

RESEARCH ARTICLE

Impact of homeowner behaviours on the academic performance of university students: The case of the University of Cape Coast, Ghana

Impact des comportements des propriétaires sur la performance académique des étudiants universitaires : le cas de l'Université de Cape Coast, Ghana

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ABSTRACT

The demand for housing among university students has increased in proportion to the global surge in university enrolment. Students heavily depend on private housing alternatives since university-provided housing facilities cannot accommodate the increasing student population. There is a lack of research on how homeowner behaviours affect the academic outcomes of university students. This case study examines the impacts of homeowner behaviours on the academic performance of students at the University of Cape Coast (UCC) in Ghana. A single case study was chosen, and four main communities were purposively selected, namely: Kwapro, Amamoma, Apewosika, and Duakor. Focus group discussions were organised in each of the selected communities for data collection. The data were analysed thematically. The study's results showed that the academic performance of students at the University of Cape, Ghana is impacted by the following five homeowner behaviours: (1) regular rent increases; (2) delays in maintenance; (3) room overcrowding; (4) stringent gate locking; and (5) frequent noise making. These behaviours seem to have a psychological impact, cause financial burden, interrupt learning, and decrease study periods. The study recommends collaboration among key stakeholders (UCC Student representatives, homeowners, rent control regulators, and the Office of Student Affairs, UCC) to establish frameworks to provide conducive housing options that centre the wellbeing of university students.

KEYWORDS

Students, student housing, homeowner behaviour, academic performance, urbanization

RÉSUMÉ

La demande de logement chez les étudiants universitaires a augmenté en raison de la hausse mondiale des inscriptions dans les universités. Les étudiants dépendent fortement des solutions de logement privées, car les infrastructures de logement fournies par les

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universités ne peuvent pas accueillir la population étudiante croissante. Il existe un manque de recherches sur la manière dont les comportements des propriétaires influencent les résultats académiques des étudiants universitaires. Cette étude de cas examine les effets des comportements des propriétaires sur la performance académique des étudiants de l'Université de Cape Coast (UCC), au Ghana. Une étude de cas unique a été adoptée, et quatre principales communautés ont été sélectionnées de manière raisonnée : Kwapro, Amamoma, Apewosika et Duakor. Des discussions de groupe ont été organisées dans chacune de ces communautés pour la collecte des données. Les données ont été analysées à l'aide d'une analyse thématique. Les résultats de l'étude montrent que cinq comportements des propriétaires — les augmentations régulières de loyer, les retards dans la maintenance, la surpopulation des chambres, le verrouillage strict des portails et les nuisances sonores fréquentes — semblent affecter la performance académique des étudiants de l'Université de Cape Coast, au Ghana. Ces comportements ont des effets psychologiques, entraînent des charges financières, perturbent l'apprentissage et réduisent le temps consacré aux études. L'étude recommande une collaboration entre les principales parties prenantes (les représentants des étudiants de l'UCC, les propriétaires, le service de contrôle des loyers et le Bureau des affaires étudiantes de l'UCC) afin d'établir des cadres visant à offrir des options de logement adéquates centrées sur le bien-être des étudiants universitaires.

MOTS-CLÉS

Étudiants, logement étudiant, comportement des propriétaires, performance académique, urbanisation

Introduction

The global expansion of the higher education sector has led to an increased demand for student accommodation during the academic journey (Rumbley et al., 2023). Despite growing concern about student housing conditions, limited research has examined the relationship between students' living conditions and their academic performance (Kornbluh et al., 2024; Halpern, 2014; Franzoi et al., 2023). Academic performance, while not a perfect proxy for learning, remains a critical measure of student success with long-term implications for access to postgraduate education and employment opportunities (Bridgstock & Jackson, 2019). Bridgstock and Jackson (2019) found that students who lived at home had a significantly lower likelihood of graduating with strong degrees or securing graduate-level employment.

Recent studies (Kornbluh et al., 2024; McCarthy-Vincent, 2022; Mbazor, 2021; Adama et al., 2018) have investigated the impact of housing quality on academic outcomes. Von Simson and Umblijs (2021) reported that students living in overcrowded, noisy, or unstable housing conditions in Norway tend to perform worse on exams. Similar findings have been reported elsewhere, affirming the negative correlation between poor living conditions and educational attainment (Solari & Mare, 2012). Sotomayor et al. (2022) described how the

increasing commodification of housing has forced students to adopt creative strategies to secure affordable and accessible accommodation, underscoring the persistent housing challenges students face in urban environments. Furthermore, Rumbley et al. (2023) emphasized affordability as students' top housing priority, pointing to a mismatch between available options and student needs. The research findings mentioned above collectively illustrate that unconducive housing conditions, whether in terms of quality, cost, or stability, can have negative consequences on the academic performance of university students.

In the context of this study, a homeowner is defined as an individual or entity, rather than a university or college, that provides housing for university students. Therefore, a homeowner's behaviour refers to the actions, attitudes, and interactions of homeowners that affect students' academic performance. In the higher education setting, the behaviours and decisions of homeowners play a significant yet underexplored role in shaping students' academic outcomes. Although some studies have addressed homeowners' environmental preparedness and responses (Gaisie et al., 2022; Mol et al., 2024; Endendijk et al., 2025), few have examined how these behaviours intersect with the academic performance of university students who do not live in university residences.

Ghani et al. (2018) explained that the backdrop of higher education institutions' student housing inadequacies and rising student housing demand has piqued many people's interest in Nigeria's student housing rental market. This is because it has been discovered that the industry of renting out student accommodation is profitable and secure, ensuring long-term profits. Similarly, in Ghana, rising university admissions rates have exacerbated the demand for student housing, outstripping the available supply of on-campus accommodation (Amoah et al., 2025; Attiogbe et al., 2024). As a result, private housing providers have become a key resource for many students (Amoah et al., 2025; Attiogbe et al., 2024). Shakantu and Simpeh (2018) investigated student perceptions of university-provided student housing in Ghana, highlighting both positive and negative views, but omitted analysis of the private rental sector. A past study (Asare-Baafi et al., 2025) explored the factors that influence student happiness in off-campus university living in Ghana. The study's results revealed that the most important indicators of student happiness in off-campus university living were power, access to transportation, and access to water.

Tweneboah-Kodua (2020) explains that the University of Cape Coast has seen a surge in student enrolment recently. As a result, there is a shortage of student housing offered by the university, leading to some students not living in university residence (Adams, 2020). Due to the high demand for student housing, some homeowners have resorted to actions such as increasing hostel fees (Adams, 2020; Marfo et al., 2018) and evicting students, despite existing rental regulations (Adams, 2020). The existing literature thus reveals a gap in understanding how homeowner behaviours affect student academic performance. Thus, the purpose of the present study is to fill this gap by examining the impact of homeowner behaviours on academic outcomes among students at the University of Cape Coast in Ghana. This research is timely and significant for several reasons. First, it highlights the need for strategic collaboration between universities and homeowners. Second, it provides evidence to inform university and municipal housing

policies aimed at enhancing student academic performance. Third, the study further contributes to the student housing literature.

Methods

Research design

The researcher chose a case study design to guide the study. The case study design was chosen because it allowed the researcher to focus on one particular university, that is, the University of Cape Coast, and to get a deep understanding of how hostel owners' attitudes, such as rules, rent practices, neglect, and supportive influence, affect the academic outcomes of the resident university students. The procedures used in the study, as well as the number of participants, are described in the section that follows.

Sample size, sampling

To reach data saturation, the researcher first purposively selected the Kwapro community, where a focus group of five members was selected for the data gathering through an interview. After the interview, the researcher analysed the data to identify emerging themes. Second, the researcher purposively selected Amamoma (a different community) for a focus group discussion with five members and interviewed them. The researcher analysed the data afterwards to identify the emerging themes. Here, the researcher found that there were similarities and variations in the responses compared to the previous data (Kwapro). The researcher then purposively selected Apewosika and conducted a focus group discussion with five members. After the interview, the researcher analysed the data and found that similar responses appeared compared to the previous data. Finally, after the researcher purposively selected Duakor for a five-member focus group and analysed the data, there were no new emerging concepts or responses, leading to the confirmation of data saturation. Therefore, 20 participants, involving 12 males and 8 females, were selected for the study. In the next section, the researcher explains the ethical processes that were followed in gathering the data for this study.

Ethics

Prior to its use, the in-depth interview guide was double-checked to make sure the questions were understandable and that they would not cause participants any psychological or other emotional harm. The researcher explained the study's purpose to the participants, that is, to find out about how homeowner behaviours affect the academic performance of students at the University of Cape Coast, Ghana, and sought their agreement to participate. To ensure confidentiality, the researcher stored the data on his personal computer. Aside from English, Fante and Twi were languages used to facilitate understanding. Field notes were taken, and interviews were audio recorded. The audio recordings of the interviews in Fante and Twi, which lasted around forty-five minutes each, were then translated into English. The following section explains how the gathered data were analysed.

Data analysis

Data obtained from the participants were transcribed manually and analysed using thematic analysis. The thematic analysis involves data familiarisation, coding, generating themes, reviewing themes, defining and naming themes, and writing up (Braun & Clarke, 2017). The content of the interview was transcribed verbatim. The transcripts were then reviewed by the researcher. These generated many themes after multiple readings of the transcripts. The themes were compared with the responses to identify any common patterns, trends, convergence, and divergence. This methodical and analytical process established an explicit structure for describing and understanding participants' lived experiences. The next section presents the results that emerged from the thematic analysis.

Results

Perceived impacts of homeowner behaviours on academic performance

During analysis, five major themes emerged as factors impacting the academic performance of the students, namely (1) frequent rent increases, (2) delay in fixing electrical and other faults, (3) room overcrowding, (4) locking of hostel gates, and (5) noise pollution. Each of these major themes will be elaborated upon and explained, starting with the theme: frequent rent increases.

Frequent rent increases

One of the major challenging homeowner behaviours affecting students' academic performance at the University of Cape Coast is frequent rent increases. Marfo et al. (2018) reported that the rise in accommodation fees for private hostels at Kwame Nkrumah University of Science and Technology (KNUST), Ghana, was more than 100 per cent (108.8%) during the 2010 and 2018 academic years. This is not different from the University of Cape Coast. Despite the exorbitant accommodation fees that students already pay, they face frequent hostel fee hikes. This puts financial and psychological stress on final-year students. Some of the participants find it difficult to pay such rent costs in full, leaving them to make part payments that homeowners refuse to take most of the time. Participants become stressed and do not settle easily into their academic work. Participants are required to vacate their rooms if they owe their homeowners money. One of the participants shared that:

The major challenge I face in my housing needs is the constant increase in hostel fees. Because many students need accommodation, if you do not pay, other students will pay. Last semester, I decided to make a part payment, but my landlord did not agree. I had to struggle to get the balance, and because of this, I was not attending lectures.
(Participant 5, Geography student)

Another participant echoed this, expressing their concerns.

Every year, I become worried about accommodation because the landlady increases the rent. This always put a financial burden on me because I had to use some of my feeding money to supplement that. This makes me lose focus on my studies. They will threaten to evict you at some point in time. (Participant 2, Population and Health student)

In addition to the above, another participant shared a similar sentiment:

I wish I could live in the university hall throughout because I could obtain good grades. When I started renting in the privately provided accommodation, I observed a drastic change (drop) in my grades, because the high rent costs and frequent yearly increases alone will not let you focus on your studies. (Participant 4, Agriculture student)

The quotes from the participants indicate that dealing with the frequent increase in accommodation costs negatively affected their academic performance. Participants had to spend time gathering money to make a full payment of the rent; by doing so, they skipped lectures and did not settle quickly into their studies. Another critical homeowner behaviour that negatively affects students' academic performance is the delay in fixing electrical and other faults.

Delay in fixing electrical and other faults

Many participants expressed that the homeowners charge high rental fees, yet they are reluctant to fix issues that come up in their facilities (homes). The participants further argue that these delays in fixing electrical faults in students' rooms, sometimes for a few weeks or months (or not at all), make their rooms unsuitable for learning. Participants often had to leave for other learning centres around campus, where they became tired after walking long distances (average, walking 30-40 minutes, depending on their housing facility), particularly during examination weeks. In other instances, a delay in fixing broken pipes leading to water shortages compelled students to leave for other hostels, which affected their lecture attendance and their ability to freshen up after hard days of study. Some of the participants stated that:

Homeowners promise to fix faults in their facilities, yet they don't even fix their rooms, and even if they do, it takes a long time after complaining to them. Sometimes, particularly during exam week, I had to leave the room for other study centres because of lighting issues. (Participant 5, Communication student)

Furthermore, another participant expressed a similar opinion in the following:

We usually have faults such as electrical, water, etc., because of the congestion in the hostel, the landlord takes a long time to fix them after a complaint. The rooms become hot; this affects studies. When there is a broken pipe, it takes some weeks to fix. (Participant 3, Geography student)

The above data show that homeowners' delay in fixing challenges, such as broken pipes, electrical faults, affects students' learning, since they sometimes have to leave their rooms for other study venues. Another themed behaviour is owners overcrowding or offering small rooms.

Overcrowding

Many participants expressed that their rooms were small, yet they were made to share. Some small room sizes contain three to four students. Sometimes with no study tables,

no space to put one's bags, and other things. During the weekends, when students are in their hostels for most of the day, the situation worsens. Most of the participants indicated that the crowding leads to them avoiding being in their rooms, and visiting other friends instead, making them waste hours that could have been used for studying.

One participant explained that:

Our room is too small for the three of us; we don't even have a comfortable place to study. There is no study table, a place to put your things, yet when you complain, they won't mind you. During exams, when everybody wants to study, the room becomes inoperative. (Participant 6, Population and Health student)

This was further echoed by another participant who said:

Rooms that are meant for one person are being used for two or three people, and this makes the room crowded. Sometimes, when you are studying, your roommates may be doing something that may distract you. (Participant 2, Economics student)

It is evident from the above data that homeowners' allocating many students to small rooms creates congestion, which affects participants' preparation for examinations. Locking hostel gates, arguing for safety reasons, further complicates matters.

Locking of hostel gates

Theft incidents in the university community compel homeowners to fix gates in their hostels. Unfortunately, the practice of locking the gates of these hostels as early as 9:30 pm negatively affects participants' studies. Most of the participants indicated that because of the congestion in their hostel rooms, they prefer going to other student centres, such as the library. However, they fear that the locking of their hostel gates before their return, which would require them to stay behind for a long time before they were reopened. They become frustrated and are not positioned well enough for examinations. As Participant 7, a Computer Science student, stated, "*despite the uncondusive nature of the rooms for studies, I am afraid of other study centres because I will come and find the gate locked.*"

This was supported by another participant, who indicated that:

I usually go to the library during examinations, but make sure that I return to my hostel by 8:45 pm; if not, my landlady will lock the gate. Due to this, I do not cover a lot before the exam day. (Participant 11, Financial Accounting student)

The data provide a critical viewpoint on how homeowners' demands for early locking of hostel gates affects the student academic performance. Despite the uncondusive nature of the hostels for studies, the participants had to make sure they made it back to their hostels in good time to avoid being locked out, leading to not being fully prepared for their examinations. Another significant homeowner tendency that affects student academic performance is noise pollution.

Noise pollution

Frequent noise making emerged as one of the homeowner behaviours that affects the academic performance of University of Cape Coast students. Most of the participants hinted that homeowners who live with their families sometimes engage in misunderstandings, quarrels, etc., that end up disturbing students' peace of mind and concentration on their studies. Many participants explained that some homeowners play loud music in their rooms, sometimes they organise funerals, outdoor ceremonies in or around the hostels, which causes a lot of noise pollution, thereby affecting students' studies. One participant stated that:

I am negatively affected by the usual noise-making of my landlord. He plays loud music and sometimes organizes a funeral and ceremonies behind the hostel, which affects focusing on learning, particularly during exam week, since we have to leave our rooms for some time instead of studying. (Participant 18, Home Economics student)

This was further echoed by another participant who shared:

Our room is close to the landlady; sometimes, we have to leave our rooms because of the quarrels the family engages in. When such a misunderstanding occurs at night, it affects our sleep and causes us to be stressed the following day. (Participant 16, Communication student)

The above result showed that homeowner behaviours such as quarreling, playing loud music, etc. causes noise pollution for students, leading to them not focusing on their studies, hence affecting their academic performance.

Discussion

One of the main homeowner behaviours that impacts the University of Cape Coast students' academic performance is the regular increase in rent. Some participants struggle to cover the full cost of rent, so they are forced to make partial payments, which most homeowners often do not accept. Participants experience stress and struggle to focus on their academic work. Participants who fail to pay their rent in full by the middle or end of the semester fear being kicked out of their rooms, which causes them to lose concentration on their studies and lowers their overall grade. This result aligns with Marfo et al.'s (2018) findings, who reported that accommodation fees for private hostels at Kwame Nkrumah University of Science and Technology (KNUST), Ghana, had risen by more than 100 per cent (108.8%) during the 2010 and 2018 academic years, which affected the students.

Homeowners hesitate to repair damaged plumbing and electrical issues in students' rooms. In Ghana, housing is regulated by institutions such as the National Building Regulation (LI 1630 1996), the Ghana Building Code (GS 1207:2018), and the Rent Control Act, 1986 (PNDC138). For instance, under the National Building Regulation (LI 1630 1996), regulation 2 requires the submission of building plans and details of use in terms of any work connected to the building. Also, the Rent Control Act, 1986 (PNDC138) is responsible for regulating rents for residential premises and other related issues. There seems to be no

frameworks specifically targeting private student hostels, for instance, tenancy, facilities, and services. These institutional gaps reduce accountability, leading to homeowners' reluctance to fix damaged facilities in their hostels, for example, pipes, electrical appliances (Akande et al., 2023).

This study also showed that participants' academic performance is impacted when homeowners overcommit when it comes to accepting tenants, thus creating congested rooms. These homeowners often have modest rooms that may accommodate no more than two persons. They, however, install many beds, three or more, as reported in earlier studies (Igbal et al., 2024; Oke et al., 2017). Due to overcrowding, students are often forced to meet friends and engage in other activities instead of dedicating their extra time to studying in their rooms. This result confirms earlier research (Ime et al., 2022), which found that the University of Calabar female hostel was overcrowded, having a major impact on students' physical and mental health, as well as their academic performance.

Homeowners were found to follow a stringent norm of locking hostel gates early. Participants tended to prefer to learn at other student centres, such as the library, due to the unfavourable conditions of the hostels, including high room temperatures, congestion, and noise pollution. Many also engage in peer group discussions to help them address some of their learning challenges and prepare for their examinations (Qureshi et al., 2023). However, for many participants, spending time outside of their hostels, especially after 9:30 p.m., is often impossible as they have to return quickly to avoid getting locked out which detracts from their ability to collaborate with their study partners, which in turn affects their academic performance (Qureshi et al., 2023).

Noise pollution also emerges as another critical behaviour of homeowners that affects the participants' academic performance. Participants whose rooms are located closer to homeowners' lodgings usually experience various forms of noise, for instance, quarrelling and loud music. Furthermore, sometimes, during weekends, other social events such as funerals and outdoor celebrations organised closer to the hostels contribute to a noisy environment, leading to students' inability to concentrate on their studies. Eventually, to avoid such unfavourable conditions, some participants leave their rooms for other activities, such as visiting friends, going to quieter spaces for studies, or watching movies instead of learning. These findings connect with those of Ali et al. (2023), who reported that persistent noise pollution in hostels had a detrimental effect on students' ability to concentrate and do well academically.

Conclusion

The growing demand for housing among university students has led to a strong reliance on accommodations in private housing. This study looked at how homeowners' behaviours affect students' academic achievement at Ghana's University of Cape Coast. The study found that five primary homeowner behaviours, including regular rent increases, delayed maintenance, creating overcrowding, strict gate locking, and frequent noise production, harm students' academic performance. These behaviours result in financial burden, psychological and emotional imbalances, a lack of study focus, a drop

in grades, and an unsettling study environment, all of which impede students' academic progress at the University of Cape Coast.

Despite the challenges that the University of Cape Coast students face regarding homeowner behaviours like this, homeowners play a vital role in solving the housing deficit for students at the University of Cape Coast and elsewhere. To maintain a sustainable housing market in which all stakeholders may prosper, this study recommends stakeholder engagement to build frameworks for providing suitable housing alternatives that prioritise university students' academic performance.

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Ethics statement

The in-depth interview guide was double-checked to make sure the questions were understandable and that they would not cause participants any psychological or other emotional harm. The researcher explained the study's purpose to the participants, and sought their agreement to participate. To ensure confidentiality, the researcher stored the data on his personal computer. Aside from English, Fante and Twi were languages used to facilitate understanding. Audio recordings in Fante and Twi were translated into English.

Potential conflict of interests

The author declares no competing interests.

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