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EFFECT OF TENANT DISCRIMINATION ON PROPERTY INCOME IN BIRNINKEBBI, NIGERIA

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ABSTRACT

Purpose: *Landlords and agents sometimes discriminate in selecting tenants, ignoring the fact that the key factor in property investment is the ability of a property to generate the expected return. This study investigated the effect of discrimination against tenants on the incomegenerating capacity of properties in Birnin-Kebbi, Nigeria.*

Design/methodology/approach: *The study population comprises 2 practising estate surveyors and valuers and 28 estate agents in the study area, totalling 30 property agents, which also served as the sample size. The study administered a questionnaire augmented with an oral interview for data gathering. The research retrieved and analysed twenty-one (21) questionnaires, representing 70% of the questionnaires administered. A simple frequency table, percentages, and a paired samples t-test were employed for the analysis.*

Findings: *The result shows that religion and ethnicity are the major types of discrimination that exist in the study area. It also indicated a significant difference between the Expected Income (M=176666.67, SD=83431.61) and Actual Income (M=83988.14, SD=53756.24); with a large effect size (Cohen's d =1.32 > .08) on actual income compared to expected income. The study concluded that tenant discrimination has a great effect on property income.*

Research limitations: *This study was limited to the rental values of residential and commercial properties in Birnin Kebbi*

Practical implication: *It recommended the enactment of legislation by the Government that will outline criteria devoid of any form of discrimination to be adopted in selecting tenants by landlords, estate surveyors and valuers (ESVs) and other estate agents.*

Originality/value: *The study revealed the percentage loss of annual income due to the void created by discrimination and the loss as a result of properties being subjected to rent reduction to facilitate occupation by tenants approved by the landlords to avoid the void.*

Keywords: Tenant discrimination; Property income; Void period**;** Rental housing

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1.0 INTRODUCTION

The United Nations Human Rights Committee (2021), defined discrimination as "any distinction, exclusion, restriction, or preference based on any grounds, such as race, colour, sex, language, religion, political or other opinion, national or social origin, property, birth, or other status; that has the intent or effect of nullifying or impairing the recognition, enjoyment, or exercise of all rights and freedoms by all persons on an equal basis". The right to adequate housing is universally recognised internationally (Christophe & Melik 2005). Section 42 of the 1999 Constitution of the Federal Republic of Nigeria (as amended) guarantees freedom from discrimination based on factors like sex, religion, ethnicity or birth circumstances (Federal Ministry of Justice, 2008). According to Timothy (2000), discrimination in rental housing means, treating people differently when renting a place to live.

Generally, searching for accommodation is a serious task especially when a person is being discriminated against. During tenant selection - a major function in property management, Estate Surveyors and Valuers sometimes use some factors to screen prospective tenants which may constitute discrimination against their person. Landlords in Birnin-Kebbi sometimes dictate the type of tenants and conditions or factors to consider for selecting tenants or what should go in the lease to the agent, ignoring the fact that the key factor in property investment is the return; and the ability of a property to generate the expected return, is of paramount importance. An optimal prospect of income maximization in the housing market is the focus of every investor, while, prompt occupation of completed apartments or quick vacation of apartments by tenants on the expiration of their tenancy are the delight of property owners or investors. However, discrimination creates vacancy in property, a void –which is a form of risk that investors in the real estate sector seek to avoid. Thus, void due to tenancy discrimination seems to be undetected risk by the landlords and agents. Therefore, this research examined the effect of discrimination in the selection of tenants on property income using Birnin Kebbi as the study area.

Across the globe, many researchers have carried out studies on rental discrimination. In developed countries, the relationship between immigrants and the inter-ethnic groups is the main target of many of these studies (Zhao,2005; Carpusor & Loges, 2006; Ahmed, Andersson, & Hamarstedt, 2010; Hanson &Hawley, 2010; Baldini & Federici 2011). However, in developing countries especially in Nigeria, discrimination does not necessarily follow similar trends as in developed countries. Gbadegesin and Ojo (2013), examined the relationship between the tendencies of ethnic bias of property managers in Ibadan, Nigeria, and established that there is a strong relationship between the ethnic status of principal managers of rental properties and the tenants selected to occupy the property. Akindele, Ogundile and Oloke (2021) examined the effects of tenants' discrimination in Akure residential property market. Araloyin and Ayorinde (2021) examined discriminatory practices in the Nigerian rental housing sector. The study found disparate treatment of renters in Lagos metropolis, while, Thontteh (2024) examines the issues surrounding gender discrimination in the rental housing market in Lagos, Nigeria. From the foregoing there seems to be dearth of study on the implication of discrimination on income from the property. This study

therefore seeks to fill this gap by investigating the effect of tenancy discrimination on the income generating capacity of properties in Birnin-Kebbi, Nigeria.

2.0 LITERATURE REVIEW 2.1. Rental Housing Discrimination

There are lot of research on discrimination in the rental housing market, with studies looking at the issue from various angles and using different methods (Acolin, Bostic & Painter, 2016). Zhao (2005) examined discrimination in the housing market in the United States of America. The study conducted an audit by using matched pairs through e-mails to establish racial discrimination for online-advertised rental apartments in the housing market. The findings revealed that AfricanAmericans experienced discrimination and especially in the neighbourhoods where the racial composition was approaching "tipping points. Hogan and Berry (2008), employed an audit method in examining the incidence of discrimination, and it was discovered that discrimination in the residential housing market occurred in a membership of a particular socio-economic class. Ahmed and Hammarstedt (2008), studied racial discrimination between native Swedes and the Muslim minority using the audit technique and found a significant discrimination towards Muslims. Ahmed, Andersson, and Hamarstedt (2010), as cited in Oladokun (2011), investigated how the interaction between positive information and race affects landlord discrimination. The study showed that while details like marital status, job, age, and level of education do positively affect the response to applicants that are in the minority, it, however, does not negatively affect the response between Swedish natives and the minority Muslim. In a study by Bosch, Carnero, and Farre (2010), discrimination against the Moroccan minority in Spain was established, and the study further revealed that positive information does not eliminate discrimination but only increases the chance of being contacted. Also, Hanson and Hawley (2010), using matched pair audits conducted through e-mail advertised on-line rental housing units, investigated racial discrimination in the rental housing market. The research found a 4.5% level of discrimination against names typically associated with African-Americans in the housing market. The result is statistically significant and in line with past studies on racial discrimination in housing.

Oladokun (2011), examined voids in properties and ethnic differentiation in Okota rental housing market in Nigeria, data analysis using frequency distribution, percentages and relative importance index (RII) showed that in the study area, 80% of the respondents took around 6 months to let a property, 10% took 12 months and 10% took longer than 12 months. The study concluded that discrimination against some ethnic groups led to longer void periods and income losses. Christensen and Timmins (2018), conducted a study on “sorting or steering: experimental evidence on the economic effects of housing discrimination.” Based on data from HUD's housing discrimination study and micro-level data on key attributes of neighbourhoods in 28 US cities, using what they termed “randomized and the match-pair designs models” for analysis, they found strong evidence of discrimination in the characteristics of neighbourhoods to which individuals were steered. Anti- Discrimination and Equal Opportunities Commission *[Hauteautorité de Lutte contre les discriminations et pour l’égalité – HALDE* (2011)] as cited in Akindele, Ogundile and Oloke (2021), noted that single-parent families, particularly those headed by single mothers caring for one or more children, experienced discrimination frequently in the housing market. Specifically, 85% of these discriminated families are single mothers.

Again, a study by Akindele, Ogundile and Oloke (2021), on tenants' discrimination in Akure's residential property market, used Analysis of Variance (ANOVA) for analysis and found that tenants' discrimination was not influenced by the landlords' age or sex, but by landlords' agents' experience and methods of tenant selection. Nutsugbodo, Anaafo, Ankamah & Bannor (2022), examined discrimination in the housing rental market in the Sunyani Municipality in Ghana. The study targeted 4 areas and selected respondents through purposive sampling. Data analysis by probit model showed that household size, ethnicity, marital status, gender, disability, nationality and age of the tenants were the key factors of discrimination. Araloyin, and Fateye (2022) assessed discriminatory-based factors in the rental housing market of Lagos metropolis. Using both descriptive and inferential statistical tools for analysis, the study found prevalent occurrence of discrimination in the rental housing market, with about 98% of the renters having experienced biased treatment based on either gender, age, marital status, ethnicity, disability, religion or/and occupation in the rental housing market. Ugonabo and Emoh (2023) investigated the nature of bias and discrimination in the selection process as well as the nature of the selection criteria adopted by registered Estate Surveying and Valuation firms in Enugu metropolis. Using the Relative Importance Index (RII) as tool for analysis, the study found a significant level of bias and discrimination in tenant selection in Enugu metropolis residential property market.

2.2 Concepts of Tenant Discrimination in the Housing Market

Discrimination in rental housing is simply treating one person differently from another when it comes to renting a place to live (Timothy, 2000). While some of these actions are lawful, some others are unlawful. Direct and indirect forms of discrimination exist in the rental housing market (Torinmo, 2019). Direct discrimination in housing happens when a tenant is refused housing due to their background like gender race or marital status, while indirect discrimination occurs when a criterion or practice unintentionally disadvantages certain people, like those with disabilities, even without intent to discriminate (Flage, 2018). Indirect discrimination in housing market can be related to housing supply, housing occupation and the allocation of housing facilities, where some categories of people are unable to occupy available facilities because the characteristics of the facilities are not suited to their needs (Nutsugbodo et al., 2022).

Taste-based discrimination is inherent in individuals who express xenophobic attitudes towards other individuals/minority groups (Gusciute, Műhlau & Layte, 2020).It is as a result of the fear of difference and it manifests itself when agents/landlords become hostile towards other minority groups (Flage, 2018).Therefore, it is difficult to prevent or neutralize this type of discrimination, since it is inherent/innate in individuals based on past events or historical antecedents. Furthermore, appreciable efforts are required to change such mentality or the status quo (Nutsugbodo, et al., 2022). Statistical discrimination is the deferential treatment based on average group characteristics (Bosch, Carnero & Farre. 2010; Nutsugbodo, et al. 2022). The social identity theory (SIT) holds that people gain self-esteem from identifying with certain social groups. This makes them favour their own group and allocate resources in a way that makes their group look better, compared to others (Gusciute et al., 2020).

New Mexico Legal Aid (n.d.) also identified and explained the following as types of rental discriminations: "Discrimination based on race - race embraces membership of a group that is ethnically and physiognomically distinct. An apartment owner discriminates based on race if they rent to anyone except African Americans or only rent to whites and deny housing to others. Discrimination based on colour occurs when a landlord rents to light-skinned individuals of certain ethnic groups but refuses to rent to those with darker skin. National origin includes a person's birth country, ancestry and cultural and linguistic characteristic, and discrimination based on these factors is prohibited. Discrimination based on religion – it is discriminatory to refuse renting or

selling housing to people because of their religion, like being a Muslim or Buddhist. However, religious organizations can get exemption if their housing is for religious purpose, like seminary housing, and it is only for members of that religion. But even with this exemption, they cannot discriminate based on race, colour or national origin. Gender discrimination involves treating people differently because of their gender. For example, landlord who refuses to rent to women or men.

Discrimination based on familial status happens when families with children are treated unfairly because landlord thinks kids are noisy or causes wear and tear. Restricting families with children to certain buildings or ground floor apartments, or keeping children out of the common areas without a good reason, is discrimination even if it is supposedly for safety. Discrimination based on disability involves treating people unfairly because of a physical or mental impairment that limits one or more activities in life. The discrimination here can be refusing to rent, setting different terms, steering people towards or away in housing choice or refusing reasonable modifications to extant rules or accessibility requirements" (New Mexico Legal Aid (n.d.)).

3.0 AREA OF THE STUDY

Kebbi state is located between latitude 10°8'N and 13°15'N and longitude 3°30'E and 6°02'E. Birnin Kebbi, a major commercial and administrative urban centre and the state capital lie on the northwest axis of the State, downstream along the extensive Rima River valley on coordinates 12° 27' 14" North, 4° 11' 51" East. The town is surrounded by *Fadama* lands to the southeast, which are good for irrigation. The town is home to various ethnic groups like the *Kabawas, Fulanis* and *Zabarumawas.* As the state capital, Birnin Kebbi has drawn migrants from within Nigeria and neighbouring countries such as *Kambaris, Gungawas, Dadawas,* and more recently *Yorubas, Igbos, Urhobos, Nupes, Hausawas* and so on, have migrated in search of job opportunities to the town. This trend has led to the rapid increase in the population of the city from 115,447 persons in 2006 to 366,200 in 2016. The latest estimate and projection by the United Nation World Urbanisation Prospects put the population of the city at 445,671 (World Population Review, 2025). This increase in population, with physical and social transformation witnessed by the town in recent years, has led to a significant rise in demand for housing in the town.

4.0 METHODOLOGY

The study is a descriptive survey and research which solicited data from the target population via administered questionnaire. The target populations for the study were practicing Estate Surveyors and Valuers and Estate Agents in the study area - the persons who receive direct instructions/briefs from the property owners. Total sample frame which also served as sample size was 30 and comprised 28 Estate agents and the 2estate surveying and valuation firms in the study area. The sampling method adopted was purposive sampling so that necessary data for the study were obtained from the stakeholders. Questionnaire in conjunction with oral interview were employed for data gathering. Interview was conducted to augment the questionnaire on landlords' briefs/instructions, including residential and commercial properties that experienced various periods of void due to the landlords' instruction. Twenty-one (21) questionnaires representing 70% of the sample were retrieved and adopted for analysis. The data analysis was carried out using simple frequency, percentages and paired t-test.

5.0 PRESENTATION AND DISCUSSION OF RESULTS 5.1 Types of Discrimination

Table 1 presents the frequencies of the responses to the types of discrimination in the study area

Table 1: Frequency distribution of types of discrimination

S/No	Type of Discrimination	Frequency	Percentage (%)	Cumulative %
1	Marital Status	16	19.28	19.28
2	Familial Status	8	9.64	28.92
3	Disability	5	6.02	34.94
4	Ethnic origin	21	25.30	60.24
5	Gender	12	14.46	74.70
6	Religion	21	25.30	100
Total		**83**	**100**	

Source: Field Survey 2024

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Both religion and ethnicity have 21 frequencies respectively and each represents 25.3% of the total frequencies, followed by marital status 19.28% and gender 14.46%. These are followed by familial type 9.64%, and discrimination based on disability came last with 6.02%. (Table1). This shows that religion and ethnicity form the major types of discrimination in the study area.

5.2 Periods of Void

The vacancy created by tenant discrimination led to periods of void, and these void periods were measured from the month the first prospective tenant was refused tenancy to the month the property was eventually leased out (Table 2).

Table 2: Periods of void

S/No	Type of property	Occurrence	Period of Void
1	2 Bedroom flat	Feb 2023-Dec 2023	10 months
2	3Nos1Room Apartment	Mar2023- Sep 2023	6 months
3	1Bedroom flat	May 2023 -Nov 2023	7 months
4	Shop	Jul 2023 – Nov 2023	4 months
5	2 Bedroom flat	Aug 2022 – Aug 2023	12 months (1 year)
6	3 Bedroom flat	Jan 2023 -Nov 2023	10 months
7	1 Bedroom Self-contained	Apr 2023 – Jul 2023	3months
8	1 Bedroom flat	Mar 2023 – Oct 2023	6 months
9	Shop	May 2023 – Jul 2023	2 months
10	Shop	Mar 2023 – Nov 2023	8 months
11	2Nos 1Bedroom flat	Sept 2022 –Jan 2023	4 months
12	2 Bedroom flat	May 2022 – Feb 2023	9 months
13	Shop	Mar 2023 –Oct 2023	6 months
14	3 Bedroom flat	Feb 2023 – Aug 2023	6 months

Source: Field Survey2024

From Table 2, void period of up to a year was experienced, that is, the first tenant was rejected the tenancy in August before the property was leased out to a new tenant the following August thereby wasted 12 calendar months. Some 10 months, 9 months, 8 months and so on, the least was 2 months.

5.3 Loss of Annual Income due to Void

The percentage loss of annual income due to the void created by discrimination is presented in Table 3. These percentage losses due to void varied from 100% to 33.3%.

Table 3: Expected annual income, actual income generated and percentage loss.

S/No	Expected Annual Income (₦)	Period of Void	Actual Income generated (₦)	% Loss
1	250000	10 months	41667	83.3
2	180000	6 months	90000	50
3	135000	7 months	56250	58.3
4	250000	4 months	166667	33.3
5	200000	1year	0	100
6	360000	10 months	60000	83.3
7	90000	3 months	60000	33.3
8	150000	6 months	75000	50
9	75000	2 months	62500	16.7
10	150000	8 months	50000	66.7
11	100000	4 months	66667	33.3
12	180000	9 months	45000	75
13	80000	6 months	40000	50
14	250000	6 months	125000	50
Total	3,730,000	135months	1,676,251	50.1

Source: Field Survey 2024

Table 3 shows a property with an expected annual income of ₦250,000 registered a loss of 83.33%, another property of an expected annual income of ₦200,000 registered 100% loss, so also another property with an expected income of ₦250,000 registered 50% loss. A staggering 50.1% of the expected total income was lost to void due to discrimination.

5.4 Income Loss Due to Reduction in Rent

Also, income lost on 7 properties that were subjected to rent reduction to facilitate occupation by tenants approved by the Landlords to avoid void is presented in table 4.

Table 4: Expected income, actual (reduced) income and the percentage loss

S/No	Type of property	Expected Annual Rental (₦)	Actual (reduced) Rental Income (₦)	% Loss

1	3 Bedroom flat	300000	200000	33.33
2	3 Bedroom flat	220000	150000	31.82
3	2 Bedroom flat	180000	100000	44.44
4	Shop	200000	120000	40.00
5	3 Bedroom flat	250000	180000	28.00
6	Shop	50000	30000	40.00
7	2Rooms Tenement	60000	45000	25.00

Source: Field Survey 2024

A 3-bedroom apartment with an expected annual income of ₦300,000 per annum was let at a reduced rent of ₦200,000 per annum, representing a loss of 33.33% per annum. A 2-bedroom apartment that was supposed to earn ₦180,000 per annum was let at a reduced rent of ₦100,000 per annum, representing a loss of 44.44% per annum. Also, a Shop was let at ₦30,000 per annum with a loss of 40% per annum, instead of the expected rental value of ₦50,000 per annum (Table 4).

A paired-samples t-test was conducted to compare the expected income and actual income (i.e income due to the void period recorded and the reduced rental income). The results are as shown below.

Table 5a.Paired Samples Statistics

		Mean	N	Std. Deviation	Std. Error Mean
Pair 1	Expected	176666.67	21	83431.61	18206.27
	Actual	83988.14	21	53756.24	11730.57

Table 5b.Paired Samples Test

	Paired Differences					T	Df	Sig. (2tailed)
	Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
				Upper	Lower			
Pair 1 Expected – Actual	92678.52	70971.98	15487.36	60372.47	124984.58	5.98	20	.000

The results indicate a significant difference between the Expected Income (M=176666.67, SD=83431.61) and Actual Income (M=83988.14, SD=53756.24); [t=5.98, p<0.001]. The calculated Cohen's d = 1.32 suggests a large effect size (d ≥ 0.8=large). This implied that the void

due to discrimination has a large effect on actual income compared to expected income. Also, the 95% confidence interval of the difference between the means ranged [60372.47 to 124984.58], suggesting a large difference between the means of the samples.

Specifically, this translates to a large loss in the actual income generated by the properties compared to the expected income. Thus, tenant discrimination has a great effect on property income. This is in tandem with the findings of Oladokun (2011) and Ugonabo and Emoh (2023), which showed that discrimination in tenant selection has a negative impact on residential property investment. It is also in conformity with the findings of Iroham, Salubi, Okagbue and Oletubo (2022) that an apparent void in properties resulted in a loss of income that should have accrued to those properties. To ensure maximum return from real estate investment, tenant discrimination should be discouraged in all forms by the investors.

6.0 CONCLUSION AND RECOMMENDATION

Tenant Discrimination in the housing market remains a big threat to income generating capacity of residential property. The study revealed that most property owners prefer tenants of a particular religion and ethnic group to occupy their properties. While discrimination creates unnecessary voids in residential property, it also leads to reduction in the income accruable to the owner. This corroborated the studies of Oladokun (2011);Iroham,et al. (2022) and Ugonabo and Emoh (2023) that discrimination led to void period and income loss to the owner. Although discrimination does not augur well with people's well-being, it is difficult to neutralize since it is inherent in individuals, based on past events or historical antecedents, therefore, the study recommends that Estate Surveyors and Valuers (ESVs) and other agents should be more careful when putting up the criteria for selecting tenants as housing is a fundamental requirement for all, religion and ethnicity notwithstanding. Enactment of legislation by the Government that will outline criteria devoid of any form of discrimination to be adopted in selecting tenants will be of immense help. Lastly, landlords and agents should be enlightened that the importance of real estate investment is the income the property generates, therefore, void period should be curtailed to minima.

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