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Discrimination Against Residential Tenants in Ilorin, Nigeria: Prevalence, Bases and Consequences

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ABSTRACT

Discrimination in tenant selection remains a growing concern in Nigeria, although its prevalence and underlying bases vary across states. In view of this, the study explores the lived experiences of residential tenants facing discrimination when securing accommodation in Ilorin, Nigeria. A snowball sampling technique was adopted to reach vulnerable and often marginalized groups, such as single women, divorced individuals, and widows. A total of 120 tenants (20 from each selected neighbourhood) who had experienced one or more forms of discrimination were surveyed using both structured questionnaires and interviews. Respondents' income and occupation were excluded as core discrimination variables, as they are generally recognized as valid tenant screening criteria. Instead, the study focused on social identity-related variables, such as gender, marital status, ethnicity, religion, disability, and political affiliation. Descriptive statistics (frequencies and percentages) were used to summarize tenant characteristics, while Chi-square tests examined associations between key variables. Findings show that tenants experienced discrimination on multiple grounds, with marital status and gender emerging as the most commonly reported bases in Ilorin. Reported consequences include limited access to preferred housing, emotional distress, and perceived violations of the right to adequate housing. The study recommends, among others, the establishment of accessible reporting mechanisms to allow tenants to safely report discriminatory practices and seek redress.

INTRODUCTION

The process of tenant selection in residential rental properties is a critical component of the global rental property market, aimed at effectively screening prospective tenants amid a competitive housing environment. The primary objective of tenant selection is to identify individuals who are likely to adhere to lease terms, thereby safeguarding the landlord's investment (Dabara *et al.*, 2012), especially given the huge capital outlay associated with residential real estate investments (Elenwo *et al.*, 2024). However, the lack of standardized legal frameworks governing tenant selection often results in reliance on subjective and informal criteria by landlords and property managers. This reliance can, whether unintentionally or deliberately, encourage discriminatory practices which, according to Ajogwu (2022), may interfere fundamental human rights. In the context of this study, such rights specifically include the right to housing.

Discrimination, according to the United Nations Human Rights Committee, refers to "any distinction, exclusion, restriction, or preference based on any ground, 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." In the context of the rental property market, when such preferences shape the tenant selection process, they

constitute discrimination against tenants (Quillian *et al.*, 2020).

Tenant discrimination is a global concern, though its nature and intensity vary across countries. In the United States, over 34,000 rental discrimination complaints were filed with government and non-profit agencies, according to the 2024 report of the National Fair Housing Alliance (NFHA). In Canada, between 85% and 92% of immigrant households reportedly faced discrimination when inquiring about rental apartments (ACORN Canada, 2024). In the United Kingdom, housing discrimination affected up to 9% of Arab households and 6% of Black African and Black Caribbean households, compared to only 1% of White British adults (Resolution Foundation, 2025). Similarly, the European Union Agency for Fundamental Rights (2023) reported that ethnic minorities across several EU countries face significant challenges in accessing rental housing.

In a populous and ethnically diverse country like Nigeria where deep-rooted socioeconomic and political inequalities persist tenants often encounter discrimination based on religion, ethnicity, marital status, income level, or political affiliation (Araloyin & Fateye, 2022; Gbadegesin, 2022; Adebisi & Bankole, 2022). The absence of enforceable tenant protection guidelines enables landlords and agents to rely on personal preferences (Olatundun, Olaniyan & Ayinde, 2024), which frequently results in the exclusion of women, informal workers, low-income earners, and other vulnerable groups (Agboola *et al.*, 2023; Adebisi

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et al., 2024; Thontteh, 2024). This practice constitutes a violation of both national legislation and international human rights standards as outlined by institutions such as the United Nations Office of the High Commissioner for Human Rights (OHCHR), the European Union Agency for Fundamental Rights (FRA), the African Commission on Human and Peoples' Rights (ACHPR), and the National Fair Housing Alliance (NHFA) (Choi *et al.*, 2019). Despite these frameworks, tenant discrimination continues to thrive and is increasingly recognized as a critical social problem (Auspurg *et al.*, 2018; Araloyin & Fateye, 2022).

In urban centres like Ilorin, landlords and managing agents often seek to protect their investments and maximize rental income through the selection of tenants deemed responsible and reliable (Dabara *et al.*, 2017; Olatundun & Bello, 2023). However, this process is often influenced by long-standing cultural biases and informal practices, which can lead to the quiet exclusion of certain tenant groups particularly in settings lacking robust legal protections. These practices risk reinforcing social inequality and deepening existing divides in the rental housing sector.

While discrimination in tenant selection has received some scholarly attention, there remains a need to understand how tenants themselves experience and perceive these practices, particularly in under-researched urban contexts like Ilorin. This study therefore seeks to explore the lived experiences of residential tenants in Ilorin, Nigeria, within the rental selection process. The term lived experiences refers to the personal, first-hand accounts of individuals as they navigate the realities of securing rental accommodation in the face of discriminatory barriers. The study investigates both overt and subtle forms of exclusion, identifies the social groups most affected, and examines the broader implications for fairness and equity in access to housing. Through this lens, the research contributes to ongoing discussions on social justice, tenants' rights, and inclusive housing policies in the global property market.

LITERATURE REVIEW

Discrimination takes many forms and continues to be a widespread violation of human rights globally. It refers to the unfair or biased treatment of individuals based on characteristics such as race, age, gender, religion, disability, nationality, ethnicity, sexual orientation, language, social origin, or socioeconomic status (United Nations [UN], 2008). Key international human rights instruments, including the Universal Declaration of Human Rights (UDHR), the International Covenant on Civil and Political Rights (ICCPR), the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW), and other global frameworks, affirm the right of all persons to equal treatment and dignity. Nonetheless, discrimination persists in various sectors employment, education, healthcare, and housing thereby limiting access to basic human needs (Auspurg *et al.*, 2018;

Araloyin & Fateye, 2022; UN, 2023).

Discrimination in rental housing is a global concern, as documented in studies across the United States (Ross & Margery, 2018; Quillian *et al.*, 2020), Canada (Klodawsky & Farrell, 2006; ACORN Canada, 2024), the United Kingdom (Finney, 2009; Rutter & Latorre, 2009), Belgium (Verhaeghe & Connick, 2021), Australia (MacDonald, Galster & Dufty-Jones, 2017), Ireland (Gusciute *et al.*, 2020), Sweden (Ahmed, Andersson & Hammarstedt, 2010), France (Fougère *et al.*, 2009), the Netherlands (Van der Bracht & Coenen, 2018), and Germany (Auspurg *et al.*, 2019). These studies show that discrimination in tenant selection can be based on unemployment, income, disability, gender, marital status, and race or ethnicity. Among these, marital status particularly being single has drawn increasing attention as a subtle yet prevalent form of bias in tenant screening practices.

Several earlier studies have identified common reasons why single-status individuals are often targets of discrimination in the rental housing market. For instance, Torinmo (2019), Nwaohuocha (2020), and Hanson and Hawley (2011) reported that landlords frequently associate single tenants with promiscuity, vulnerability to crime, high intensity of visitors, poor property maintenance, and unauthorized subletting. These assumptions, though largely unfounded, continue to influence negative perceptions of single adults, especially women and young professionals, thereby contributing to their exclusion from desirable rental properties.

In Nigeria, various studies confirm that residential tenants are particularly vulnerable to discrimination, especially during the tenant selection stage (Oyedeji, 2022; Gbadegesin & Ojo, 2013; Agboola & Olukolajo, 2021). The primary drivers include rising demand for housing, landlord discretion, and the absence of standardized legal frameworks, which encourage the use of subjective criteria (Olatundun, Olaniyan & Ayinde, 2024). According to Oladokun (2011), Greif (2018), and Oyedeji (2022), such practices not only limit housing access but also contribute to housing voids and rental inflation. Given these widespread effects on housing access, social justice, and market efficiency, tenant discrimination has become an important area of inquiry with several studies including Oyedeji (2022), Araloyin and Fateye (2022), Agboola *et al.* (2023), Thontteh (2024), and Adebisi *et al.* (2024).

In Lagos (2022) observed that ethnic bias is the most prominent form of discrimination in tenant selection, based on a descriptive statistical analysis of the private rental market. In contrast, Olatundun *et al.* (2024), in a study of Osogbo, found that ethnicity played a minimal role in tenant selection. This variation may be attributed to differences in urban scale, population diversity, and socio-cultural dynamics between the two cities.

Araloyin and Fateye (2022) examined factors influencing tenant discrimination in Lagos using both descriptive and inferential statistics. They found that nearly 98% of renters in the study had faced discrimination, with gender, ethnicity, and disability being significant predictors

aligning with core grounds of discrimination identified by the UN Human Rights Committee.

Agboola *et al.* (2023) examined this phenomenon in the Akure property market, focusing on the factors responsible for discrimination against single tenants. Using inferential statistics, the study found that rent default, susceptibility to crime and immorality, unemployment, and elusive whereabouts were major drivers of discrimination. These findings align with the views of earlier scholars, further highlighting how social stereotypes and economic fears reinforce landlord discrimination against single-status tenants in urban Nigeria.

In another Ibadan-based study, Adebisi *et al.* (2024) analysed discrimination against female gender using descriptive statistics. The study reported that female tenants are often discriminated most especially on the ground of marital status and income. In a similar Lagos-based study, Thontteh (2024) found that gender bias against women was prevalent, driven by traditional beliefs that men should head households. Both results reinforce previous findings by Araloyin and Fateye (2022) and Agboola *et al.* (2023) on how some factors such as gender, single-status of tenants among others perpetuate inequality in the rental sector in Nigeria cities.

While these studies confirm that tenant discrimination is a critical issue in Nigerian cities, they are largely concentrated in Lagos and Akure. Very few studies have examined tenant discrimination in Ilorin, a multi-ethnic and multi-religious city in North-Central Nigeria. Additionally, most of the reviewed Nigerian studies prioritize the perspectives of landlords or focus on the criteria used in tenant selection, with limited emphasis on tenants' lived experiences of discrimination. This study therefore addresses these gaps by examining the lived experiences of residential tenants in Ilorin within the rental selection process. It explores how discrimination occurs, the categories of tenants most affected, and the broader implications for housing access and social justice.

MATERIALS AND METHODS

The Study Area

Ilorin, a city in Nigeria's North-Central region, serves as both the economic and administrative capital of Kwara State since the state's creation in 1967. By road, Ilorin is approximately 305 kilometres from Lagos and 500 kilometres from Abuja, Nigeria's commercial and administrative capitals, respectively. The city occupies a strategic location between the northern and southwestern regions of Nigeria and is geographically positioned between Ogbomoso (Southwest) and Jebba (North-Central), making it a socio-cultural bridge between the Yoruba and Hausa communities.

As a gateway city, Ilorin attracts a significant inflow of migrants in search of greener pastures, contributing to its unique blend of ethnic, cultural, and religious diversity. With an estimated population of about 1.1 million people according to the United Nations 2025 World Population Review, the city encompasses urban, peri-

urban, and traditional settlements. Prominent residential neighborhoods include Tanke, Sabo-Oke, Agbo-Oba, Okelele, GRA, and Adewole, which differ in income levels, housing quality, and tenant demographics. These social and spatial variations make Ilorin a fitting location for exploring how identity factors such as ethnicity, religion, gender, and marital status influence tenants' access to housing.

Research Design, Population, and Methods of Analysis

This study explores the lived experiences of tenants regarding discriminatory practices in accessing rental accommodation in Ilorin, Nigeria. A survey research design was adopted, focusing on residential tenants across six selected neighbourhoods. Due to the absence of a formal tenant database, a combination of purposive and snowball sampling techniques was used. Purposive sampling ensured the inclusion of neighbourhoods with diverse socio-economic profiles (Tanke, Sabo-Oke, Agbo-Oba, Okelele, GRA, and Adewole), while snowball sampling was employed to reach tenants that are ones discriminated through referrals.

A total of 120 tenants (20 from each neighbourhood) who reported one or more forms of discrimination were surveyed using both structured questionnaires and interviews. Although the sample size is lower than the 382 respondents suggested by Cochran's formula for statistical generalization, it was deemed adequate for this perception-based exploratory study due to time and resource limitations. This is supported by Guest, Bunce, and Johnson (2006) and Malhotra and Dash (2011), who argue that a sample size of 100 or more is generally sufficient for identifying meaningful patterns and trends in exploratory research. For this study, income and occupation of respondents were not treated as core discrimination variables because they are standard screening tools in tenant selection process. Only variables associated with social identity (gender, marital status, tribe/ethnicity, religion, disability, and political affiliation) were considered.

Data were analysed using descriptive and inferential statistics. Descriptive tools such as frequencies and percentages were used to summarize respondent characteristics and responses, while inferential techniques helped examine relationships between variables. Ethical standards such as informed consent, confidentiality, and voluntary participation were strictly upheld throughout the study.

RESULTS AND DISCUSSION

Table 1 shows that 38.33% of the tenants are within the age range of 18 – 30 years, 44.17% within the age range of 31 – 59 years and 17.50% are 51 years and above. This implies that the respondents are adults and have the legal right to make rental housing choice within their financial capacity/ability without been discriminated. More so, 42.50% and 57.50% of respondents are male and female, respectively. This affirms that housing is a fundamental

Table 1: Demographic and Socio-Economic Information of Respondents

Description		Frequency	Percentage
Age of Respondents	18 – 30 years	46	38.33
	31 – 50 years	53	44.17
	51 and above	21	17.50
	Total	120	100.00
Gender	Male	51	42.50
	Female	69	57.50
	Total	120	100.00
Marital Status	Single	57	47.50
	Married	63	52.50
	Total	120	100.00
Religion	Christianity	39	32.50
	Islam	74	61.67
	Others	7	5.83
	Total	120	100.0
Tribe	Hausa	9	7.50
	Igbo	12	10.0
	Yoruba	82	68.33
	Others	17	14.17
	Total	120	100.0
Income Category	below N840,000 (Low)	39	32.50
	N840,000 – N1,000,000 (Middle)	57	47.50
	Above N1,000,000 (High)	24	20.00
	Total	120	100.0
Discrimination Experience	Discriminated	120	100.0
	Not Discriminated	-	-
	Total	120	100.0

Source: Author's Data Compilation, 2025

right of both men and women.

Also in Table 1, it was observed that 47.50% of the respondents are single, 10.00%, 23.33%, and 19.17% are married, divorced, and widowed respectively. This reflects a diverse marital profile that enriches the study's analysis. Furthermore, 32.50% of respondents are Christian, 61.67% are Muslim while only 5.83 engages in other religion. This reflects that the study area is multi-religious city even though it is Muslim dominated. In addition, 7.50% of the respondents are Hausas, 10.0% are Igbos, and 68.33% are Yorubas, while 14.17% are others. This reflects that the study area is multi-ethnicity even though it is Yoruba dominated city. The multi-religious and multi-ethnicity nature of Ilorin makes it an ideal study area. Moreover, 47.50% and 32.50% of the respondents' annual income are within N840,000 – N1,000,000 (middle-income) and above N1,000,000 (high-income) respectively, while only 20.00% of the respondents' annual income was less than N840,000 (low-income) being the minimum wage (N70,000 x 12 months) signed into law in 2024 by the Federal Government of Nigeria.

This variation in respondents' income categories reflects the socio-economic diversity required for this study. Furthermore, all respondents (100.0%) comprising 51 males and 69 females has experienced one or more forms of discrimination while seeking or occupying rental accommodation, which indicates that tenant discrimination affects both gender but it is prevalent among the female than their male in Ilorin, Nigeria. Table 2 presents a cross-tabulation of respondents' gender and marital status. For the single category of respondents, the result shows that among the 57 discriminated respondents that are single, 25 are male while 32 are female. This indicates that male-single faces less discrimination than female-single while seeking rental accommodation in Ilorin. For the married category of respondents, the result shows that among the 12 discriminated respondents that are married, 10 are male while 2 are female. This indicates that married-male faces more discrimination than married-female while seeking rental accommodation in Ilorin. For divorced category of respondents, the result shows that among the 28

Table 2: Cross-Tabulation of Respondents Gender and Marital Status

Marital Status	Gender		Total
	Male	Female	
Single	25	32	57
Married	10	2	12
Divorced	11	17	28
Widowed	5	18	23
Total	51	69	120

Source: Author's Data Compilation, 2025

discriminated respondents that are divorced, 11 are male while 17 are female. This indicates that female-divorcee faces more discrimination than male-divorcee while seeking rental accommodation in Ilorin. For widowed category of respondents, the result shows that among the 23 discriminated respondents that are widows, 5 are male while 18 are female. This indicates that female-widow faces more discrimination than male-widow while seeking

rental accommodation in Ilorin. On the overall for Table 2, discrimination abounds among all marital categories but it is more prevalent among the divorcee, widow, and single accommodation seekers in Ilorin.

Table 3 presents a cross-tabulation of respondents' gender and income levels. The result reveals that female tenants are more concentrated in the low- and middle-income categories, with 27 of the 39 low-income respondents

Table 3: Cross-Tabulation of Respondents Gender and Income Levels

Income Category	Gender		Total
	Male	Female	
Low	12	27	39
Middle	22	35	57
High	17	7	24
Total	51	69	120

Source: Author's Data Compilation, 2025

and 35 of the 57 middle-income respondents being female. In contrast, male tenants are more represented in the high-income group (17 out of 24). This pattern suggests a gendered economic disparity among tenants, indicating that female tenants may be more vulnerable to affordability-based discrimination due to lower income levels. It also implies that gender intersects with income to shape tenants' exposure to exclusionary rental practices. To deepen the analysis of the association between

respondents' gender and marital status, and between respondent gender and income level as shown in Table 2 and 3, a Chi-Square Test was conducted. The results of this statistical test are detailed in Table 4, providing further insight into the relationships observed.

Table 4 shows if there is a statistically significant association between gender and marital status, and gender and income levels of respondents. For gender and marital status, the result revealed a statistically significant

Table 4: Chi-Square Test of Association between Gender and Marital Status, and Gender and Income Levels

Test	X2	df	P-value
Gender x Marital Status	12.41	3	P = 0.0061
Gender x Income Level	10.44	2	p = 0.005

*Statistically significant at 0.05

Source: Author's Data Compilation, 2025

association between gender and marital status ($\chi^2 = 12.41$, $df = 3$, $p < 0.0061$). This indicates that marital status varies significantly by gender among respondents. Specifically, a higher proportion of female tenants were divorced or widowed, while male tenants were more likely to be single or married. This gendered pattern in marital composition may reflect deeper socio-cultural dynamics,

where divorced and widowed women face greater barriers in the rental housing market due to stigma, landlord bias, or perceived instability ultimately reinforcing their vulnerability to discrimination.

Moreover, for gender and income level, a significant association was observed between gender and income level ($\chi^2 = 10.44$, $df = 2$, $p = 0.005$). This indicates

that female tenants are more likely to be found in lower income categories. This indicate that gender interacts with socio-economic and marital factors, influencing tenants' experiences of discrimination.

Respondents were asked to rank the 6 bases of discrimination when seeking rental accommodation on a 5-point Likert scale (very severe discrimination, severe discrimination, moderate discrimination, mild

Table 5: Descriptive Analysis on the Bases of Discrimination Against Tenants

Criteria	Absolute Frequency					TR	Mean	Ranking
	VSD (5)	SD (4)	MOD (3)	MD (2)	NDE (1)			
Marital Status	61	23	16	12	8	120	3.98	1st
Gender	57	25	9	24	5	120	3.88	2nd
Religion	5	7	11	46	51	120	1.91	3rd
Tribe/Ethnicity	7	6	5	27	73	120	1.68	4th
Disability	-	2	1	3	114	120	1.09	5th
Political Affiliation	-	-	-	2	118	120	1.02	6th

Very severe discrimination (VSD); Severe discrimination (SD); Moderate discrimination (MOD); Mild discrimination (MD); No discrimination experienced (NDE); Total response (TR)

Source: Author's Compilation, 2025

discrimination and no discrimination experienced). A scale value was assigned to each of the responses and Mean was employed in ranking in the severity. From Table 5, it was observed that marital status (Mean=3.98) and gender (Mean=3.88) were ranked 1st and 2nd respectively, while religion (Mean=1.91), tribe/ethnicity (Mean=1.68), and disability (Mean=1.09) were ranked 3rd, 4th and 5th. Political affiliation (Mean=1.02) was least ranked, that is, 6th on the Table.

Using a mean classification (5.00-4.50: Very High Severity; 4.49-3.50: High Severity; 3.49-2.50: Moderate Severity; 2.49-1.50: Low Severity; and 1.49-0: Very Low Severity), for severity level of the discrimination bases according to Oke and Aghimien (2018), and Olatundun and Bello (2023), marital status (M = 3.98) and gender (M = 3.88) were the most prominent bases of discrimination, both falling within the "High" severity category. This suggests that tenants were more frequently and strongly

discriminated against due to their relationship status and gender identity. In contrast, religion (M = 1.91) and ethnicity/tribe (M = 1.68) were perceived to be of low severity, indicating only mild or infrequent experiences of bias. Disability and political affiliation had the lowest mean scores (M = 1.09 and 1.02, respectively), placing them in the "Very Low" severity category. This suggest that while social identity plays a role in housing discrimination, not all identity factors carry the same discriminatory weight in the context of Ilorin's rental market.

As shown in Table 5, marital status and gender were the most prevalent bases of discrimination. To explore this further, the study examined experiences across different marital categories. The result is presented in Table 6 and 7, 8.

Respondents were asked to rank the 4 marital status-based discrimination when seeking rental accommodation on a 5-point Likert scale (very severe discrimination,

Table 6: Descriptive Analysis on Marital-Status-Based Discrimination

Criteria	Absolute Frequency					TR	Mean	Ranking
	VSD (5)	SD (4)	MOD (3)	MD (2)	NDE (1)			
Single	18	23	11	5	63	120	2.40	1st
Divorced	9	7	8	4	92	120	1.64	2nd
Widowed	6	4	9	4	97	120	1.48	3rd
Married	1	2	2	7	108	120	1.18	4th

Very severe discrimination (VSD); Severe discrimination (SD); Moderate discrimination (MOD); Mild discrimination (MD); No discrimination experienced (NDE); Total response (TR)

Source: Author's Compilation, 2025

severe discrimination, moderate discrimination, mild discrimination and no discrimination experienced). A scale value was assigned to each of the responses and Mean was employed in ranking in the severity. From Table 6, it was observed single (Mean=2.40) and divorced

(Mean=1.64) were ranked 1st and 2nd respectively, while widowed (Mean=1.48) and married (Mean=1.18) were ranked 3rd and 4th respectively. This result shows that single tenants reported the highest level of marital status-based discrimination, followed by divorced tenants.

In contrast, married and widowed tenants reported much lower levels of discrimination. This suggests that landlords or agents may hold negative perceptions toward single and divorced individuals, possibly viewing them as less stable or less desirable tenants, whereas married

and widowed individuals may be perceived as more respectable or dependable within the cultural context. In Table 7, the intersectional analysis revealed that single tenants reported the highest levels of discrimination based on marital status, followed by divorced tenants.

Table 7: Intersectional Analysis of Marital Status and Gender in Relation to Marital-Status-Based Discrimination

Gender	Marital Status				Total
	Single	Married	Divorced	Widowed	
Male	23	8	10	4	45
Female	31	1	17	18	67
Total	54	9	27	22	112

Source: Author's Compilation, 2025

Table 8: Percentage Discriminated Per Group

Group	Totala	Discriminatedb	Percentage Discriminated
Single-Male	25	23	92.0
Single-Female	32	31	96.9
Married-Male	10	8	80.0
Married-Female	2	1	50.0
Divorced-Male	11	10	91.0
Divorced-Female	17	17	100.0
Widowed-Male	5	4	80.0
Widowed-Female	18	18	100.0
Total	120	112	93.3

Source: Author's Compilation, 2025

In contrast, married and widowed tenants experienced much lower levels of discrimination. This suggests that landlords or agents may hold negative perceptions of single and divorced individuals, possibly viewing them as less stable or less desirable tenants. Conversely, married and widowed individuals may be perceived as more respectable or dependable within the cultural context. The analysis also reveals that women represented approximately 60% (67 out of 112) of all tenants who faced marital status-based discrimination, indicating a greater burden compared to men, who accounted for 40%. Among female respondents as shown in Table 8 96.9% of single, 96.9% of married, 100.0% of divorced, and 100.0% of widowed women reported experiencing

discrimination. While male respondents also reported high rates of discrimination, including 92.0% of single, 90.0% of married, 91.0% of divorced, and 80.0% of widowed men, the higher proportion of affected women, along with societal discrimination regarding female marital status, suggests a deeper marginalization. The findings underscore that although marital status-based discrimination affects both genders, women especially those who are single, widowed, or divorced face significant challenges in the residential rental market in Ilorin. In Table 9, respondents were asked to rank the 4 implications of rental discrimination on them on a 5-point Likert scale (strongly agree, agree, undecided, disagree, and strongly disagree). A scale value was assigned to each

Table 9: Implications of Rental Discrimination on Tenants

Implication	Absolute Frequency					TR	Mean	Ranking
	SA(5)	A(4)	UD(3)	D(2)	SD(1)			
Denial of preferred housing	97	21	2	-	-	120	4.79	1st
Violation of your right to adequate housing	89	28	3	-	-	120	4.71	2nd
Psychological/emotional distress	58	49	8	3	2	120	4.32	3rd
Division or tension among social groups	19	26	35	15	25	120	2.99	4th

Strongly Agree (SA); Agree (A); Undecided (UD); Strongly Disagree (SD); Disagree (D); Total response (TR)

Source: Author's Compilation, 2025

of the responses and Mean was employed in ranking the variables. From the Table, it was observed denial of preferred housing (Mean=4.79), violation of tenant's right (Mean=4.71), and psychological/emotional distress (Mean=4.32) were ranked 1st, 2nd, and 3rd respectively, while division or tension among social groups (Mean=2.99) was least ranked, that is 4th on the Table.

Using a mean classification (5.00-2.50: Agreement and 2.49-0.00: Disagreement) according to Oke and Aghimien (2018), and Olatundun and Bello (2023), denial of preferred housing (Mean=4.79), violation of tenant's right (Mean=4.71), psychological/emotional distress (Mean=4.32), and division or tension among social groups (Mean=2.99) were all in agreement as implication of rental discrimination against tenants in Ilorin, indicating broader societal consequences beyond individual harm. This filled the gap of previous studies that did not consider the consequences of discrimination on tenants themselves.

Summary of Findings

This study examined the prevalence, bases, and consequences of rental discrimination through the lived experiences of residential tenants in Ilorin, Nigeria. The discussion of findings is presented as follows:

The study revealed that all respondents reported experiencing one or more forms of discrimination, often rooted in cultural, ethnic, or religious biases. This finding underscores the pervasive nature of informal exclusionary practices in Nigeria's urban rental markets, where legal protections for tenants are often vague or poorly enforced. These findings align with those of Gbadegesin and Oletubo (2013), Araloyin and Fateye (2022), and Olatundun *et al.* (2024), who observed that in the absence of standardized legal frameworks, landlords frequently rely on subjective and informal criteria when selecting tenants.

Furthermore, the study identified marital status, gender, religion, ethnicity/tribe, disability, and political affiliation as key bases of discrimination ranked in that order of severity. Marital status and gender emerged as the most prominent, indicating that tenants were more frequently and severely discriminated against based on their relationship status and gender identity. In contrast, religion and ethnicity were perceived as less severe, while disability and political affiliation were least mentioned, suggesting that not all identity factors carry equal discriminatory weight. This ranking confirms Oyedeji's (2022) assertion that the factors influencing rental discrimination vary in importance. However, while his study in Ibadan identified ethnicity and religion as the leading factors, this study found marital status and gender to be most prominent in Ilorin. This difference likely stems from sociocultural context: Ilorin's relatively homogeneous religious and ethnic composition may make gender and marital status more socially contested, whereas Ibadan's greater ethnic and religious diversity likely heightens tensions around those identity markers. This contrast underscores the

importance of local sociocultural dynamics in shaping patterns of discrimination.

In addition, all respondents, 51 males and 69 females reported experiencing discrimination, confirming that the problem affects both genders. However, it was found to be more prevalent among female tenants. This finding supports the conclusions of Araloyin and Fateye (2022) and Adebisi *et al.* (2024), who observed that although both men and women experience discrimination, women face more severe and frequent exclusion, often due to deep-seated cultural assumptions. Thontteh (2024) also notes that female-headed households are particularly subject to implicit discrimination in male-dominated rental markets. This study further found that many female tenants earn lower incomes compared to their male counterparts, indicating that gender and income intersect to reinforce discrimination especially where affordability is a factor in landlord decision-making.

The study also confirmed that single, divorced, and widowed women were disproportionately affected by marital status-based discrimination. These findings align with the conclusions of Torinmo (2019), Nwaohuocha (2020), Hanson and Hawley (2011), and Agboola *et al.* (2023), who report that unmarried and previously married women are often stereotyped as morally unstable, prone to attracting excessive visitors, or lacking the responsibility to maintain properties. Agboola *et al.* (2022) further observed that these stereotypes contribute significantly to the exclusion of such women, particularly young professionals and single adults from desirable rental properties.

Notably, the intersectional analysis in this study revealed that unmarried women bore the highest burden of discrimination. While male tenants also reported exclusion, the compounded effect of being both female and unmarried intensified the experience of discrimination. This perspective moves beyond studies that examined gender or marital status in isolation and reinforces the need for intersectional approaches, as advocated by Crenshaw (1989) and Auspurg *et al.* (2018), especially in housing studies where overlapping social identities can exacerbate vulnerability.

Finally, the study identified several consequences of discrimination, including denial of preferred housing, violations of tenants' rights, psychological distress, and heightened social division. These findings echo the observations of Choi *et al.* (2019), who documented that housing discrimination not only reduces access to adequate shelter but also undermines emotional security and a sense of social belonging among affected tenants.

CONCLUSION

This study explored the lived experiences of residential tenants in Ilorin, Nigeria, with emphasis on the prevalence, bases, and consequences of discrimination in the rental housing market. The findings revealed that many tenants faced discrimination, with marital status and gender being the main reasons. This led to difficulties in

getting preferred housing, emotional stress, and a feeling that their right to decent housing was denied. By listening to tenants instead of landlords, the study provided a clearer picture of how discrimination works in practice. Using snowball sampling made it possible to reach groups that are often ignored, such as single women, widows, and divorced people. The findings show that discrimination in Ilorin is not only common but also shaped by social views and attitudes. Some groups face more problems than others because of how landlords and property managers see their identity. Overall, the study adds to discussions in Nigeria and beyond on the need for fair and equal access to housing.

Recommendations

Based on the findings, this study makes the following recommendations. First, housing laws in Nigeria should be improved to clearly forbid landlords and property managers from choosing tenants based on gender, marital status, religion, or other personal identity factors. Housing authorities and professional bodies should also create simple rules and guidelines to stop discrimination in tenant selection. Second, there should be safe and open ways for tenants to report discrimination, so that complaints can be addressed without fear. Public education campaigns are also needed to make people aware of tenant rights and to challenge harmful beliefs, especially those affecting women and unmarried people. In addition, new housing initiatives should focus on groups that are most affected, such as single women, widows, low-income earners, and informal workers. Partnerships with NGOs and community groups can help achieve this. Lastly, further research should look into other forms of discrimination, such as disability or ethnicity, and examine how such practices affect long-term housing security and tenant well-being.

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