

ASSESSMENT OF DISCRIMINATORY-BASED FACTORS IN RENTAL HOUSING MARKET OF LAGOS METROPOLIS, NIGERIA

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Abstract

While discrimination against house seekers in the rental housing market remains a global phenomenon, with a focus on Lagos rental housing market, we assess the prevalence of occurrences and prominent discriminatory based factors in the housing market. The study purposefully sampled selects predominant residential neighbourhood of Yaba/Akoka and a total of 126 valid responses were gotten. The data were analysed by both descriptive and inferential statistical tools. The study found the prevalent occurrences of discrimination in the rental housing market with about 98% of the renters had experienced the bias treatment base on either gender, age, marital status, ethnicity, disability, religion or/and occupation in the rental housing market. However, 57.28% attested to the decreasing trend in rental housing discrimination, while the prominent and statistically significant discriminatory based factors were gender, ethnicity and people living with disabilities. Conclusively, housing seekers in Lagos rental housing market are still subjected to the threat of discrimination and we suggest that the rental housing providers and the housing policymakers should embrace real estate business activities and policies that encourage and improve social integration in the rental housing market.

Key Words: *Discrimination, Rental, Housing, Market, Home Renter*

Introduction

The rental housing market is one of the biggest investment property markets, which gives common leverage for all accommodation seekers to have access to housing irrespective of their socio-demographic, economic status and ethnicity differences. While access to housing by everyone remains a fundamental human right, housing discrimination is one of the greater

challenges of accessing housing, especially by the minority or vulnerability groups. Meanwhile, housing discrimination among accommodation seekers has been prohibited by local and international bodies across the globe, such as Fair Housing Act, which aimed at prohibits discrimination in the U.S housing sector, the Equal Credit Opportunity Act (ECOA) and Michigan's Elliot-Larsen Civil Rights Act among

others were introduced to eradicate discrimination in the housing sector (Choi *et al.* 2019; LaCour-Little 1999).

The National Fair Housing Alliance reported that 2018 saw about 14.75% increases in housing discrimination, with about 83.40% resulting from rental-related housing market (Mehdipanah *et al.* 2021). Auspurg, *et al.* (2018) and Delis and Papadopoulos (2018) argued that, despite the introduction of legislative acts to prohibit discrimination in any forms including race, colour, national origin, religion, sex, familial status, or disability, discrimination against minorities persist in the housing sector and becoming a critical social problem. Quillian, *et al.* (2020) explained that discrimination in the rental housing market refers to a situation where some category of individuals (minorities) were denied by the market agents such as landlords and estate agents from showing or renting properties of their choice or experienced worse treatment in the housing search process.

Meanwhile, evidence of discrimination in the rental housing market has been reported in the housing sector in different countries across the globe including Belgium (Verhaeghe and Coninck, 2021), the United States (Quillian *et al.*, 2020); Ireland (Grotti *et al.*, 2018; Gusciute, *et al.*, 2020); OECD Countries (Flage, 2018); Sydney (MacDonald *et al.*, 2017). Also, the dynamic and dimensional effects of housing discrimination have been linked to the minority group living in poor housing, paying higher rent and limited access to education, health, social network and the labour market (Horr, *et al.* 2018). Mehdipanah *et al.* (2021) added the problem of housing segregation and social inequalities, Eurofound (2004) and Flage (2018) posited that housing discrimination

worsens health condition, and lower welfare and wellness of the affected group in the society. In sub-Saharan Africa, Oladokun (2011) and Nutsugbodo *et al.* (2022) argued that, despite the anti-discrimination policy measures, the occurrence of discrimination against the minority is still prevalent in the rental housing market of developing countries. This study is carried out in Lagos metropolitan cities, and issues concerning prevalence occurrence and prominent discriminatory based factors against home renters during their housing search were examined. The study aimed at providing useful information that could improve the rental housing market in the country

Discriminatory-Based Factors in Rental Housing Market

Discrimination in rental housing is a global affair which poses a bigger threat to rental housing sectors. The discriminatory-based factors have been studied in different countries and their dimensional and dynamic effects on accommodation seekers have been documented by previous studies. For instance, Gusciute (2020) analysed ethnic discrimination against European and non-European migrants using field experiment techniques. The result of the analysis showed the presence of continental-based discriminatory factors, as preferential treatment on gender-based identified. In the same vein, Quillian *et al.* (2020) investigated trends in racial discrimination in the U.S. housing and mortgage lending markets using a qualitative review method. The authors also ascertained evidence of discrimination against racial factors but a decreasing trend to the present. The authors concluded that the effects of racial discrimination cannot be disconnected

from housing inequalities, racial segregation and household wealth disparity in the U.S. housing and mortgage lending markets.

Mehdipanah *et al.* (2020) analysed racial and socioeconomic segregation as predictors of housing discrimination in Michigan, USA. In the study of housing discrimination related to race, disability and rent, a research conducted by Verhaeghe and Coninck (2021) reported that prominent discrimination against identification, nationality but there is no bias treatment against ethnic. Also, Nutsugbodo *et al.* (2022) reported that potential accommodation seekers were discriminatory against on the ground of age, gender, marital status, household size, nationality, ethnicity and disability during housing searches. From the local perspective, Oladokun (2011) demonstrated the evidence of discrimination in Lagos rental housing market from the perception of estate surveying and valuation firms, and noted associated challenges of prolong void period and loss of property income in the market. In this study the current situation of discrimination in Lagos rental housing market were assessed from the perspective of home renter's experiences during housing searches. Part of the issued addressed by the study include the level of prevalence, prominent discriminatory based factors and the contribution to the rental housing market dynamics in of Yaba/Akoka axis in Lagos metropolis.

Research Method

Study Area

The study area is Lagos mainland and the population comprises the renters of residential properties who are purposefully selected based on their willingness to participate in the survey exercise. Lagos is one of the biggest real estate investment destinations, ranked 2nd largest population after Kana, and remains the social, economic and political hub of the country, with a metropolitan urban grow nature. Yaba/Akoka is a suburb, located on Mainland of Lagos state. Yabe is a Local Government Area, and comprises major town such as Makoko, Akoka, Sabo, Jibowu among others. However, Akoko, is a residential neighbourhood that house two Federal tertiary institutions namely University of Lagos (UNILAG) and Federal College of Education (Technical). Other noted institutional landmarks located in Yabe/Akoka include Federal College of Technology (YABATECH) and the Federal Neuro-Psychiatric Hospital. The public institutions, health and educational facilities among others contributed to the significant growth in the population of the area and the socio-cultural mix and diversity in the area sub-residential market. There is high demand for residential accommodations due to increasing population, and this has made the area a viable real estate investment activities including in residential apartment (Figs. 1&2).



Fig. 1 Google Map of Yaba/Akoka Area, Lagos



Fig. 2 Yaba/Akoka Residential Neighbourhood, Lagos

Data Collection and Methods of Data Analysis

The study is quantitative and used primary data sourced from a questionnaire data collection instrument. Residents of Yaba/Akoka residential neighbourhood axis of Lagos metropolis constitute the study population and unit of sampling. Non-probability of sampling methods was deployed by the study. A stratified sampling technique was used to categorise residential neighbourhoods characterised by mix-class socioeconomic status comprising majorly the low and median income earners. After which, a purposive sampling technique was employed to identify housing renters that showed interest and willingness to participate in the study survey exercise. Altogether, a total of 138 home renters participated and

administered with a structured closed-end questionnaire with the aid of two trained research assistants. The total valid response was 126, giving a response rate of 91.3%. The analyses of data collection were carried out by both descriptive and inferential statistics. The descriptive analytical tools were simple frequency distribution (SFD), percentage (%) and mean score (MS) statistics. For the inferential statistics, an ordinary least square (OLS) regression analysis and analysis of variant (ANOVA) were used. Moreover, a Kruskal Wallis test (KWT) was conducted to know whether the opinions of the renters are significantly different on the issues concerning the discriminatory based factors in the rental housing markets.

Mathematically, the mean score value is expressed in Eq.1

$$MS = \frac{Wn_5 + Wn_4 + Wn_3 + Wn_2 + Wn_1}{N} \dots\dots\dots Eqn1$$

Where MS represent the mean score, W is the assigned weight to the scale from 1-*lowest* to 5-*highest* measured by strongly disagreed (1), agreed (4), indifferent (3), agreed (4) and strongly agreed (5), while N is the total number of valid responses (126).

For the OLS regression analysis, the conventional method of the analysis is expressed in Eqn. 2

$$RHD_Y = \alpha + \beta_1 Age_1 + \beta_2 Marital\ Status_2 + \beta_3 Ethnicity_3 + \beta_4 Religion_4 + \beta_5 Disability_5 + \beta_6 Occupation_6 + \varepsilon_t \quad \dots\dots\dots Eqn. 2$$

RHD_Y connotes rental housing market dynamics and the explained (dependent) variable in the model. α is the constant, β_1 , β_2 and β_3 are regression coefficients that measure the contribution of the respective discriminatory based factors such as *age*, *marital status*, *ethnicity*, *religion*, *disability* and *occupation* to changes in the discriminatory rental housing market in the study area, while ε_t is the error term the model is statistically significant at 5% level of confidence ($p < 0.05$).

Result and Discussion

The study purposefully selects representatives for housing rentals in Lagos and their background profile is presented in Table 1. The examined profile was the gender, age, marital status, academic qualification, occupation and residential status. The result of the gender analysis showed that both the gender types, male and female were adequately represented, with relatively more male (57.28) participants than female (42.72) counterparts. For age, the dominant age category was 36-45 years and the next is 26-35 years representing 46.60 and 28.16% respectively. Meanwhile, 86.41% of the rentals that participated in the survey exercise are married, those

categories of divorcee, widow/widower, and single account for 6.80, 3.88 and 2.91% in that order. The majority of them (49.51%) were B.Sc./HND certificate holders, with a few having M. Sc/M. Tech (7.77) and Ph.D (1.94%). About 33.01% were government employers (civil/public servants), 26.21% worked with a private organisation, and those engaged in non-governmental jobs represent 8.74%, self-employed renters account for 30.10% while 1.94% were unemployed. For residents' status, 79.61% was non-indigene of the Lagos state, and renters that hail from the state account for 20.39%. The study had more Christian participants (51.49%) than Moslem religion (47.57%).

Table 1: Profile of the Representative Tenants in Lagos Rental Housing Market

Profile	Category	Frequency	Percentage
Gender	Male	59	57.28
	Female	53	42.72
	Total	103	100.00
Age	25 & Below	7	6.80
	26-35	49	28.16
	36-45	58	46.60
	46-60	21	16.50
	Above 60	2	1.94
	Total	103	100.00
Marital Status	Single	3	2.91
	Married	82	86.41
	Divorcee	7	6.80
	Widow/Widower	4	3.88
	Total	103	100.00
Highest Academic Qualification	FSLC	3	2.91
	SSCE	17	16.50
	OND/NCE	22	21.36
	B.Sc./HND	51	49.51
	M.Sc./M. Tech	8	7.77
	Ph.D	2	1.94
	Total	103	100.00
Occupation	Civil/Public servants	37	33.01
	Private Organisation	28	26.21
	NGO	9	8.74
	Self-Employed	32	30.10
	Unemployed	2	1.94
	Total	103	100.00
Residents Status	Indigene	21	20.39
	Non-Indigene	82	79.61
	Total	103	100.00
Religion	Christianity	53	51.49
	Moslem	49	47.57
	Traditional	1	0.97
	Others	-	-
	Total	103	100.00

From the renter's profile statistics, the sample is gender balanced and religious unbiased. Both genders were adequately captured in the sample rate. The major practising faiths (Christianity and Moslem) in the country were well represented. This implies that the study is

gender and religious-sensitive owing to their importance to the outcomes of the study. About 70% of the housing renters were of age 30% and above, married, had obtained a minimum of the first degree and engaged either as public servants or self-employed. This means that

participants are matured, educated and well-informed, and remain a key player in the rental housing market. However, the experiences they have had when securing/searching for rental housing could be useful information in addressing the subject matter of the study. Also, there will be more revealing useful information on discriminatory attitudes of home-owners toward home-renters treatment; especially when about 80% of the survey participants are non-indigenes, which had

been categorised in literature as a 'minority' group (Flage, 2018; Quillian, Lee and Honore, 2020)

The study is aware of discrepancies in the experiences of home seekers, attributed to the level of exposure to the property market, property taste, and affordability issues among others, however, we probe similar situations in the housing rental market in the study area and the findings were reported in Table 2.

Table 2: Home Renters' Experiences of Discrimination in Lagos Rental Housing Market

Response	Category	Frequency	Percentage
Have you ever experienced any forms of discrimination when searching for a house	Yes	101	98.06
	No	2	1.94
Prevalent Occurrence of discrimination in Lagos rental housing market	Strongly Disagree	4	3.88
	Disagree	13	12.62
	Unsure	25	24.27
	Agree	42	40.78
	Strongly Agree	19	18.45
Rate of Discrimination levels in the Lagos rental housing market	No Discrimination	7	6.80
	Unsure	9	8.74
	Low	25	24.27
	High	49	47.57
	Very High	13	12.62
The trend of discrimination in the Lagos rental housing market over the years	Unsure	23	22.33
	Decreasing	53	51.46
	Increasing	27	26.21
Most Discriminated Property Owner Type	Landlord	59	57.28
	Real Estate Agent	31	30.10
	Private Organisation	13	12.62

Surprisingly, a larger number of the accommodation seekers (98.06) affirmed being experienced one form of discrimination or another during their search for a house to rent/lease. This result attested to what the home-seekers went through and how they are being treated when undergoing housing search for rental purposes. Specifically, the prevalence of discrimination in the Lagos

housing market was agreed and the level of occurrence was rated high by the home rentals, as indicated by approximately 60% of them. Surprisingly the incessant cases of discrimination in the rental housing sector of Lagos state, the largest economy and cosmopolitan city, may be doubted looking at the high level of socio-cultural mix and demographic population balance of the area, beyond this, empirical

evidence has shown the presence of discrimination in the Lagos (Grossman and Hong, 2017), and this is not limited to its rental housing market. Nevertheless, there is a strong indication of the declining trend in rental housing discrimination, while the accommodation seekers identified landlords as the most discriminated renter housing provider in the study area. The result of the declining trend in discrimination in the rental market aligns with the extant literature (Auspurg et al., 2018). The observed decreasing trend in discrimination in the housing market could be attributed to many reasons.

From the previous studies, prominent discriminatory factors have been documented in different renter housing markets across the globe. The study adapted some of the established discriminants such as gender, age, ethnicity, disability, occupation, marital

status and religion and the result is presented in Table 3. The study discovered that except for age and religion with a mean score (MS) less than 3.50 (MS<3.50), all other discriminants namely gender, ethnicity, disability, occupation and marital status were observed to be prominent in the housing market (3.50>MS<4.50), but at varying levels. In order of prominence, gender-based top the ranking table with a mean score of 3.889 and occupied 1st position, next in 2nd and 3rd position are ethnicity- and disability-based factors having respective mean score values of 3.703 and 3.676. The 4th, 5th and 6th positions with corresponding mean score values were occupied by occupation (3.669), marital status (3.513) and age (3.305). While discrimination based on religion (2.614) in the 7th position was the least prominent situation experience in the rental housing market.

Table 3: Prominent Discriminatory-based Factors in the Lagos Rental Housing

Factors	Mean	Std. Dev.	Skew	Max.	Min.	Ranking
Gender	3.889	1.269	.683	5.00	3.00	1
Ethnicity	3.703	1.118	.354	5.00	3.00	2
Disability	3.676	1.225	.235	5.00	2.00	3
Occupation	3.669	.927	.263	5.00	3.00	4
Marital Status	3.513	1.372	.156	5.00	2.00	5
Age	3.305	1.233	.162	5.00	2.00	6
Religion	2.614	1.022	-.142	4.00	1.00	7

Discrimination based on gender types (male and female) was identified as the critical discriminatory-based factor in the study area. The findings further reveal how home seekers are being treated based on the gender imbalance. Given the cultural background of the state (Yoruba), the female home seeker may find it more challenging to secure a rental house than the opposite gender (male). For instance, a

property owner/estate agent may prefer having a male as a tenant than letting it out to the female gender. The reason could be attributed to the cultural belief that the male is the household head and more responsible. A situation where a woman takes the full responsibility of renting an apartment either for herself alone or as a single parent raises doubt and could affect her chances of getting the

accommodation. Discrimination based on ethnicity (tribe) is another driving force in the rental market. Although Lagos seems to be among the fast-growing cosmopolitan city in the world, property owners/estate agents still discriminate on whom to rent their property to base on ethnic background. Increasing security challenges that the country is facing at large especially those attributed to religion, and ethnic/tribe crises could trigger the prominence of ethnicity-based discrimination among home seekers in the country and Lagos in particular.

Meanwhile, the prominence of discrimination by disability means people living with one form of disability or another, and rendering them incapacitated is not a surprise, as similar cases have been reported in the literature (Freeburg & Arnett, 2010). Due to the high cost of living and higher rental value of properties in Lagos, the survival of people living with disabilities may find it difficult to sustain rent, therefore limiting their chances of renting houses of their choice. Also, the property owner/estate agent may be sceptical about the financial ability especially those that are not gainfully employed, to pay, sustain and maintain a house rent as a result of their present state (deformity). The discriminatory attitude toward disabled people has left them in poor living conditions in urban cities. The noticeable occurrence of discrimination based on occupation and marital status of the home seekers also create an

accommodation crisis in the housing sector. Discrimination toward marital categories such as single, married, divorcee/single parent and widow/widower is a rampant case in recent times. The property owner/estate agent would not only want to get a tenant with potential rent-paying ability but also the ability to take good and proper care of the rented apartment is a critical consideration. Therefore, a prospective tenant with a good job and married status could have higher chances of getting property secured than others in the category.

In Table 4, the study deployed regression analysis to measure the contribution and the level of the statistically significant impact of the discriminatory-based factor to discrimination among home seekers in the study market. The study discovered that all the discriminatory factors contribute to the trend in rental housing discrimination but at varying degrees and statistically significant levels. Also, while the contribution of some factors such as gender, ethnicity and disability was statistically significant ($p < 0.05$), the contribution of other discriminatory factors namely age, marital status, religion and occupation was less statistically significant ($p > 0.05$). For instance, the gender has highest contribution (9.856) to a unit change in discrimination trend and exhibits a statistically significant impact ($p < 0.012$).

Table 4: Contribution of Discriminatory based-Factors to Discrimination in Lagos Rental Housing Market Dynamics

Discriminatory-Based Factors	Standardized Coefficients			ANOVA		Adj. R ²
	Beta	t-Stats	p-value	F-Stats	p-value	
Gender	9.856	3.428	.012			
Age	.894	1.409	.171			
Marital Status	.184	.289	.375			
Ethnicity	3.942	2.840	.029	2.347	.029	42.8
Religion	.216	1.238	.227			
Disability	4.487	2.743	.031			
Occupation	1.259	1.698	.191			

Level of Significant at 5% ($p < 0.05$); Significant p-value @ 5%

Similarly ethnicity (3.948; $p < 0.029$) and disability (4.487; $p < 0.031$) demonstrated a statistically significant contribution. Other discriminatory-based factors (β ; p-value) such as age (0.894; 0.171), marital status (0.184; 0.375), religion (0.216; 0.227) and occupation (1.259; 0.191), lack statistically significant contributions. Whereas, the model summary statistics showed that the combined contribution of the discriminatory based factors exhibited a statistically significant impact and account for 42.8% of the total variation of a dynamic trend in the rental housing

market as indicated by the ANOVA (F-stats 2.347; 0.029) and Adjusted R-square (42.8%) statistics.

In Table 5, we conducted a Kruskal Wallis test to know whether there is a statistically significant difference in the opinions of the home renters on discriminatory based factors, given differences in their gender, age, marital status and education qualification. The study found that, except in a fewer cases of gender and ethnicity, the home renters shared similar opinions on all others irrespective of the differences in the background information.

Table 5: Kruskal Wallis Test

Discriminatory-Based Factors	Gender		Age		Marital Status		Education	
	T-stats	KWT (A.Sig)	T-stats	KWT (A.Sig)	T-stats	KWT (A.Sig)	T-stats	KWT (A.Sig)
Gender	2.775	.042*	2.195	.089	1.728	.144	1.159	.203
Age	2.086	.103	1.230	.315	1.872	.137	1.527	.185
Marital Status	1.345	.272	1.936	.126	1.588	.198	1.822	.146
Ethnicity	1.043	.399	1.613	.192	5.118	.011*	1.701	.171
Religion	2.279	.080	.975	.433	.792	.538	1.238	.312
Disability	2.467	.062	2.141	.096	1.733	.094	.928	.214
Occupation	1.522	.116	1.329	.139	1.887	.069	1.043	.399

Kruskal Wallis Test (KWT); Asymp. Significance level @ 5% (*)

By implication, irrespective of the age, gender, marital and educational make-up of the home renters, they experienced

similar challenges of discrimination during housing search. For example, in the case of gender composition, the

submissions of the male home renter were not significantly different from their female counterpart. Both attested to discriminatory attitudes of the home providers especially the landlord towards accommodation seekers against the category of age, marital status, ethnicity, religion, disability and occupation in the rental housing market. Most often the female gender is at a disadvantage of the ugly situations in the housing market, reasons linked to the cultural root. The discrimination may be against certain categories (minority) of females such as young/elder, single/widow/widower, unemployed/underemployed, and visitors/foreigners in search of the rental apartment of their choice.

Conclusion and Recommendation

Discrimination among home seekers/renters in the housing market remains a big threat to accessibility to the housing of choice, especially the minority group. In view of this, we assess the discriminatory based factors in Lagos rental housing market. The study found that about 98% of home renters which majority of them are non-indigenes had experienced discrimination challenges during housing searches in the market. The prevalence of the occurrence of biased treatment of renters was further ascertained as more than 50% of the renters agreed on the high rate of discrimination incidences in the rental housing market but with declining trend over the years as the city grows. Also about 57% indicated that landlords/property owners were the most discriminated renter housing provider with prominence discrimination against gender, ethnicity and people living with a disability, and Conclusively, the evidence

of discrimination in the rental housing market signals a biased rental housing market situation, therefore, we suggest that the rental housing providers and the housing policymakers should embrace real estate business activities and policies that encourage and improve social integration that could enhance rental housing market.

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