

SSS1 HOME MANAGEMENT NOTE

FAMILY HOUSE

Family house is the structure or building where family members live. A house provides shelter and constitutes a home base. It gives the family and its members physical protection and emotional security. The quality of family housing can influence the development, health, comfort and happiness of the family and its members.

TYPES OF HOUSES

1. **Mud houses:** mud is a common building material in some parts of Nigeria. In some areas it is just used for the walls and in others it is also used for roofing. In order to make the mud, pure earth which does not contain fine sand is dug out. It is moistened with water and pounded with the feet until it becomes plastic in texture. The plastic soft mud can be made into heaps and covered with banana leaves for about two days. Thereafter, the mud is reworked with the feet and portions are taken with hoes and made into big balls. These balls of mud are then used for building the walls of a mud house and in some cases the roof also.
2. **Mud brick houses:** the soft mud can also be made into bricks and dried in the sun. The dry bricks are further hardened or made stronger by firing them in a kiln. The mud bricks are used for building walls of houses. They are thinner and smoother than the ordinary mud walls.
3. **Bamboo houses:** in riverine areas, bamboo stems, trunks of palm trees, and reed are used for building houses. Such houses are constructed on top of stilts standing in water with thatched roofs.
4. **Modern houses:** modern houses can be bungalows or storeyed buildings. The storey building can be either flats or be a duplex. They can also be unit houses. A block of flats is a house that is made up of complete housing units each of which is self-contained and can be occupied by a family. A duplex is a house that has just two floors and built to serve only one family. A house unit is also one that is occupied by just one family.

Factors affecting the choice of a house

1. Economic factor
2. Location of the house
3. The size of the family
4. Ventilation and lighting
5. Design of the house
6. Social factor
7. Psychological factor.

Points to consider in designing a family house

1. A suitable site must be chosen. Topography and drainage systems in the area must be considered.
2. The design of the house should meet the needs of the family e.g. the number and the sizes of rooms should be adequate for the size or intended size of the family.

3. The design should provide adequate ventilation and lighting.
4. Durable and suitable fixtures e.g sinks, bath tub, toilet units, etc. should be chosen.
5. The shape of the house should be determined by individual tastes.
6. Back and front doors should be easily accessible from the backyard and front of the house.
7. Colour scheme for the house should harmonize.

SETTING UP A HOME

A house is simply a building for dwelling but it becomes a home when people live in it.

There are different avenues for setting up a home such as renting or owning a house through various schemes.

Renting a House

The tenant pays an agreed amount of money or rent to the landlord at regular intervals. Before a tenant occupies a rented house he has to sign an agreement with the landlord but it is advisable to study the rules of tenancy before signing such an agreement.

In order to avoid embarrassments and misunderstanding, it is important to check things like the cost of things to pay for in addition to the rent, the rent of the house, keys if the house, conditions of tenancy, condition of the house, the electric wiring, etc.

Advantages of renting a house.

1. The tenant does not have to find a large sum of money to deposit as might be necessary with buying a house.
2. A rented house is easier to leave than a purchased or owned one.

Disadvantages of renting a house.

1. The landlord may ask the tenant to quit at any time.
2. The house may not meet all the needs of the family.

Owning a House

An individual can own a house through any of the following ways or avenues:

- a. Buying a house
- b. Building a house
- c. Inheriting a house.

Buying a house: a house is probably the most expensive item an individual will ever buy. People may have to purchase their houses when they are comparatively young and inexperienced in such matters. In order to buy a house, the buyer can pay a certain percentage of the cost of the house as an initial deposit. The buyer can obtain a loan or mortgage which can aid him in paying for the house.

Mortgage: in law, mortgage is a security for a loan. Most people who need to borrow money for a house purchase do so in the form of mortgage. This can be obtained from an insurance company, a bank, building societies or state housing corporations.

Loans: in the absence of mortgage sources, individuals can also borrow money from persons or institutions (e.g. banks) for the purpose of buying a house. The lender will normally give the conditions for such a loan.

Building a house: some individuals are able to build their own houses. Building one's house enables the individual to ensure that the house meets his personal requirements and the needs of the family.

Inheriting a house: some people inherit the houses of their parents or close relatives when the latter die. Such inherited houses may require some repair or renovations.

FURNITURE AND FIXTURES.

Furniture is a set of movable articles such as chairs, tables, beds, book shelves, room dividers, etc. used in furnishing or decorating a room. Fixtures are structures that are fixed permanently in the room such as tumbler racks, fixed book shelves, sink, taps, etc.

Guidelines underlying the selection of furniture and fixtures

1. The furniture or fixtures should be functional and of good design.
2. It should serve the purpose for which it is intended.
3. It should be durable and comfortable.
4. The furniture should be well furnished
5. The fittings should be of good quality.
6. The furniture and fixtures should be serviceable.

SITTING ROOM

The sitting room is a room in the house used as a relaxation centre for the family, it is used for receiving and entertaining visitors and can also be used as the centre of many family and social activities such as parties, meetings, watching television, etc.

Furniture found in the sitting room

- i. A comfortable suite: this is made up of two or four chairs, a single three-seater settee, a coffee table and four or more side stools.
- ii. Side-board or Cupboard: this is used for storing crockery, cutlery and table linens.
- iii. Room dividers and wall cabinets.

Fixtures found in the sitting room

- i. Picture rails made of wood at the top of the walls.
- ii. Curtain boards (pelmet)
- iii. Fans, lamp holders and shades, etc.

DINING ROOM

The dining room is the room in which family members eat their meals.

Furniture found in the dining room

- i. A dining table
- ii. A number of chairs
- iii. A sideboard or cupboard for cutlery, glasses, table linens.

KITCHEN

The kitchen is a centre for food storage, preparation, and service in the home. There are modern kitchen and traditional kitchen in Nigeria.

Modern kitchen furniture and fixtures

- i. The kitchen sink with draining board is a fixture.
- ii. Kitchen taps are often fitted to the sink.
- iii. Kitchen table for food preparation e.g. for shredding vegetables, making pastries.
- iv. Kitchen stool
- v. Kitchen cupboard or cabinets
- vi. Plate rack

BEDROOM

The bedroom is a room where family members rest and keep their personal belongings like clothes, shoes, jewellery, etc. It should be made as comfortable as possible.

Furniture and fixtures found in the bedroom

- i. Bed
- ii. Mattress
- iii. Wardrobe
- iv. Dressing table
- v. Comfortable stool
- vi. Bedside cupboard

Fixtures found in a Modern bathroom

- i. The bath tub
- ii. Wash hand basin
- iii. Small bathroom cupboard
- iv. Electric water boiler or heater
- v. Towel or cloth rail
- vi. Soap and sponge rack

Fixtures found in a Modern toilet

- i. The toilet unit which is made up of the toilet bowl, seat with cover and water tank with cover.
- ii. A toilet paper holder for placing toilet papers
- iii. A wash hand basin
- iv. A towel rail is useful in the toilet for placing clothes.

ARRANGEMENT OF FURNITURE

The most expensive and comfortable furniture will not of itself, make a room look beautiful unless it is properly arranged.

Guidelines for arranging furniture

1. Arrange furniture for an easy flow of traffic or movement in the room.
2. Distribute the furniture evenly, with the largest pieces on the largest wall expanse or space.
3. Maintain a regular line of height by balancing pieces of furniture on opposite walls.
4. Where possible, place furniture parallel with wall rather than across corners.

CONSUMER EDUCATION

Consumer education is the process of helping individuals become informed consumers. This is accomplished through enabling individuals to acquire the necessary knowledge, skills and attitudes they require in order to know their rights as consumers, discern or judge information and consume intelligently within their means or available resources.

Importance of Consumer education

1. It enables the consumer to know his/ her rights
2. It enables the consumer to know how and where to buy the goods and services needed.
3. It enables the consumer to assess information so that he can interpret the available information about the goods and services he is buying e.g. expiring date, weight, brand names, etc.
4. It enables the consumer to obtain the best value for his money
5. It can safeguard consumers from dangerous and inferior goods and services and other unfair selling products.

The Rights of the Consumer

- a. The right to safety. Whatever goods and services made available to the consumer should be safe for consumption.
- b. The right to be informed about the goods and services he is paying for.
- c. The right to choose what he wants. The consumer should not be forced to accept an undesirable good or service.

- d. The right to be heard. The consumer should be allowed to express his/her views about the available goods and services

Principles of Consumer Education

Whether we are buying meat, shoes, refrigerators, cars, etc., we will get our money's worth according to the degree to which we answer the following four questions successfully:

- i. What do we want to buy?
- ii. Where can we buy it?
- iii. When do we buy it?
- iv. How do we buy it?

The following principles can help us answer the four questions and lead to intelligent consumption of goods and services.

1. Compare values: do not be one- store shopper rather compare prices in different stores and buy where items are cheaper.
2. Buy on the basis of intended use.
3. Study the label or information on the article.
4. Do not overpay for convenience
5. Buy bulk quantities or large size, it will enable you save some money.
6. Buy food in season, it is cheaper and fresh.
7. Pool your buying. Buying food in bulk saves you a lot of money. It can be as simple as two housewives sharing a basket of tomatoes or a bag of beans. It is also called group buying.
8. Do not buy on credit. Buying on credit results in the accumulation of financial charges.

CONSUMER AGENTS.

The production of goods and services is not complete until they get to the final consumer. The distribution of goods among consumers is done by people who are referred to as distributors in a market.

There are two classes of distributors:

- a) Wholesalers: they buy goods from manufactures and sell them to retailers. They buy in bulk. They also pass information from retailers to manufacturers.
- b) Retailers: they buy in small quantities from wholesalers and sell to consumers. In order to satisfy the wants of individual consumers, retailers have to buy and stock small quantities of a variety of goods. There are two main types of retailers:
 - i. Small scale retailers e.g. hawkers, market and roadside stallholders, and single shops.
 - ii. Large scale retailers e.g. co-operative societies, departmental shops, supermarkets, etc.

SOURCES OF CONSUMER INFORMATION

1. The consumer's own experience and that of her friends, neighbours, and relatives can form the source of information about goods and services.
2. Advertisements are useful to inform consumers about what is available.

3. Sales agents or staff can often add the details missed out In the advertisement.
4. Manufacturers' leaflets and labels on goods often give detailed information about a given commodity according to the demands of law.

ADVERTISING

Manufacturers tell the public or consumers about their products by a process known as advertising. Advertising is the publication of facts or opinions about goods and services in order to get the public or masses interested in them so that they are lured into purchasing the advertised goods and services.

There are three forms of advertising namely:

- i) Informative advertising
- ii) Persuasive advertising
- iii) Competitive advertising.

Advertising Media

1. Newspapers
2. Magazines and Journals
3. Radio and television
4. Leaflets
5. Posters

PURCHASING PRACTICES

- A. **Market survey:** this involves the study of the prices of commodities. To do this, the researcher visits a number of markets and shops, she collects the prices of goods from different places and at different periods of the year. Market survey helps to reveal where the places or markets where specific goods are cheaper, it also shows periods of the year or season items are abundant and cheaper.
- B. **Bulk purchasing:** this is the process of buying a commodity in large quantities. It pays to buy in bulk as the buyer can save some money in this way. Where an individual cannot conveniently buy a large quantity e.g. a bag of beans, a group of three housewives can come together, buy and then share the bag of beans. Poor storage however nullifies the advantages of bulk purchasing.
- C. **Hire purchase:** this is in effect an agreement to hire goods for a specified period, with the hirer having the option to produce the goods at the end usually for a nominal sum. The important point is that the goods are hired, not bought until they are fully paid for, therefore, while they are not fully paid for, they remain the property of the seller. Paying for goods in hire purchase is by instalments.
- D. **Impulsive buying:** this is the act of buying a good or article on the spur of the moment, without thinking whether one really needs the item. This type of buying is not budgeted for..