

A Review on Public Rental Housing Under Neoliberal Urbanism: From Welfare to Precarity

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Abstract

This paper investigates the transformative role of Public Rental Housing (PRH) in addressing housing precarity, drawing on a systematic review of scholarly literature. It critically analyzes how neoliberal governance and housing commodification have eroded the foundational promise of PRH to deliver secure, affordable, and socially inclusive homes. The study delineates the multidimensional nature of housing precarity encompassing tenure insecurity, economic vulnerability, and social exclusion while simultaneously underscoring the emancipatory potential of PRH when structured through equitable and participatory frameworks. Comparative insights from Europe, Asia, and the Global South reveal the pitfalls of residualized housing regimes and the enduring promise of rights-based, de-commodified alternatives. These findings carry significant implications for emerging contexts such as Indonesia, where state-led housing provision must grapple with market logics and democratic deficits. The paper calls for a reconfiguration of PRH as a universal, tenure-secure institution anchored in long-term leases, democratic governance, and robust legal protections. Ultimately, the study contends that reimagining PRH not as a residual safety net but as a fundamental pillar of social citizenship is imperative to resist deepening precarity in contemporary urban housing landscapes.

Keywords: Public Rental Housing, housing Precarity, decommodification, neoliberalism, tenure insecurity.

Abstrak

Artikel ini mengeksplorasi peran transformatif Hunian Sewa Publik (Public Rental Housing/PRH) dalam mengatasi ketidakamanan tempat tinggal, berdasarkan tinjauan sistematis terhadap literatur akademik. Kajian ini secara kritis menganalisis bagaimana tata kelola neoliberal dan komodifikasi perumahan telah mengikis tujuan utama PRH untuk menyediakan hunian yang aman, terjangkau, dan inklusif secara sosial. Penelitian ini menjabarkan sifat multidimensional dari ketidakamanan perumahan meliputi ketidakpastian status kepemilikan, kerentanan ekonomi, dan eksklusi sosial serta menyoroti potensi emansipatoris dari PRH apabila dirancang melalui kerangka kerja yang adil dan partisipatif. Wawasan perbandingan dari Eropa, Asia, dan Global Selatan mengungkap kelemahan residualisasi perumahan publik serta menjanjikan alternatif pendekatan berbasis hak dan bebas dari komodifikasi. Temuan ini membawa implikasi penting bagi konteks negara berkembang seperti Indonesia, di mana penyediaan perumahan oleh negara harus bergulat dengan logika pasar dan defisit demokratis. Makalah ini menyerukan rekonfigurasi PRH sebagai institusi universal dengan jaminan kepemilikan, berlandaskan sewa jangka panjang, tata kelola demokratis, dan perlindungan hukum yang kuat. Pada akhirnya, studi ini menekankan bahwa kita perlu melihat PRH bukan sekedar sebagai jaring pengaman residual, melainkan sebagai dasar penting terwujudnya keadilan sosial bagi warga negara, untuk melawan berkembangnya ketidakamanan dalam lanskap perumahan perkotaan masa kini.

Kata Kunci: Perumahan Sewa Publik, Ketidakpastian Perumahan, Dekomodifikasi, Neoliberalisme, Ketidakamanan Kepemilikan.

INTRODUCTION

Public housing, long conceived as a social safety net for low-income groups, is now increasingly restructured under the influence of neoliberal reforms, market-oriented logics, and financialization processes. It faces persistent challenges, including chronic under-supply, deteriorating infrastructure, and systemic mismanagement (Faulkner et al., 2021; Teo et al., 2024). Although originally intended to offer stability, affordability, and dignity, emerging research suggests that public rental housing (PRH) has become a site of housing precarity characterized by tenure insecurity, temporal instability, constrained access, and the systemic marginalization of tenant needs and participation. Housing precarity denotes the condition of instability and vulnerability within housing arrangements, impacting both individual households and broader urban territories (Debrunner et al., 2024; Litvintsev, 2025).

Theoretical discussions highlight how neoliberal restructuring transforms housing from a fundamental right into a tradable commodity, speculative asset, and accumulation strategy (Berry, 2023; Blackwell & Bengtsson, 2023), thereby eroding the stabilizing role of public housing. Initially conceived within the welfare state paradigm, public housing was a state intervention to ensure dignified shelter for vulnerable populations. Comparative welfare studies demonstrate the inconsistent relationships between welfare regimes and housing systems, necessitating ongoing recalibration (Stephens, 2016). In England, Fitzpatrick and Watts (2017) demonstrate how PRH has been reshaped by conditionality and temporal insecurity. In Sweden, Grander and Kozlovic (2025) critique the “New Public Housing” model for masking selective access beneath universalist rhetoric similar to Sweden’s universal public housing (*allmännyttan*) (Grander, 2017). Even Vienna’s celebrated housing model is increasingly permeated by market imperatives (Kumnig & Litschauer, 2025).

While these neoliberal transformations are well-documented in Europe, similar logics have also reshaped housing systems in Southeast Asia, though with distinct historical trajectories and institutional configurations. As in Indonesia, housing has long been defined broadly to include both rental and owner-occupied subsidised housing (Vitriana et al., 2025; Jibril & Maretta, 2019). Provision has long been dominated by single-family ownership, while rental housing receives minimal state funding. Jakarta’s government-owned rental apartments (GORAs) demonstrate this tension: despite improved physical features, residents face

mounting arrears, declining incomes, loss of home-based enterprises, and alienation from rigid tenancy rules (Adianto & Gabe, 2022; Adianto et al., 2023). Legal protection is limited, with evictions often occurring informally (Vols & Kusumawati, 2020). In Malaysia, weak enforcement of low-cost housing quotas enables developers to evade obligations through fee substitution or project-splitting, deepening the shortage of affordable units (Ebekoziën et al., 2021). By contrast, Singapore demonstrates the opposite trajectory: a state-led housing model where over 80% of the population lives in the government’s Housing and Development Board (HDB) flats and homeownership rates exceed 90% (Chuang, 2022; Ebekoziën et al., 2020). Yet even here, public housing has been a tool of state control, with resettlement historically accompanied by deep social disruption (Chuang, 2022; Ebekoziën et al., 2020).

Housing precarity is multidimensional affecting affordability, tenure security, housing quality, neighborhood ties, and psychosocial wellbeing (Debrunner et al., 2024; Grimes et al., 2024; Sørvoll, 2023). Precarity materializes not only in substandard dwellings and overcrowding but also through legal ambiguity, protracted waiting periods, and psychological stress under shifting regulatory environments (Chien et al., 2025; Fiitzpatrick & Watts, 2017; Grimes et al., 2024; Morris et al., 2025; Sørvoll, 2023; Teo et al., 2024; Vols & Kusumawati, 2020). Its causes are rooted in economic instability, precarious labor markets, migratory flux, and the financialization of housing (Adianto et al., 2023; Kumnig & Litschauer, 2025; Morris et al., 2025; Preece et al., 2020; Teo et al., 2024). Precarity reflects deeper socio-economic stratification, undermining social mobility and communal solidarity.

The right to housing, affirmed in Article 25 of the Universal Declaration of Human Rights, has been extended in contemporary debates into broader demands for spatial justice and urban citizenship. Scholars such as Vols & Kusumawati (2020), Swannie (2023), and Preston & Reina (2021) emphasize rights-based housing approaches, yet in practice, legal protections for PRH tenants remain weak. Leviten-Reid et al. (2025) further highlight how framing housing as a human right demands policy tools beyond market subsidies, underscoring the inadequacy of current neoliberal frameworks.

Recent academic literature critically reveals how neoliberal housing policies have restructured the public housing sector, often worsening problems of affordability, accessibility, and socio-spatial inequality. These shifts have transformed PRH from a source of stability into a conditional and temporary form of welfare, intensifying precarity

among vulnerable groups (Fitzpatrick & Watts, 2017; Grander, 2017). Despite growing attention to housing precarity and PRH, most literature focuses on mature welfare states in the Global North. Systematic evidence from the Global South remains limited, especially in emerging contexts like Indonesia, where commodification unfolds rapidly amid regulatory gaps, informality, and uneven state capacity. Moreover, while tenure insecurity and affordability are well-documented, few studies interrogate the nexus between temporality, waiting, and structural exclusion in PRH systems, particularly as they relate to ontological (in)security (Morris et al., 2025; Chien et al., 2025).

This systematic literature review (SLR) aims to trace evolving scholarly trajectories on public rental housing (PRH) and housing precarity, identifying dominant themes, conceptual frameworks, and main findings. It highlights recurring manifestations of tenure insecurity, social exclusion, and the commodification of housing within PRH regimes across diverse contexts. Moreover, it interrogates the extent to which PRH systems under commodified housing regimes can effectively address precarity, focusing in particular on the limitations posed by short lease terms and insecure tenancy arrangements. The novelty of this review lies in mapping the multidimensionality of precarity in PRH and situating Southeast Asian perspectives within a field dominated by Global North research. This study situates Indonesia’s PRH within neoliberal urbanism (Adiando & Gabe, 2022; Adiando et al., 2023; Vitriana et al., 2025; Jibril & Mareta, 2019; Vols & Kusumawati, 2020), thereby offering grounded insights for reimagining PRH as a tenure-secure and rights-based institution in the Global South.

These issues are unpacked through critical guiding questions: How is precarity conceptualized within housing discourse? What structural and policy-related obstacles confront public housing systems? In what ways do these systems reinforce or mitigate precarity? Ultimately, the study aspires to offer empirically grounded recommendations that can inform more just, inclusive, and durable public housing models in the Global South, especially in urban contexts such as Indonesia.

METHOD

This study employs a systematic literature review (SLR) methodology, designed to rigorously identify, evaluate, and synthesize research on public rental housing (PRH) and housing precarity. The SLR approach enables a structured, evidence-based aggregation of insights, reducing selection bias while strengthening the analytical robustness of findings. To ensure methodological transparency

and replicability, the review adhered to the PRISMA (Preferred Reporting Items for Systematic Reviews and Meta-Analyses) framework as articulated by Page et al. (2021) and adopted in related housing studies (Teo et al., 2024). The PRISMA protocol guided the systematic identification, screening, and analysis of relevant literature. The review was conducted through three interrelated stages. The initial phase defined the research objectives and identified appropriate academic databases and search strings. The second phase applied inclusion and exclusion criteria, involving the screening of titles and abstracts and the subsequent full-text assessment. The final phase focused on extracting key data, conducting thematic analysis, and synthesizing results.

The data identification and collection process utilized targeted searches within the Scopus and Taylor & Francis databases. A comprehensive and purposive strategy was employed to locate studies directly engaging with the intersections of public rental housing and housing precarity. The literature search was configured to capture works that included pre-specified keywords within their titles, abstracts, or keywords. Boolean operators “OR” and “AND” were strategically deployed to construct a refined search string that filtered the most pertinent academic sources.

Table 1 outlines the logic behind the search string formulation, while Figure 1 presents the PRISMA flow diagram detailing each stage of the search, screening, and selection process.

To ensure the review’s comprehensiveness and analytical precision, clearly defined inclusion and exclusion criteria were established. Inclusion criteria prioritized peer-reviewed journal articles and conference proceedings published between 2015 and 2025, capturing contemporary debates and evolving policy trajectories in public rental and social housing. Only publications in English were selected to ensure analytical coherence and linguistic consistency. Eligible studies were required to explicitly examine public rental or social housing and engage with at least one domain of housing precarity.

Table 1 Search String Logic

| Databases | Key Word Search |
|------------------|--|
| Scopus | "public housing" AND ("insecure tenure" OR "precarity" OR "temporality") |
| Taylor & Francis | "public housing" AND ("precarity" OR "temporality" OR "precarious" OR "insecurity") |
| Remote-lib.ui | "public housing" AND ("precarity" OR "insecurity") AND "Indonesia" AND ("Southeast Asia" OR "Malaysia" OR "Singapore") |
| Google Scholar | "public housing" AND ("precarity" OR "temporality" OR "insecurity") |

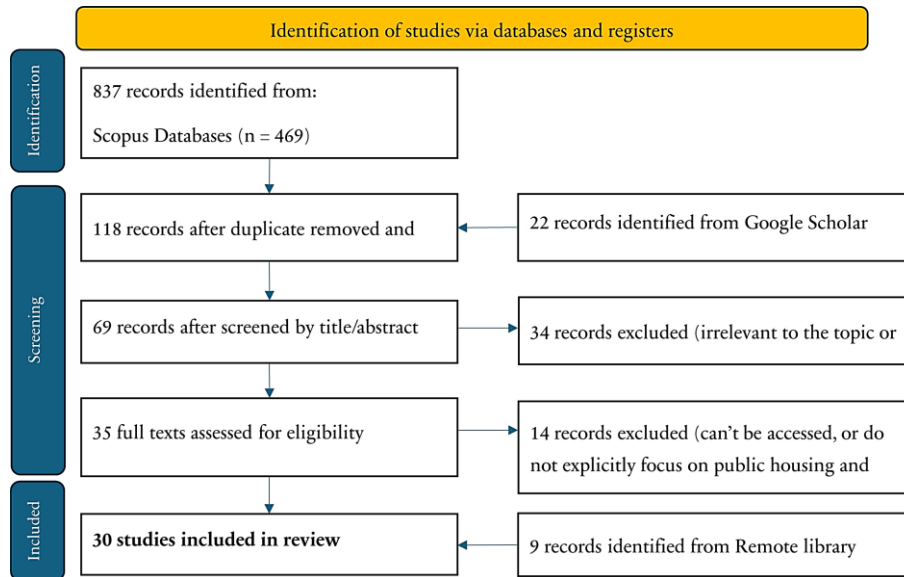


Figure 1 PRISMA Diagram of Literature Search

Table 2 Example of Article Analysis

| Journal/ Year | Authors | Article Title | Location | Key Themes | Key Findings |
|--|-------------------------------------|---|---------------------------------|---|---|
| Housing Studies 2017 | Suzanne Fitzpatrick & Beth Watts | Competing visions: security of tenure and the welfarisation of English social housing | Inggris | Tenure Insecurity | FTT decisions encompass ideological and ethical considerations some still viewing social housing as "a safe home for life |
| International Journal of Housing Policy 2025 | Sarah Kumnig & Katharina Litschauer | Decommodified housing under pressure: contested policy instruments and provisioning practices in Vienna | Vienna, Austria | housing decommodification, housing policy, and market outcomes | Housing conditions are influenced by commodity form and provisioning practices. Decommodification requires focusing on housing quality and need |
| Housing, Theory and Society | Jing Zhou & Richard Ronald | Housing and Welfare Regimes: Examining the Changing Role of Public Housing in China | Beijing dan Chongqing, Tiongkok | public housing, welfare regimes, decommodification, stratification, state-market-family relations | The study compares housing systems through welfare state criteria decommodification, stratification, and state-market-family relations. |

In contrast, non-peer-reviewed sources such as news media, opinion pieces, and blog posts were excluded to uphold academic rigor. Studies centered solely on private rental markets were also excluded, as the review concentrated on public housing frameworks. Additionally, articles lacking theoretical or empirical contributions to debates on public rental housing (PRH) and housing precarity were omitted to preserve analytical robustness. The initial search yielded 837 records across two major academic databases: 469 from Scopus and 368 from Taylor & Francis. These entries were exported as CSV files and screened systematically using Microsoft Excel. At this preliminary stage, 719 records were excluded due to duplication or thematic irrelevance based on titles and keywords.

In addition to Scopus and Taylor & Francis, supplementary searches were conducted through Google Scholar, and 22 potentially relevant publications were identified. Following the removal of duplicates, the remaining records underwent a relevance screening based on titles and abstracts. Seventy-one articles were excluded at this stage, as they did not directly address the study's thematic concerns regarding public rental housing and housing precarity. This screening phase was vital for refining the dataset to align with the study's objectives. Full-text reviews were conducted on 35 shortlisted studies to evaluate their conceptual engagement with public housing regimes, tenure arrangements, and forms of precarity. Fourteen publications were subsequently excluded for failing

to meet inclusion criteria, primarily due to the absence of empirical or theoretical engagement with the PRH-precarity nexus.

To ensure broader coverage and minimize the risk of publication bias, the database was expanded by incorporating the Remote Library (RemoteLib) Universitas Indonesia portal, which provides access to multiple databases, including JSTOR, ProQuest, Sage Journals, etc. Ultimately, 30 publications were retained for the final analysis. This methodologically rigorous process ensured the inclusion of only high-quality, thematically relevant literature, thereby reinforcing the study’s analytical depth and scholarly credibility.

The search was finalized in June 2025, which serves as the cut-off date for included publications. Inter-rater reliability was established by having the first author serve as the primary coder, with the second author acting as an independent reviewer of a random sample of included studies. Discrepancies were discussed and reconciled through consensus.

Data extraction of each article, coded according to (a) study context (country/region), (b) key themes, (c) key findings: how it related to the conceptualization of housing precarity and systemic investigation of public rental housing. Table 2 illustrates the example of the data extraction analysis, which generated key themes and key findings that served as the foundation for formulating the thematic coding. A thematic coding process was applied iteratively: initial open coding identified recurring concepts, which were then grouped into broader categories (e.g., tenure insecurity, legal protection, commodification, temporality). Axial coding was employed to establish connections between categories, enabling the synthesis of seven core thematic clusters

presented in the Results section. This multi-stage process ensured that the synthesis was both transparent and replicable, providing a robust foundation for identifying patterns and divergences across the literature on PRH and housing precarity.

RESULTS AND DISCUSSION

Thematic Findings

This systematic literature review critically investigates the capacity of public rental housing (PRH) schemes to mitigate housing precarity amid commodified housing systems. Through thematic analysis of 30 peer-reviewed studies, seven principal clusters of recurring themes were identified. These findings directly address the guiding research questions regarding: (RQ1) the conceptualization of precarity, (RQ2) the structural obstacles and policy interventions shaping housing outcomes, and (RQ3) how PRH systems reinforce or mitigate precarity.

Table 3 illustrates the categorization of key themes according to the three research questions.

Temporal and Structural Precarity

The experience of temporal and structural precarity is powerfully depicted by Morris et al. (2025), who highlight the emotional and material toll of “chronic waiting” for social housing in Australia. Applicants endure extended and indefinite periods on housing waitlists without any guarantee of placement, a situation that fosters psychological stagnation, disempowerment, and a sense of “permanent temporariness.” This form of liminality is deeply rooted in broader trends of welfare retrenchment

Table 3 Key Themes Categorization

| Research Question | Thematic Cluster | Representative Studies |
|--|--|---|
| RQ1. How is precarity conceptualized within housing discourse | Temporal & Structural Precarity | Morris et al. (2025); Debrunner et al.(2024); Litvintsev (2025); Puszka (2022); Vitriana et al. (2025) |
| | Subjective Experience & Symbolic Security | Chien et al. (2025); Fitzpatrick & Watts, 2017; Grander & Kozlovic (2025); Puszka (2022); Sørvoll (2023) |
| RQ2. What structural and policy related obstacles confront public housing systems? | Commodification & Market Logic in PRH | Blacwell&Bengtsson (2023); Ebekoziien et al.,(2021); Fenton et al. (2013); Kumnig & Litschauer (2025); Lee and Carlisle (2024); Zhou & Ronald (2017) |
| | Legal Protection, Eviction & Vulnerability | Chien et al. (2025); Jibril & Maretta (2019); Lee & Carlisle (2024); Preston & Reina (2021); Swannie (2023); Vols & Kusumawati (2020) |
| | Social Inclusion vs. Moralized Access | Chuang (2022); Du et al. (2024); Ebekoziien et al.(2020); Grander (2017); Grander and Kozlovic (2025); Puszka (2022) |
| RQ3. In what ways do PRH systems reinforce or mitigate precarity? | Tenure Insecurity & Lease Limitations | Adianto et al. (2023); Adianto&Gabe (2022); Fitzpatrick & Watts (2017); Grimes et al. (2024); Preece et al. (2020); Sorvol (2023); Swannie (2023); Vols & Kusumawati (2020) |
| | Welfare Retrenchment & Policy Evolution | Adianto et al. (2023); Beier (2023); Chuang (2022); Ebekoziien et al. (2020, 2021); Leviten-Reid et al. (2025); Morris et al. (2025); Vitriana et al. (2025) |

and the declining availability of social housing, which together institutionalize housing insecurity. Puszka (2022) further enriches this discourse by demonstrating how housing precarity disrupts the temporal rhythms of care for Yolŋu renal patients in Darwin. In this case, inadequate housing obstructs ongoing care practices that are vital for health and survival, reflecting systemic neglect of interdependent care relationships.

Debrunner et al. (2024) define housing precarity as a multidimensional state of uncertainty involving affordability, tenure security, housing satisfaction, neighborhood quality, and community cohesion. Their survey across European and North American cities shows that renters are more precarious than homeowners, with households with children and minorities experiencing added vulnerabilities. Litvintsev (2025) expands on this in the Russian context with the concept of “double precarity,” highlighting the risks of losing both employment and housing. His Regional Housing Precarities Index reveals strong connections between housing insecurity, migration patterns, and housing satisfaction, emphasizing the structural roots of precarity.

Similar forms of prolonged uncertainty are also present in Indonesia, where path dependence in housing policy has produced structural delays and uneven access (Vitriana et al., 2025). Both studies emphasize that housing precarity is not merely a matter of inadequate shelter; rather, it constitutes a chronic condition shaped by institutional timeframes and policy oversights that destabilize daily life and undermine long-term well-being. This cluster responds to RQ1 (How is precarity conceptualized within housing discourse?) by illustrating how temporality and structural delays shape housing as an ongoing condition of insecurity, rather than a one-off event.

Subjective Experience and Symbolic Security

This theme also responds to RQ1, examining how public housing tenants perceive their homes as vital to their identity, stability, and emotional security. Research illustrates that public rental housing significantly influences tenants' ontological a stable self-concept grounded in predictability and symbolic security, which pertains to the psychological and emotional significance of “home” (Fitzpatrick & Watts, 2017; Sørvoll, 2023).

Puszka (2022) analyzes the impact of neoliberal policies in Darwin, Australia, which frame reliance on public assistance as a personal failure, fostering shame and diminishing subjective security. Conditional tenancies based on behavioral compliance turn housing stability into a performance rather than a right. This shift

undermines the perception of home as an unconditional refuge. Chien et al. (2025) further expand this discourse by examining the symbolic aspects of home for Baltimore's public housing residents facing relocation. They argue that ontological security relies on spatial continuity and community ties, disrupted by policies like the Choice Neighborhood Initiative, leading to “root shock” a trauma from severed emotional connections. This issue is compounded by systemic neglect, particularly in marginalized communities. Grander and Kozlovic (2025) investigate the Swedish rental market, revealing that norms of the “ideal tenant” impose self-surveillance, eroding tenants' sense of belonging and framing homes as privileges contingent on behavior. Together, these studies show that public rental housing systems shape identity and emotional stability. As conditionality becomes entrenched, tenants increasingly navigate their homes as psychologically unstable spaces, undermining their sense of security.

Commodification and Market Logic in PRH

The commodification of public rental housing (PRH) signifies a pivotal shift in housing governance, transforming it from a social good into a financial asset. This thematic examination highlights how PRH systems are increasingly prioritizing exchange value price and profitability over use value, which addresses essential shelter needs. Kunnig and Litschauer (2025) argue, through a Marxist lens, that even decommodified systems like Vienna's are succumbing to deregulation, rising land costs, and market logic. Limited-profit housing associations (LPHAs) face constraints from cost-coverage principles that fail to counteract market pricing, thereby nudging these systems toward commodification. In China, Zhou and Ronald (2017) describe PRH as revitalized not only for low- and middle-income renters but also as a means to stimulate economic growth, often marginalizing informal workers. Similarly, Lee and Carlisle (2024) note that neoliberal accounting practices in the UK prioritize asset maximization and rent recovery, increasing eviction risks for tenants.

Fenton et al. (2013) emphasize the negative impact of commodification on urban spatial justice, where housing policies lead to the displacement of vulnerable populations and undermine their “rights to the city.” Grander (2017) and Grander & Kozlovic (2025) highlight a similar trend in Sweden, where Municipal Housing Companies (MHCs) are compelled to operate under market return expectations, leading to selective tenant screening and reduced low-income housing construction. Blackwell and Bengtsson (2023) contextualize these dynamics as part of a broader decline in the

welfare state's housing role, with social housing increasingly marginalized. In Southeast Asia, commodification also emerges in policy frameworks: Malaysia's weak enforcement of low-cost housing quotas enables developers to substitute obligations, reducing affordable supply (Ebekoziën et al., 2021).

This cluster engages with RQ2 (What structural and policy-related obstacles confront public housing systems?), demonstrating how market logics and commodification processes transform PRH from a safeguard for shelter into a vehicle for capital generation, thereby exacerbating affordability crises and undermining its role as a universal safety net.

Legal Protection, Eviction, and Vulnerability

This thematic cluster also addresses RQ2, highlighting the erosion of legal protections for Public Rental Housing (PRH) tenants, particularly marginalized populations at increased risk of eviction. Swannie (2023) highlights that vulnerable groups in Australia, including the elderly, disabled, low-income individuals, and refugees, face elevated eviction risks that may contravene international human rights standards, particularly if they lead to homelessness. While frameworks like the ACT's Residential Tenancies Act (1997) offer progressive protections, jurisdictions such as Victoria impose rigid legal processes that fail to consider tenant vulnerabilities.

In the U.S., Preston and Reina (2021) note that subsidized housing provides greater eviction protections compared to market-rate options, primarily due to good-cause eviction laws. However, protections are inconsistent; properties under the Low-Income Housing Tax Credit (LIHTC) face heightened vulnerability when subsidy restrictions lapse. Lee and Carlisle (2024) discuss the UK's shift toward utilizing public housing as a financial asset, exacerbating tenant vulnerabilities through rising rents and welfare reforms. Their study of a credit union (pseudonym Selond) illustrates how community-based financial institutions can help mitigate eviction risks while balancing member benefits with regulatory constraints. Although Selond's initiatives markedly aid families, their impact remains minimal compared to the broader eviction crisis. Chien et al. (2025) contextualize the vulnerability of public housing residents in Baltimore, arguing that historical racially exclusionary policies contribute to economic disinvestment, substandard living conditions, and entrench health inequities and psychological distress. In Indonesia, limited legal guarantees mean evictions often occur informally, leaving displaced households without recourse. Those relocated to public rental housing face higher living costs and job losses, leading to rent arrears

and the threat of eviction (Vols & Kusumawati, 2020; Jibril & Maretta, 2019).

Collectively, these studies reveal that legal protections for tenants are uneven and increasingly compromised by market forces, procedural complexities, and residualization. Despite some programs aimed at mitigating eviction risks, structural vulnerabilities for marginalized groups persist.

Social Inclusion vs. Moralized Access

This cluster expands the understanding of RQ2, analyzes the shift from inclusive public housing access based on social need to moralized access defined by behavioral and economic criteria. Traditionally, public rental housing aimed for universal access, but contemporary literature highlights a transition to meritocratic standards, epitomized by Grander's concept of the "ideal tenant." In Sweden, Grander (2017) notes how the 2011 reform of *allmännyttan* (municipal housing) introduced stricter access criteria, such as minimum income thresholds, disproportionately affecting "inbetweeners" households with unstable incomes. The expectations for tenant behavior have intensified, with Grander and Kozlovic (2025) arguing that qualities like neighborly conduct now overshadow traditional financial assessments.

Similarly, Puszka (2022) describes how Darwin's housing policies reflect a neoliberal "philosophy of care," framing reliance on social housing as a personal failure and linking support to self-care compliance. In contrast, Du et al. (2024) highlight the benefits of secure public housing in Guangzhou, reinforcing the case for inclusive policies. In Singapore, Chuang (2022) shows how HDB housing functions not only as shelter but as a tool for shaping disciplined, self-reliant citizens. In Malaysia, Ebekoziën et al. (2020) note how inconsistent enforcement of low-cost housing policy erodes inclusivity, privileging market-driven outcomes.

In summary, this thematic cluster shows how moralized access criteria based on financial fitness and behavior erode the foundations of inclusive public housing, favoring individualized deservingness and further marginalizing those in precarious socioeconomic situations.

Tenure Insecurity and Lease Limitations

This theme examines how PRH systems either worsen or alleviate precarity (RQ3), focusing on instability from insecure housing, often due to short-term leases or the absence of long-term tenancy guarantees. Fitzpatrick and Watts (2017) argue that policy reforms in England have shifted the role of public housing from a long-term social entitlement to a short-term welfare solution, making fixed-term tenancies the norm, with

renewals reliant on factors such as income level, employment status, household composition, and tenant behavior. This legal and procedural structure undermines ontological security by introducing persistent uncertainty and risk of displacement. Sørvoll (2023) identifies a similar trend in Oslo, where social housing is selectively targeted and means-tested, leaving tenants facing unclear eligibility assessments and arbitrary decisions about tenancy renewal. These practices foster "residential alienation," increasing insecurity, especially as improvements in health or income can lead to eviction. Preece et al. (2020) further highlight how reforms in England enforce strict affordability assessments under the Affordable Rent scheme, effectively pricing out the most vulnerable populations and using non-renewal threats for compliance. These reforms frame affordability as an individual responsibility, thereby masking structural inequalities.

Grimes et al. (2024) provide a counterpoint from New Zealand, where public housing offers greater tenure security, with tenants reporting higher levels of subjective well-being than owner-occupiers, underscoring the psychological and social benefits of secure housing. Notably, the study cautions against policies that reduce tenure security even for tenants labeled as "anti-social," emphasizing the essential protective role PRH can play.

Evidence from Indonesia shows similar pressures: Jakarta's government-owned rental apartments (GORAs) often impose rigid tenancy rules, leading to arrears and alienation (Adianto et al., 2023; Adianto & Gabe, 2022; Vols and Kusumawati, 2020). Collectively, these studies critically examine how PRH systems can either mitigate or amplify housing precarity depending on the surrounding legal and policy context.

Welfare Retrenchment and Policy Evolution

This thematic cluster also addresses RQ3, examines structural shifts in public housing policy influenced by neoliberal reforms and fiscal austerity. The studies illustrate how welfare retrenchment marked by a reduced state role and increased market reliance has transformed public rental housing (PRH) from a foundational welfare state element into a temporary safety net rather than a guaranteed social right.

Morris et al. (2025) analyze the Australian context, revealing that budget cuts for social housing have resulted in extended waiting periods for eligible applicants, who must now demonstrate significant disadvantage. This shift to conditional access reflects a departure from universalism, as housing assistance becomes targeted and rationed, leaving numerous vulnerable households in prolonged

uncertainty. The emotional and existential repercussions are substantial, with serious implications for low-income individuals and families facing stalled housing pathways. Leviten-Reid et al. (2025) critique the transition from supply-side to demand-side housing support, exemplified by the Canada Housing Benefit (CHB).

Although positioned as a policy innovation, the CHB illustrates the neoliberal paradigm wherein the state withdraws from direct housing provision, offering subsidies for private market use instead. Resulted in many recipients living in worse conditions than before due to inadequate regulations and insufficient housing supply. Beier (2023) explores the phenomenon of "missing people" those excluded from housing programs which underscores how enhanced tenure insecurity and rigid program designs push vulnerable populations back into informal settlements.

Recent studies from Southeast Asia reveal similar challenges. In Indonesia, Adianto et al. (2023) find that reforms prioritize building units over tenant welfare, further marginalizing vulnerable communities. Vitriana et al. (2025) trace the historical neglect of PRH, suggesting that this leads to ongoing exclusion. In Malaysia, Ebekozien et al. (2020, 2021) find that weak regulations and inconsistent policies create gaps in affordable housing. In Singapore, Chuang (2022) highlights how the HDB program, while extensive, has been shaped by state control and disciplinary logics rather than universal rights. Together, these studies illuminate the ideological transformation of PRH policy under welfare retrenchment, shifting from a collective good to a conditional commodity, diminishing the protective role of PRH, and leaving the most disadvantaged without adequate protection or recourse.

Discussion of Findings

The selected literature offers not only a critique of housing policy shifts but also reflects tenants' lived experiences of exclusion, instability, and resilience. The following discussion synthesizes insights from the thematic analysis and is structured around seven critical domains that capture how housing precarity manifests and evolves within public rental housing (PRH) systems.

Public Rental Housing under Commodified Regimes

Historically conceived as a foundational social safety net, PRH has undergone profound transformations that compromise its capacity to ensure stable and secure accommodation for vulnerable populations (Fitzpatrick & Watts, 2017).

Across many high-income nations, PRH has shifted from a universal entitlement to a residualized mechanism targeting only the most disadvantaged. This transition is deeply entwined with neoliberal restructuring, wherein fiscal austerity, managerialism, and market-based instruments supersede commitments to social protection.

Sweden's retreat from the *allmännyttan* model a cornerstone of non-profit, inclusive housing toward market-oriented practices exemplifies this shift (Grander, 2017). Grander & Kozlovic (2025) further observe that municipalities now prioritize profitability and parity with private rents, undermining universal housing provision. Similar recalibrations occur across Western Europe and North America, where public housing authorities adopt corporate mandates emphasizing financial self-sufficiency over social obligations (Blackwell & Bengtsson, 2023). The reconfiguration of PRH as emergency accommodation rather than a pillar of inclusive urbanism is reinforced by the proliferation of demand-side subsidies such as the Canada Housing Benefit further weakening public housing systems by channeling funds to private rentals, eroding permanence and affordability (Leviten-Reid et al., 2025).

Moreover, commodified regimes also use fixed-term tenancies (FTTs) as seen in England (Fitzpatrick & Watts, 2017) and Oslo (Sørvoll, 2023) which reposition PRH as provisional welfare. Periodic reviews of tenants' income, employment, and behavior create ontological insecurity by preventing long-term stability. In Sweden, "social contracts" with short leases impose strict behavioral conditions and limited pathways toward permanent tenancy (Grander, 2017). Simultaneously, the phenomenon of 'renovictions' using renovations to displace tenants and raise rents further exacerbates insecurity. In Sweden and Denmark, such practices circumvent tenant protections under the guise of modernization, displacing low-income residents, revalorizing assets (Blackwell & Bengtsson, 2023).

Housing Precarity: Multidimensional and Intersectional

Housing precarity must not be narrowly construed as mere vulnerability to homelessness or eviction; rather, it constitutes a multidimensional matrix of insecurities. Economic precarity includes unsustainable rent-to-income ratios and income volatility that render even subsidized housing unaffordable (Adiinto et al., 2023; Debrunner et al., 2025; Leviten-Reid et al., 2025; Morris et al., 2025; Preece et al., 2020). Legal precarity is exacerbated in contexts where tenancy rights are conditional, limited, or ambiguously defined, leaving tenants in a perpetual state of uncertainty (Kumnig & Liitschauer, 2025; Morris et al., 2025; Puszka, 2022;

Preston & Reina, 2021; Sørvoll, 2023; Swannie, 2023; Vols & Kusumawati, 2020). Spatial precarity emerges through forced displacement, gentrification, and peripheral housing that isolates residents from jobs, schools, and infrastructure (Adiinto et al., 2023; Chien et al., 2025; Ebekoziem et al., 2020, 2021; Fenton et al., 2013; Vitriana et al., 2025).

Debrunner et al. (2024) conceptualize precarity across five dimensions: affordability, tenure security, housing satisfaction, neighborhood quality, and community cohesion, showing renters and minorities face consistent disadvantages. Litvintsev (2025) introduces "double precarity," where employment and housing insecurities reinforce each other, limiting mobility and housing satisfaction. Housing precarity is also gendered and racialized. Women especially single mothers face risks shaped by wage disparities, caregiving burdens, and exposure to domestic violence (Morris et al., 2025; Leviten-Reid et al., 2025). Migrant and racialized groups endure systemic exclusion and discrimination that deepen precarity (Chien et al., 2025; Grander & Kozlovic, 2025; Puszka, 2022).

Moreover, the literature foregrounds a symbolic dimension of housing precarity, wherein insecurity is not solely external but internalized. The chronic threat of displacement corrodes individual dignity, inhibits long-term aspirations, and weakens democratic engagement (Du et al., 2024; Fitzpatrick and Watts, 2017; Morris et al., 2025; Sørvoll, 2023). The stigma attached to public housing often framed through moralizing policy discourses that depict residents as deficient or deviant functions as a powerful mechanism of social exclusion. Precarity, therefore, must be understood not only in terms of material deprivation but also as a profound assault on recognition, belonging, and civic legitimacy.

PRH as a Protective Mechanism and Platform for Wellbeing

Amid persistent challenges, research highlights PRH's potential as a foundation for both individual and collective well-being. When adequately funded and grounded in a rights-based approach, PRH can insulate tenants from market volatility, ensure affordability, and facilitate social cohesion (Adiinto et al., 2023; Du et al., 2024; Fitzpatrick & Watts, 2025; Kumnig & Liitschauer, 2025; Leviten-Reid et al., 2025; Teo et al., 2024). In New Zealand, tenants in state housing report higher life satisfaction due to secure tenure, stable rents, and integrated support services (Grimes et al., 2024).

Holistic delivery models that embed health, education, and welfare services within housing frameworks have proved especially impactful for structurally marginalized groups, including individuals with disabilities and those with

experiences of chronic homelessness. China presents a salient case of institutional commitment to PRH stability through enforceable leasing and rent regulation. The renewable five-year lease contracts have not only enhanced long-term household planning but also strengthened intergenerational caregiving networks. Furthermore, the spatial integration of PRH within urban masterplans rather than relegating such developments to peripheral areas has mitigated social segregation and normalized inclusive urban living (Du et al., 2024; Zhou & Ronald, 2017).

Innovative models have also emerged in financial empowerment. In London, collaborations between housing authorities and community-based financial institutions such as credit unions and cooperative banks provide emergency lending and budgeting support, reducing eviction risks due to arrears (Lee & Carlisle, 2024). It highlights the role of PRH in counteracting broader vectors of socio-economic exclusion. Conversely, the commodification of PRH through portable housing benefits and market-calibrated vouchers in Canada and the United States has often undermined tenant stability (Grimes et al., 2024; Leviten-Reid et al., 2025). These demand-driven subsidies may inflate rental prices and incentivize landlord discrimination, thereby perpetuating, rather than alleviating, the structural conditions of housing precarity.

Policy Recommendations and Implications for Developing Contexts

While this SLR provides important insights, it is important to acknowledge its limitations. Much of the literature remains concentrated in the Global North, with relatively limited representation from the Global South, including Southeast Asia and Indonesia. In addition, the database coverage, though it has been made to compile a comprehensive database through sources such as Scopus, Taylor & Francis, Google Scholar, and remote library UI access, notable gaps remain, especially in coverage from other pivotal databases like Web of Science or JSTOR. These constraints require caution in generalizing findings but still allow for evidence-based inferences that can guide actionable policy recommendations.

First, evidence across contexts demonstrates the inadequacy of market-driven housing strategies. Reliance on speculative land markets and demand-side subsidies typically fails to produce affordable and secure housing (Leviten-Reid et al., 2025; Grander, 2017). Singapore's Housing and Development Board (HDB) further illustrates the transformative potential of large-scale, centrally planned housing provision, which has successfully reduced slums and expanded access to affordable

housing (Chuang, 2022). For Indonesia, this underscores the urgency of strengthening **state-led public rental housing provision**, supported by consistent investment and robust regulatory frameworks that protect against speculative market fluctuations.

Second, security of tenure emerges as a decisive factor in shaping well-being. Short-term or conditional lease agreements cultivate uncertainty, while longer-term contracts such as New Zealand's state housing or China's five-year renewable leases enhance ontological security and enable better life planning (Grimes et al., 2024; Du et al., 2024). Indonesian programs such as government-owned rental apartments (GORAs) could integrate similar tenure protections to reduce "residential alienation" (Adianto et al., 2023; Vols & Kusumawati, 2020).

Third, reforming legal and institutional protections is essential. Evictions whether formal or informal undermine the protective role of PRH and disproportionately harm marginalized groups (Swannie, 2023; Preston & Reina, 2021). Embedding **rights-based frameworks** into Indonesian housing law, including enforceable anti-eviction provisions and access to grievance mechanisms, could significantly reduce vulnerability among affected tenants.

Fourth, spatial integration must be prioritized. Evidence demonstrates that PRH located in remote or under-resourced areas exacerbates exclusion and reproduces informal settlements (Beier, 2023; Vitriana et al., 2025). Housing policy in Indonesia must therefore prioritize **well-located, connected housing that is linked to essential services** that link residents to employment, education, and transportation.

Finally, **participatory governance** strengthens housing resilience. Establishing tenant councils, fostering community partnerships, and implementing shared management practices contribute to enhanced accountability and help to diminish the stigma often associated with public housing (Grander & Kozlovic, 2025; Puszka, 2022). Incorporating these mechanisms into Indonesian PRH initiatives would empower tenants, positioning them not as passive recipients of housing but as active participants in shaping their housing futures.

In summary, while primarily informed by the Global North literature, these lessons underscore that **robust state intervention, a tenure-secure, rights-based framework, spatial inclusion, and participatory governance** represent the most effective pathways to mitigate housing precarity in Indonesia and the broader Global South.

CONCLUSION

This systematic review contributes a novel synthesis by situating public rental housing (PRH) and housing precarity within a multidimensional and comparative framework, bridging Global North scholarship with emerging insights from Southeast Asia, including Indonesia. Unlike prior studies that focus narrowly on affordability or tenure, this review demonstrates that precarity is simultaneously temporal, structural, legal, symbolic, and intersectional. The analysis also highlights how PRH functions ambiguously: it can serve as both a buffer against and a driver of precarity, depending on institutional design and policy orientation.

The research questions structured the analysis across seven thematic clusters, whose relationships are mutually reinforcing. RQ1 (precarity conceptualization) is addressed through evidence of temporal delays, symbolic insecurity, and multidimensional vulnerabilities that extend beyond material deprivation (Debrunner et al., 2024; Litvintsev, 2025; Puszka, 2022). RQ2 (structural and policy-related obstacles) is illuminated by commodification processes, exclusionary access criteria, and weak legal protections, showing how market logics undermine the universalist ethos of PRH (Fenton et al., 2013; Grander, 2017; Kumnig & Litschauer, 2025; Vols & Kusumawati, 2020). Finally, RQ3 (PRH as a mitigating or amplifying force of precarity) reveals that systems with long-term leases, integrated welfare services, and participatory governance such as New Zealand, China, and to a limited extent Singapore offer crucial lessons on how PRH can enhance wellbeing and social inclusion (Grimes et al., 2024; Du et al., 2024; Chuang, 2022). These interconnections show that conceptual understandings of precarity (RQ1) directly inform the identification of structural barriers (RQ2), which in turn condition whether PRH amplifies or mitigates precarity (RQ3). This study also acknowledges several limitations. Although database triangulation was undertaken through Scopus, Taylor & Francis, Google Scholar, and RemoteLib UI, the representation of Global South perspectives particularly from Southeast Asia beyond Indonesia remains relatively limited.

Nevertheless, this synthesis yields important policy implications. First, lessons from the Global North caution against overreliance on demand-side subsidies and short-term leases, which tend to exacerbate precarity rather than resolve it (Leviton-Reid et al., 2025; Fitzpatrick & Watts, 2017). Second, examples from East Asia highlight the value of renewable, long-term tenancy agreements and integrated welfare systems that foster stability and intergenerational wellbeing (Du et al., 2024; Zhou & Ronald, 2017; Chuang, 2022). Third, for Indonesia

and similar developing contexts, policy reform must prioritize decommodified provision, legal security, participatory governance, and spatial inclusion to prevent housing from becoming a cyclical site of displacement and marginalization.

Future research should deepen comparative inquiry by centering Global South experiences, especially within Southeast Asia, where state-led housing systems coexist with persistent informality. Such studies could further explore the localized meanings of precarity and tenant resilience, while examining innovative policy designs that integrate rights-based frameworks with context-sensitive governance. By broadening both geographic scope and methodological tools, subsequent research can strengthen the global relevance of PRH scholarship and contribute to more equitable and secure housing futures.

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