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FACTORS INFLUENCING THE OCCURRENCE OF RENTAL ARREARS AMONG TENANTS IN AWKA, ANAMBRA STATE, NIGERIA: EVIDENCE FROM 2015 TO 2025

[1]Chinaemerem Chinwe Eze, [2]Fidelis Ifeanyi Emoh

[1,2]Department of Estate Management, Faculty of Environmental Sciences,
Nnamdi Azikiwe University, Awka, Anambra State, Nigeria

Orcid: [1]https://orcid.org/0009-0003-4097-5603
[1]Corresponding Author's Email: churchgirlnemito@gmail.com, +2349074191674

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Abstract

Rental arrears constitute a major challenge in the management of income-generating properties, as they can disrupt rental cash flow and affect the financial performance of property investments. This study examined the factors influencing the occurrence of rental arrears among tenants in Awka, Anambra State, Nigeria, over the period 2015–2025. A descriptive survey research design was adopted, and primary data were collected in 2026 through structured questionnaires administered to tenants, landlords, and property managers in selected neighbourhoods of Awka and its surrounding communities. A sample size of 384 respondents was determined using Cochran's formula. Of the 384 questionnaires administered, 336 were retrieved and found valid for analysis, representing an 87.5% response rate. The data were analysed using frequencies, percentages, mean scores, and standard deviations. The findings revealed that loss of employment or reduced income recorded the highest mean score (Mean = 5.00; SD = 0.00), followed by unexpected financial obligations such as medical expenses, school fees, and family responsibilities (Mean = 4.86; SD = 0.38). Poor personal financial planning and budgeting recorded a mean score of 4.85 (SD = 0.41), while rising inflation and cost of living recorded 4.82 (SD = 0.49). High rent relative to tenants' income recorded a mean score of 4.57 (SD = 1.03). The results indicate that respondents perceived income instability, unexpected financial obligations, financial planning practices, inflation, and rent affordability as important factors associated with rental arrears. The study recommends that landlords and property managers adopt appropriate tenant assessment procedures, monitor rental payments, establish clear communication channels, and consider structured payment arrangements for tenants experiencing genuine temporary financial difficulties. The findings are descriptive and reflect respondents' perceptions; they do not establish statistical relationships or causation.

Keywords: Inflation, Income instability, Property management, Rental arrears, Rent default, Tenants.

1. **Introduction**

One of the important income producing real estate sources of financial return is rental income. If you're a landlord or a property investor, the regular rent collection is essential to cover maintenance costs, management fees, loan payments and other investment obligations. This can have a detrimental impact on property investment's financial sustainability if a significant change in the rental income stream is not received. When a tenant is running down on his or her rent, it is termed rental arrears. They can manifest themselves in the form of late payment, partial payment or no payment at all. The chronic nature of the arrears can lead to uncertainty over rental cash flow, and add to the administrative burden that comes with chasing rent. The issue is therefore just as significant to tenants as it is to landlords, property managers and the property market as a whole.

The Nigerian renting industry has been subjected to a lot of economic stress from 2015 to 2025. This includes the time of recession, exchange-rate volatility, high inflation, low purchasing power and the COVID-19 pandemic. The pandemic also brought additional impacts to employment and household income with business closures, job losses, and income declines. This can have a significant impact on tenants' rent obligations.

The Capital city of Anambra State, Awka has been witnessing significant urban, commercial and institutional development. Demand for residential and commercial accommodation has been driven by government establishments, educational, financial, health facilities and growing commercial activities. Meanwhile, rising rents and living expenses have squeezed incomes of families and companies.

The preceding studies have revealed that some of the major reasons of rent default in Awka are economic hardship, poor property management, and unexpected financial problems. In Awka for instance, Onyejiaka, Onyima and Okafor (2025) found that lack of economic conditions, poor property management and sudden financial problems were contributing factors for the rent default of selected residential properties. Likewise, Ugonabo and Okoro (2025) observed that inflation and decline in household income in combination with economic recession had negative impacts on housing value and affordability in Awka.

But, economic factors are not necessarily the sole cause of rental arrears. Financial planning, budgeting, and unforeseen financial needs and income insecurity may impact capacity to pay rent at the tenant level. Factors related to property and property management, such as renter screening, communicating with tenants, and rental rates, also can affect the chances for and duration of rent arrears.

The time span covered by this period, from 2015 to 2025, is especially important, as it includes three broad economic contexts: the pre-COVID-19 period, the COVID-19 period and the post-COVID-19 period. A study of this period can be useful to gain insights into the factors related to rental arrears in different economic scenarios.

Based on this background, this article looks at the factors that influences the incidence of rental arrears among tenants in Awka, Anambra state.

One of the most basic aspects of a successful rental property management is for the landlords and property investors to get their rent payments in on time. But late and unpaid rent payments have become a major issue in several Nigerian cities. Landlords can find it hard to cover up the property maintenance costs and other related expenses due to tenants' back rent.

The issue is very pertinent in Awka as the rising rentals and urbanisation have been accompanied by rising inflation, high living expenses, and irregular household income. Some renters might not be able to afford the rent due to financial indiscipline or budgeting issues, while others might have a financial hardship for actual reasons such as lost job, reduced income, medical costs, school fees or family obligations.

Available literature has been helpful in shedding light on rent default and the extent of rent affordability in Nigeria. There is however, a need to gather the important economic and tenant-related factors that affect rental arrears in Awka in an empirical manner for the period 2015-2025.

The purpose of this study is to fill this gap by exploring the teSSSSSnants' report, landlords' report and property managers' report and testing these through statistical analysis with regard to the presence of rental arrears.
The following research question is studied: What are the determinants of the incidence of rental arrears of tenants in Awka, Anambra State from 2015-2025?

2. Literature Review

2.1 The concept of Rental Arrears

Rental arrears are the unpaid rent amounts that are due from the tenants up to the date of rent payment. They could be caused by late, partial or full unpaid rent. In the context of property management, rental arrears result in uncertainty as expected income from rent is not collected in line with the agreed terms.
The importance of rental arrears goes beyond the unpaid rent. If there are ongoing unpaid rentals, this can make it difficult to predict rent income, make it more difficult to recover rent owed and can cause landlord/tenant disputes. If there is a need for income to pay for upkeep of the property, then the lack of regular rental payments may also leave a physical toll on the property.
The concept of rental arrears in this study is defined as the unpaid rental debts that have accumulated over the course of a tenancy agreement as a result of tenants' default in paying agreed rent within the specified time period of a tenancy arrangement (Millington, 2013; Olanrewaju and Abdul-Aziz, 2015).
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2.2 Economic Factors influencing Rental Arrears

Rental arrears are an important explanation of economic conditions. Inflation decreases the buying power of households because price of goods/services has risen. When tenants' income does not match their rent, it may become more difficult to keep up with rent payments.
A more direct impact is the impact of unemployment and lower income. Tenants may be unable to pay rent even if they have a good history of paying rent, if they lose their job or their pay is reduced. The literature reviewed for this study indicates that economic instability, inflation, unemployment, falling household income and rising living expenses are important factors associated with rental delinquency.

2.3 Tenant-Related Factors

Other factors related to tenants also affect their rental payment behaviour. It may be difficult for tenants to save enough for the annual rent with poor financial planning and budgeting. Likewise, unplanned costs, such as hospital or school bills, family obligations, etc., can take away funds meant for paying rent.
Being money poor does not mean that they do not want to pay. Tenants can feel sudden monetary shocks, which can make it harder to pay their contractual obligations. Onyejiaka et al. (2025) cited unexpected financial situation and irregular earnings as significant factors for rent defaulters in Awka.
This is particularly significant as policies focused on enforcement alone will not solve arrears due to a genuine temporary financial hardship.

2.4 Rent Affordability

Other factors to consider are the relationship between rent and tenant income. If rent prices rise quicker than income, then the rent-to-income ratio rises. This can lead to the possibility of late or non-payment.
The findings of this study show that respondents generally agreed that rent was high relative to tenants' income, with a mean score of 4.57.

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In a similar study, Olatundun et al. (2025) found that rent-to-income ratio and the tendency to fall behind on rent were significantly related for residential tenants in Osogbo. This implies that affordability should be taken into account in the analysis of the reasons behind arrears and that affordability is linked to the problem.

2.5 Property Management and Landlord–Tenant Factors

Inadequacies in property management can also lead to rental arrears. If tenant screening is not done properly, the landlord may end up renting to tenants who do not have the income or financial ability to afford the rent. Lack of proper documentation, inadequate monitoring of rent and poor communication can also contribute to paying issues.

Systematic tenant selection, lease administration, payment monitoring and arrears follow up are some of the services provided by professional property management that improve the administration of rental properties. According to Sado, Jinanwa and Ndeche (2025), the use of technology in the management of properties resulted in better rent collection, record keeping and communication in Awka.

Rental arrears are therefore not to be seen simply as a tenant issue. They may also reveal shortcomings in selection of tenants, lease administration and rent collection.

2.6 Empirical Review

Onyejiaka et al., (2025) focused on the cause of rent default on some residential properties in Awka. They determined that poor economic conditions, poor property management and unexpected economic situations are significant causes. They strongly suggested effective tenant selection, professional property management and flexible rent payment arrangements.

The effects of economic recession on the rental value of residential property in Awka was studied by Ugonabo and Okoro (2025). They discovered that rental prices were impacted by inflation, lower household earnings and economic downturns, rent payments were delayed, and affordability was lowered.

Adverse economic conditions, unemployment, weak landlord–tenant relationship were among the key factors identified by Adenika and Adebayo (2025) as contributing to rent default in residential and commercial properties in Akure.

Olatundun et al. (2025) examined the relation between rent to income ratios and rent delinquency among the residential tenants in Osogbo. Their analysis found that rent-to-income ratios were a significant predictor of default for households.

Sado et al. (2025) investigated technology in managing properties in Awka and concluded that the technology enhanced rent collection, record keeping and landlord-tenant communication.

All these studies show that there are multiple causes of rental arrears. However, there is relatively limited evidence which specifically explores the combined economic and tenant-related factors related to rental arrears in Awka during the 2015–2025 period.

3. Theoretical Framework

3.1 Agency Theory

The principal theoretical basis for the study of the relationships between landlords, tenants and property managers is the Agency Theory. The role in rental property management can be delegated from owners to managers and tenants may be required to accept conditions and hold the owners to their pledges by means of contract.

These interests may not be entirely congruent. The landlord wants a steady income and wants the property value to remain stable; the property manager is expected to perform well and effectively; the tenant wants proper housing and housing that is affordable.

An agency's lack of monitoring, communication, and enforcement can also be a factor in rental arrears. Information asymmetry can be diminished and compliance with rental obligations enhanced through effective management mechanisms.
Therefore, Agency Theory is relevant because rental arrears may arise from interactions among landlords, tenants and property managers, rather than from tenant behaviour alone.

3.2 Behavioural Economics Theory

A further angle on the theory of behavioural economics would be that people are not always rationally making financial decisions. Financial stress, spending preferences, income uncertainty and competing household needs can impact tenants' decisions to pay rent. The theory is especially applicable to problems related to budgeting and financial planning. A tenant might be aware of the significance of rent payments, but may redirect other urgent needs from the payment of rent. Unexpected costs may also impact on financial choices.
The theory addresses the financial behaviour of individual which may lead to the rental arrears, in addition to Agency Theory.

4. Methodology

The study used descriptive survey design, which has correlational elements. The design allowed the researcher to gather data from the tenants, landlords and landlords' agents related to the problem of rental arrears and its determinants. The correlational element served as the basis to consider the statistical correlation of the factors identified and the reported rental arrears.
This study was carried out in the capital city of Awka of Anambra state, Nigeria. Selected rental property neighbourhoods (GRA, Ifite-Awka, Zik Avenue, Amawbia and Okpuno), with focus on neighbourhoods in Awka, were used to gather data.
The areas chosen were where there is a high density of residential and commercial rental properties and where there is an active property management activity.
The study population included the tenants, landlords and property managers/Estate Surveyors within Awka. Estimated tenants were 356,860, estimated landlords were 22,900 and the estimated property managers/estate surveyors were 137.
The sample size was arrived at using Cochran's formula which gave a sample size of 384 respondents.
Structured questionnaires were used in the gathering of primary data. The instrument was comprised of parts pertaining to the characteristics of the respondents and the study variables. The factor items used for the measurement of the relevant factors were measured on a five-point Likert scale: Strongly Agree = 5, Agree = 4, Undecided = 3, Disagree = 2 and Strongly Disagree = 1
A criterion mean of 3.00 was used. A mean score between 3.00 and above indicated agreement and a mean score of less than 3.00 indicated disagreement.
Face and content validity was determined by reviewing the item by the research supervisor and experts in Estate Management. A pilot study was carried out outside the selected study area and Cronbach's Alpha was determined as reliability procedure with 0.70 or higher being acceptable.
Frequencies, percentages, mean scores, and standard deviations and ranking were used to describe the results. A stratified random sampling technique was used and the sampling results were as follows:

Table 4.1: Sample Allocation by Respondent Category

Respondent Category	**Sample Size**
Tenants	314

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Landlords	40
Property Managers	30
Total	**384**

5. **Results**

Table 5.1: Questionnaire Administration and Retrieval

Questionnaire Status	Frequency	Percentage (%)
Questionnaires Administered	384	100.0
Questionnaires Retrieved and Valid for Analysis	336	87.5
Questionnaires Not Retrieved	48	12.5
Total	**384**	**100.0**

Source: Field survey, 2026

Table 5.2: Selected Characteristics of Respondents (N = 336)

Variable	Category	n	%
Gender	Male	296	88.1
	Female	40	11.9
Age	18–25	42	12.5
	26–35	42	12.5
	36–45	54	16.1
	46–55	104	31.0
	56+	94	28.0
Marital status	Single	33	9.8
	Married	285	84.8
	Widowed	9	2.7
	Divorced	9	2.7
Occupation	Civil servant	110	32.7
	Business owner	61	18.2
	Self-employed	57	17.0
	Trader	47	14.0
	Artisan	47	14.0
	Retired	14	4.2
Monthly income	< ₦100,000	78	23.2
	₦100,000–₦199,999	76	22.6
	₦200,000–₦299,999	64	19.0
	₦300,000–₦399,999	58	17.3

	₦400,000+	60	17.9
Property type	Residential	171	50.9
	Commercial	165	49.1

Source: Field survey, 2026

Table 5.2 shows the demographic and socioeconomic characteristics of the 336 respondents in the study on factors influencing the occurrence of rental arrears among tenants of Awka in Anambra state from 2015 to 2025. The factors studied are gender, age, marital status, occupation, monthly income and property type. These factors are used as background information to analyse and understand the respondents and their potential experiences with rent payments.

The findings reveal that 296 of the 336 respondents (88.1%) were male while 40 (11.9%) were female. This means that there are more men than women. The gender split may be due to the nature of the respondents who were targeted in the data collection process, but does not necessarily mean that men are more likely to have rent arrears than women.

Age distribution showed that the age group 46-55 years (31.0%) had the highest number of respondents. The respondents aged 56 years and older had a total of 94 (28.0%). Respondents aged 36–45 years accounted for 54 (16.1%), while those aged 18–25 years and 26–35 years each accounted for 42 (12.5%). Results revealed that 198 (58.9%) were 46 years old and older. This indicates that the sample was mostly made up of middle age and older adults whose rental experiences may be affected by the responsibility that households have, employment conditions and income stability.

The findings indicate that 285 respondents (84.8%) were married, suggesting that it was the predominant marital status group. 33 of the respondents (9.8%) were single respondents, and nine (2.7%) were widowed and divorced. The large number of married individuals indicates that many of the respondents may have family and household obligations that reduce their household income for rent. However, marital status does not make it clear whether a tenant is more or less likely to fall into rental arrears.

The largest group of people reporting their occupation were civil servants with 110 respondents (32.7%). Sixty-one (18.2%) were business owners, followed by 57 self-employed (17.0%). Traders and artisans each accounted for 47 respondents (14.0%) and retired respondents, 14 (4.2%) were the smallest group. This distribution suggests that the respondents were performing various economic activities such as formal employment, businessmen and informal sector activities. The differences may affect the regularity and predictability of income, a factor that is important in understanding whether or not tenants can afford their rent.

The respondents with monthly income below ₦100,000 formed the largest single income category with 78 (23.2%) respondents. This was followed by 76 respondents (22.6%) earning between ₦100,000 and ₦199,999. Furthermore, 64 respondents (19.0%) earned between ₦200,000 and ₦299,999, 58 (17.3%) earned between ₦300,000 and ₦399,999, and 60 (17.9%) earned ₦400,000 or more monthly. In total, 154 participants (45.8%) reported an income of less than ₦200,000 a month. This implies that there was a significant representation of those in the lowest two income brackets which could have been a factor in their inability to afford rentals and other household expenditures. The income data alone does not provide a definitive indicator of rental arrears, however, and needs to be analysed further.

171 (50.9%) resided in or were connected to residential property, whereas 165 (49.1%) were connected to commercial properties. The distribution is fairly even with a marginally higher percentage for residential properties. This is a starting point to consider rental arrears in both residential and commercial property settings, where the factors affecting rental payments may differ. Residential tenants are likely to rely mainly on the income from their homes while commercial tenants may rely on business income and profitability.

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Table 5.3: Economic Factors Influencing the Occurrence of Rental Arrears

Variable	SA	A	U	D	SD	Mean	Std. Dev.	Decision
Loss of employment or reduced income contributes to rental arrears.	336 (100.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	5.00	0.00	Agree
Grand Mean / Grand Std. Dev.						**5.00**	**0.00**	**Agree**

Source: Field survey, 2026

The effect of economic factors, including loss of job and reduction in income on rental arrears of tenants in Awka, Anambra State during the period of 2015 to 2025 was analysed in table 5.3. The result indicates that all 336 respondents (100.0%) strongly agreed that loss of employment or reduced income is a cause of rental arrears with a mean score of 5.00 and a standard deviation of 0.00. This means that the respondents were in full consensus and that none of the respondents varied their responses.

The discovery indicates that renters who have lost jobs, seen a reduction in income, don't get paid on a regular schedule or foresee income volatility may find it difficult to pay their rent on time. If tenants' disposable income is reduced, they may not be able to prioritise paying rent over other necessary costs. The standard deviation of 0.00 also suggests that all responses have been uniform. So, it can be seen that loss of employment/reduced income is a major perceived economic factor affecting rental arrears among tenants in Awka and this was already set by the table.

Table 5.4: Rent Affordability and Income Factors Influencing Rental Arrears

Variable	SA	A	U	D	SD	Mean	Std. Dev.	Decision
Rent is too high compared with tenants' income.	266 (79.2%)	41 (12.2%)	3 (0.9%)	7 (2.1%)	19 (5.7%)	4.57	1.03	Agree
Grand Mean / Grand Std. Dev.						**4.57**	**1.03**	**Agree**

Source: Field survey, 2026

Table 5.4 looks at how the cost of rent in comparison to renters' income affects the likelihood of overdue rent. The findings show that 79.2% of the respondents strongly agreed that "Rent is too high compared with tenants' income" while 12.2% agreed it is. Three respondents (0.9%) were undecided, 7 (2.1%) disagreed and 19 (5.7%) strongly disagreed. The mean score of 4.57 and standard deviation of 1.03 show that it was generally agreed with the statement, but with greater variance than that shown in the other tables.

The finding suggests that rental affordability is an important consideration in tenants' ability to meet their rental obligations. Tenants might have to spend a large share of their income on rent, making it hard to pay the rent on time and still have enough money for living costs. This is a problem with the lower income and tenants whose income does not keep pace with rent. The standard deviation of 1.03 indicates there are some differences in respondents' view of how much high rent costs rental arrears. However, the mean score indicates that most respondents believe that rental affordability is an important issue.

Table 5.5: Inflation and Cost-of-Living Factors Influencing Rental Arrears

Variable	SA	A	U	D	SD	Mean	Std. Dev.	Decision
Rising inflation and the increasing cost of living have made it difficult for many tenants to pay rent as and when due.	283 (84.2%)	50 (14.9%)	0 (0.0%)	1 (0.3%)	2 (0.6%)	4.82	0.49	Agree
Grand Mean / Grand Std. Dev.						**4.82**	**0.49**	**Agree**

Source: Field survey, 2026

Table 5.5 measures the impact of high inflation and the rising cost of living on the rentability of tenants as the money becomes due. The results reveal that 84.2% of the respondents (283) strongly agreed with the statement, and 14.9% (50) agreed. One respondent (0.3%) disagreed, two respondents (0.6%) strongly disagreed; there were no respondents who were undecided. The responses were in quite good agreement, with a mean score of 4.82 and a standard deviation of 0.49. The discovery shows that inflation and high living costs could have an impact on how much tenants have to pay their rent. Rising food, transportation, electricity and other costs of living and services may be a strain on household budgets. If tenants' income does not grow at the same pace as the increase in the cost of living, saving enough money to cover rent may be difficult, which can lead to late rent payments and rent arrears. The low standard deviation suggests that respondents' views were fairly similar. Thus, inflation and rise in the cost of living are considered as significant perceived determinants of rental arrears for tenants in Awka.

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Table 5.6: Unexpected Financial Obligations Influencing Rental Arrears

Variable	SA	A	U	D	SD	Mean	Std. Dev.	Decision
Unexpected financial obligations such as medical bills, school fees, or family responsibilities contribute to rental arrears.	290 (86.3 %)	45 (13.4 %)	0 (0.0 %)	1 (0.3%)	0 (0.0%)	4.86	0.38	Agree
Grand Mean / Grand Std. Dev.						**4.86**	**0.38**	**Agree**

Source: Field survey, 2026

Table 5.6 looks at how much unexpected expenses such as medical costs, school fees and family responsibilities are a factor in rental arrears. The responses show that 290 respondents (86.3%) strongly agreed and 45 respondents (13.4%) agreed to the statement. One (0.3%) respondent disagreed, with no one undecided or strongly disagreeing. The agreement and consistency among respondents is very high, with a mean score of 4.86 and a standard deviation of 0.38.

The discovery suggests that unforeseen financial needs could be a factor in altering tenants' budgeted spending and could cause a drop in rent revenue. For instance, a sudden medical emergency, an unplanned educational expense or an urgent family obligation may compel a tenant to redirect money initially reserved for rental payments. These competing priorities can mean that tenants will be unable to pay their rent on time or will end up with rising arrears, if they don't have emergency savings or other financial support. The low standard deviation also indicates that the respondents had a similar opinion on this topic. As a result, financial needs and monetary constraints become significant perceived drivers of tenant's rental arrears in Awka.

Table 5.7: Personal Financial Planning and Budgeting Factors Influencing Rental Arrears

Statement	SA	A	U	D	SD	Mean	Std. Dev.	Decision
Poor personal financial planning and budgeting contribute to rental arrears.	288 (85.7%)	47 (14.0 %)	0 (0.0%)	0 (0.0%)	1 (0.3%)	4.85	0.41	Agree
Grand Mean / Grand Std. Dev.						**4.85**	**0.41**	**Agree**

Source: Field survey, 2026

Table 5.7 examines the effect that poor personal financial planning and budgeting have on the incidence of rental arrears. The results show that 288 respondents (85.7%) strongly agreed, while 47 respondents (14.0%) agreed with the statement. Few respondents (0.3%) strongly disagreed, with no respondents undecided or disagreeing. The agreement is high, with a mean score of 4.85 and a standard deviation of 0.41, which suggests that there was not much variation in respondents' opinions.

The discovery indicates lack of financial planning can be a factor in tenants late rent payments. Insufficient budgeting, paying rent first or saving enough to pay rent periodically can cause tenants to spend available income on other costs before they pay rent. Likewise, inadequate payments monitoring and lack of preparedness for emergencies can result in delayed payments. But, it is not only about poor budgeting because external factors like unemployment, inflation and low income can also restrict tenants' paying power in the case of rental arrears. The relatively small standard deviation shows some uniformity in the opinions of the responders. Thus, poor personal financial planning and budgeting are perceived as being important and are considered to influence rental arrears among tenants in Awka.

6. Discussion of Findings

The descriptive results indicate that respondents perceived economic and tenant-related factors as important contributors to rental arrears in Awka. Loss of employment or reduced income recorded the highest mean score (5.00), and all 336 respondents selected the strongest agreement category as presented in Table 5.3. This result suggests that respondents viewed income stability as central to tenants' ability to meet rental obligations. However, the reported standard deviation of 0.00 means that every recorded response was identical. The original questionnaires or dataset should therefore be checked to confirm that this result was entered and calculated correctly before publication.

The finding on income instability is consistent with the general explanation that a loss of employment or reduction in earnings can weaken a tenant's capacity to pay rent. The article's cited study by Onyejiaka, Onyima and Okafor (2025) also identifies adverse economic conditions and unexpected financial circumstances among factors associated with rent default in Awka. This comparison provides contextual support, but the present descriptive results do not demonstrate a statistical relationship.

Unexpected financial obligations, including medical expenses, school fees and family responsibilities, recorded the second-highest mean score (4.86; SD = 0.38). This indicates strong respondent agreement that unexpected expenses may compete with funds intended for rent. Such circumstances may contribute to delayed payment, particularly where tenants have limited savings or other financial support. The result should be interpreted as respondents' assessment rather than proof of causation.

Poor personal financial planning and budgeting recorded a mean score of 4.85 (SD = 0.41). Respondents therefore generally perceived budgeting practices as relevant to rental arrears. Inadequate planning may make it more difficult to reserve funds for rent; however, this factor should not be considered in isolation from unemployment, low income, inflation and other financial pressures.

Rising inflation and cost of living recorded a mean score of 4.82 (SD = 0.49). This result indicates that respondents perceived increases in the costs of essential goods and services as a factor that may constrain the funds available for rent. The finding is relevant to the 2015–2025 study period, although the questionnaire results alone do not quantify the independent effect of inflation on arrears.

High rent relative to tenants' income recorded a mean score of 4.57 (SD = 1.03). Although the mean indicates general agreement, the larger standard deviation compared with the other reported factors shows greater variation in respondents' views. This finding highlights the perceived importance of

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affordability. The cited study by Olatundun, Bello and Raji (2025) provides related context on rent-to-income ratios and rent delinquency, but no hypothesis test or inferential comparison was conducted in the present article.

Taken together, the mean scores show that respondents strongly endorsed all five factors presented in the results. Income instability received the highest mean, while rent affordability received the lowest mean among the five factors, though it still exceeded the criterion mean of 3.00. These descriptive results suggest that rental arrears should be considered in relation to several possible pressures rather than attributed solely to tenants' unwillingness to pay.
No inferential statistical analysis is reported in this article. Accordingly, the findings establish levels of respondent agreement only; they do not establish statistically significant relationships among the factors or between the factors and the occurrence of rental arrears. The methodology and any other statements implying that correlation or regression was conducted should be revised unless the original dataset is analysed and the relevant statistics are reported.

The findings have implications for Agency Theory because rental payment outcomes occur within relationships involving landlords, tenants and property managers. Clear tenancy terms, regular monitoring, timely communication and fair procedures for addressing payment difficulties may help manage these relationships. These implications are practical interpretations of the descriptive results, not tested causal effects.

A balanced approach to rental arrears management should combine appropriate tenant assessment, transparent rental terms, consistent payment monitoring and early communication when arrears begin to emerge. Where temporary hardship is verified, a written and time-bound payment arrangement may help manage repayment while protecting the landlord's rental income.

7. Limitations of the Study

The study has several limitations. First, the sample was predominantly male (88.1%), while women represented 11.9% of respondents. This imbalance may limit how fully the views and experiences of women are represented. Second, the reported results pool responses from tenants, landlords and property managers. These groups may have different experiences and perspectives; therefore, the pooled results should be interpreted cautiously unless group-specific results are presented or the pooling is justified. Third, the study uses self-reported questionnaire data and descriptive statistics, so the findings represent respondents' perceptions and do not establish causation or statistical significance. Finally, the reported mean of 5.00 and standard deviation of 0.00 for loss of employment or reduced income indicates identical responses from all 336 respondents. The underlying data and questionnaire records should be checked to confirm this result.

8. Conclusion

This study examined respondents' perceptions of factors associated with rental arrears among tenants in Awka, Anambra State, in relation to the period 2015–2025. Of the 384 questionnaires administered, 336 were retrieved and found valid for analysis, giving an 87.5% response rate. The analysis used descriptive statistics.
Loss of employment or reduced income recorded the highest mean score (5.00), followed by unexpected financial obligations (4.86), poor personal financial planning and budgeting (4.85), rising inflation and cost of living (4.82), and high rent relative to tenants' income (4.57). All five reported mean scores were above the criterion mean of 3.00, indicating that respondents generally agreed that these factors were relevant to rental arrears.

The findings suggest that respondents perceive rental arrears as a problem associated with income instability, unexpected financial obligations, budgeting practices, inflation and rent affordability. Because the analysis is descriptive, the study cannot conclude that these factors have statistically significant effects or establish causation. Future analysis should examine the original respondent-level data and, where appropriate, test associations between clearly defined variables.

9. Recommendations

Based on the findings, the study suggests the following:

1. The landlord and property manager should take into account the income capacity of the tenants and the economic climate before deciding the rent and/or the review of rent.

2. Property managers should perform the necessary tenant screening before renting a property, such as evaluating income stability and past rental payment habits.

3. Tenants should be encouraged to plan for rent obligations in advance and include rent in their routine household or business budgets.

4. If tenants are really experiencing temporary financial hardship, landlords should consider structured payment arrangements but not let the rent go over for an indefinite amount of time.

5. Property managers must keep a close eye on the dates when rents are supposed to be paid and take immediate action when a tenant is late with his rent.

6. Landlords, tenants and property managers should communicate clearly and respectfully about rental requirements and new financial problems.

7. There should be a requirement to appoint suitable property managers or Estate Surveyors where relevant to enhance tenant selection, lease administration, rent collection and recovery of rent arrears.

8. Use technology to collect rent, to send reminders by e-mail, and to keep rental records electronically.

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