

**Addis Ababa University**  
**College of Education and Behavioral Studies**  
**School of Psychology**

**Comparative Study on Psychological Well-being of Condominium Owners  
and Home Renters: The Case of Summit Condominiums, Bole Sub-city,  
Addis Ababa**

**By: Samson Tafesse**

**June 2018**  
**Addis Ababa**

**Comparative Study on Psychological Well-being of Condominium Owners  
and Home Renters: The Case of Summit Condominiums, Bole Sub-city,  
Addis Ababa**

**A Thesis Submitted in Partial Fulfillment of the Requirements for the Degree of  
Master of Arts in Counseling Psychology**

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## **Acknowledgements**

First, I would like to thank my advisor, Prof. Habtamu Wondimu, for his critical and thoughtful comments at each stage of the thesis process. Next, I wish to thank all my teachers for their efforts and help in supervising, consulting, training and providing information that is complete and generally in accord with the standards of practice that are accepted in today's world. In addition to the guidance I have received from the individuals above, I am thankful to my lovely wife Eskedar Yilma, and my children Kidus, and Nathan for their love, and support; without them I would not be where I am today. I also wish to thank the research assistant on this study, for incredible ability to collect and organize data from nearly 300 homeowners and renters. Finally thanks go to all the participants of the study who provided the data.

## **Acronyms**

AU:	Autonomy
EM:	Environmental mastery
EW:	Eudemonic well-being
HW:	Hedonic well-being
PG:	personal Growth
PL:	Purpose in life
PR:	Positive relation with others
PWB:	psychological well-being
RPWS:	The Ryff psychological wellbeing standardized scale
SA:	Self acceptance
SWB:	subjective well-being
SDT:	Self-determination theory
WHO:	World health organization



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## Abstract

*The purpose of this study was to compare the effects of paying rent on the psychological wellbeing on home owners who are living in their houses and pay their loan to the commercial bank of Ethiopia monthly and home tenants who pay the required rent monthly to the house owners. The study was carried out in Addis Ababa city administration, Bole sub-city woreda 10 known as summit condominiums. To collect the data 150 home owners and 150 home tenants whose ages ranged between 20 and 70 participated in the study. The method of the research used in the study is cross-sectional descriptive comparative study design also quantitative methods of data analysis were employed using percentage. In addition, t-test analysis of variance (ANOVA) and a chi-square test were used to analyze the collected data.*

*The result of the study revealed that condominiums home owner are relatively not affected or psychologically well when compared to home tenants. Beside that 66% of home tenants are living with high rent burden and most of the renters who experienced rent burden had low in psychological well-being. In addition, the study revealed that variables such as gender, income and education level have a statistically significant different on home owners and home tenants on their psychological wellbeing between the comparison group. Whereas age makes no effect on psychological well-being between the comparison group, that's to say paying rent either to the bank or to individual owners has no direct impact on the two groups because of age difference.*

**Key words:** Psychological Well-being, Homeowner, Home renter, Rent burden

# Chapter One

## Introduction

### 1.1 Background of the Study

The significance of housing to social, economic and psychological well-being of citizens cannot be overemphasized. However, access to housing is one of the most discouraging challenges of the nation of Ethiopia particularly for Addis Ababa dwellers. Even if the Ethiopian government is running to expand homeownership, and solve some housing problem the uncontrolled rapid urbanization and other factors such as huge population growth seem unable to provide adequate and sufficient housing for its low and moderate income citizens.

Most recent trends suggest that the urbanization rate is rising hastily as many of the people in rural areas of the country seek hope of better living conditions in Addis Ababa. Ethiopian News Network (ENN) TV verifies that 70 people per day, 25000 people per year came to settle permanently in Addis Ababa with the additional dream and need of houses. Plus over 1 million citizens in Addis Ababa register to obtain condominium, however in last two years there is no progress in the building as well as in transferring condominium houses (Broadcast on February 2018 at 7:30 pm). The problem is not limited to Addis Ababa (Mulugeta & McLeod, 2004), research results show that most cities and towns in Ethiopia face a plethora of problems, including an acute and ever-worsening housing shortage.

Housing is a basic necessity is related positively to the psychological well-being of the individual and many people associate housing with freedom, independence and fulfillment of life. To Morgan (1995) a house is not a place for the protection against the vagaries of the weather, but also an enlargement of one's personality; it is an institution in itself. Any inadequacies in housing therefore affect the effective and efficient functioning of humankind.

However, the poor performance in construction and the inability to provide affordable housing to the citizenry or failure to increase the level of homeownership seems to elevate unguided renting with dramatically increased price in Addis Ababa.

Renters are numerous groups of people coming from different backgrounds and are different from one another. Rental accommodation has usually been associated with low-income households but it also becomes the main form of housing for middle-income households and new urban residents of all income levels (Salmen, 1987). For various groups of this people, renting is more preferred for residence and the majority of the renters are newly married couples, single individuals, the highly mobile, the elderly, the financially insecure and the house hatters (Winnick, 1958).

In Ethiopian circumstances, renting is a major form of income for many people and the units are mostly privately owned by individual investors and it is purely on a commercial basis, and small-scale providers use as a means of supplementing income. Generally, most providers probably offer insufficient maintenance and are unable to influence by any form of external finance beyond their own justice and may load the renters down with rent burdens they can hardly carry. These days the consequences of rising renting prices seem to extend from the individual to the nation as a whole and affecting the psychological well-being of the low income home renters by leading whether to exist with high rent burden, or to live in poor crowded housing conditions. Today, one in four renters spends more than half of their income on housing and that burden is increasing (Charette, 2015). According to Desmond (2016) for these renters, rising prices lead to instability, including the looming financial, physical, and emotional distress of eviction. Moreover, research in Ghana, associates affordability problems as chronic insecurity for lower-income private renters (Mueller, 2007).

Conversely, the renters insist the right amount of rent price- not too much, not too little. When renting is affordable and goes hand in hand with income, the renter's may not compromise psychological well-being. Since renting offers mobility, the renters tend to move whenever necessary; it gives flexibility for households to manage their budget according to their income they move to cheaper houses when times are hard and to better houses when their income increases, and don't want to make long term financial commitment that comes with buying or building a house or to face costs associated with repairing. So the financial burden as well as the reduced mobility and flexibility in the labor market may influence the psychological well-being of home owners not the renters. According to Manturuk (2013) found some homeowners experience considerable psychological stress due to either difficulty in making mortgage payments or in maintaining their homes. That is also can be observed in Ethiopian context since some of the condominiums and houses associated with mortgage.

Psychological well-being refers to positive mental health (Edwards, 2005). Research has shown that psychological well-being is a diverse multidimensional concept (Seligman, 2002) which describes well-being as people's constructive evaluation of their lives, including positive feeling, engagement, happiness and significance.

Consequently, the effects of homeownership and renting on psychological well-being are controversial; the advantages and disadvantages of homeownership and renting cannot be weighed against each other in a straightforward manner. This becomes even more difficult, when taking into consideration people's individual circumstances and preferences.

However when we see studies in the United States and some African countries as examples the studies have linked home ownership with positive psychological well-being and significant health advantage over renters. Rohe, (2001) have shown that homeowners enjoy better physical and psychological health and higher self-esteem and happiness than renter. Finnigan (2014) also found that homeowners have a significant health advantage over renters. Based on his analysis, homeowners are more likely to have good health. Not only that, Rohe and Stegman (1994) found out that low-income people who recently became homeowners reported that they got higher life satisfaction, higher self-esteem, and higher perceived control over their lives. And also research in Ghana, associated renting with intense psychological distress, with no positive health benefits (Basir, 2002)

Even if some of the above studies reported a positive relationship between homeownership and psychological well-being in America, Europe and Ghana. To the best of my knowledge, in Ethiopia, the relationship has never been investigated. Still most of the studies are cross-sectional in nature findings in the developed countries context cannot simply be transferred to Ethiopia, since the living circumstances in Ethiopia differ substantially. For example, some of the European countries have a long tradition of subsidized rental living, as well as a pronounced tenant protection law, but we are leaving the entire price to owner's justice and may not apply to our context. Thus, the effect of homeownership and renting on psychological well-being is controversial and has not been investigated for Ethiopians so far; hence, the present study aims to explore the psychological well-being of homeowners and renters.

## 1.2 Statement of the problem

Accessing homeownership seems increasingly out of reach in Addis Ababa and brought wide range of housing instability. The issue may elevate unguided renting with dramatically increased price since housing supply fail to keep up with demand. This may affects the functioning of the low income home renters by directing whether to exist with high rent burden, or to live in poor crowded housing condition that might lead to compromising psychological well-being.

When we examine our city, we find that the rent price increases faster than income; even home tenants who are getting reasonable pay complain on rent prices. However, the severity increases with low income people because the issue pressures them to live with high rent burden. Rent burden refers to a person who is spending more than 30 percent of household income on rent (Yumiko, 2011 and Cindy, 2001). Not only that for low-income families the rent burden is often tied with residential instability and lead to sacrifice of other basic needs such as less on food each month spends substantially less on healthcare and put aside less for retirement (Herbert and Belsky, 2006).

In general, affordable renting and home ownership is momentous for our health and wellbeing; but more often housing has been treated as an individualized issue and an indicator of wealth rather than enhancement resource of psychological well-being and not obtains proper attention. Nevertheless, housing is not only the wealth issue. According to Green and White, homeownership is a crucial foundation for helping low-income families finds a path out of poverty. When they move out of substandard housing and into simple, decent, affordable homes, homeowners and their families frequently improve their health and wellbeing (1997).

Not addressing problem of home ownership, high rent burden and deficiency in managing the rent burden will bring for current and future generation profound crisis in psychological well-being. Since people in low well-being have difficulty managing everyday affairs; feel unable to change or improve surrounding context; are unaware of surrounding opportunities; lack sense of control over external world, isolated and frustrated etc than high in well being. Hence, the government and stakeholders need to bring solution to alleviate the problem of housing in cities like Addis Ababa.

### **1.3 Research questions**

- What is the level of psychological wellbeing of homeowners and home tenants at Bole Sub-city?
- Is there any significant mean difference in psychological well-being between homeowners and home renters?
- Is there any significant relationship between high rent burden and psychological well-being?
- Are there significant psychological wellbeing differences based on some demographical characteristics?



## **1.4. Objectives**

### **1.4.1 General objective**

The general objective of this study was to compare the psychological well-being of home owners and home renters.

### **1.4.2 Specific objective**

1. To Identify the level of psychological well-being's of home owners and home renters at Bole Sub-city
2. To compare the effects of paying rent and loan on the psychological wellbeing of home owners and renters.
3. Identifying the association between psychological well being and some demographic characteristics among home renter and home owner.

## **1.5. Significant of the study**

Firstly, the study may benefits policy makers to be well equipped in the issue of psychological well-being just like economic outcome and respond appropriately by establishing, advancing, and shaping housing policy toward alleviating psychological well-being for current and future generation.

Secondly, rents have risen faster than incomes in our city even if renters who are getting reasonable income complaining on rent price and living with rent burden. Information on psychological well-being indicator helps us to utilize an appropriate strategy on soft rent control in our society to address the crisis of rent burden, enhance motivating factors for private investors who will contribute to reduce the risk of psychological well-being.

Thirdly, the study provides an updated review of the literature of the psychological well-being of homeowners and renters by including peoples' positive evaluations of their lives, includes positive emotion, satisfaction, and meaning. It also serves as the base line for other study in relation to the topic.

### **1.6. Scope of the Study**

The study focuses and compares the psychological well-being of home owners and home renters.

This study chooses one sub-city from 10 sub-cities randomly and the study was conducted in Addis Ababa Bole sub city woreda 10 Summit condominium sites. From the three sites found in this area kirkos, Arada, and Kolfe, Arada condominium site has been selected. Regarding time, the study was conducted from February 19, 2018 to may 10, 2018.

### **1.7. Limitations of this Study**

Initially, the student researchers planned to make comparative study between the psychological well-being and high burden payments for houses in two sub-city of Addis Ababa. However, such study will demand long time study, high cost of research and much more human resources. Because of these, the study is limited in one sub city one sites. Therefore, the outcome of the study may not represent all Addis Ababa homeowners and home tenants.

The other limitation of the study was about respondents or participants' lack of cooperation out of 333 respondents, 33 did not respond to the questionnaire and may not describe the issue properly.

## 1.8. Organization of the Study

The study is organized into six chapters. The first chapter covered the introductory part that assesses the entire introductory frame work of the study. Chapter two deals with a review of related literature. Chapter three presents methodology that explains how the data was collected, processed and analysed, chapter four analyzed the result, chapter five discusses the finding comparing with previous study and chapter six summerizes, concludes and recommends based on the study.

## 1.9. Operational definition of key concepts

**Psychological Wellbeing:** - is the combination of feeling good and functioning effectively or appropriate outcome of individual's physical, social, and psychological development. It refers to the extent to which one feels one has autonomy, environmental mastery, personal growth, positive relations with other, purpose in life & self-acceptance as measured by Ryff's (1989) scale.

**Autonomy:** self-determining and independent; able to resist social pressures to think and act in certain ways; regulates behavior from within; evaluates self by personal standards.

**Environmental mastery:** sense of mastery and competence in managing the environment; controls complex array of external activities; and makes effective use of surrounding opportunities.

**Personal growth:** feeling of continued development; sees self as growing and expanding; is open to new experiences; has sense of realizing his or her potential; and sees improvement in self.

**Positive relations with others:** warm satisfying trusting relationships with others; is concerned about the welfare of others; capable of strong empathy, affection, and intimacy; understands give and take of human relationships.

**Purpose in life:** goals in life and a sense of directedness; feels there is meaning to present and past life; holds beliefs that give life purpose; has aims and objectives for living.

**Self-acceptance:** possesses a positive attitude toward the self; acknowledges and accepts multiple aspects of self including good and bad qualities; feels positive about past life ( Ryff's, 2014).

**Homeowner:-**Home owners refer to those people living in their houses paying monthly mortgage to the government.

**Home tenants/ renters:** - Home renters refer to those people renting houses from the owners and pay monthly the house rent to the respective owners.

**Rent burden:** - Rent burden refers to a person who is spending more than 30 percent of household income on rent.

## **Chapter Two**

### **Review of Related Literature**

#### **2.1. Conceptual and Theoretical Review**

Research has consistently shown the importance of the home ownership as well as affordable renting on the economic and financial benefits to individual homeowners and renters. On the other hand the psychological well-being benefit is not obtaining full attention. So this chapter reviews first the concepts of well-being, psychological well-being, and demonstrates the current research done on positive and negative links of homeowners and home renters with the concepts of psychological well-being.

##### **2.1.1. The Concept of Wellbeing**

The research in psychology for many years concentrated on individuals' mental disorders like depression, stress, anxiety, destructive lifestyles, fear etc. The positive sides of experiments were unnoticed; the well-being of human was generally ignored in studies. Even if the 1948 definition of WHO asserts "Health is a state of complete physical, mental and social well-being, and not merely the absence of disease or infirmity" the research on positive side of wellbeing was not so enhanced properly.

Salanova (2008) research verify how the issue was complex, in his brief review examine the scientific literature published over the last one hundred years (from 1907 to 2007) and find the publication of articles on stress 77,614, on depression 44,667, and on anxiety 24,814, but only 6,434 on well-being. Not only that in this large and full research he find the number of studies on happiness (1,159 papers) and on enjoyment (304 papers).

However, in spite of this setting, we also find how the focus of the research is slowly changed in the position toward disease by including wider concept of health. The more recent field of positive psychology is visionary to integrate the omitted aspect of scientific and positive sides of experiments by including concept of personal optimal performance or wellbeing to yield a fully descriptive model of healthy. Models of positive functioning are based on the notion that cultivating and promoting an individual's strengths and capabilities can potentially enhance one's psychological well-being as well as protect individuals from symptoms of psychological distress (Office of the Surgeon General, 1999).

By considering the issue of cultivating and promoting an individual's strengths and capabilities to enhance one's psychological well-being (PWB) still we find variations in definitions of construct some sees or describe PWB as a lack of symptom distress, others a balance of positive and negative effect, satisfaction with life, or quality of life. Besides this with general concept of well-being, there are also various concepts, like subjective well-being; (SWB) psychological well-being; (PWB) life satisfaction; quality of life; wellness; and positive sensation. The meanings of these concepts are not totally the same; however, they are significantly interrelated.

Most of the literature accepts that there are two basic perspectives regarding well-being. First, it is the Concept of hedonic well-being (HW) focuses on happiness and defines well-being in terms of pleasure attainment and pain avoidance. The second is the concept of eudemonic well-being (EW) focuses on meaning and level of functioning in life and actualization of human potential (Keyes, 2002; Ryan and Deci, 2001).

In addition to the concept of eudemonic well-being and hedonic well-being, the well-being literature selected are subjective well-being (SWB) is the equivalent of hedonic point of view,

and psychological well-being (PW) equals to eudemonic perspective. According to Bradburn (1969) SWB is a function of the independent dimensions of positive and negative affectivity. This definition of SWB has been empirically extended; it include how people evaluate their own lives in terms of both affective (how they feel), cognitive (what they think) and how functional they are both personally and socially (Keyes & Waterman, 2003; Moore & Keyes, 2003). Similarly, Myers and Diener (1995), who used well-being and subjective well-being interchangeably, stated that subjective well-being is correlated with three independent factors, which are existences of positive effect, nonexistence of negative effect and life-satisfaction.

Whereas research associated with PWB explains the theory with diverse multidimensional theory which develops through a combination of emotional regulation, personality characteristics; identity and life experience (Helson & Srivastava, 2001). Waterman (1993) undoubtedly show the different of PWB and SWB in his definition and he describe PWB as challenge; making effort; personal development; and striving to grow; on the other hand, SWB generally refers to happiness, relief, and relatively lack of problems.

This definition emphasize PWB is the individual construction of their own reality to develop himself in order to be able to feel happy, it is not necessarily always be without pain sometimes it need to holdup the pain to realize his intention even if psychological well-being hurts or compromise. In the case of SWB, the concept can be defined as postponing things that hurt or giving up these things for pleasure.

Currently major aspects of PWB include empowerment; recovery-oriented elements such as hope, self-initiation, and purpose in life; individual, environmental, and systems based sources of

psychological well-being; and subjectively perceived dimensions of positive functioning (Autonomy, Environmental Mastery, Self-Acceptance, etc.).

### **2.1.2. Evaluations of individual's psychological well-being**

When we approach the evaluation of individual PWB it seems variations in definition of the construct for example some see or describe PWB as a lack of symptom distress, others a balance of positive and negative effect, satisfaction with life, or quality of life (Myers & Diener, 1995). The measuring and interpreting outcomes was difficult. However In order to evaluate individual's PWB we should find model that provides a holistic definition to PWB, which stems from theoretical discussions and should face continued waves of testing.

The foundation of PWB linked with earlier theories of lifespan development of Erikson and Neugarten, self-actualizing theories of Maslow and Rogers, and analytic psychology of Jung (Ryff, 1989). Not only that according to Ryan and Deci (2000, 2001) PWB is also strongly related to the self-determination theory (SDT) which proposes three innate psychological needs to be met, being the need for competence, the need for autonomy and the need for relatedness.

Özen (2005) review the PWB theory and stress, individual's psychological health depends on his/her positive functioning in certain aspects of his/her life. Individual should have in positive relationship with others; should be dominant over the environment; should accept himself and his past; should have a goal and meaning in his life; should have personal development and the ability to make his/her own decisions.

By considering the entire issue and based with early theories of Erikson, Maslow, Rogers, Allport, Neugarten, Bühler, Jung, Jahoda and Frankl for commonalities in ideas Ryff developed model to evaluate individual's PWB and summarized a breadth of positive



functioning and the objective understanding of PWB (Ryff & Singer, 2008). Moreover Carol Ryff model has faced continued waves of testing, empirical rigor and is used as theoretical framework for the present studies as well as the researcher who are working across diverse population samples found that the data supports and is best explained by a six-factor model (Reeve, 2009).

Ryff's Psychological well-being components are Autonomy: high scorer is self-determining and independent; able to resist social pressures to think and act in certain ways; regulates behavior from within; evaluates self by personal standards. Low scorer is concerned about the expectations and evaluations of others; relies on judgments of others to make important decisions; conforms to social pressures to think and act in certain ways (Ryff, 2014, Lyubomirsky's and Sheldon, 2006).

Environmental mastery high scorer has a sense of mastery and competence in managing the environment; controls complex array of external activities; makes effective use of surrounding opportunities; able to choose or create contexts suitable to personal needs and values. Low scorer has difficulty managing everyday affairs; feels unable to change or improve surrounding context; is unaware of surrounding opportunities; lacks sense of control over external world (Ryff, 2014).

Personal growth: high scorer has a feeling of continued development; sees self as growing and expanding; is open to new experiences; has sense of realizing his or her potential; sees improvement in self and behavior over time; is changing in ways that reflect more self knowledge and effectiveness. Low scorer has a sense of personal stagnation; lacks sense of improvement or expansion over time; feels bored and uninterested with life; feels unable to develop new attitudes or behaviors. (Ryff, 1989, Lyubomirsky's and Sheldon, 2006)

Positive relations with others: high scorer has warm satisfying, trusting relationships with others; is concerned about the welfare of others; capable of strong empathy, affection, and intimacy; understands give and take of human relationships. Low scorer has few close, trusting relationships with others; finds it difficult to be warm, open, and concerned about others; is isolated and frustrated in interpersonal relationships; not willing to make compromises to sustain important ties with others. (Ryff, 1989).

Purpose in life: high scorer has goals in life and a sense of directedness; feels there is meaning to present and past life; holds beliefs that give life purpose; has aims and objectives for living. Low scorer lacks a sense of meaning in life; has few goals or aims, lacks sense of direction; does not see purpose of past life; has no outlook or beliefs that give life meaning (Ryff, 1989).

Self-acceptance high scorer possesses a positive attitude toward the self; acknowledges and accepts multiple aspects of self including good and bad qualities; feels positive about past life. Low scorer: feels dissatisfied with self; is disappointed with what has occurred in past life; is troubled about certain personal qualities; wishes to be different than what he or she is. (Ryff, 1989, Lyubomirsky's and Sheldon, 2006).

## **2.2. Research on positive and negative psychological well-being of homeownership**

### **2.2.1. Research on positive well-being of homeowners**

By contrasting homeowners and renters the former studies relate homeownership with a range of constructive outcome on psychological well-being. For example, Rohe and Stegman (1994) relate homeownership with a sign of accomplishment and success both to oneself and to others

that others recognize the individual as a successful and enhance positive psychological well-being. That is also true in Ethiopian context many Ethiopians on a fundamental level, link with the vision of owning one's home and seem the status as homeowner form a core aspect of individual identity and a symbol of success along with the individual who own his home gain from his/her relatives and other positive feedback. Positive response from other lead in the direction of self acceptance and the individual consider himself as successful. Carol Ryff in her research reveals people who are successful in accomplishing their goals obtain positive feedback from others and also see the achievement as evidence of their own competence and lead to healthy levels of self-acceptance, self-confidence healthy levels of self-acceptance create a positive attitude and improved satisfaction and well-being with life (Ryff, 1989).

Psychological well-being theory also put emphasis on self-acceptance as a key factor of self-actualization, improved psychological functioning and is the most habitual aspect of psychological well-being as well as it is a basic feature of mental health (Ryff, 1989b; Ryff & Keyes, 1995). As a result, homeownership enhances psychological well-being.

Some study also have argued the social status, senses of personal accomplishment, and personal freedom associated with homeownership leads to greater life satisfaction, and higher levels of self-esteem (Balfour and Smith 1996; Rohe and Basolo 1997). When we examine the theory Coopersmith (1967), he described self-esteem as an individual's personal judgment of his or her own worthiness. When individual consider himself as worth he can accept himself and when individual accept himself he obtain the most habitual feature of psychological well-being as well as an element of optimal functioning (Ryff, 1989b; Ryff & Keyes, 1995).

The empirical evidence tends to support positive relation of homeownership and psychological well-being. For example Rohe and Stegman (1994) found that low-income homeowners in Baltimore experienced a statistically significant increase in life satisfaction one and a half year after purchasing their homes, and revealed significantly higher level of life satisfaction, compared to continuing renters with similar characteristics. In a follow Rohe (2002) for example, examined previous research on claims that homeownership entails certain benefits, including higher levels of individual well-being for individuals moreover there is also quantitative evidence that home owners have higher life satisfaction (e.g. Zumbro, 2014), mental health (Manturuk, 2012), psychological and mental health (Carter, 2005), and ontological security (e.g. Saunders, 1990).

The other positive effect of homeownership to psychological well-being is the more in charge of over their life. Homeownership confers psychological benefits by reinforcing homeowners' sense of security, control, and mastery (Saunders, 1989). Renters are limited in the controlling of their dwelling units and, at least usually, have less security of residence. In contrast, homeowners can customize their dwellings in many ways that are not available to renters. Lewis in his study confirms that the securities of homeownerships gave people a sense of autonomy, identity and control over their living environment resulting in increased residential stability, reduced stress and improve psychological well-being (Lewis, 2006).

The homeowner's prospect of control of their life leads to high in environmental mastery, which is the most important component of psychological well-being. According to Ryff (1989) a high level of environmental mastery reflects control over one's context and be evidence for positive effect of psychological well-being and inability to successful control one's

environment lead to negative effect in psychological well-being. Manturuk (2012) studied the connection between homeownership, sense of control, and mental health and the findings show an expected link between homeownership and mental health, but the homeownership effect is entirely mediated by a higher sense of control among homeowners.

The other positive outcome of homeownership to psychological well-being is the issue of stability and good association with other that the homeownership offers. It is true that stable housing, social ties go hand in hand. When we observe we find that homeowners are stable move far less frequently than renters, and they are surrounded by the same neighborhood and community for a longer period of time that raise a good opportunity to construct trusting relationship with others. Many sociology studies have found that residential stability strengthens social ties with neighbors (Warner & Roundtree, 1993). Other research has focused on how mobility diminishes the depth of social ties because there is less time to build long-term relationships.

The stability and the positive relations of homeowners with others is an essential component of psychological well-being. The development of trusting, lasting relationships as well as belonging to a network of communication and support help to positive outcome of psychological well-being (Ryff, 1989; Ryff & Keyes, 1995). A calm and relaxed approach reflects maturity, leads to improved interactions and better consideration of others. While good relations result in an understanding of others, poor relations can cause frustration (Ryff, 1989b). Other studies also affirmed that the greater residential stability and security leads to positive psychological well-being on homeowners and their households. According to Bramley and Karley (2007); Haurin, Parcel, and Haurin (2002) the stability of home owner leads to better school performance among children and higher levels of civic engagement and social capital among adults.

The other positive effect of homeownership to psychological well-being is the issue of good physical health that is directly related to psychological well-being. In regards to health outcomes, the evidence suggests that when compared to renters, homeowners generally have lower rate of mortality, lower long-term illness rates, and better self-perceived and mental health (Evans, 2003). Homeownership is positively related to the maintenance of their house or condominium at a higher standard and a better repair houses associated with good physical health. Galster (1983) prove homeowners have a financial interest in ensuring that their unit is well-maintained and repaired while mobile households may ignore damage so it is not surprising to find living in better repair houses associated with better health. Not only that Rohe & Willam, 2001) found that homeowner satisfied with their own personal situation than renters and enjoy better physical health.

The overall positive contribution of homeownership to good physical health or general health is directly related to positive impacts of psychological well-being. A person with good physical health can properly feel positive about oneself, developing and maintaining warm, satisfying and trusting interpersonal relationships, competence in managing the environment, being able to resist social pressure to think and behave in certain ways, and making the most of one's talent and capacities.

### **2.2.2. Research on negative psychological well-being of homeowners**

When we turn to theories of negative effect of homeownership, today in Europe and America many have questioned the role of homeownership to psychological well-being and some have argued that homeownership can affect by individual personal finances (e.g. income, savings, and debt), that may trap the home owner especially the lower-income ones.

Manturuk (2013) found homeowners from low-income families had better health outcomes than renters, but when financial hardship was taken into account the significance of the effect diminished. This demonstrates some homeowners experience considerable psychological stress due to either difficulty in making mortgage payments or in maintaining their homes. That is also observed in Ethiopian context since some of the condominiums and houses associated with mortgage and related crises.

Some findings affirm homeowners who experience decreases in home equity from depreciating house values, predatory mortgages, or home foreclosure should experience negative psychological well-being. A Canadian study explored the relationship between tenure and distress and showed that individuals in rental situations reported the highest level of distress, while homeowners without mortgages reported the lowest levels. Homeowners with mortgages were in between (Cairney and Boyle, 2004).

Nettleton and Burrows (1998) suggests that mortgage indebtedness can lead to negative effect in psychological well-being, insecurity, anxiety and fear, particularly for those who are at risk of losing their homes. Manturuk (2012) studied the connection between homeownership, sense of control and he affirm sense of control is partially mediated by housing experiences such that homeowners who experienced a mortgage delinquency had a lower sense of control than homeowners who had never been delinquent. So according to (Ryff, 1989) a high level of environmental mastery reflects control over one's context and be evidence for positive effect of psychological well-being and inability to successful control one's environment lead to negative effect in psychological well-being. ,

Recent trends such as variable interest rates and less secure employment may mean that some homeowners feel insecure about losing their homes. So just like renters home owners also lack security because of mortgage, job loss, and unemployment, and compromising the psychological well-being.

## **2.3. Research on positive and negative psychological well-being of renters**

### **2.3.1. Research on positive well-being of renters**

Whether the proportion of owner-occupiers has increased or not, a common feature of housing in most developing and non developing countries is renting and the number of urban families living in rental accommodation has usually increased. However the myth that homeownership offers a better life or health had captured the attention of governments of developing countries and they were therefore totally uninterested in renters and would like to convert them into homeowners.

However, some citizens and government in developed country advocate the importance of rental housing and affordable renting as well. when we examine ,a number of renter evaluate themselves positively in relation to home renting and they assert that renter are more satisfied and happier than home owners because renting offers mobility the renters tend to move whenever necessary. Green and Hendershott (2001) affirm rental housing reduces costs and hence provides less of a barrier to mobility.

The issue of mobility that the renters tend to move whenever necessary lead to a high-quality of environmental mastery, enhance psychological well-being according to (Ryff, 1989b; Ryff & Keyes, 1995) environmental mastery refers being able to choose, control complex environmental and life situations. A high level of environmental mastery reflects control over one's context; a low level is related to inability to successful control one's environment. A



mature individual is generally able to interact and relate to a variety of people in diverse situations and adapt to various contexts upon demand. It often requires the ability to step out of one's 'comfort zone and that enhance psychological well-being. (Ryff, 1989)

The other positive contribution of renting to psychological well-being is that the renter is free from risks associated with mortgage, reduced commitment, and cost associated with repairing. Nettleton and Burrows (1998) suggest that mortgage indebtedness can lead to negative effect in psychological well-being, insecurity, anxiety and fear, particularly for those who are at risk of losing their homes. Whereas, renting gives flexibility for households to manage their budget according to their income they move to cheaper houses when times are hard and better when their income increases, and don't want to make long term financial commitment that comes with buying or building a house or to face costs associated with repairing or freeing up more of their earnings for more essential needs like food, education, medical care or emergencies.

### **2.3.2. Research on negative psychological well-being of renters and the rent burden**

Renting, especially public renting, is associated with a lack of control, insecurity, vulnerability, and higher levels of psychological distress and depression (Evans, 2003). Renters feel a loss of control because they are restricted in what they can do to their property (Kearns, 2003). They can be relocated, and their houses can be repossessed easily (Rohe, & Stegman, 1994). Under such conditions, Renters may have difficulty to build psychological well-being and reinforces high levels of stress and stress-related illnesses.

The current housing problem that affects the majority of households is rent burden. Housing expenses that consume more than 30 per cent of monthly income are considered a cost burdens

unaffordable by Federal standards in America and housing expenses that consume more than half of income are severe cost burdens (Turner, 1986). For low-income families, who are more likely to have fewer resources available to offer to rent they experience rent burden. Low-income families are particularly likely to live in unaffordable housing; 70 percent of low-income families in 2003 experienced cost burden, defined as paying more than 30 percent of family income for housing costs (Joint Center for Housing Studies, 2005).

For low-income families in particular, renting is often tied with rent burden, but also to residential instability and crowded housing or inadequate housing due to physical conditions of buildings (Herbert and Belsky, 2006). Rent burdens are a source of chronic insecurity for lower-income private renters (Dunn, 2002). This insecurity affects general and mental health (Shaw, 2004). Not only that it is forced to be out and compromises on housing quality, suitability and wellbeing (Yates, 2007).

In many African cities, investments by individual proprietors in small, scattered, independent rental units have increased dramatically (UN-HABITAT and Cities Alliance, 2011). However, the demand seems in consistency with supply and the rent price increased. Previous research has identified in South Africa, Ghana, Nigeria and western country one in four renters spend more than half of their income on housing and that burden are increasing (Charette, 2015). For these renters, rising prices lead to instability, including the looming financial, physical, and emotional distress of eviction (Desmond, 2016).

In Ethiopian circumstance, the issue of rent burden is similar. In our capital renting is a major form of income for many people and the units are mostly privately owned by individual investors and it is purely on commercial basis, and small scale provider's use as a means of supplementing

income. Generally, most providers offer insufficient maintenance and are unable to influence by any form of external finance beyond their own justice and the renting prices dramatically increased and the cost burdened renter's are spending a large proportion of their incomes on housing and that lead to sacrifice other basic needs such as less on food each month, spend substantially less on healthcare, put aside less for retirement.

According to Harkness & Newmann (2009), reducing rent burden can theoretically decrease material hardship by increasing financial resources available for items such as food, educational materials, medical care, and other necessities that benefit the renters and also having excessive housing costs can increase parental stress, marital strain, and ineffective parenting which can negatively impact psychological well-being of the renters and their house hold.

A recent Australian study found that people in rental dwellings had poorer mental health outcomes than homeowners (Dal Grande 2015 and Hiscock ,2003). A Canadian study explored the relationship between tenure and distress and showed that individuals in rental situations reported the highest level of distress, while homeowners without mortgages reported the lowest levels (Cairney and Boyle 2004). Two British studies found that housing tenure was independently associated with the prevalence of common mental disorders after adjusting for social class and material standard of living (Weich and Lewis 1998).

## **2.4. Research on demographic variable and psychological well-being**

### **2.4.1. Psychological well-being & income**

The importance of income for well-being is an area in which there has been healthy amount of interest from both psychologists and economist. However we have limited research focuses on the influence of income on psychological well-being. An early and recent study has consistently

been found that within a country individuals with higher incomes tended to also have higher well-being. The recent Easterlin (2013) and Deaton (2008) results show that within countries, wealthier people are happier than poorer people are. Within countries, families in lower income brackets report significantly lower life satisfaction than families in higher income brackets and these researches also illustrate within countries, relative income, rather than absolute income, seems to matter for life satisfaction.

Income will improve a human's well-being but only if it rises at a faster rate than the income of others, otherwise unconditioned income does not modify wellbeing. If all income accumulated by the same assets, if all countries become wealthier at a constant rate, everyone becomes richer in fixed terms, then no one would actually be any healthier off because relative positions rest similar. Easterlin (2013) also revises beyond a certain level of income there is no relationship between income and life satisfaction and concludes that only relative income (both within countries and between countries) is related to life satisfaction.

Clarke, Marshall, Ryff, and Rosenthal (2000) revisited data from the Canadian Study on health and aging conducted in 1995-1996 and income was recorded in 12 different levels in data analyses, income level was treated as a continuous variable, ranging from level 1 to level 12. Results of linear regression modeling showed that income was statistically and significantly associated with all subscales of psychological well-being. Higher income levels predicted higher psychological well-being scores. The strongest prediction was for Purpose in Life. Income accounted for nearly 10% of the variance in scores on the Purpose in Life subscale.

### **2.4.2. Psychological well-being & age**

When we come to the association between PWB and age researchers have tried to identify patterns of well-being across the lifecycle and they have reached different, and sometimes even contradictory, conclusions. These inconsistent findings demonstrate that, more research is needed in order to understand relationships between age and psychological well-being; however the U-shape of life evaluation is often taken to be a standard finding. The more recent survey during several periods have examined life evaluation by including measurement of HDW and EWB in several European, American, Asian, and Latin American country and the cross-sectional survey's findings replicated previous findings of a U-shaped association between age and wellbeing, with the lowest point at middle age and higher wellbeing in younger and older adults (Blanch flower, Oswald 2008). In these analyses, well-being is believed to reach its minimum between a person's mid- 30s and early 50s (Van Landeghem, 2012; Blanchflower and Oswald, 2008).

On the other hand other studies have also reported different result, the longitudinal data analysis from Australia, UK, and Germany did not confirm with the U-shaped result. The study shows that the age - happiness profile is U-shaped when including socio-economic control variables, but this relationship disappears when using fixed-effects methods (Frijters and Beatton 2012). A result also observed in Gwozdz and Sousa-Poza (2010) and Kassenboehmer and Haisken-DeNew (2012).

However, a socio emotional selectivity theory evidently simplifies the issues of contradictory finding. The theory affirm when the people age advanced the hedonic wellbeing improve. Because they are accumulate emotional wisdom that leads to selection of more emotionally

satisfying events, friendships, experiences and they spend more time in activities that contribute to their well-being ( Carstensen , Pasupathi , 2000 & Charles and Carstensen's 2009).

These findings also suggest that older populations, even if generally less healthy and less productive, might be more satisfied with their lives, and experience less stress, worry, and anger than do middle-aged people whose wage rates typically peak and is the best time to work and earn the most. However, the theory predicts only increased wellbeing in older ages, and does not predict the U-shape pattern of life satisfaction or the flat and then decreased pattern for stress (Blanchflower and Oswald, 2008).

Along with Argyle (2001) show evidence that happiness increases slightly with age for the reason that due to a declining goal-achievement gap. In other words, as time goes by, individuals realize that their expectations were probably set too high in their younger years and learn to accept the reality of their lives in the older age. Likewise, Diener (1999) confirm life satisfaction often increases, or at least does not drop, with age. Research also shows the patterns of subjective wellbeing are not universal across populations. In sub-Saharan Africa, life evaluation is very low at all ages that show the strong positive cross-country relation between life evaluation and income but there is little or no variation with age. The prevalence of worry, stress, and unhappiness all increase slightly with age (Deaton, 2008).

Ryff has also studied and reported psychological well-being findings related to age more than any other socio demographic or psychological variable. In Ryff's (1989) influential study, she compared in cross-sectional and longitudinal studies PWB scores of young adults (18 to 29 years), middle-aged adults (30 to 64 years), and older adults (age 65 and older) and Differences have been demonstrated among these age groups via scores on the six Scales of PWB.

The findings indicate middle-aged adults scored significantly higher on Autonomy and Environmental Mastery, compared to young adults. Older adults scored significantly higher on Environmental Mastery than their younger counterparts, significantly lower on Purpose in Life than middle-aged adults, and significantly lower on Personal Growth than their younger counterparts. While these findings were statistically significant, mean differences were small, ranging from 2 to 8 points per subscale. (Total possible scores per subscale range from 20 to 120). Similar age patterns have been replicated in studies based on data from national and community samples (Ryff, 1991; Ryff & Keyes, 1995). A recent study, however, little variation was found in PWB scores on all six subscales according to age (Springer, 2011).

### **2.4.3. Psychological well-being & gender**

Among the general population, gender differences in psychological functioning and health are well documented (Dekker et al., 2007). While it has been well-documented that men and women experience several different types of challenges to mental health, at the same time, women have been described to be at particular risk for diminished psychological well-being (OWH, 2009). During childhood, the prevalence of psychiatric disorders is significantly higher in boys, while in adulthood, women have twice the risk of depression compared to men (Strunk, Lopez and De Rubeis, 2006). In Africa gender plays an important role in the socio-cultural set up of families and societies. Parenting practices, socialization, roles and expectations differ according to the sex of the individual.

Most large surveys showed little evidence of gender differences (e.g. Donovan and Halpern, 2002; Helliwell, 2003). Some showed higher scores for men (e.g. Stephens, Dulberg, and Joubert, 1999), while others showed higher scores for women on some sub-scales. With respect

to gender, Previous researches claim the distressingly low self-esteem among female than men however, recent researches report that gender difference in self-esteem ranged only from small to medium effect sizes (Perez, 2012).

Autonomy was also found to be different between the genders, where boys showed higher autonomy than girls and was associated with greater parental disobedience and also earlier study, women showed higher score in personal growth than men (Ryff, Lee, Essex, and Schmutte, 1994). Some study show only the well-educated women with multiple roles scored significantly higher on the Autonomy subscale. Therefore, with an increase in education level, women may be more apt to view themselves as functioning independently, despite having to balance a number of roles in life those assessing social functioning (e.g. Ryff and Singer, 1998)

In a later study, no difference was found in personal growth between the genders (Ryff and Keyes, 1995). Likewise, there was also no difference between the boys and girls in environmental mastery (Ryff and Keyes, 1995). According to Perez (2012) females are significantly higher scorers in the aspects of daily spiritual experience, relationship with father, relationship with peer, positive relationship with others and purpose in life, male in other side highly scores autonomy than the female and there is no significant gender difference in terms of environmental mastery, personal growth and self-acceptance (Perez, 2012).

#### **2.4.4. Psychological well-being & education**

Education has been shown to positively influence psychological well-being scores in both national and community samples. Findings showed positive correlations between years of education and overall PWB. Findings also showed positive relationships between years of education and scores on each of the individual subscales. Marmot (1998) and Marmot, Ryff,



Bumpass Shipley, and Marks (1997) analyzed data from the MIDUS and found that individuals with more education experienced higher overall psychological well-being.

Keyes et al. (2002) reported similar findings on PWB scores and education. Higher education levels predicted high total PWB ; lower levels predicted low total PWB scores. Their data were derived from the 1995 MIDUS database as well, and thus reflected information on 3,032 participants, ages 25 to 74. Education was recorded as number of years ranging from 1 to 25. Using logistic regression, findings showed that education strongly predicted high vs. low total PWB scores.

Clarke (2000) also evaluated the influence of education on scores for the six subscales of PWB. The sample included 4,960 Canadian seniors. The average number of years of education completed was 10.7 (SD = 38); the majority of participants reported having at least 8 to 13 years of education completed. Linear regression modeling showed that number of years of education significantly predicted scores on all six subscales of PWB, all except Self-Acceptance.

## **Chapter Three**

### **Methodology**

In this chapter the study design, the sources of the data collected, the sampling frame, the procedures and the instrument used to collect the data, and also the methods of data analysis used are presented.

#### **3.1 Research design**

A cross-sectional descriptive comparative study design was used to compare the level of psychological wellbeing of homeowners and renters. This method allowed describing the extent to which independent variables (such as demographic backgrounds) influence or explain the dependent variable (psychological wellbeing of homeowners and renters).

#### **3.2 Study Area**

The current study was carried out in the capital city of Ethiopia, Addis Ababa. According to (populationof2017.com) the population of Addis Ababa Ababa in the year 2017 as per estimated data 6.6 million and Addis Ababa city is divided into 10 sub-cities and 116 Weredas, Among the 10 sub-cities, this study was conducted on randomly selected Bole sub-city, particularly woreda 10 Summit Condominium sites. From the three sites found in this area (Kirkos, Arada and Kolfe ) Arada condominium site was selected randomly and the data collection was carried out. The site was chosen because it was convince for the researcher; relatively recent and the agency has documents available in its archive

Summit /Arada Condominiums were established to enable low-income urban dwellers to acquire homes of their own. The idea of condominium housing is a new phenomenon in Ethiopia. It emerged as a strategic response to rapid urban population growth, high prevalence of urban

poverty, and urban unemployment in major Ethiopian cities. Consequently, Summit condominiums housing considered as the major development task to reduce urban poverty, to improve the lives of slum dwellers and bring sustainable socio-economic transformation.

According to Zeleke Alemu Mengesha, worda 10 Summit condominiums houses working leader, the Summit condominiums construction was started in 2008, in 2010 virtually finished and 2013 handed over or transferred the houses to ten thousand eight hundred ninety one (10,891) beneficiaries and most of the beneficiaries come from Kirkos, Arada and Kolfe Sub City. According to him, the condominium plays its part in empowering citizens of the city through ownership of houses and tenure security.

### **3.3 Target population**

The target population of this study was condominium homeowners and renters who were living in Bole sub-city, particularly worda 10, Summit condominium sites. The target population consisted of 150 homeowners and 150 home renters, who were above 18 years old. The researcher selected this age group with the assumption that person above 18 be able to describe what they think about themselves, and can own and rent houses.

### **3.4. Sample Size and Sampling Techniques**

The participants in the study were homeowners and renters in Summit condominium site. The researcher employed multistage sampling techniques, which involved stratified disproportionate random sampling techniques. The first stage the researcher selected Summit Arada Condominium site. Secondly, the residents in condominium houses were classified into twenty nine (29) blocks. Thirdly, residents were classified into two groups 1100 home renters and 900 homeowners (population number 2000). Fourth, residents as well were classified according to

sex. Fifth, total of 150 homeowners and 183 home renters sample participants were randomly selected which made a sample size of 333 by way of using Slovin's sample size determination formula.

$$n = \frac{N}{1 + N e^2}$$

Where: n= sample      N= population      e = margin of error (5% & 0.05).

Finally, a total of 300 participants completed questionnaires and returned to the researcher. 300 response rates calculated and represent 90% of the sample and considered very good response rate. However, it is possible to proceed to data analysis as Bailey (1987) states that in order to continue data analysis, the response rate should be 75% and above.

### **3.5 Study variable**

#### **3.5.1 Independent Variables**

Age, gender, monthly income, marital status, number of rooms, rent price and number of children were independent variable.

#### **3.5.2 Dependent variable**

The dependent variable of the study was psychological well-being.

### **3.6. Instruments**

Demographic questionnaire and Ryff's psychological well-being scale (PWB), 46 items version was applied in this research. The questionnaire was translated and administered in Amharic language.

### **3.6.1 Demographic Questionnaire**

The research participants were asked to provide information regarding their age, gender, monthly income, and marital status, number of room, renting price, and number of family, bank loan and highest level of education completed.

### **3.6.2 The Ryff psychological wellbeing standardized scale**

The Ryff psychological wellbeing standardized scale was used to assess the psychological wellbeing of homeowners and renters. Ryff in her model distinguished six core dimensions, and developed an instrument that is now widely used by researchers interested in psychological wellbeing. This scale contains 46 items to be rated on six point Likert-scale from strongly disagree (1) to strongly agree (6).

About half of the responses are reversely scored. However, the rest of the items are presented as positive statements. The theoretically derived dimension of positive psychological health includes self-acceptance, positive relations with others, autonomy, environmental mastery, purpose in life, and personal growth. The test retest reliability of the original scale including the sub scales ranges from 0.81 to 0.85 and the internal consistency ranged from .87 to .90 (Ryff 1989).

The number of responses made by the subject on each question depends whether the question is positive or negative. If it is a positive question responses are rated from 1 to 6, where a score of 6 indicates strong agreement. If it is a negative question scoring done is in reverse order which is from 6 to 1, where 6 indicated strong disagreement. Responses are totaled for each of the six categories (about half of the responses are reverse scored, which is indicated on the master

copy of the test). For each category, a high score indicates that the respondent has a mastery of that area in his or her life. Conversely, a low score shows that the respondent struggles to feel comfortable with that particular concept. (Lyubomirsky's and Sheldon, 2006). Item-total correlation of the Amharic version of the instrument was computed for each sub-scale of the Psychological Wellbeing Scale. Internal consistency reliability of the Amharic versions of the instrument was determined for the scale by using Cronbach's alpha.

In order to determine the prevalence of Psychological wellbeing, the researcher assumes that the dependent variable, which is the psychological well-being is normally distributed. As (Ryff ,2014) described there is no specific scores or cut point for defining high or low PSW those distinctions are best derived from distribution information from the data collected. High PSW could be defined as a score that are in the top of 25% high well-being and the distribution where as low well-being could be defined as a score that are in bottom of 25% (Ryff ,2014).

### **3.7. Validity, reliability and pilot testing of the instruments**

To assure the validity and reliability, the instrument was translated into Amharic and back into English by two higher degree English language professionals. After translating, three psychologists were discussing on the instrument. For the aim of validation, the researcher was selected 38 residents, 19 homeowners and 19 home renters of Summit condominium.

In the current study, the pilot study was conducted mainly for testing the reliability of the Amharic version standardized scale. The questionnaires were pretested on 11.4 % (38) of the total sample size. Participants for the pilot study were selected from different target population to avoid contagion of information. The tools of data collection were administered to pilot participants in exactly the same way as they would be administered in the main study. In pilot

survey, after obtaining verbal informed consent, participants were asked to complete the Amharic versions of a demographic profile (15 items) and Ryff's psychological wellbeing scale (46 items). The result of total subscale Cronbach alpha was high, 0.88.

Table 1

*Alpha Coefficients of RPWS for the Pilot Study (N = 38).*

<i>Scales</i>	<b>Cronbach's Alpha Based on Standardized Items</b>	<b>Cronbach's Alpha</b>
RPWS		
Autonomy	.63	.74
Environmental Mastery	.53	.73
Positive Relations	.78	.75
Self-Acceptance	.73	.73
Personal Growth	.66	.76
Purpose In Life	.74	.75

The result demonstrates that the Ryff's psychological wellbeing scale (46 items) has internal consistency as a scale and high item total correlation for all of the items. George and Mallery (2003) provide the following rules of thumb:  $> .70$  within the acceptable range of internal consistency for an Alpha Reliabilities of the scales. Consequently, Adaptation of the Ryff's

psychological wellbeing scale possesses acceptable psychometric property or it is a reliable tool for measuring the psychological well-being of homeowners and renters.

### **3.8 Data Quality Control and Administration**

After the pretesting, the final tool was produced and finalized, the researcher together with two assistants met the participants and oriented them about the purpose of the research and the tool intended to be used to get a clear and representative final result. The quality of the data was checked thoroughly; data collectors gave clear directions to the study subjects while they were answering to the close-ended questionnaires.

Data collectors and two supervisors had full course of training regarding the basic principles of data collection procedures. The researcher and supervisor made a day to day on site supervision during the whole period of data collection. At the end of each day, the copies of the questionnaire were reviewed and checked for completeness, accuracy and consistency by the supervisor and investigator

### **3.9. Method of Data analysis**

333 (three hundred thirty three) copies of the questionnaire were distributed to the participant among them 300 questionnaires were answered based on the instruction. However, 20 copies were not answered properly and 13 were not returned back; because of this the 33 copies were discarded.

After data collection, Statistical Package for Social Science (SPSS) version 21 was used performed to code and analyzes the data collected using the questionnaire. Descriptive statistical measures (frequency, percentage, means scores and standard deviation) were used to describe the



general pattern of psychological wellbeing of the respondents in line with the socio demographic backgrounds and the results were presented in tables.

Information obtained from psychological wellbeing scale was analyzed using descriptive statistics (mean, and frequency ) and inferential statistics ( independent t-test , one way ANOVA and a chi-square test ) to compare mean difference between demographic variable such as age, sex and income) with respect to their psychological wellbeing.

Prior to conducting independent test, the relevant assumptions of this statistical analysis were tested. Dependent variable is continuous, no relationship between the subjects in each sample, random sample, homogeneity and normal distribution (approximately) of the dependent variable for each group (Hair, 1998 and Pallant, 2001).

### **3.10. Ethical Considerations**

Support letter was obtained from Addis Ababa University School of psychology to the Summit Condominium sites in order to have appropriate support during data collection. The study participants were orally informed the purpose of the study and were asked their willingness to participate in the study. Measures were taken to ensure the respect, dignity and freedom of each individual. Participants were informed that the information they provide would be kept confidential and would not be disclosed to anyone else.

## Chapter Four

### Results

This section presents the results of study.

#### 3.1. Demographic Characteristics of Participants

Table 2

*Characteristics by Age Category, Sex and Marital status (N = 300)*

Characteristics	Homeowners		Home renters		
	Frequency (150)	%(100)	Frequency (150)	(100%)	
<b>Sex</b>	Male	86	57.3	81	54.0
	Female	64	42.7	69	46.0
<b>Age</b>	18-29	14	9.3	19	12.7
	30-64	117	78	117	78
	>65	19	12.7	14	9.3
<b>Marital status</b>	Married	118	78.6	114	76.0
	Single	6	4.0	26	17.3
	Divorced	10	6.7	5	3.3
	widow	12	8.0	4	2.7
	widower	4	2.7	1	.7
<b>Education level</b>	Cannot write and read	5	3.3	2	1.3
	Informal education	35	23.4	20	13.4
	First cycle primary school	11	7.3	11	7.3
	Second cycle primary school	18	12.0	20	13.3
	High school	22	14.7	27	18.0
	Certificate	17	11.3	10	6.7
	Diploma	13	8.7	17	11.3
	Degree	26	17.3	37	24.7
	MA and above	3	2.0	6	4.0
	<b>House type</b>	one bed room	42	28.0	52
two bed room		53	35.3	22	14.7
three bed room		29	19.3	8	5.3
studio		26	17.3	68	45.3

The socio- demographic characteristics of the participant presented in Table 2 above shows the renters and owners involved in the study. With regard to the sex, (54.0 %) of the respondents were male and (46.0 %) of the sample used in the study were female. The researcher basis the Ryff age category (1989) young adult 18 to 29, middle aged adults 30 to 64 and older adults age 65 and above. The homeowners ages were between (18- 29) years 9.3%, (30-64) 78%, and > 65 age constituting about 9.3% of the sample and that shows most of home owners and most of the renters ages were between 30-64. Besides that, 78.6% of home owners were married, 4.0% single, 6.7% divorced 8.0% widow and 2.7 % widower. Along with 76.7% of renters were married, 17.3% single, 3.3% divorced, 2.7% widow and 0.7% were widower and that show renters are more unmarried (17.3%) than owners (4.0%).

The above table also shows the educational level of the respondents, and 3.3% of home owners were cannot write and read, 23.4% informal education, 7.3% first level primary school, 12.0% Second level primary school, 14.7% high school, 11.3% certificate, 8.7% diploma, 17.3% degree and 2.0% of the respondent were MA and above. Besides that 1.3% and 13.4% of renter's respondent were cannot write and informal education respectively in addition to 7.3% of the renters respondent were first level primary school, 13.3 % Second level primary school, 18.0% high school, 6.7 % certificate, 11.3 % diploma, 24.7% degree and 4.0% were MA and above.

## **4.2. Level of psychological wellbeing among homeowners and renters**

In the current study, prior to data analysis variables were examined for accuracy of data entry, missing values, and fit between their distributions. Descriptive statistics (frequency and percentage) were used to determine the prevalence of home owners and renter's psychological

wellbeing. The researcher took the participants total scores above 194 on the PWB scale as high level or psychologically very well, scores below 121 scale as low level or psychological not well and 122- 194 moderate level or psychologically well (Ryff ,2014)

**Table 3**

*The prevalence of Psychological wellbeing of home owners and renters by sex (N = 300)*

Sex of the respondent	Current Status of the Respondent											
	Home owners						renters					
	High		Moderate		low		High		Moderate		low	
	<i>f</i>	<i>%</i>	<i>F</i>	<i>%</i>	<i>F</i>	<i>%</i>	<i>f</i>	<i>%</i>	<i>f</i>	<i>%</i>	<i>f</i>	<i>%</i>
Female	17	11.3	29	19.3	18	12	9	6	24	16	36	24
Male	27	18	42	28	17	11.3	17	11.3	33	22	31	20.6
<b>Total</b>	44	29.3	71	47.3	35	23.3	26	17.3	57	38	67	44.6

The present study results have shown that 23.3% (12% females and 11.3% males) of home owners were low in psychological well-being but the majority (76.6%) of home owners were moderate to high in psychological well-being (i.e. 29.3% (11.3%) of female and (18%) of male of home owners were high in PWB and 47.3% (19.3%) of female and (28%) of male of home owners had moderate PWB. That confirm most of home owners were psychologically well.

The present study also revealed that 44.6 % ( 24%) of female and (20.6 %) of male) were low in psychological well-being and the other (55.3) of renters had moderate to high psychological well-being (i.e. 17.3% (6%) of female and (11.3%) of male of renters in high level and 38% (16%) of female and (22%) of male of renters were in moderate level, the results demonstrate almost half of the renters had low PSW low levels and relatively half of the renters were well psychologically.

Table 4:  
Pearson product-moment correlation (N=300)

Variable	1	2	3	4	5	6
1 Autonomy		.879**	.335**	.887**	.425**	.826**
2 Environment Mastery			.228**	.920**	.297**	.831**
3 Personal Growth				.266**	.883**	.288**
4 Positive Relationship					.342**	.848**
5 Purpose in Life						.400**
6 Self acceptance						

Note. \* Significant at  $p < .05$ , \*\*  $p < .01$  (2-tailed).

As depicted above, Table 4 shows that the six psychological wellbeing subscales correlated somewhat with each other. The highest correlation was between environmental mastery and positive relation (.920). This it indicates that there is a strong positive relationship between environmental mastery and positive relation. Next to environment mastery, autonomy and positive relation strongly and significantly correlated,  $r = .887$ ,  $p < .01$ . After that Personal Growth and purpose in life strongly and significantly correlated,  $r = .883$ ,  $p < .01$ . Results of the Pearson correlation also revealed that a significant positive correlation between Purpose in life and self acceptance,  $r = .848$ ,  $p < .01$ , showing that higher purpose in life has associated with high Environment Mastery. In general Autonomy, Positive Relationship, Environment Mastery, Self-Acceptance and Purpose in Life are correlated positively and significantly each other's.

### 4.3. Variations between Homeowners and Renters with Respect to their Psychological Well-being

Table 5

*Independent sample t-test for difference in psychological wellbeing between homeowners and renters (N = 300).*

Variables	Home owners		Renters		<i>t</i>	<i>p</i>
	<i>Mean</i>	<i>SD</i>	<i>Mean</i>	<i>SD</i>		
<b>Autonomy</b>	28.12	5.35	21.45	6.61	9.6	0.00
<b>Environment Mastery</b>	30.29	6.45	20.83	6.37	12.77	0.00
<b>Positive Relationship</b>	25.79	5.26	18.08	5.46	12.45	0.00
<b>Self-Acceptance</b>	28.32	5.02	21.90	6.74	9.36	0.00
<b>Purpose in Life</b>	21.44	5.68	27.39	6.77	-8.25	0.00
<b>Personal Growth</b>	21.02	5.80	27.45	5.91	-9.51	0.00
<b>PWB</b>	172	33.08	140	38.13	7.76	0.00

Note. *t* (*t*-test), *p* (*p*-value)

PWB Psychological wellbeing

One of the purposes of this study was to investigate whether or not there is significant difference in psychological well-being between homeowners and renters. Table 5 below shows the mean scores and Standard deviation for the six Sub-Scales of PWB. An independent samples *t*-test revealed that there is statistically significant mean difference in psychological wellbeing among homeowners and renters. The homeowners mean score is 172; the mean score of renters is 140. With the standard deviation 33.08 and 38.13 respectively the *t*-value 7.76 is significant at 0.00 levels. So the table 5 shows among the two groups the home owners mean is high indicating that psychological wellbeing is high in them than renters.

Additionally, the present study also found that there is statistically significant difference in the six Sub-Scales of PWB ( the home owners had higher mean in Environmental Mastery (30.29) compare to (20.83) of renters, self acceptance (28,32) compare to (21.9 ) of renters, ,Autonomy(28.12) compare to (21.45) of renters, and positive relations with others(25.79) compare to (18.08) of renters. However, the renters also had higher mean in personal growth (27.45) compare to (21.02) of home owners, and purpose in life (27.39) compare to (21.44) of home owners).

#### 4.4. The Relationship between High Rent Burden and Psychological Well-being

Table 6

*Renters paying more than 30% of monthly income (N= 150)*

Greater than 30%	Frequency	Percent	
Yes	99	66.0	
No	42	28.0	
Total	141	94.0	
Missing	Not applicable	9	6.0
Total	150	100.0	

The above table 6 show the total renter respondent were 141 (94.0%), 9(6%) were not willing to tell the monthly income, 42(28%) were not paying more than 30% of monthly income but a significant portion of renters 99(66.0%) were paying more than 30% of monthly income or living with rent burden. The present study also found that, there were relation between high rent burden and psychological well-being since the renters who experienced rent burden 67.2% were low in psychological well-being.

## 4.5. Psychological Well-being and some Demographic Characteristics

### 4.5.1 Psychological well-being and gender

Table 7

*Independent sample t-test for gender difference in psychological wellbeing (N=300)*

Variables	Owner				<i>t</i>	<i>P</i>	Renters				<i>t</i>	<i>p</i>
	Male		Female				Male		Female			
	<i>Mean</i>	<i>SD</i>	<i>Mean</i>	<i>SD</i>			<i>Mean</i>	<i>SD</i>	<i>Mean</i>	<i>SD</i>		
<b>Personal Growth</b>	21.65	6.05	20.17	5.37	1.55	.12	28.01	5.4	26.78	6.42	1.27	.20
<b>Autonomy</b>	28.53	5.11	27.56	5.64	1.10	.27	21.90	6.63	20.92	6.59	.898	.37
<b>Positive Relationship Environment</b>	26.66	4.93	24.65	5.50	2.38	.18	18.43	5.31	17.66	5.65	.85	.39
<b>Mastery</b>	30.84	6.41	29.54	6.48	1.22	.22	21.62	6.51	19.89	6.11	1.66	.096
<b>Self-Acceptance</b>	28.73	4.38	27.76	7.29	1.16	.24	21.82	6.06	21.98	7.49	.143	.88
<b>Purpose in life</b>	21.61	5.67	21.20	5.72	4.39	.66	28.18	6.32	26.46	7.19	1.55	.12
<b>PWBS</b>	188.93	25.88	151.17	29.20	8.36	.000	122.9	24.92	161.54	40.31	7.22	.000

Note. *t* (*t*-test), *p* (*p*-value) & *SD* (Standard deviation)

As depicted above, Table 8 indicates there is significant difference in psychological wellbeing between male and female homeowners and renters. The results revealed that male homeowners are significantly better in their psychological wellbeing than female homeowners. Nevertheless, female home renters on other hand are significantly better in their psychological wellbeing than male home renters.



#### 4.5.2. Psychological Well-being and Age

Table 8

##### *The Association between age and psychological well-being*

	Owner	Renter
Chi-Square	184.77a	165.790b
Df	189	174
Asymp. Sig.	.573	.660

As presented in table 9, a chi-square test of independence was performed to examine the relation between Age and psychological well-being. The finding of the study indicated that there was no statistically significant relationship was found between age level and psychological wellbeing,  $\chi^2(189, N = 150) = 184.78, p > 0.05$  for home owner and it also not significant for renter  $\chi^2(174, N = 150) = 165.79, p > 0.05$ . Hence, age cannot be considered as one of the determinant factors of home owners and renters in level of psychological wellbeing.

#### 4.5.3. Psychological well-being and education

Table 9

##### *One way ANOVA for Education level difference in psychological wellbeing (N=300)*

Source of Variation	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	72911.31	8	9113.91	7.83	.000
Within Groups	338749.27	291	1164.09		
Total	411660.59	299			

As presented in table 10, the computed one way ANOVA finding of the study indicated that there was positive statistically significant relationship was found between educational status and psychological wellbeing at  $F(8,291) = 7.83$ , at  $\alpha < 0.05$  among home owners and renters. Hence, education can be considered as one of the determinant factors of homeowners and renters in level of psychological wellbeing. However, the above ANOVA table does not show where the exact variation among the groups lies. Hence, in order to see the specific significant mean differences among the groups, Tukey HSD post Hoc comparison were performed. The result revealed that there is significant mean difference between home owners and renters respondents who are in informal education, first level primary, and second level primary with who have degree and above, in which the mean difference is 428\* and level of significant is 0.027 at  $\alpha = .05$ . But, there is relatively no significant difference among other groups.

### 4.5.3. Psychological well-being and Income

Table 10

*The Association between income and psychological well-being*

	Owner	Renter
Chi-Square	1920.02a	1105.664b
Df	1736	1334
Asymp. Sig.	.001	.001

a. 1827 cells (100.0%) have expected count less than 5. The minimum expected count is .01.

b. 1416 cells (100.0%) have expected count less than 5. The minimum expected count is .01.

As presented in Table 11, the computed chi-square test of independence finding of the study indicated that there was statistically significant relationship was found between income and psychological wellbeing for home owners and renters  $\chi^2 (1736, N = 150) = 1920.02, p < 0.05$  and  $\chi^2 (1334, N = 150) = 1105.66, p < 0.05$  respectively. Hence, income can be considered as one of the determinant factors of home owners and renters level of psychological wellbeing.

## **Chapter Five**

### **Discussion**

This section discusses the major findings of the current study in line with previous research findings reviewed in the literature. The research questions will be answered.

#### **5.1. What Is the Level of Psychological Wellbeing of homeowners and renters in at Bole sub-city?**

The present study revealed that compared to renters, the majority (76.6%) of homeowners were moderate to high in psychological well-being, but (55.3%) of renters had moderate to high psychological well-being. the results demonstrate almost half of the renters had low PSW and most of home owners had a better psychological wellbeing. Previous research (Rohe ,2002) also claims that homeownership entails certain benefits, including higher levels of individual well-being for individuals.

Another study supported this finding is the study of (Lewis, 2006). He confirms that the securities of homeownerships gave people a sense of autonomy, identity and control over their living environment resulting in increased residential stability, reduced stress and improved psychological well-being. Other study that investigated the relationship between tenure and health concluded that better psychological and mental health was observed for homeowners compared to renters (Carter, 2005).

## **5.2. Is There Any Significant Difference between Homeowners and Renters with Respect to their Psychological Wellbeing?**

The study found that, there is significant difference between the psychological well-being of the two categories of respondents. These findings indicated among the respondents, the psychological well-being of homeowners was better than the renters had. The findings of the present study are consistent with the findings of other studies conducted on the psychological wellbeing of homeowners and renters. Several studies found when compared to renting, home ownership is associated with positive outcomes on psychological well-being.

Rossi and Weber (1996), Rohe and Stegman (1994) found homeowners had lower rates of depression, were more satisfied with life, and had higher self-esteem, lower psychological distress and higher rate of psychological well-being. There is also quantitative evidence that homeowners have higher life satisfaction (e.g. Zumbro, 2014), mental health (Manturuk, 2012), and ontological security (e.g. Saunders, 1990).

Diaz-Serrano (2006) also point out, homeownership is one of the most important symbols of personal success and status. The ability to signal higher social status in turn clearly increases happiness and well-being (see Rohe et al., 2002). Accordingly, a Canadian study explored the relationship between tenure and distress and showed that individuals in rental situations reported the highest level of distress, while homeowners without mortgages reported the lowest levels and homeowners with mortgages were in between (Cairney and Boyle, 2004). The boundless empirical evidence indicates a positive relationship between home-ownership and psychological-wellbeing.

The present study also shows on the other hand, in a comparison between the homeowners and renters there is statistically significant difference in the six Sub-Scales of PWB. The homeowners had higher mean in Environmental Mastery, self acceptance, Autonomy, and positive relations with others than renters but the renters also had higher mean in personal growth and purpose in life than home owners.

The result seems that the home ownership has important positive effects on warm satisfying, trusting relationships with others; possesses a positive attitude toward the self, create competence in managing the environment, and build self-determining and independent when compared with private renting.

When we observe we find that the homeowners are stabilized change far less often than renters are, and the similar community and same neighborhood enclose them for a longer period of time. Haurin, Parcel, and Haurin, (2002) and Saunders, (1990) confirm homeowners preserve the 'ontological security but renters loss of control because they are restricted in what they can do to their property (Kearns, 2003). Under such conditions, Renters may have difficulty to build trusting relationships with others; possesses a positive attitude toward the self, create competence in managing the environment.

However, the security and stability of homeowners may raise the good opportunity to construct trusting relationship with others and may maintain the high mean different in this study. Many sociology studies have also found that residential stability strengthens social ties with neighbors (Warner & Roundtree, 1997). Other research has focused on how mobility diminishes the depth of social ties because there is less time to build long-term relationships.

The findings of the present evidence are also consanguineous with the findings of added studies. Most of the study assort renting with small control of their domicile units and, at smallest usually, acquire less security of abidance. In counterpoint, homeowners can change their dwellings in many ways that are not gettable to renters. Renting, especially public renting, is associated with a lack of control, insecurity, vulnerability, and higher levels of psychological distress and depression (Evans, 2003). Renters feel a loss of control because they are restricted in what they can do to their property (Kearns, 2003). They can be relocated, and their houses can be repossessed easily (Rohe, & Stegman, 1994). But the securities of homeownerships gave people a sense of autonomy, identity and control over their living environment resulting in increased residential stability, reduced stress and improve psychological well-being (Lewis 2006).

Ryff (1989) and Ryff & Keyes (1995) also discovered the development of trusting, lasting relationships as well as belonging to a network of communication and support help to positive outcome of psychological well-being, a calm and relaxed approach reflects maturity, leads to improved interactions and better consideration of others. While good relations result in an understanding of others, poor relations can cause frustration (Ryff, 1989).

The present study also shows on the other hand, in a comparison with home owners the renters had higher mean in personal growth and purpose in life. That may shows renters see themselves as growing and expanding, open to new experiences; have higher goals in life and a sense of directedness than homeowners have. The renters high mean result may relate with age, the present study show the renters are relatively younger than homeowners are.

Many studies have also found the renters are younger - that is, changing and searching for ideal jobs, not yet married, and hence, literally, less committed (U.S. Census, 2009). Other research

also has shown that renting and sharing clearly is a feature of the earlier stages of the life cycle. Tenants tend to be younger than owners and are often single, students, recent migrants, and single professionals (UNCHS, 2003). So it may not be surprising to evaluate themselves as growing and expanding; is open to new experiences; and demonstrate higher goals in life than owners. It is also true, as time goes by, individuals realize that their expectations were probably set too high in their younger years and learn to accept the reality of their lives in the older age (Argyle, 2001).

The findings of the present study are consistent with the findings of other studies. Compared to young adults older adults scored significantly higher on Environmental Mastery than their younger counterparts however they scored significantly lower than middle aged adults on Purpose in Life and Personal Growth (Ryff, 1989). Generally, the present study result helps to say owning a home boosts the PWB of citizen, represent the promise of individual autonomy, allows households to better positive relations with others; and create competence in managing the environment.

### **5.3. Is there any Relationship between High Rent Burden and Psychological Well-being?**

The present study found out that, there were relation between high rent burden and psychological well-being. The present study confirms, more than half of renter-occupied households (66% percent) experienced rent burden and most of the renters who experienced rent burden had low PSW. The findings here clearly showed that renters in the summit Condominiums operate within conditions of considerable constraints including the difficulties of finding appropriate rental units at reasonable price. Thus the combination of fewer housing opportunities, increases rental costs,



seems rental market a very challenging environment for renters and leads the renters to adapt the rent burden and it may be true under such conditions, renters may have difficulty to build psychological well-being.

The findings of the present study are consistent with the findings of other studies conducted on the rent burden and renters. For low-income families in particular, renting is often tied with rent burden, but also to residential instability and crowded housing or inadequate housing due to physical conditions of buildings (Herbert and Belsky, 2006). Rent burdens a source of chronic insecurity for lower-income private renters (Dunn, 2002). This insecurity impacts general and mental health (Shaw, 2004), it may be forced to be out and compromises on housing quality, suitability and wellbeing (Yates, 2007).

Previous research also has identified in South Africa, Ghana, Nigeria and western country one in four renters spends more than half of their income on housing and that burden is increasing (Charette, 2015). For these renters, rising prices lead to instability, including the looming financial, physical, and emotional distress of eviction (Desmond, 2016). The findings point to compromise psychosocial well-being as a result of the daily housing struggle. This also underlines in Mueller and Tighe's (2007) argument that the difficulty of meeting housing obligations, particularly by low-income groups, can primarily be a source of chronic stress, and may often lead to additional secondary stressors on renters and their families.

## **5.4. Is there any Significant Difference in Psychological Wellbeing among Homeowners and Renters Based on their Demographic Characteristics?**

### **5.4.1. Psychological well-being & sex**

The present study found statistical significant difference between male and female homeowners and renters in their psychological wellbeing. Sex had been identified as an important and influential variable in variations of psychological well-being scores. In this study, sex seem make difference in total psychological well-being scores of homeowners and renters. The results revealed that male homeowners are significantly better in their psychological wellbeing than female homeowners. However, female home renters on other hand are significantly better in their psychological wellbeing than male home renters.

This finding is in line with most large surveys that showed evidence of gender differences in psychological well-being (e.g. Stephens, Dulberg, and Joubert, 1999), which showed higher scores for men in psychological well-being and higher score for women on some sub-scales. Not only is that it also consistence with (Strunk, Lopez and De Rubeis, 2006) which found gender difference. Whereas the finding of the present study is inconsistency with the study showed little evidence of gender differences (e.g. Donovan and Halpern, 2002; Helliwell, 2003, Hong, 2011; Mostafaei, 2012; Afework ,2013 ; Bhat , 2014 ; Oluwadamilola, 2014).

### **5.4.2. Psychological well-being and age**

Age has been not identified as an important and influential variable in variations of psychological well-being scores. In this study, age seem not make difference in total psychological well-being scores. The study result indicated that there is no statistically

significant difference in psychological wellbeing of homeowners and renters age. Therefore, age cannot be considered as one of the determinant factors of homeowners and renters in level of psychological wellbeing.

The result seems consistent with the result of a recent study, (Springer, 2011, Zhao, Barnett, Lin, Fang, & Zhao (2011) and Afework (2013) that shows that psychological wellbeing has no relationship with age and was not significantly related with any of the dimensions as well as with (Deaton, 2008) finding in sub-Saharan Africa, life evaluation is very low at all ages that show the strong positive cross-country relation between life evaluation and income but there is little or no variation with age.

However the present study result is also inconsistent with (Argyle, 2001) that shows evidence that happiness increases slightly with age for the reason that due to a declining goal-achievement gap, with (Diener, 1999) that confirm life satisfaction often increases, or at least does not drop, with age and with (Ryff's, 1989) influential study, she compared in cross-sectional and longitudinal studies PWB scores of young adults (18 to 29 years), middle-aged adults (30 to 64 years), and older adults (age 65 and older) and Differences have been demonstrated among these age groups via scores on the six Scales of PWB.

### **5.4.3. Psychological well-being and education**

As the result of the computed one way ANOVA indicated that there is statistically significant difference in psychological wellbeing among home owners and renters who differ in their educational level. Along with to identify the exact variation among the groups lies the present study performed Tukey HSD post Hoc comparison and the finding also revealed there is significant mean difference between home owners and renters respondents who are in informal

education, and first level primary school, with who have degree and above. However, there is relatively no significant difference among other groups. So the result seems education can be considered as one of the determinant factors in level of psychological wellbeing and when the years of education increases the psychological well-being may increase.

The present finding is consistent with the study of Marmot et al. (1998); and Marmot, Ryff, Bumpass Shipley, and Marks et al. (1997); that found individuals with more education experienced higher overall psychological well-being, and with Keyes et al. (2002) reported similar findings on PWB scores and education and state higher education levels predicted high total PWB ; lower levels predicted low total PWB scores . Clarke et al. (2000) also evaluated the influence of education on scores for the six subscales of PWB and linear regression modeling showed that number of years of education significantly predicted scores on all six subscales of PWB, all except Self-Acceptance. Afework (2013) as well supported that there is statistically significant difference in their psychological wellbeing of among orphan children based on their level of education. However, an inconsistent result was shown with Mostafaei (2012) whose study result revealed that psychological wellbeing is not statistically significant correlation between education and its subscales.

#### **5.4.4. Psychological well-being & income**

The computed chi-square test of independence finding of the study indicated that there was statistically significant relationship was found between income and psychological wellbeing for homeowners and renters. Hence, income can be considered as one of the determinant factors of homeowners and renters level of psychological wellbeing.

The present study is consistent with the study of (Clarke, Marshall, Ryff, and Rosenthal, 2000) that the results of linear regression modeling showed that income was statistically and significantly associated with all subscales of psychological well-being. Higher income levels predicted higher psychological well-being scores. And, the recent, Easterlin (2013) and (Deaton, 2008) results show that within countries, wealthier people are happier than poorer people. Within countries, families in lower income brackets report significantly lower life satisfaction than families in higher income brackets and these researches also illustrate within countries, relative income, rather than absolute income, seems to matter for life satisfaction.

## **Chapter Six**

### **Conclusions and Recommendations**

This chapter presents the conclusions of the finding of the study and the recommendations based on the findings.

#### **6.1. Conclusions**

The study focused on the comparative analysis of homeowners and home tenants with reference to their psychological wellbeing. The study indicated that there was significant difference in psychological wellbeing among homeowners and renters. These results indicate that compared to renters, homeowners were high in psychological well-being than renters. That confirms home ownership have impact positively to psychological well-being and contributes to people psychological well-being. Understanding the impact of homeownership that helps to boosts psychological well-being over renters, assist to minimize high barriers to home-ownership and establish strong support for an increase in the housing supply to raise the well-being of the citizen.

The evident from the study also revealed that, 66% of the renters live with high rent burden and most of the renters who experienced rent burden had low PSW. The consequences of rising renting prices seems affected the psychological well-being of the low-income home renters by directing to live with high rent burden.

Even if the psychological -wellbeing research identified age as an important and influential variable in variations of psychological well-being scores. In this study, age did not seem to make a difference in total psychological well-being. Instead, different levels of income, education, and gender resulted in different psychological well-being scores, suggesting that these factors are

important in homeowners and renters' psychological wellbeing and variations in renters and homeowners' psychological well-being scores may depend less on their age than on other factors.

## **6.2. Recommendations**

Based on the finding of the research conducted, the following recommendations are given.

The result verifies that policy makers need to utilize common support from different stakeholders and government to overcome the problems that the city dwellers have been facing. Besides home ownership related highly with psychological well-being and the issue of building affordable house by the government seems not proportion with the need or the need are far greater than the government performance, therefore, a need to explore alternative approaches to the development of the house is necessary. For example attracting investment through the provision of land, make funds available for investment at an affordable rate, allow home buyers to take long-term borrowing at low interest rates, housing subsidies etc may help to narrow the gap of home ownership in our society and increase the individual psychological wellbeing. Since people with high wellbeing perform better at work, Possesses a positive attitude toward the self; makes effective use of surrounding opportunities; sees self as growing and expanding; Has warm satisfying, trusting relationships with others; and feels there is meaning to present and past life.

Finally suitable housing has long been identified as an important wellbeing resource and one of the basic requirements of life; however more often housing has been treated as an individualized issue, and an indicator of wealth rather than psychological well-being promoting resource. In this regard, this study provides good quality information on the significant of home ownership, renters housing struggles, and the impacts on their psychosocial well-being. As a result the

present study also recommends to counseling program to prepare and pursue a number of coping mechanisms to address the housing challenges, before manifesting into other more chronic health problems with damaging consequences.



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## **Appendix: A**

### **Addis Ababa University**

#### **College of Education and Behavioral Studies**

##### **School of psychology**

This Questionnaire is prepared for home owner and renter to assess their current psychological wellbeing. The objective of this questionnaire is in partial fulfillment of the requirement for the Degree of Masters of Art in Counseling Psychology. Therefore, it is designed to gather information regarding psychological wellbeing of homeowners and home renters. This questionnaire has two parts: the first part has demographic questions about the respondents; the second part has Ryff's Scale of Psychological Wellbeing Scale. The information you provide has a very important input in the direction and completion of this study, so please try to be honest, and careful. There is no one to judge you because there is not right or wrong answer for the questions. The information will be kept confidential and be only applied for the study. Your right information helps to reach the goals of the study. Thank you for investing your time and honesty completing this questionnaire.

**Part One:** Background Information Direction: please indicate your answer by making (X) in the box that corresponds to your answer or to write the correct answer on blank space.

1. Age.....

2. Sex  Male  Female

3. Marital status Married  Single   
Divorced  widow  widower

4. Educational Level.....

5. How much do you earn Monthly? .....

6. How many members are there in your household? .....

7. House type one bed room  two bed room  three bed room  studio

8. Are you home owner or Renter? Owner  renter

9. If you are home owner do you pay for your house bank loan? Yes  No

10. If Yes to Question 9, then how much do you pay? .....

11. If you are a renter how much you pay.....

12. Do you have members of household working and contributing to the household budget?

Yes  No

13. If Yes to Question 10, how much do they contribute per month? .....

## PART TWO: RYFF SCALES OF PSYCHOLOGICAL WELL-BEING

**Direction:** The following set of statements deals with how you might feel about yourself and your life. Please remember that there are neither rights nor wrong answers. Put (X) mark that best describes the degree to which you agree. Put (X) mark that best describes the degree to which you agree or disagree with

<b>RSPW</b>	<b>Strongly disagree</b>	<b>Slightly Disagree</b>	<b>Disagree</b>	<b>Disagree</b>	<b>Slightly</b>	<b>Agree</b>
1. Most people see me as loving and affectionate.						
2. I am not afraid to voice my opinion, even when they are in opposition to the opinions of most people.						
3. In general, I feel I am in charge of the situation in which I live.						
4. When I look at the story of my life, I am pleased with how things have turned out.						
5. Maintaining close relationships has been difficulty and frustrating for me.						
6. My decisions are not usually influenced by what everyone else is doing						
7. The demands of everyday life often get me down						
8. In general, I feel confident and positive about myself						
9. I often feel lonely because I have						

few close friends with whom to share my concerns						
10. I tend to worry about what other people think of me						
11. I do not fit very well with the people and the community around me						
12. I think it is important to have new experiences that challenge how you think about yourself and the world						
13. My daily activities often seem trivial and unimportant to me						
14. I feel like many of the people I know have gotten more out of life than I have						
15. I enjoy personal and mutual conversations with family members or friends						
16. Being happy with myself is more important to me than having others approve of me.						
17. I am quite good at managing the many responsibilities of my daily life						
18. When I think about it, I haven't really improved much as a person over the years						
19. I don't have a good sense of what it is I'm trying to accomplish in my life						



20. I like most aspects of my personality						
21. I don't have many people who want to listen when I need to talk						
22. I tend to be influenced by people with strong opinions						
23. I often feel overwhelmed by my responsibilities						
24. I have a sense that I have developed a lot as a person over time.						
25. I used to set goals for myself, but that now seems a waste of time.						
26. I made some mistakes in the past, but I feel that all in all everything has worked out for the best						
27. It seems to me that most other people have more friends than I do						
28. I have confidence in my opinions, even if they are contrary to the general consensus.						
29. I generally do a good job of taking care of my personal finances and affairs.						
30. I do not enjoy being in new situations that require me to change my old familiar ways of doing things.						
31. I enjoy making plans for the future and working to make them a reality.						
32. In many ways, I feel disappointed						

about my achievements in my life.						
33. People would describe me as a giving person, willing to share my time with others.						
34. It's difficult for me to voice my own opinions on controversial matters.						
35. I am good at juggling my time so that I can fit everything in that needs to be done.						
36. For me, life has been a continuous process of learning, changing, and growth.						
37. I am an active person in carrying out the plans I set for myself.						
38. I have not experienced many warm and trusting relationships with others.						
39. I often change my mind about decisions if my friends or family disagree.						
40. I have difficulty arranging my life in a way that is satisfying to me.						
41. I gave up trying to make big improvements or change in my life a long time ago.						
42. Some people wander aimlessly through life, but I am not one of them.						
43. I know that I can trust my friends,						

and they know they can trust me.						
44. I judge myself by what I think is important, not by the values of what others think is important.						
45. I have been able to build a home and a lifestyle for myself that is much to my liking.						
46. When I compare myself to friends and acquaintances, it makes me feel good about who I am.						

**Thank You!!!!**

## Appendix D

### ግንዛቤ ማስጨበጫ

#### አዲስ አበባ ዩኒቨርሲቲ

#### የሰነ-ትምህርት እና የሰነ-ባህሪ ኮሌጅ

#### የሳይኮሎጂ ትምህርት ክፍል

ይህ መጠይቅ የተዘጋጀው የቤት ባለቤት እና የቤት ተከራይ መሀከል ያለውን የሰነ-ልቦና ደህንነት ለመለካት ነው። የዚህ መጠይቅ አላማ ለኳውንስልኒን ሳይኮሎጂ ሁለተኛ ድግሪ ከፊል ማሟያ ጥናት እንዲሆን ነው። ከዚህም ግብ አንጻር መጠይቁ የተዘጋጀው በቤት ባለቤት እና ቤት ተከራይ መካከል ያለውን ስነልቦና ደህንነት መጠንን መለካት እና ያላቸውን የስልጠናና ደህንነት ለማወዳደር ይረዳ ዘንድ የተዘጋጀ መረጃ መሰብሰቢያ ነው።

መጠይቁ ሁለት ዋና ዋና ክፍሎች አሉት። የመጀመሪያው ክፍል አጠቃላይ በጥናቱ ተሳታፊዎች የግል መረጃን የሚመለከቱ ጥያቄዎች ሲሆን ሁለተኛው ክፍል ደግሞ ስነልቦናዊ ደህንነትን በተመለከተ የቀረቡ ጥያቄዎች ናቸው። የሚሰጡት መረጃ የጥናቱን አቅጣጫ የሚመራና ጥናቱን ለማጠናቀቅ የሚረዳ ስለሆነ በጥናቱ ውስጥ ትልቅ ግብአት መሆኑን ተገንዝበው በጥንቃቄና በታማኝነት እንዲሞሉ በትህትና እጠይቃለሁ። በምትሰጡት መልስ ይዘት የማትገመገሙ መሆኑን የማረጋገጥላችሁ ሲሆን የእርስዎን መረጃ ሚስጥራዊነት ለመጠበቅ ያስችል ዘንድ ስምዎን እና አድራሻዎን መጥቀስ አያስፈልግዎትም። መረጃው ለጥናቱ አላማ ብቻ የሚውል መሆኑን በተጨማሪም የምትሰጡት መረጃ ሚስጥራዊ እና ማን እንደሞላው ሊታወቅ የሚችልባቸው ሁኔታዎች አለመኖራቸውን ለምሳሌ፡- ስም፡ የሚሰጡት ድርጅት አለመጠቀሱን ልገልፀ እወዳለው።ይህን መጠይቅ በመሙላት ለምትሰጡኝ መረጃና ለምታደርጉልኝ ትብብር በቅድሚያ ከልብ አመሠግናለሁ!!

### Appendix E

### ክፍል አንድ ጠቅላላ መረጃ

መመሪያ:- መልዕኾችሁን በሣጥን ምልክቱ ውስጥ የ(X) ምልክት የስቀምጡ በተጨማሪም ባዶ መስመር በሚያገኙበት ቦታዎች ላይ መልስዎትን ይጻፉ።

1. እድሜ .....
2. ጾታ                                                  ወንድ                                                   ሴት
3. የጋብቻ ሁኔታ                                      ያገባ                                       ያላገባ                                       የፈታ/ች                                       ባለ የሞተባት                                       ሚስቱ የሞተችበት
4. የትምህርት ደረጃ .....
5. የወር ገቢዎ ምን ያህል ነው? .....
6. የቤቱ ዓይነት                                          ስቱዲዮ                                           ባለ 1 መጃታ                                           ባለ 2 መጃታ                                           ባለ 3 መጃታ
7. በቤት ውስጥ ምን ያህል ሰዎች አብረው ይኖራሉ? .....
8. የቤቱ                                                  ባለቤት                                                   ተከራይ
9. የቤቱ ባለቤት ከሆኑ ለቤቱ የሚከፍሉት የባንክ ብድር ክፍያ አለ ወይ?                                          አዎ                                           የለም
10. ለጥያቄ 9 ምላሽዎት አዎ ከሆነ በወር ምን ያህል ይከፍላሉ? .....
11. የቤት ተከራይ ከሆኑ ምን ያህል የቤት ክራይ ይከፍላሉ? .....
12. አብረዎት ከሚኖሩት ውስጥ ለቤት ኪራይ የሚያግዝዎት አለ ወይ?                                          አዎ                                           የለም
13. ለጥያቄ 10 ምላሽዎት አዎ ከሆነ ምን ያህል ያግዝዎታል? .....

## Appendix F

### ክፍል ሁለት፡ ስነልቦናዊ ደህንነትን በተመለከተ የቀረቡ ጥያቄዎች

መመሪያ፡ የሚከተሉት አረፍተ ነገሮች እናንተ ስለራሳችሁ እና ስለ ህይወታችሁ የሚሰማችሁ ስሜት ላይ ሲያውጡት ለየትኛውም ጥያቄ ትክክል ወይም ትክክል ያልሆነ መልስ አለመኖሩን ተገንዝባችሁ። የሚከተሉትን ዐ/ነገሮች በምን ያህል መጠን መስማማታችሁን ወይም አለመስማማታችሁን ይህን (X)ምልክት በማስቀመጥ ይግለጹ።

ዓረፍተ ነገር	በጣም አልሰማም	አልሰማም	በተወሰነ አልሰማም	በተወሰነ እሰማ ማለሁ	እሰማ ማለሁ	በጣም እሰማ ማለሁ
1.						
2. ምንም እንኳን የኔ ሃሳብ ከሌሎች ሰዎች ጋር ተቃራኒ ቢሆንም ሃሳቤን ለመግለፅ ፍራቻ የለብኝም።						
3. በአጠቃላይ በህይወቴ ውስጥ ያሉ ሁኔታዎች/ነገሮች በእኔ ቁጥጥር ስር እንዳሉ ይሰማኛል።						
4. የኋላ ታሪኬን በማይበት ጊዜ ባሳለፍኩት ነገሮች ሁሉ ደስተኛ ነኝ።						
5. ከሰዎች ጋር ያለኝን ቅርብ ግንኙነትን ጠብቆ ማቆየት ለኔ ከባድና ፈታኝ ነው።						
6. አብዛኛውን ጊዜ ሌሎች ሰዎች የሚያደርጉት ድርጊት በኔ ውሳኔ ላይ ተጽእኖ አይፈጥርም።						
7. ኑሮ ብዙ ጊዜ ፈታኝ ሆኖ አገኛለሁ						
8. በአጠቃላይ በራስ መተማመን እና ስለራሴ አዎንታዊ አመለካከት እንዳለኝ ይሰማኛል።						
9. ብዙ ጊዜ የብቸኝነት ስሜት ይሰማኛል ምክንያቱም ሃሳቤን የማጋራቸው የቅርብ ጎደኞቼ ቁጥር ውስን በመሆናቸው።						
10. ሰዎች ስለኔ ምን ያሰባሉ የሚለው ነገር ያስጨንቀኛል።						

11. በዙሪያዬ ካሉ ሰዎችና ማህበረሰብ ጋር በጥሩ ሁኔታ የምግባባ አይመስለኝም።						
12. ስለራሴም ሆነ ስለአለም ያለኝን አመለካከት በአዳዲስ ልምዶች መፈተን ተገቢ ነው ብዬ አስባለሁ።						
13. የዕለት ተለት እንቅስቃሴዎቼ ፍሬ የለሽ እና እርባ ነቢስ መስለው ይሰሙኛል።						
14. በአብዛኛው የማውቃቸው ሰዎች ከኔ በተሻለ ኑሮ የተሳካላቸው ይመስለኛል።						
15. ከቤተሰቦቼ እና ከጎደኞቼ ጋር በግልጽ በጋራ ጉዳዮች ላይ ግልፅ ውይይት ማድረግ ያስደስተኛል።						
16. በሌሎች ሰዎች ተቀባይነት ከማግኘት ይልቅ በራሴ ደስተኛ ስለመሆኔ የተሻለ ቦታ እስጠዋለሁ።						
17. በአለት ህይወቴ ያሉብኝን ሃላፊነቶች በመወጣት ረገድ ጎበዝ ነኝ።						
18. ቆም ብዬ ሳስበው ያለፈውን የህይወት ዘመኔን የባከነ መስሎ ይሰማኛል።						
19. በህይወቴ ማከናወን ስላለብኝ ነገር በቂ ግንዛቤ አለኝ ብዬ አላስብም።						
20. አብዛኛውን ስብዕናዬን እወደዋለሁ።						
21. መናገር በምፈልግበት ጊዜ ብዙ አድማጭ የለኝም።						
22. ጠንካራ አመለካከት ያላቸው ሰዎች በቀላሉ ተፅዕኖ ያሳድሩብኛል።						
23. ብዙ ጊዜ በሃላፊነቴ ላይ የመሰላቸት ስሜት ይሰማኛል።						
24. እንደግለሰብ በጊዜ ሂደት ብዙ ለውጦች በራሴ ላይ የተከሰቱ ይመስለኛል።						
25. ቀደም ሲል ማሳካት የምፈልጋቸውን ግቦች አስቀምጥ ነበር አሁን ግን ጊዜ ማባከን መስሎ ይሰማኛል።						

26. በህይወቴ አንዳንድ ስህተቶችን ብፈጽምም ነገሮች ሁሉ በስተመጨረሻ መልካም እንደሆኑ ይሰማኛል።						
27. ብዙ ሰዎች ከኔ በተሻለ ብዙ ጓደኞች እንዳላቸው ይሰማኛል።						
28. ሰዎች የሚሰማሙበት ባይሆንም በራሴ አቋም/አስተሳሰብ ሙሉ እምነት አለኝ።						
29. የግል ጉዳዮቼን እና ገንዘቤን በማስተዳደር በኩል ጎበዝ ነኝ።						
30. ቀደም ብዬ ድርጊቶችን መፈጸም የለመድኩበትን መንገድ የሚያስቀይረኝ አዲስ ሁኔታ ውስጥ መግባት አያስደስተኝም።						
31. ማቀድና እቅድን እውን ለማድረግ መጣር ያስደስተኛል።						
32. በህይወቴ ያገኘሁቸው ውጤቶች በብዙ መልኩ ለኔ ከበቂ ቦታ ስጥኛል።						
33. ሰዎች ጊዜዬን ለማካፈል ፈቃደኛ የሆኑኩ ደግ ሰው አድርገው ይገልጹኛል።						
34. አከራካሪ በሆኑ ጉዳዮች ላይ የራሴን ሃሳብ መግለጽ ይከብደኛል።						
35. ማከናወን የሚገባኝን ድርጊቶች ለማከናወን ጊዜዬን በአግባቡ ከፋፍዬ መጠቀም በደንብ እችላለሁ።						
36. ህይወት ለኔ ቀጣይነት ያለው የመማር፣ የመለወጥና የማደግ ሂደት ነው።						
37. ለአራሴ ያወጣሁትን እቅድ ተግባራዊ በማድረግ በጣም የተዋጣልኝ ሰው ነኝ።						
38. ከሌሎች ጋር ብዙም አስደሳችና እምነት የሚጣልበት አይነት ግንኙነት ኖሮኝ አያውቅም።						
39. ጎደኞቼና ቤተሰቦቼ በኔ ሃሳብ ውሳኔ ካልተሰማሙ ብዙ ጊዜ ሃሳቤን ቶሎ እቀይራለሁ።						



40.ህይወቴን በሚያረካኝ መልኩ ማስተካከል ከባድ ይሆንብኛል።						
41.በህወቴ ውስጥ መሻሻልን ለማምጣት መሞከር ካቆምኩ ብዙ ቆይቻለሁ።						
42.ብዙ ሰዎች ያለግላላማ የሚኖሩ ቢኖሩም እኔ ግን ከነሱ ውስጥ አልመደብም።						
43.እኔ ጎደኞቼን ማመን እንዳለብኝ አውቃለሁ እንዲሁም ጎደኞቼም እኔን እንደሚያምኑኝ አውቃለሁ።						
44.ራሴን የምገመገመው ለኔ በሚመስለኝ መለኪያ እንጂ ሌሎች ባስቀመጡልኝ መለኪያ አይደለም።						
45.ለኔ የሚመችና የሚስማማ የኑሮ ዘይቤ መመስረት ችያለሁ።						
46. እራሴን ከጓደኞቼና ከማውቃቸው ሰዎች ጋር ሳነፃፅር በማንነቴ ደስ ይለኛል።						

**አመሰግናለሁ !!!!!**