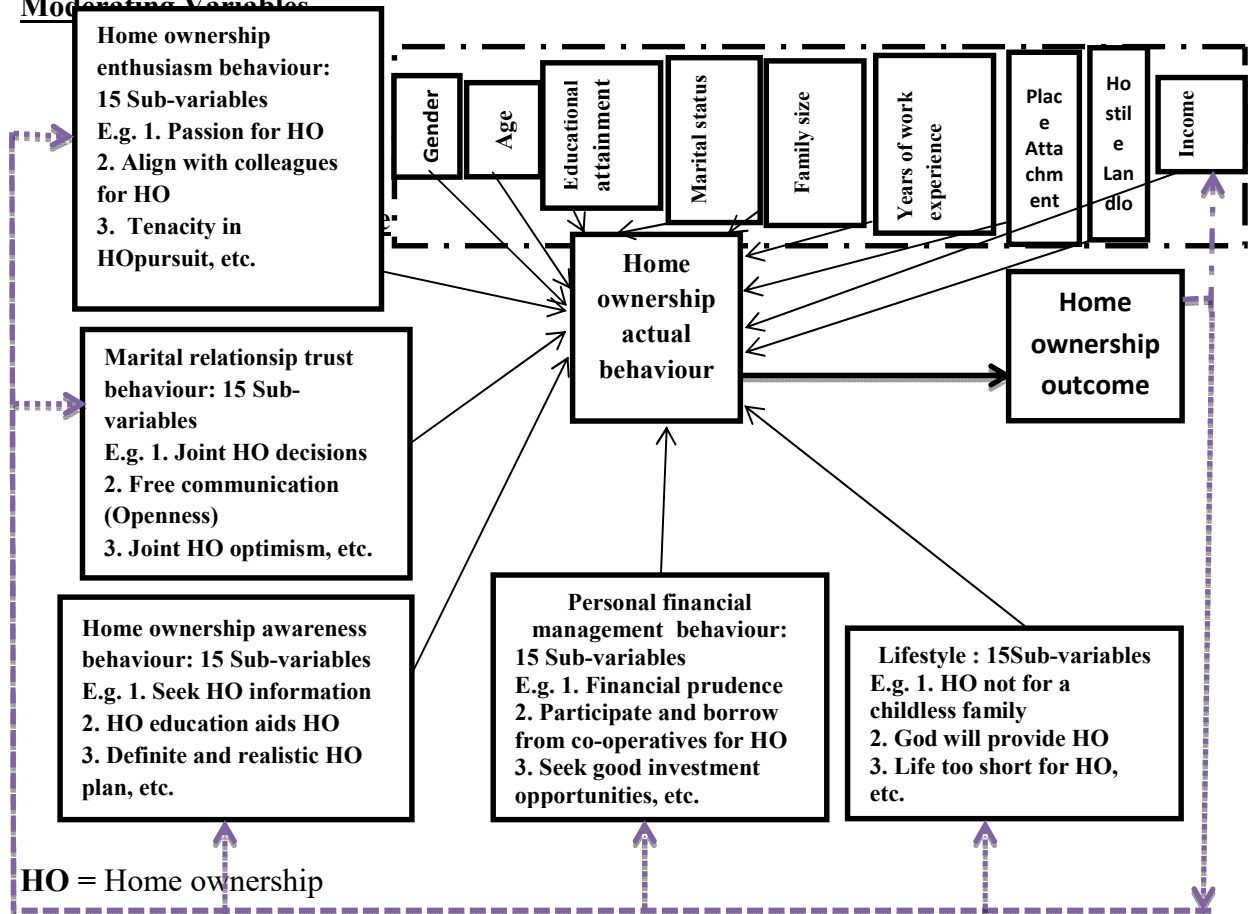


**Independent Variables**

**Moderating Variables**



**Figure 2.6: Conceptual Framework for Socio Economic, Behavioural, and Lifestyle Influences on Home Ownership (Developed by the Researcher)**