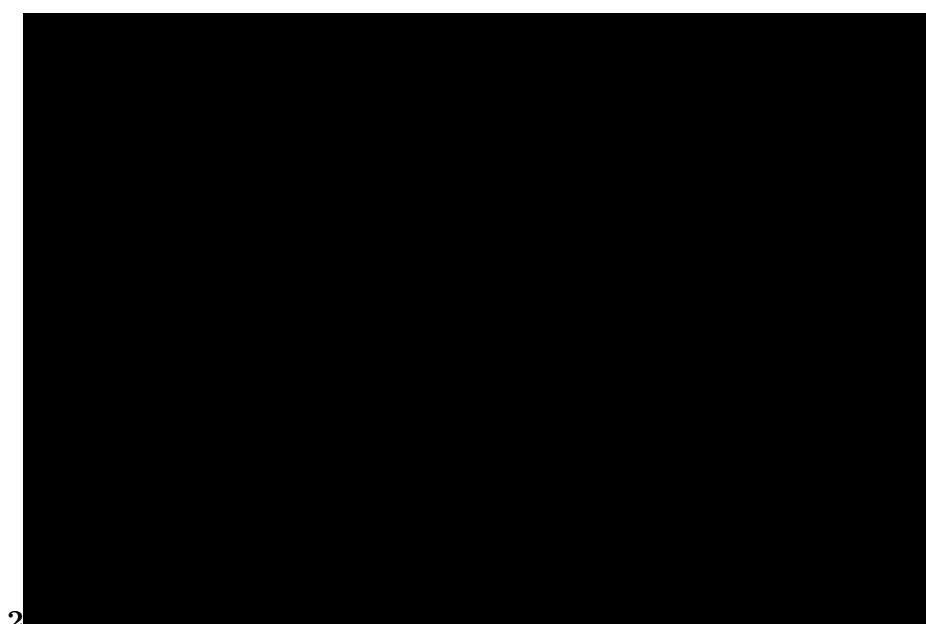


Figure 4: Figure 2 :

.1

a)
Age
and
sex
struc-
ture

		Overall Frequency	%	High Frequency	Density %	Medium Density Frequency	%
	18 -30	13.0% (118)		11.4% (62)		15.3% (56)	
	31 -45	30.8% (280)		29.5% (160)		32.8% (120)	
	46 -50	16.3% (148)		15.3% (83)		17.8% (65)	
Age	51 -60	16.3% (148)		18.4% (100)		13.1% (48)	
	61 -70	12.7% (115)		11.6% (63)		14.2% (52)	
	70 and above	11.0% (100)		13.3% (75)		6.8% (25)	
	TOTAL	100 (909)		100 (543)		100 (366)	
	Mean age 46 -50						
Sex	Male	45.5% (416)		46.8% (260)		43.5% (156)	
	Female	54.5% (499)		53.2% (296)		56.5% (203)	
	TOTAL	100 (915)		100 (556)		100 (359)	
	Single	7.7% (72)		7.1% (40)		8.6% (32)	
	Married	78.2% (734)		77.7% (440)		78.8% (294)	
Marital Status	Divorced	1.2% (11)		0.7% (4)		1.9% (7)	
	Widow/Widower	11.9% (112)		13.1% (74)		10.2% (38)	
	TOTAL	100 (939)		100 (566)		100 (373)	
	No formal education	13.8% (120)		13.2% (95)		7.2% (25)	
Educa- tion	Primary School Incomplete	16.2% (141)		16.1% (84)		16.4% (57)	
Status	Completed	Pry	23.1% (201)		22.8% (119)		23.6% (82)
	Completed	Sec.	31.6% (275)		28.5% (149)		36.3% (126)
	Tertiary education		9.8% (85)		8.8% (46)		11.2% (39)
	Others		5.4% (47)		5.6% (29)		5.2% (18)
	TOTAL		100 (869)		100 (522)		100 (347)
Occupation	Trading	11.7% (108)		12.3% (68)		10.8% (40)	
	Teaching	46.0% (424)		43.4% (239)		49.9% (185)	
	Artisans	5.2% (48)		4.9% (27)		5.7% (21)	
	Civil service	15.0% (138)		15.4% (85)		14.3% (53)	
	Others	4.1% (38)		3.6% (20)		4.9% (18)	
	TOTAL		100 (922)		100 (551)		100 (371)
	Below N10,000		40.1% (234)		40.7% (132)		39.4% (102)
	N10,000 -21,000		33.6% (196)		30.2% (98)		37.8% (98)
	N21,000 -40,000		13.7% (80)		17.3% (56)		9.3% (24)
Income	N41,000 -60,000		6.2% (36)		4.0% (13)		8.9% (23)
	N61,000 -100,000		1.7% (10)		1.5% (5)		1.9% (5)
	Others		4.6% (27)		6.2% (20)		2.7% (7)
	TOTAL		100 (583)		100 (324)		100 (259)
	Mean: N10,000 - N21,000						
Household	2 persons		14.4% (134)		13.4% (75)		15.8% (59)
size	3 - 6 persons		50.1% (466)		49.6% (277)		50.7% (180)

2

S/N	Socio -economic variables/characteristics	X ²	Df	P -value	Remark
1.	Age	19.354	10.	0.036	Not significant
2.	Marital Status	1.543	9.	0.992	Not significant
3.	Educational status	30.047	10.	0.001	Significant
4.	Occupation	36.452	10.	0.000	Significant
5.	Monthly Income	50.015	10.	0.000	Significant
6	Household size	21.895	8.	0.000	Not significant

Source: Author's Computation, 2015

Figure 6: Table 2 :

13 POLICY ISSUES AND CONCLUSION

-
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