



Marital Status Equity in Tenant Selection Criteria in the Akure Rental Market

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Authors' contributions

This work was carried out in collaboration between both authors. Both authors read and approved the final manuscript.

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ABSTRACT

The paper examines the selection criteria for prospective single and married tenants by Estate Surveyors and Valuers in the study area, to determine fairness in practice. The survey research adopted a structured questionnaire to elicit data from a sample of Estate Surveying and Valuation firms in Akure, Ondo State, Nigeria as Estate Surveyors and Valuers serve as both agents and property managers in the study area. Data collected were analyzed using the relative importance index (RII) and Mann Whitney U test. Findings revealed that irrespective of the marital status, the nature of employment of the prospective tenants is an essential criterion used at tenant selection. Also, there exists between singles and married tenants a statistically significant difference in the selection criteria used by Estate Surveyors and Valuers concerning 'employment' and 'ability of prospective tenants to pay subsequent rent' ; while, there was no significant difference in the tenant selection criteria in the areas of religion, gender, ethnicity, age, nature of employment, ability to pay the required rent, advance rent payment, ability to pay caution deposit, ability to pay service charge, provision of suitable Guarantors/Referee, physical appearance, suitability to the property, family size, ability and willingness to stick to the terms of the lease, criminality history/track record, first-time renters and history of previous tenancy. The study recommended that Estate Surveyors and Valuers should desist from discriminatory selection criteria differences as housing is a fundamental requirement for all, marital status notwithstanding. Also, government

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should formulate and enforce anti-discrimination policies at tenant selection which will protect the right of individuals to rental housing, irrespective of their marital status. This will create a balance in the rental market and take away the mild differences in the selection criteria used for prospective tenants as if this is not worked upon, the mild difference will someday become wide.

Keywords: Marital Status; Tenant selection; Rental Market; Akure.

1. INTRODUCTION

Housing, like food and clothing, is a critical essential requirement of humans. It is fundamental to man's well-being, survival, and health [1] and an essential component of human settlement needed to meet fundamental needs and has a significant impact on man's quality of life, health, well-being, and productivity. It is vital for integrated economic and physical growth, natural disaster mitigation, job creation, environmental sustainability, and wealth creation [2]. The yawning gap between the housing need and housing supply results in continuous pressure on the rental market. Hundreds of millions of people in African cities live in rented apartments [3] and both married and singles engage in search of suitable apartments.

Carpusor and Loge [4] noted that rental housing is a vital housing choice – notably for people who are unable or unwilling to purchase or construct their own homes. Drydakis [5] expressed that the right to housing is recognized as a universal human right and access to housing, like employment, is a fundamental requirement for people. Its significance in people's lives necessitates why people should not be denied access as it has an impact on their health, family life, education, work opportunities, and access to public services [6]. As a result, from a socio economic standpoint, it is critical that persons, regardless of their marital status, be treated equally in terms of their access to housing. Despite that housing provides privacy and shelters from weather, unwanted elements, coupled with the universal human right to housing; rental housing is plagued by myriads of issues, including differential treatment in tenant selection based on marital status [7]. Despite being in the 21st century, Nigerian society is rooted in cultural and religious ideas that support the policing of unmarried individuals. Sadly, this also happens at tenant selection as the marital status of prospective tenants has a great influence on their rental chances. The research on discrimination at tenant selection on the grounds of marital status is a worldwide concern towards equality and has attracted the interest of

housing stakeholders from all around the world, including Nigeria [8].

With ever increasing influx of people to Akure since it was designated as the administrative capital of Ondo State, Nigeria in 1976 demand for rental residential property has been on the increased with attendant increase in rental values [9]. Adebisi, et al. [9] expressed that more than 90% of residents of Akure patronize privately owned houses, driving up demand and, resulting to a careful tenant selection among competitive prospective tenants.

The role played by Estate Surveyors and Valuers (ESVs) and other property agents in the property market is very significant; they serve as agent to property owners as well as assist prospective house seekers in securing accommodation. Where they act on behalf of the property owners/landlord, the onus is on them to select the best among the potential renters using tenant selection mechanism. However, it has often been reported that marital status of prospective renters among other criteria determines whether they will be discriminated against or not. This study examines the tenant selection criteria employed by Estate Surveyors and Valuers in Akure with a view to determine its equity between married prospective tenants and single prospective tenants. The singles here comprises of single parent, divorced and yet to marry adult male and females.

2. LITERATURE REVIEW

The most crucial part of successful property management is tenant selection. It entails selecting prospective renters from a large pool of applicants who must have shown interest in a limited number of housing units. The majority of errors may be addressed; nevertheless, putting the wrong renter in possession can cost not only a lot of money but also a lot of time and irritation [10]. According to Gbadegesin and Oletubo [11] there is no legislative instrument in the Nigerian property market that establishes the criteria to use when selecting tenants in the private rental market. However, scholars have only identified a

variety of approaches or criteria for screening tenants in the private rental market in theory.

In order to select eligible tenants, residential property managers in Nigeria commonly require prospective tenants to fill out an "acquaintance form" [12] which contains information on a potential tenant's salary, place of employment, tenancy history, and marital status among others. Oni identified criteria for screening a prospective renter to include a reliable sources of income, employment prospects, responsible look (physical appearance), and social position. Others include, tribe, age, maximum number and ages of children, religion, maximum number of cars, and marital status. However, all these have not prevented the occurrence of problematic tenancies; and it is clear that weeding out potential problematic tenant at the recruitment stage would be extremely beneficial to property owners and managers. Many tools for screening potential tenants have been developed, however they are not widely employed in Nigeria because selection is often based on subjective factors and intuition.

The screening criteria can be discriminatory engaged in tenant selection, and of significant practice is the discrimination against singles or unmarried. Housing discrimination is considered an illegal act in some countries. For instance Alaska's marital-status discrimination laws forbids denial of singles or unmarried access to rental properties. Block and Whitehead [13] reported a case of Kelvin Thomas and Joyse Backer who refused to rent their residential apartments to unmarried persons based on their religious beliefs. With this position violating Alaska's marital discrimination laws, the duo filed suit in Federal District Court against Paula Haley, the Anchorage Equal Rights Commission ("AERC"), the Executive Director of the Alaska State Commission on Human Rights, and the municipality of Anchorage seeking declaratory and injunctive relief. The District Court found that application of the anti-discrimination laws to Thomas and Baker would violate their rights under Free Exercise Clause and permanently enjoined the state of Alaska from enforcing its laws against the landlords.

Bourassa [14] researched home-ownership discrimination along gender and marital status in Australia and expressed that by virtue of Sex Discrimination Act 1984, discrimination against individual based on gender and marital status became an illegal act. The study analyzed the

differences between never married women, never married man, and married couples in home ownership and found that never married women were discriminated against and that there is presence of likelihood of discrimination based on marital status. Gebremeskel and Kleiner [15] lamented that despite ordinances against discrimination on marital basis in many states, landlords still deny them renting apartments or evicting them on frivolity. Based on this, it was concluded that laws can only deter discrimination but cannot eliminate it.

Morris, Sinclair, and De Paulo [16] conducted an experiment wherein participants in a survey were asked to imagine themselves as landlords and made a choice between married couple, a single woman, and a single man as potential tenants within common criteria. In all the choices, the participants overwhelmingly favored the married couple over all of the various types of singles; 61 to 80 percent of the participants chose the married couple. The study further investigated the reason for the respondents' preferences for married prospective tenants. The reasons adduced include the advantage of two sources of income (that is, from husband and wife), single applicants were more likely to be delinquent tenants, and the belief that singles are less responsible and mature than married people. An opinion expressed in Ntoimo and Isiugo-Abanihe [17] established that preference for the married in tenants' selection is premised on the tendency of singles keeping late nights, keeping multiple sexual partners among others.

In comparison to the other forms of selection criteria, screening out prospective tenants on the grounds of marital status has received little attention especially in developing nations. When one individual or a group of people is treated less favorably than another is, has been, or would be in a comparable scenario because of their marital status, this is known as marital status discrimination. Despite the fact that an increasing number of people are choosing to be single, society places such a high value on marriage and married couples that being single is a stigmatizing condition [18]. Hence, the investigation of the discrimination against unmarried people at tenant selection is a universal concern towards equality and has attracted the interest of stakeholders in the housing sector. This research therefore, seeks to find out if there is equity between the criteria used for married and single prospective

tenants. Furthermore, this study adds to the corpus of knowledge in this area.

3. DATA DESCRIPTION AND METHODOLOGY

This study is a survey research and the data used was collected from Estate Surveying and Valuation Firms in Akure, Ondo state. Beyond valuation of land and landed properties, plants and machineries among others, Estate Surveyors and Valuers also work as agents and property managers. The role they play in this regard include selecting tenants for vacant properties and also managing them throughout their tenancy period [19]. Based on the year 2020 directory of the Ondo State branch of the Nigerian Institution of Estate Surveyors and Valuers (NIESV), there are 27 practicing firms of Estate Surveying and Valuation in Akure and each of these firms were administered structured questionnaires to elicit the required data for this study. The data collection instrument that was employed in this study is a structured questionnaire which was self-administered on Estate Surveyors and Valuers (ESV) who serve as agents and property managers in the study area and the tenant selection process studied was confined to tenants selected over a 10-year period (2012-2021).

Analysis of the data was based on Relative Importance Index (RII) and Mann-Whitney U test. RII was employed to analyze the selection criteria used for both married and single prospective tenants. According to Ige and Audu [20] RII assists in determining a variable's contribution to the prediction of a criterion variable, both independently and in conjunction with other predictor variables. The Relative Importance Index (RII) can be determined using the following formula.

$$RII = \frac{5n_5 + 4n_4 + 3n_3 + 2n_2 + 1n_1}{A \times N} \dots\dots\dots eq. 1$$

Where:

n_5 = total number of responses for "strongly agree",

n_4 = total number of responses for "agree",

n_3 = total number of responses for "undecided",

n_2 = total number of responses for "disagree",

n_1 =total number of responses for "strongly disagree",

N = total number of respondents,

A= Highest response integer (5).

Mann-Whitney U test on the other hand was used to test hypotheses "Ho: There is no

significant difference in each of the criteria used by ESV used in selecting prospective married and single tenants. Field [21] explained that Mann-Whitney U test is used to compare changes between two independent groups when the dependent variable is ordinal or continuous but not normally distributed. The test was used to check exhibition of equity in deploying selection criteria by Estate Surveying and Valuation firms when granting lease to prospective married and single tenants in the Akure housing market.

4. RESULTS AND DISCUSSION

Out of 27 questionnaires distributed to the surveyed Estate Surveying and Valuation (ESV) firms in Akure, a total of 23 representing 85% of the questionnaires were retrieved and found suitable for further analysis. The questionnaires were personally administered to the respondents. For the purpose of determining the reliability of the survey instrument, a Cronbach's Alpha Coefficient test was employed to determine the internal coherence of a collection of items in questionnaires and the values obtained were 0.863 and 0.899 for the constructs employed. These figures show an acceptable Cronbach's Alpha Coefficient values, indicating a high consistency of the survey instrument. According to Chan, Darko, Olanipekun, and Ameyaw [22] values less than 0.5 shows that the questionnaire is weak and not fit for the study, values ranging from 0.5 to 0.69 are fair, values between 0.7 to 0.8 are acceptable while values above 0.8 are excellent.

4.1 Relative Importance Index of Tenant Selection Criteria Used by Estate Surveyors and Valuers in Akure, Ondo State

This section examines and ranks the tenants selection criteria Estate Surveyors and Valuers in Akure consider before granting the letting request of prospective married and single tenants. The result is as shown in Table 1.

From Table 1, with a relative importance index of 0.9658 and 0.9591, employment/occupation ranks 1st as selection criteria for both married and single prospective tenants respectively. Having a means of livelihood is not only necessary for prospective tenants, it is a must have for all, especially in Nigeria, where even the employed barely have reserves. Little wonder Estate Surveyors and Valuers place premium on this so as to guarantee the financial commitment of their tenants.

Table 1. Relative Importance Index of the Tenants Selection Criteria Used by Estate Surveyors and Valuers in the study area

S/n	Selection Criteria	Married Prospective Tenants		Single Prospective Tenants	
		RII Value	Rank	RII Value	Rank
1	Employment/Occupation	0.9658	1	0.9591	1
2	Ability and willingness to stick to the lease's terms	0.9245	2	0.7931	6
3	Ethnicity	0.8869	3	0.7216	8
4	Size of family	0.8448	4	0.3015	17
5	Ability to pay the required rent	0.7597	5	0.0.8001	5
6	Religion	0.7135	6	0.3632	16
7	Nature of employment	0.7031	7	0.8168	4
8	Ability to pay subsequent rent	0.6872	8	0.6486	10
9	Advance rent payment	0.6343	9	0.6486	10
10	Ability to pay caution deposit	0.5954	10	0.3992	15
11	History of previous tenancy	0.5567	11	0.2874	18
12	Ability to pay service charge	0.4912	12	0.5285	12
13	Provision of suitable referee/Guarantor	0.4273	13	0.9133	2
14	Physical appearance	0.4022	14	0.8390	3
15	Suitability to property	0.3831	15	0.4522	14
16	Age	0.3106	16	0.4963	13
17	First time renter	0.2732	17	0.6842	9
18	Criminality history/track records	0.2532	18	0.5824	11
19	Gender	0.2174	19	0.7528	7

Source: Field Survey, 2021

For Married prospective tenants, ability and willingness to stick to the lease's terms comes 2nd in importance with a relative importance index of 0.9245 while ethnicity places 3rd with a relative importance index of 0.8869. No property manager wants erring tenants as they make the management process unnecessarily rigorous. Hence, they select tenants that are willing to meet the terms of the lease. On the other hand, the ethnicity of prospective tenants could play a role on how they can be traced when such needs arise.

Size of the family ranks 4th while ability to pay required rent places 5th with a relative importance index of 0.8448 and 0.7597 respectively. Size of the family determines how pressure will be mounted on the facilities available. For instance, with a large family size, more people will want to use water which ends up increasing the rate at which the pumping machine provided by the landlord is used. When this pumping machine spoils, tenants often call on the property managers to fix it and the cost incidence is borne by them. So, to avoid this and many more, attention is paid to the family size of the prospective tenants. With ability to pay the required rent ranking 5th, it means money does

not come first for Estate Surveyors and Valuers. It also means that as good as money is, more attention is paid on the person(s) renting the apartment than their financial strength as money is the least form of wealth.

In addition, with a relative importance index of 0.7135, 0.7031, 0.6872, 0.6343 and 0.5954, religion, nature of employment, ability to pay subsequent rent, advance rent payment and ability to pay caution deposit all place 6th, 7th, 8th, 9th and 10th respectively on the relative importance list for married prospective tenants.

Also for married prospective tenants, History of previous tenancy (0.5567), Ability to pay service charge (0.4912), Provision of suitable referee/Guarantor (0.4273), Physical appearance (0.4022), Suitability to property (0.3831), Age (0.3106), First time renter (0.2732), Criminality history/track records (0.2532), and Gender (0.2174) all have a relative importance of 11 to 19.

On the side of single prospective tenants, provision of suitable Guarantor/referee (0.9133), physical appearance (0.8390), nature of employment (0.8168) and ability to pay the

required rent (0.8001) have a relative importance index of 2, 3, 4 and 5 respectively. Singles are often free to move around as they do not have a spouse/child(ren) to compulsorily return to at dusk. This could necessitates the need for guarantors so as to trace the tenants if need be. As often echoed that the way people are dressed is the way they will be addressed, singles are often full of life and can go any length to look good. Some can pierce their body anyhow while some wear tattoos. Unknown to them, Estate Surveyors and Valuers could see this as being extravagant; hence hinder/reduce their chances of being granted the apartment. The nature of what single adults do for a living comes to the spot light due to the recent cases of internet scams (popularly known as 'yahoo yahoo' in Nigeria) perpetuated by mostly youths. When they are apprehended, their apartments are often searched and sometimes locked for further investigations. When this happens, property managers are often interrogated on the matter by relevant agencies while the Landlord could lose some rents as a result of this. This can be easily avoided by paying attention to the nature of job the prospective tenants do. This could be the reason Estate Surveyors and Valuers do not joke with the nature of job prospective single tenants do. Again, the ability to pay the required rent is not as important as the earlier stated selection criteria as who the tenant is and what they do are worth more than their purchasing power.

Also, ability and willingness to stick to the lease's terms (0.7931), Gender (0.7528), Ethnicity (0.7216), first time rental (0.6842), ability to pay subsequent rent (0.6486) rank between 6-10. While criminality history/track records (0.5824), ability to pay service charge (0.5285), age (0.4963), suitability to the property (0.4522), ability to pay caution deposit (0.3992), have a relative importance index of 11,12,13,14, and 15 respectively. Based on the research, the least of the selection criteria used by Estate Surveyors and Valuers for single adults are religion (0.3632), size of the family (0.3015), history of previous tenancy (0.2874), advance rent payment (0.2427). This means, no matter the religion, Estate Surveyors and Valuers are okay with single adults in their property.

Further to the Relative Importance Index, Mann-Whitney U test was conducted to know if there is a statistically significant difference in the selection criteria used by Estate Surveyors and Valuers for single prospective tenants and

married prospective tenants and the result is shown in Table 2.

The analysis of the Mann-Whitney U test for difference in the selection criteria used by Estate Surveyors and Valuers for single prospective tenants and married prospective tenants relied on the data collected from Estate Surveyors and Valuers in the study area. With $z = 0.026$, $p < .05$ for employment/occupation, the research revealed that there is a statistically significant difference in using 'employment' as a criteria for tenant selection for single and married prospective tenants. Also, results of the analysis showed that there is a statistical difference ($z = 0.042$, $p < .05$) in using prospective tenants' 'ability to pay subsequent rent' as a criteria employed by Estate Surveyors and Valuers at tenants selection.

On the other hand, Ability and willingness to stick to the lease's terms ($z = 0.097$, $p < .05$), Ethnicity ($z = 0.213$, $p < .05$), Size of family ($z = 0.785$, $p < .05$), Ability to pay the required rent ($z = 0.697$, $p < .05$), Religion ($z = 0.199$, $p < .05$), Nature of employment ($z = 0.156$, $p < .05$), Advance rent payment ($z = 0.414$, $p < .05$), Ability to pay caution deposit ($z = 0.865$, $p < .05$), History of previous tenancy ($z = 0.763$, $p < .05$) Ability to pay service charge ($z = 0.439$, $p < .05$), Provision of suitable referee/Guarantor ($z = 0.793$, $p < .05$), Physical appearance ($z = 0.065$, $p < .05$), Suitability to property ($z = 0.520$, $p < .05$), Age ($z = 0.383$, $p < .05$), First time renter ($z = 0.707$, $p < .05$), Criminality history/track records ($z = 0.536$, $p < .05$) and Gender ($z = 0.648$, $p < .05$) mean there are no significant differences in using the above listed criteria as selection criteria for married and single prospective tenants as they all have a $z > 0.05$. This means, irrespective of the marital status, no preference is given by Estate Surveyors and Valuers based on prospective tenants ability and willingness to stick to the lease's terms, ethnicity, size of family, ability to pay the required rent, religion, nature of employment, advance rent payment, ability to pay caution deposit, history of previous tenancy, ability to pay service charge, provision of suitable referee/Guarantor, physical appearance, suitability to property, age, first time renter, criminality history/track records and Gender.

Since only 2 out of the 19 considered selection criteria were significant, it is therefore concluded that there is an element of discrimination in tenant selection majorly as regards the usage of employment and ability to pay subsequent rent but it is very minimal and mild.

Table 2. Mann-Whitney U test on the Tenants Selection Criteria Used by Estate Surveyors and Valuers in the study area

S/n	Selection Criteria	Mann-Whitney U	Wilcoxon W	Z	Asymp. Sig. (2-tailed)	Exact Sig. [2*(1-tailed Sig.)]	Decision Rule
1	Employment/Occupation	173.4	277.4	0.157	0.026**	.853b	Reject H ₀
2	Ability and willingness to stick to the lease's terms	192.1	473.1	-0.292	0.097	.784b	Accept H ₀
3	Ethnicity	156.3	835.3	-0.841	0.213	.334b	Accept H ₀
4	Size of family	237.2	739.2	-0.835	0.785	.749b	Accept H ₀
5	Ability to pay the required rent	198.7	446.7	0.642	0.697	.485b	Accept H ₀
6	Religion	193.4	421.4	-0.538	0.199	.793b	Accept H ₀
7	Nature of employment	150	351	-0.942	0.156	.594b	Accept H ₀
8	Ability to pay subsequent rent	108.3	463.3	-0.964	0.042**	.736b	Reject H ₀
9	Advance rent payment	198.7	463.7	-0.836	0.414	.830b	Accept H ₀
10	Ability to pay caution deposit	119.2	345.2	0.528	0.865	.874b	Accept H ₀
11	History of previous tenancy	190.4	398.4	-0.098	0.763	.301b	Accept H ₀
12	Ability to pay a service charge	194.2	632.2	0.802	0.439	.741b	Accept H ₀
13	Provision of suitable referee/Guarantor	176.4	763.4	0.074	0.793	.845b	Accept H ₀
14	Physical appearance	175	327	0.938	0.065	.926b	Accept H ₀
15	Suitability to property	145.5	874.5	0.681	0.520	.863b	Accept H ₀
16	Age	184.7	674.7	0.835	0.383	.733b	Accept H ₀
17	First time renter	194	474	0.528	0.707	.846b	Accept H ₀
18	Criminality history/track records	186.6	572.6	0.361	0.536	.835b	Accept H ₀
19	Gender	138.2	465.2	0.483	0.648	.637b	Accept H ₀

Source: Field Survey, 2021

To determine the effect of the two significant tenant selection criteria (employment/ occupation and ability to pay subsequent rent) used by Estate Surveyors and Valuers at tenants selection, the effect size was calculated by dividing the absolute (positive) standardized test statistic z by the square root of the number of pairs.

$$\frac{z}{\sqrt{n}} \dots \dots \dots \text{Equation 2}$$

For employment/occupation,

$$\frac{0.157}{\sqrt{23}} = \frac{0.157}{4.795} = 0.032$$

For ability to pay subsequent rent,

$$\frac{0.946}{\sqrt{23}} = \frac{0.946}{4.795} = 0.197$$

With effect sizes of 0.032 and 0.197 respectively for employment/occupation and ability to pay subsequent rent, the effect/variation in the usage of these selection criteria for prospective married and single tenants are small and this is according to Cohen’s classification of effect sizes which is 0.1 -0.29 (small effect), 0.3 -0.49 (moderate effect) and 0.5 and above (large effect).

Therefore, it can be concluded that there is equity in the tenant selection criteria used by Estate Surveyors and Valuers for prospective married and single tenants in the Akure rental market as the element of variation is very mild and minimal.

Compared to the findings of similar studies, the Estate Surveyor is faced with the challenge of managing undesirable tenants, and the landlord places the guilt completely on his shoulders. He is under pressure to keep the landlord as a client despite the fact that he is having trouble handling the nasty tenants. Even when the landlord has a significant role in selecting and accepting the tenant, the landlord frequently complains about the Estate Surveyor’s incorrect decision to place poor renters in the property. The Estate Surveyor’s final option may be to evict the renter. Knowing that it takes time to eject tenants via statutory notices, instructing a lawyer to issue a writ, and attending court sessions, hence, tenants must be thoroughly screened and carefully chosen.

The study showed the criteria used by Estate Surveyors and Valuer in selecting tenants in the

study area. It is important to note that property management may be a profitable and effective aspect of real estate operations if sufficient care is used while selecting tenants. To succeed in property management, a decision-making process must be followed to ensure that reliable tenants are placed in the property, allowing owners to reap acceptable and remunerative returns on their investment [23].

As against Bello [24] which opined that the ability of the tenant to pay rent and adhere to other covenants in the lease agreement are the most important factors in determining whether they are a good or bad investment, the research revealed that the employment of the prospective tenant is the most important criterion used at tenants selection in the study area for both single and married prospective tenants. Although, based on the tenants’ occupation, a predication of the tenants’ ability to pay can be made and this prediction makes Estate Surveyors and Valuers know if they are financially fit to not just pay the initial rent but subsequent rents.

Dabara [25] defined agreement as nothing more than a manifestation of mutual assent by two or more parties legally competent to contract with one another. Creation of tenancies and the terms relating to the continuance of the relationship between a landlord and his tenant, the common law, equitable principles and general statutory provisions relating to the law of contract and land law apply and for itch free relationship between tenants and property managers, this agreement must be followed to the letters. This corroborates with this research as the ability and willingness to stick to the lease’s terms is considered a priority at tenant selection and it comes second to prospective tenants’ employment.

According to the research, ethnicity is considered as one of the first three criteria used to select prospective married tenants and this corroborates Bergstro and Van Ham [26] and Short, Seelig, Warren, Susilawati and Thompson [27] study on Understanding neighborhood effects selection bias and residential mobility and risk assessment practices in the private rental sector: implication for low income renters respectively. As the studies opined that ethnicity is put forward by real estate brokers when sourcing for renters.

For single adults, the research further revealed that property managers consider provision of

guarantors, physical appearance and household size as important criteria at tenant selection. The findings of Oni, Brzowski [28] and Ojo [29] who noted that prestige and economic climate, employment, good physical appearance, marital status and family size are the major tenant selection criteria are in sync with this research Asika [30] and JCHSHU [31].

5. CONCLUSION AND RECOMMENDATION

The findings of this study indicated that being financially buoyant is not enough to get an apartment as factors like employment/ occupation, ability and willingness to stick to the lease's terms, ethnicity, size of the family, provision of suitable Guarantor/referee, physical appearance, and nature of employment come before the prospective tenants' ability to pay rent.

In addition, the study revealed that there is no absolute equity in the tenants selection criteria used for single prospective tenants and married prospective tenants as there were significant differences the tenant selection criteria used for single prospective tenants and married prospective tenants in the areas of employment and ability of prospective tenants to pay subsequent rent. It is recommended that Estate Surveyors and Valuers (ESVs) should blur the selection criteria differences as housing is a fundamental requirement for all, marital status notwithstanding. Also, property managers should stop the prejudice that puts unmarried prospective tenants in bad light. They should screen prospective tenants with a mind void of prejudices. Also, government should further engage her citizens by provision of more jobs. This will help more single adults afford their housing desires as tenants' occupation and ability to pay subsequent rent are tied around being gainfully employed. Also, government should formulate and enforce anti-discrimination policies at tenant selection which will protect the right of individuals to rental housing, irrespective of their marital status. This will create a balance in the rental market and take away the mild differences in the selection criteria used for prospective tenants as if this is not worked upon, the mild difference will someday become wide.

COMPETING INTERESTS

Authors have declared that no competing interests exist.

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