

IMPACT OF MARITAL TRUST BEHAVIOUR “MTB” ON HOME OWNERSHIP AMONGST PUBLIC TERTIARY INSTITUTIONS’ WORKERS IN LAGOS STATE

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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.