

Housing Inequalities: A Recent Systematic Review of Global Challenges and Solutions in Addressing Poverty

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ABSTRACT

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Housing inequalities remain a persistent global challenge, significantly exacerbating poverty and limiting access to fundamental human rights. This systematic literature review explores the recent global challenges and solutions in addressing housing inequalities, focusing on their intersections with poverty. Utilizing the PRISMA methodology, we conducted an advanced search using Scopus and Web of Science databases to ensure comprehensive and high-quality coverage of relevant literature. After screening and eligibility assessments, 35 primary studies were identified and analyzed. The findings were divided into three themes which are (1) housing and structural inequalities, (2) housing as a social and economic Tool, (3) housing and accessibility Challenges. In order to lessen housing disparities and poverty, this review highlights the significance of inclusive housing policies, community-led projects, and creative funding methods. Furthermore, it became clear that sustainable techniques and interdisciplinary partnerships were essential to attaining fair housing results. In addition to pointing out important knowledge gaps, this review also urges further study on regional differences and how housing disparity is impacted by climate change. This study offers practical insights for practitioners, researchers, and policymakers seeking to develop sustainable and equitable housing solutions by combining global viewpoints.

Contribution/Originality: This study contributes to the existing literature on housing inequalities and poverty through global synthesis.

1. Introduction

Millions of people in both developed and developing countries are impacted by urban poverty, which is still a major global concern (Lucci et al., 2018). This multifaceted issue includes social marginalization, unemployment, poor housing, and restricted educational opportunities (Curley, 2005; Pérez et al., 2022; Sridhar, 2015). Housing stands out among these as a key factor in determining quality of life, substantially impacting community stability, economic prospects, and physical and mental health. Adequate housing promotes security, productivity, and social cohesion, whereas substandard housing frequently increases health hazards and prolongs poverty cycles. Thus, by addressing systemic injustices and fostering socioeconomic inclusion, housing policies become essential for combating urban poverty (Odoyi & Riekkinen, 2022; Sururi et al., 2022).

Housing policies and the fight against urban poverty must work together. In addition to enhancing living conditions, well-thought-out initiatives can spur more social and economic mobility (James et al., 2024; Mekonen, 2022; Wakely, 2020). In addition to offering immediate relief, effective housing policies—such as rent control laws, affordable housing programs, and urban regeneration projects—also enable marginalized groups to take advantage of healthcare and educational opportunities and contribute to economic growth (Mock et al., 2023). These policies also help to promote equitable urban growth, lessen spatial inequality, and increase resilience to upcoming environmental and economic difficulties. With a focus on their importance in the larger conversation of social justice and sustainable urban development, this essay aims to examine the critical role that housing policies play in reducing urban poverty.

Although the results have been inconsistent and context-dependent, the corpus of research to date highlights the potential of housing policy to reduce urban poverty. Housing programs have successfully changed urban landscapes and pulled communities out of poverty, according to several seminal studies (Cheshmehzangi, 2018; Diaf et al., 2023; L. Zhou et al., 2020). Large-scale slum upgrading projects in cities like Nagpur have shown the transformative power of targeted investments in infrastructure and community empowerment (De Geest & De Nys-Ketels, 2019), while inclusive zoning laws in cities like New York and Vienna have made it easier for low-income families to access affordable housing (Wang & Balachandran, 2023). Other studies highlight enduring issues including gentrification, displacement, and the continuation of socioeconomic division despite these achievements. A one-size-fits-all strategy is insufficient, according to scholars who highlight the intricate interactions between local settings, policy design, and market dynamics in influencing the efficacy of housing initiatives (Aubry et al., 2020; Bassuk et al., 2014; Latimer et al., 2019; Z. Zhou, 2018). Despite notable advancements, the literature nevertheless reflects ongoing discussions about the equity, sustainability, and scalability of housing programs in various urban contexts.

Even with the wealth of research, there are still significant gaps and unsolved problems in our understanding of the complex interaction between housing policies and urban poverty. For example, there is disagreement over how best to balance state-led and market-driven housing programs, with some contending that relying too much on one or the other can make inequality worse. Furthermore, little is known about how housing regulations affect intersecting aspects of poverty like gender, ethnicity, and disability (Bang & Kwon, 2022; Kim et al., 2023; Zhao & Liu, 2023). The unexpected repercussions

of some programs, including the displacement brought on by urban redevelopment initiatives, are another topic of ongoing controversy. By addressing the research question, "How can housing policies be designed and implemented to effectively reduce urban poverty while ensuring equity and sustainability?" this article fills in these gaps. This article attempts to add to the current conversation by offering a thorough framework for assessing and improving the impact of housing policy in reducing urban poverty by combining interdisciplinary viewpoints and examining case studies.

2. Literature Review

Housing policy's contribution to lowering urban poverty is a complex topic with overlapping social, political, and economic facets. Historically, housing policies have been viewed as a means of reducing poverty, mostly through measurable results like the supply of cheap housing units. However, the emphasis has turned to addressing wider disparities as poverty is increasingly seen as a multifaceted problem. For instance, housing policies in Chile have been financially successful in lowering poverty, but they have had little influence on inequality levels. According to this, housing policies can help reduce poverty, but in order to effectively address inequality, they must be incorporated into a larger urbanism framework that takes into account social, political, and economic aspects (Cociña, 2018; Varas & Loreto, 2017). Similar to this, there hasn't been much progress in the US in changing supported housing laws to deconcentrate poverty. The influence of these policies on poverty concentration is limited since structural forces continue to concentrate low-income inhabitants in specific places, despite efforts to distribute supported housing units to low-poverty communities (McClure, 2008; Owens, 2015; Turok, 2016).

Programs for public housing reconstruction, like the US's HOPE VI initiative, have tried to change the course of racially divided, high-poverty communities. The racial and economic makeup of neighborhoods has been significantly impacted by these programs, mostly through relocation, which has decreased the proportion of impoverished and non-white inhabitants in some places. However, because these improvements frequently result in the reconfiguration rather than the elimination of poverty, they have not necessarily contributed to a reduction in urban inequality (Crump, 2002; Tach & Emory, 2017). Additionally, families may benefit from moving to healthier communities through tenant-based housing assistance programs like Section 8 vouchers, but their effectiveness depends on extra supports like housing counselling (Turner, 1998). Ultimately, addressing the underlying structural disparities and incorporating housing strategies into larger urban development plans that support economic activity, connectivity, and diversity are necessary for housing policies to effectively reduce urban poverty (Clarke et al., 2014; Turok, 2016).

By addressing urban disparities and affecting the spatial distribution of poverty, housing policies significantly contribute to the decrease of urban poverty. By distributing supported housing units into low-poverty communities, the United States' aided housing policies have changed since the 1970s with the goal of reducing poverty concentration. However, because of persistent urban inequities and structural factors that keep impoverished people concentrated in particular districts, these measures have only slightly decreased poverty concentration (Owens, 2015). The need for a more all-encompassing strategy that views housing as a complex urbanism process is highlighted by the fact that, in Chile, housing policies have been financially successful in lowering poverty but have not substantially addressed the country's ongoing levels of inequality

(Varas & Loreto, 2017). Although public housing redevelopment initiatives, like the United States' HOPE VI program, have changed the makeup of neighborhoods, they frequently lead to displacement, which can jeopardize attempts to lessen urban inequality (Tach & Emory, 2017). Since traditional housing policies in developing nations have frequently failed to improve the living conditions of the urban poor, there has been a trend toward the improvement of informal settlements and the adoption of more inclusive strategies (Lim, 1987). Overall, even though housing policies can help alleviate urban poverty, their efficacy is frequently constrained by larger socioeconomic and political variables, therefore interdisciplinary and integrated methods are required to effectively address urban inequality (Fernandes, 2017).

Urban poverty is significantly impacted by housing policies, which frequently affect the socioeconomic dynamics and spatial distribution of poor in cities. It has been demonstrated that public housing redevelopment, like the federal HOPE VI program in the US, dramatically changes the racial and economic makeup of neighborhoods; however, these changes frequently come from the eviction of low-income and minority residents rather than actual poverty alleviation (Tach & Emory, 2017). Historical housing discrimination and governmental policies that have solidified low-income, segregated communities have contributed to the ongoing problem of poverty concentration in metropolitan regions (Zonta, 2005). The persistent character of urban inequality is highlighted by the fact that attempts to deconcentrate poverty through housing policies, such as the distribution of supported housing to low-poverty zones, have only slightly decreased poverty concentration (Owens, 2015). Although housing policies in Chile have been financially successful in lowering poverty, they have not substantially addressed more general inequities, indicating that in order to effectively address inequality, housing must be viewed as a complex urban process (Varas & Loreto, 2017). As seen in Ethiopia, where rising residential rents have made urban households more impoverished, rising residential rents also contribute to urban poverty, highlighting the necessity for integrated housing and poverty reduction initiatives (Mekonen, 2022). Additionally, as evidenced by the opposition to affordable housing projects in high-poverty regions, the politics of poverty deconcentration can make community development programs more difficult (Goetz, 2000). Overall, the complicated sociopolitical environment of urban regions and larger structural pressures frequently limit the effectiveness of housing regulations, even though they might have an impact on urban poverty.

By influencing the socioeconomic dynamics within cities and the spatial distribution of poverty, housing policies have a substantial impact on urban poverty levels. Concentrated poverty in metropolitan regions has historically resulted from the establishment and maintenance of segregated, low-income minority populations brought about by housing discrimination and governmental policies (Zonta, 2005). As seen in the example of Chicago, public housing projects—which are frequently aimed at impoverished, minority neighborhoods—have been demonstrated to gradually increase the concentration of poverty (Massey & Kanaiaupuni, 1993). Due to persistent urban inequities and structural factors that concentrate impoverished people in particular neighborhoods, attempts to deconcentrate poverty through housing policy reforms, such as the transformation of subsidized housing, have not been very successful (Owens, 2015). To reconstruct public housing and change community trajectories, programs such as the federal HOPE VI initiative frequently caused relocation instead of a decrease in urban inequality (Tach & Emory, 2017). Although tenant-based housing aid, like Section 8 vouchers, gives low-income families the chance to relocate to healthier

communities, there are still obstacles in securing low-poverty regions, especially for minority families (Turner, 1998). All things considered, although housing regulations can help alleviate urban poverty, their efficacy is frequently limited by larger socioeconomic and political issues that uphold current disparities (Crump, 2002; Varas & Loreto, 2017).

2.1. Research Question

Because they serve as the basis and guide for the whole review process, research questions are essential to a systematic literature review (SLR). They serve as a guide for the SLR's emphasis and scope, assisting in the selection of studies to include or omit in order to keep the review pertinent and focused on the subject of interest. A clear research question guarantees that the literature search is thorough and methodical, encompassing all pertinent studies that deal with important facets of the subject. This guarantees a thorough review of the available data and reduces the possibility of bias. Research questions also make it easier to classify and arrange the data from included studies, offering a framework for evaluating results and combining them to produce insightful conclusions. Additionally, by eliminating ambiguity and maintaining the review's emphasis on certain concerns, they improve clarity and focus, which makes the findings more applicable and actionable. Additionally, well-crafted research questions make the study more transparent and reproducible, enabling other researchers to use the same procedure to confirm findings or expand the review to related fields. Research questions are the foundation of a thorough, targeted, and pertinent systematic literature review because they ultimately guarantee that the review is in line with the study's overarching goals, whether those goals are to find gaps in the literature, assess the efficacy of interventions, or investigate trends in a particular field.

Since it guides the entire review process, defining the Research Questions (RQs) is not only the most crucial task during the planning phase but also the most crucial component of any SLR (Kitchenham, 2007). Considering that determining and evaluating the state of the art is the aim of our SLR. This study used the PICo framework, a mnemonic approach for formulating research questions, especially in qualitative research, as suggested by Lockwood et al. (2015). Population, Interest, and Context are referred to as PICo. What each part signifies is as follows:

- i. Population (P): This refers to the group or people of interest in the study are referred to as the population (P). It identifies the target audience for the study, such as a particular patient population, locality, or demographic.
- ii. Interest (I): This stands for the primary subject or phenomenon that the study is interested in. The research may seek to investigate or comprehend a specific experience, behavior, intervention, or problem.
- iii. Context (Co): Describes the environment, setting, or particular context in which the population and subject of interest are located. Geographical location, cultural or social contexts, or any other pertinent background for the study could be referred to.

By dividing the main components of the study into these three parts, the PICo framework aids in the clear and methodical structuring of research questions. Finding pertinent material or designing a study is made simpler using this method, which guarantees that the research is targeted and the questions are clearly stated. This study answered the following two research questions:

- i. How do socioeconomic gaps between marginalized groups in urban and

- rural settings become maintained by structural injustices in housing systems?
- ii. How much does housing help low-income families in various parts of the world achieve more social justice and economic mobility?
 - iii. What are the main barriers to affordable housing that people with disabilities encounter in various socioeconomic and geographic contexts?

3. Methodology

A well-known standard for carrying out systematic literature reviews is the PRISMA (Preferred Reporting Items for Systematic Reviews and Meta-Analyses) approach, which was described by Page et al. (2021). It guarantees uniformity, thoroughness, and openness throughout the evaluation procedure. Because PRISMA guidelines offer a framework for methodically finding, screening, and including papers in the review, researchers can improve the rigor and accuracy of their analyses by following them. Because of its ability to minimize bias and offer solid data for analysis, the technique also highlights the significance of randomized research. Two important databases, Web of Science and Scopus, were used for this review due to their wide coverage and dependability.

The four main phases of PRISMA are data abstraction, eligibility, screening, and identification. Researchers look through databases to locate all pertinent studies during the identification stage. In order to weed out unnecessary or subpar research, the screening stage entails comparing these studies to predetermined standards. The remaining research are thoroughly examined to make sure they satisfy the inclusion requirements during the eligibility stage. In order to draw valid and significant findings, the data abstraction stage culminates in the extraction and synthesis of data from the chosen studies. This methodical methodology guarantees thorough reviews that produce reliable findings that can guide future study and practice.

3.1. Identification

This study collected a significant volume of relevant literature using key stages of the systematic review approach. The first stage in the process was choosing a keyword. Next, related terms were found by consulting dictionaries, thesauri, encyclopedias, and previous research. All relevant terms were located, and search strings were constructed for the Web of Science and Scopus databases, as shown in Table 1. This initial phase of the systematic review yielded 1548 publications from the two databases relevant to the study's topic.

Table 1: Search String

Scopus	TITLE-ABS-KEY ((housing AND (policy OR scheme OR guideline OR plan)) AND ("urban poverty" OR poverty) AND (role OR aspect OR character)) AND (LIMIT-TO (SUBJAREA , "SOCI") OR LIMIT-TO (SUBJAREA , "ECON") OR LIMIT-TO (SUBJAREA , "BUSI") OR LIMIT-TO (SUBJAREA , "ARTS")) AND (LIMIT-TO (DOCTYPE , "ar")) AND (LIMIT-TO (PUBSTAGE , "final")) AND (LIMIT-TO (LANGUAGE , "English")) AND (LIMIT-TO (SRCTYPE , "j")) AND (LIMIT-TO (PUBYEAR , 2022) OR LIMIT-TO (PUBYEAR , 2023) OR LIMIT-TO (PUBYEAR , 2024))
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Date of Access: February 2026

Web of Science	((housing AND (policy OR scheme OR guideline OR plan)) AND ("urban poverty" OR poverty) AND (role OR aspect OR character)) (Topic) and Article (Document Types) and English (Languages) and Urban Studies or Business Economics or Development Studies or Social Issues or Arts Humanities Other Topics (Research Areas) and 2024 or 2023 or 2022 (Publication Years) Date of Access: February 2026
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3.2. Screening

Potentially pertinent research items are assessed during the screening phase to make sure they complement the predetermined research topic or topics. During this stage, research topics are frequently chosen based on housing policies. Duplicate documents are removed at this stage. Following the first discarding of 1429 publications, 119 papers were retained for further analysis based on specific inclusion and exclusion criteria (see Table 2). Since the literature is the main source of practical guidance, it was the first criterion. Book reviews, book series, meta-syntheses, meta-analyses, conference proceedings, and chapters that were left out of the most recent study are all included in this category. The assessment only took into account publications published in English between 2022 and 2024. 11 publications in all were turned down because they were duplicates.

Table 2: The Selection Criterion

Criterion	Inclusion	Exclusion
Language	English	Non-English
Time line	2022 - 2024	< 2022
Literature type	Journal (Article)	Conference, Book, Review
Publication Stage	Final	In Press
Subject Area	Social Sciences, Arts and Humanities, Economics, Econometrics and Finance, Business, Management and Accounting, Urban Studies, Social Issues Development Studies	Besides Social Sciences, Arts and Humanities, Economics, Econometrics and Finance, Business, Management and Accounting, Urban Studies, Social Issues Development Studies

3.3. Eligibility

108 papers were thoroughly evaluated to ascertain their acceptability for inclusion in the study during the eligibility phase, the third stage of the review procedure. This required a thorough review of their abstracts, titles, and main ideas to make sure they matched the goals of the study and the predetermined inclusion criteria. Articles that were outside the relevant topic, had irrelevant titles, presented abstracts unrelated to the research subject, lacked full-text access, or lacked empirical support were among the reasons they were disqualified. This thorough examination resulted in the exclusion of

73 publications, leaving 35 excellent and pertinent articles for additional in-depth analysis, guaranteeing a solid and targeted study basis.

3.4. Data Abstraction and Analysis

In order to evaluate and synthesize different research designs more especially, quantitative methods an integrative analysis was used in this study. Finding pertinent subjects and subtopics was the main goal. As the first stage in developing a theme, the procedure started with the data collection phase. The authors meticulously examined a collection of 35 articles to find claims or information relevant to the study's subjects, as shown in Figure 1. They then evaluated important previous housing policy studies, looking at the study methods and conclusions. After that, the writers worked with other authors to identify themes using evidence that was contextualized inside the study. A log was kept during the data analysis process to record analyses, viewpoints, queries, and other ideas pertinent to the data's interpretation. To uncover any discrepancies in the theme design process, the authors lastly compared the results. It is significant to highlight that the writers' discussions were used to settle any conceptual disputes. Table 3 presents the summary of the selected primary studies included in this systematic review, detailing the authors, publication year, journal, and database indexing (Scopus and Web of Science). The table provides an overview of the diversity and scope of the selected studies, which form the basis for the subsequent analysis.

3.5. Quality of Appraisal

According to Kitchenham (2007) recommendations, we must evaluate the caliber of the research presented by the primary studies¹ and conduct a quantitative comparison of them. The quality assessment used in this study is based on Abouzahra et al. (2020) and consists of six QAs for our SLR. Three possible ratings are used in the scoring process for each criterion: "Yes" (Y) for a score of 1, "Partly" (P) for a score of 0.5 for a criterion that is partially met but has some gaps or shortcomings, and "No" (N) for a score of 0 for a criterion that is not met at all.

- QA1. Is the purpose of the study clearly stated?
- QA2. Is the interest and the usefulness of the work presented?
- QA3. Is the study methodology established?
- QA4. Are the concepts of the approach clearly defined?
- QA5. Is the work compared and measured with other similar work?
- QA6. Are the limitations of the work mentioned?

The table outlines a quality assessment (QA) process used to evaluate a study based on specific criteria. Three experts assess the study using the criteria listed, and each criterion is scored as "Yes" (Y), "Partly" (P), or "No" (N). Here's a detailed explanation:

Is the purpose of the study clearly stated?

This criterion checks whether the study's objectives are clearly defined and articulated. A clear purpose helps set the direction and scope of the research.

Is the interest and usefulness of the work presented?

This criterion evaluates whether the study's significance and potential contributions are well-explained. It measures the relevance and impact of the research.

Table 3: Number and details of Primary Studies Database

No	Authors	Title	Year	Journal	Scopus	Wos
1	Laguecir A.; Hudson B.A.	Too poor to get social housing: Accounting and structural stigmatisation of the poor	2024	Critical Perspectives on Accounting Journal of	/	/
2	Sheppard C.L.; Hemphill J.; Austen A.; Hitzig S.L.	Designing and Implementing a New Seniors Services Coordinator Role for Low-Income Housing: A Qualitative Study	2023	Gerontological Social Work International	/	
3	Marcinkiewicz E.; Chybalski F.	Income-poor, asset-rich? The role of homeownership in shaping the welfare position of the elderly	2024	Journal of Social Welfare	/	
4	González I.E.; Rocha M.G.D.L.	Poverty and housing in Guadalajara, Mexico, from 1980 to 2020	2024	Revista Mexicana de Sociologia	/	
5	Filandri M.; Tucci V. Cross S.; Bywaters P.	Rental Housing Affordability for Young People in Italy	2024	Politiche Sociali	/	
6	Brown P.; Featherstone B.	Housing, Homelessness and Children's Social Care: Towards an Urgent Research Agenda	2022	British Journal of Social Work	/	
7	Lamarra T.; Bruhn A.; Miller M.	Stochastic modelling of the home equity access scheme	2023	Australian Journal of Management International	/	/
8	James L.; Daniel L.; Bentley R.; Baker E.	Housing niches: new directions for housing and urban policy	2024	Journal of Housing Policy	/	/
9	Charitonidou M.	Housing Programs for the Poor in Addis Ababa: Urban Commons as a Bridge between Spatial and Social	2022	Journal of Urban History	/	
10	Tually S.; Tedmanson D.; Habibis D.; McKinley K.; Akbar S.; Chong A.; Deuter K.; Goodwin-Smith I.	Urban Indigenous homelessness: much more than housing	2022	AHURI Final Report	/	
11	Rao P S.; Royo-Olvid	Tenure security and property rights: the case of land titling for	2022	International	/	

	J.; Turkstra J.	'slum' dwellers in Odisha, India		Journal of Urban Sustainable Development		
12	Virág T.	Maintaining spatial and social order: the role of housing development in governing urban margins	2024	City	/	
13	Li A.; Toll M.; Bentley R.	Health and housing consequences of climate-related disasters: a matched case-control study using population-based longitudinal data in Australia	2023	The Lancet Planetary Health	/	
14	Hess C.; Walter R.J.; Kennedy I.; Acolin A.; Ramiller A.; Crowder K.	Segmented Information, Segregated Outcomes: Housing Affordability and Neighborhood Representation on a Voucher-Focused Online Housing Platform and Three Mainstream Alternatives	2023	Housing Policy Debate	/	/
15	Meireis T.; Johrendt L.	The garden city as a commons: Social-ethical perspectives on the new housing question	2024	Verbum et Ecclesia	/	
16	Blanch K.	Housing, Poverty, and Health Outcomes	2023	Delaware Journal of Public Health Business, Management and Economics Engineering	/	
17	Berawi M.A.; Miraj P.	Towards poverty alleviation for the base of pyramid: Social business model in urban low-cost housings	2023	Public and Municipal Finance	/	
18	Zhuchenko S.; Kubaščíkova Z.; Samoilikova A.; Vasylieva T.; D'yakonova I.	Economic growth and housing spending within social protection: Correlation and causal study	2023	Urban Science	/	
19	Yiu C.-Y.; Leung K.-M.	The Roles of Microcredit in Informal Housing in the Future—A Case Study in Hong Kong	2022	Social Problems	/	
20	Rosen E.; Garboden P.M.E.	Landlord Paternalism: Housing the Poor with a Velvet Glove	2022	Housing Studies	/	
21	Xhignesse G.; Verbist G.	An assessment of the spatial efficiency of tax benefits for home mortgages in Belgium	2022			

22	Pine A.	Food system activism and the housing crisis	2022	Journal of Agriculture, Food Systems, and Community Development	/
23	Garnham L.; Rolfe S.; Anderson I.; Seaman P.; Godwin J.; Donaldson C.	Intervening in the cycle of poverty, poor housing and poor health: the role of housing providers in enhancing tenants' mental wellbeing	2022	Journal of Housing and the Built Environment	/
24	James, L; Daniel, L; Bentley, R; Baker, E	Housing niches: new directions for housing and urban policy	2024	International Journal of Housing Policy	/
25	Bailey, N; Livingston, M; Chi, B	Housing and welfare reform, and the suburbanization of poverty in UK cities 2011-20	2025	Housing Studies	/
26	Canigová, K; Soralová, A	Coping with housing precarity: Roma women's responses to housing insecurity in the Czech Republic	2024	Housing Studies	/
27	Zhu, JR; Zhu, JM; Guo, Y	Implications of the COVID-19 pandemic for urban informal housing and planning interventions: Evidence from Singapore	2022	Habitat International Critical Perspectives on Accounting	/
28	Laguecir, A; Hudson, BA	Too poor to get social housing: Accounting and structural stigmatisation of the poor	2024	Housing Policy Debate	/
29	Hess, C; Walter, RJ; Kennedy, I; Acolin, A; Ramiller, A; Crowder, K	Segmented Information, Segregated Outcomes: Housing Affordability and Neighborhood Representation on a Voucher-Focused Online Housing Platform and Three Mainstream Alternatives	2023	Journal of Housing And The Built Environment	/
30	Brattbakk, I; Sorvoll, J	They must live somewhere! The geographical dimension of residualized social rented housing in urban Norway	2024	Australian Journal of Management	/
31	Lamarra, T; Bruhn, A; Miller, M	Stochastic modelling of the home equity access scheme	2023	Housing Studies	/
32	Soare, T; Adriaenssens, S;	Housing quality and homelessness among people who beg	2024		

Hermans, K						
33	Lopes, F; Figueiredo, L; Gil, J; Trigueiro, E	Evaluating the impact of social housing policies: Measuring accessibility changes when individuals move to social housing projects	2024	Environment and Planning B-Urban Analytics And City Science		/
34	Berawi, MA; Miraj, P	Towards poverty alleviation for the base of pyramid: social business model in urban low-cost housings	2023	Business Management and Economics Engineering		/
35	Joshi, N; Gerlak, AK; Hannah, C; Lopus, S; Krell, N; Evans, T	Water insecurity, housing tenure, and the role of informal water services in Nairobi's slum settlements	2023	World Development		/

Is the study methodology established?

This assesses whether the research methodology is well-defined and appropriate for achieving the study's objectives. Clarity in methodology is crucial for the study's validity and reproducibility.

Are the concepts of the approach clearly defined?

This criterion looks at whether the theoretical framework and key concepts are clearly articulated. Clear definitions are essential for understanding the study's approach.

Is the work compared and measured with other similar work?

This evaluates whether the study has been benchmarked against existing research. Comparing with other studies helps position the work within the broader academic context and highlights its contributions.

Are the limitations of the work mentioned?

Each expert independently assesses the study according to these criteria, and the scores are then totaled across all experts to determine the overall mark. For a study to be accepted for the next process, the total mark, derived from summing the scores from all three experts, must exceed 3.0. This threshold ensures that only studies meeting a certain quality standard proceed further.

Background of the chosen study: Table 4 displays the assessment performance results for a selection of primary studies based on quality assessment. Each participant receives a score based on the evaluation analysis of the dataset, which is based on six criteria (QA1 through QA6). According to the results, most participants achieved high percentages, demonstrating overall great performance. The participants with the highest scores (PS10, PS15, PS18, PS20, PS27, PS28, and PS31) received 100%, meaning they received full marks for every criterion. A number of participants achieved scores above 90%, demonstrating steady performance with minor deviations in certain categories, especially QA6. A smaller group, however, routinely received a score of 75%, indicating that some of their responses may be improved. Two major trends emerge from this performance distribution: (1) most participants perform exceptionally well on most criteria, indicating a strong grasp and application of the assessment objectives; and (2) a subgroup performs well overall but continuously struggles with particular criteria (most notably QA4, QA5, or QA6). This implies that rigorous training and targeted intervention in these areas could improve overall group performance even more, raising the lower-tier members' scores and guaranteeing a more consistently high standard. The quality evaluation table for the chosen papers is as follows:

Figure 1:Flow diagram of the proposed searching study

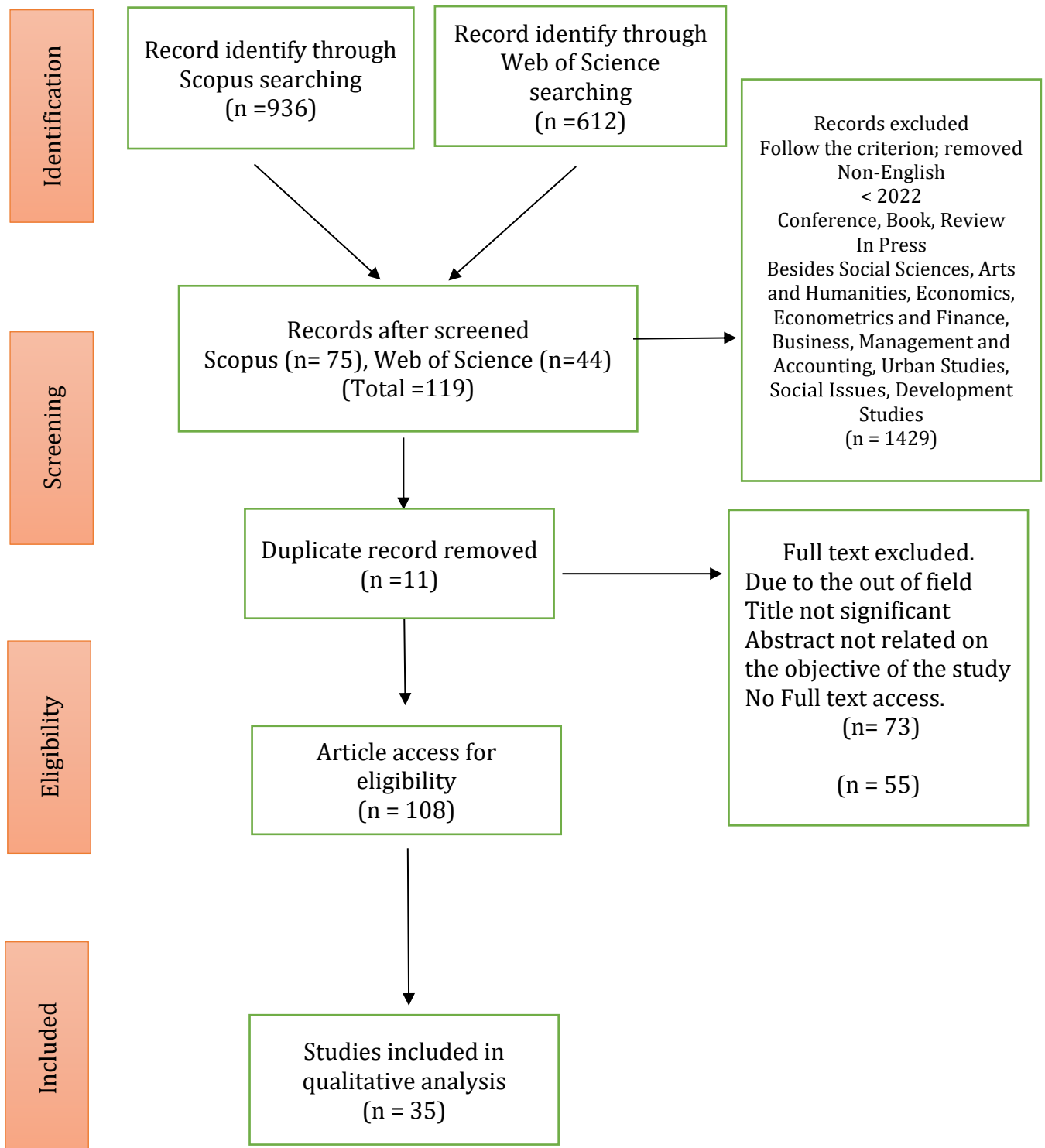


Table 4: Result of Assessment Performance

ID	QA1	QA2	QA3	QA4	QA5	QA6	Total Mark	Percentage (%)
PS1	1	1	1	1	1	0.5	5.5	91.67
PS2	1	1	1	0.5	0.5	0.5	4.5	75
PS3	1	1	1	1	0.5	0.5	5	83.33
PS4	1	1	0.5	1	0.5	0.5	4.5	75
PS5	1	1	1	1	0.5	0.5	5	83.33
PS6	1	1	0.5	0.5	0.5	1	4.5	75
PS7	1	1	1	1	1	0.5	5.5	91.67
PS8	1	1	1	1	1	0.5	5.5	91.67
PS9	1	1	1	0.5	0.5	1	5	83.33
PS10	1	1	1	1	1	1	6	100
PS11	1	1	1	1	0.5	0.5	5	83.33
PS12	1	1	1	0.5	1	0.5	5	83.33
PS13	1	1	1	1	0.5	1	5.5	91.67
PS14	1	1	1	1	1	0.5	5.5	91.67
PS15	1	1	1	1	1	1	6	100
PS16	1	1	1	1	0.5	0.5	5	83.33
PS17	1	1	0.5	0.5	0.5	1	4.5	75
PS18	1	1	1	1	1	1	6	100
PS19	1	1	1	1	0.5	0.5	5	83.33
PS20	1	1	1	1	1	1	6	100
PS21	1	1	0.5	1	0.5	0.5	4.5	75
PS22	1	1	1	1	0.5	0.5	5	83.33
PS23	1	1	1	1	1	0.5	5.5	91.67
PS24	1	1	1	1	0.5	0.5	5	83.33
PS25	1	1	0.5	1	1	0.5	5	83.33
PS26	1	1	1	1	0.5	1	5.5	91.67
PS27	1	1	1	1	1	1	6	100
PS28	1	1	1	1	1	1	6	100
PS29	1	1	1	1	1	0.5	5.5	91.67
PS30	1	1	1	1	0.5	1	5.5	91.67
PS31	1	1	1	1	1	1	6	100
PS32	1	1	1	1	0.5	0.5	5	83.33
PS33	1	1	1	1	0.5	0.5	5	83.33
PS34	1	1	0.5	0.5	1	0.5	4.5	75
PS35	1	1	1	1	0.5	1	5.5	91.67

Eventually, the generated themes were adjusted to guarantee coherence. The author and co-authors conducted the analytical selection to ascertain the difficulties' validity. By establishing the domain validity, the author and co-author review process guarantees each subtheme's appropriateness, significance, and clarity. To address any inconsistencies in the theme development process, the authors also contrasted the results. It should be noted that the writers discuss any discrepancies in the themes with one another. The developed themes were then adjusted to make sure they were consistent. Three authors with expertise in poverty and well-being conducted the examinations to guarantee the problems' validity. By ensuring domain validity, this

authors' review process assisted in guaranteeing the clarity, significance, and sufficiency of each sub-theme. Changes have been made in response to the writers' discussion and each author's comments and input.

4. Result

4.1. Housing and Structural Inequalities

Social inequality and marginalization are frequently maintained by housing policies and governance structures, which disproportionately impact underprivileged populations. According to Laguecir and Hudson (2024), the poorest applicants are routinely stigmatized and denied access to social housing by institutionalized accounting systems like Performance Measurement and Management Accounting Systems (PMS and MAS). These actions marginalize people who are already underprivileged and exacerbate systemic inequities. Similarly, Rosen and Garboden (2022) show how private landlords use paternalistic governance and exclusionary tactics to profit from the urban poor, making them even more vulnerable. This criticism is expanded upon by Virág (2024), who reveals that spatial containment strategies in Hungary, which are reminiscent of past segregation practices, continue to promote racialized poverty. These policies reinforce long-standing disparities in housing systems by systematically uprooting underprivileged communities.

Existing disparities are exacerbated by the socioeconomic repercussions of housing insecurity and subpar housing, which have an impact on many facets of life. The precarious situation that homeless people in Brussels experience is documented by Soare et al. (2024), who establish a direct correlation between extreme poverty and substandard housing. Similarly, Cross et al. (2022) examine how poor housing in the UK makes problems worse for kids and families, emphasizing the pressing need for focused interventions. The suburbanization of poverty in the UK, where housing regulations push low-income households into outlying locations with no access to basic amenities, is the main topic of Bailey et al. (2025) study. Together, these studies highlight how housing insecurity is cyclical, with substandard circumstances feeding social vulnerability and resulting in a vicious cycle of poverty and marginalization.

Notwithstanding these obstacles, when based on inclusive principles, strategic housing investments and spatial strategies can promote significant socioeconomic change. Zhuchenko et al. (2023) link housing to economic growth and poverty alleviation, highlighting the substantial benefit of focused government spending on housing. To elaborate, James et al. (2024) present the idea of "housing niches," which relate housing circumstances to more general socioeconomic results. In support of participatory planning, Charitonidou (2022) and Brattbakk and Sorvoll (2024) show how community-driven methods of housing governance can lessen socio-spatial disparities. These results demonstrate how inclusive housing policies can promote economic mobility, social cohesion, and equitable urban growth.

When taken as a whole, these observations present a nuanced picture of housing systems as both causes and potential remedies for structural inequality. Vulnerable communities are still marginalized by long-standing governance practices and discriminatory laws, but new research shows that inclusive and community-centered methods can reverse these patterns. It is possible to rethink housing systems as engines of social and economic advancement by tackling the systemic causes of poverty and

inequality. Policymakers must give priority to measures that advance equity, stability, and accessibility to realize this vision, making sure that housing forms the cornerstone of inclusive growth and sustainable development.

4.2. Housing as a Social and Economic Tool

A key subject in studies on disadvantaged populations is the connection between housing stability, health, and well-being. (Sheppard et al., 2023) emphasize how customized interventions, including creating a "seniors services coordinator" position, can improve outcomes and foster trust for seniors from low-income backgrounds. In a similar vein, (Garnham et al., 2022) stress the critical role that supportive services and high-quality, affordable housing play in breaking the cycle of poverty, substandard housing, and declining health. These programs greatly improve mental health by creating a feeling of home, which emphasizes the value of a multifaceted strategy. For underrepresented groups, a comprehensive approach to housing challenges that include social assistance, tenant participation, and service quality can significantly improve their quality of life.

As a financial resource, housing wealth is also quite important, especially for older homeowners. Although many older people live in income poverty, their housing assets present a substantial opportunity for financial security if properly leveraged, according to Marcinkiewicz and Chybalski (2024). Then, Lamarra et al. (2023) who examine Australia's Home Equity Access Scheme, which enables homeowners to access housing equity for retirement financial help, supports this viewpoint. These studies underscore homeownership's dual function as a social safety net and a financial asset, emphasizing its ability to prevent poverty and improve well-being throughout a person's life. Additionally, to address growing urban living expenses and advance social fairness, Meireis and Johrendt (2024) highlight ethical issues and support community housing models modeled after the garden city concept.

New business models and financial tools are showing promise as answers to the ongoing housing crisis. According to Yiu and Leung (2022), microcredit programs enable low-income households to enhance their living circumstances, especially in unofficial marketplaces. Blanch (2023) promotes cooperative strategies to address the financial and social determinants of health and ties housing affordability to better health outcomes. In the meantime, Berawi and Miraj (2023) offers a social business model that combines poverty alleviation and financial sustainability, allowing low-income urban households to make money and improve their living conditions. Together, these observations highlight how crucial it is to combine financial innovation, community support, and governmental changes to develop sustainable housing alternatives.

When taken as a whole, these results show how housing, health, and socioeconomic security are intricately related. To guarantee inclusion and equity, they advocate for an all-encompassing strategy that incorporates specialized interventions, financial instruments, and moral housing regulations. Long-term well-being can be promoted while breaking cycles of poverty and vulnerability by utilizing housing as a social and financial resource. To guarantee that housing acts as a cornerstone for more extensive social and economic advancement, policymakers, practitioners, and community stakeholders must work together to create policies that give accessibility, affordability, and sustainability a top priority.

4.3. Housing and Accessibility Challenges

Accessibility and affordability of housing are urgent global concerns, especially in urban settings where inequalities are frequently exacerbated for marginalized groups. According to Filandri and Tucci (2024), weak state policies and inflated rental markets in Italy cause young people to bear a disproportionate amount of the housing cost burden in urban regions. This difficulty is not specific to Italy; in the US, digital platforms worsen spatial fragmentation in housing markets, as described by Hess et al. (2023). Socioeconomic disadvantage cycles are sustained by these platforms, which direct low-income households into communities with high rates of poverty. In a similar vein, Lopes et al. (2024) show that social housing initiatives like *Minha Casa, Minha Vida* in Natal, Brazil, frequently force low-income inhabitants to migrate to outlying locations, restricting their access to necessary urban amenities and furthering their social and geographical isolation. When taken as a whole, these cases demonstrate how housing policy frameworks have failed to adequately address affordability and accessibility in a way that fosters inclusion and equity.

These issues are made worse by the way housing disparities intersect with social and cultural factors, particularly for marginalized populations. Indigenous homelessness in Australia is a result of systematic racism, historical dispossession, and a dearth of culturally appropriate housing options, according to Tually et al. (2022). Indigenous-led programs continue to be underappreciated and underfunded, despite their critical role in resolving these imbalances. Canigová and Souralová (2024) examine the exclusion of Roma women in the Czech Republic, where prejudice and housing precarity are sustained by municipal laws and systemic policies. Nairobi's informal settlements provide a distinct but connected problem, as Joshi et al. (2023) associate water insecurity with unstable housing tenure. The informal and inconsistent water supplies that disproportionately affect tenants in these neighborhoods exacerbate access disparities to basic utilities. These instances highlight how crucial locally tailored and culturally sensitive policies are to successfully address housing issues for disadvantaged populations.

Housing crises are also significantly exacerbated by environmental and systemic causes, especially when combined with economic inequality and climate-related disasters. For example, Li et al. (2023) show how housing instability and affordability stress intensify the long-term impacts of climatic disasters, compromising the health and housing stability of impacted communities. The change in housing policy in Mexico from self-construction to mortgage-based systems has been criticized by González and Rocha (2024) as isolating low-income households and depleting public resources. Similarly this, Xhignesse and Verbist (2022) highlighted Belgium's unfair mortgage tax benefits, which disproportionately benefit outlying homeowners while ignoring the demands of metropolitan centers and promoting urban sprawl. To increase resilience and inclusion in housing markets, these findings collectively highlight the need for comprehensive housing reforms that incorporate quality, cultural sensitivity, and systemic fairness considerations.

Together, these many examples demonstrate how housing equity, accessibility, and affordability are intertwined. They show that housing crises have profound roots in cultural, social, and environmental contexts and are not only economic problems. A comprehensive strategy that tackles systemic injustices and promotes inclusive urban development is necessary for effective solutions. This entails giving localized policies top

priority, making investments in culturally aware solutions, and coordinating housing frameworks with more general objectives of sustainability and justice. To address the structural shortcomings that continue to marginalize vulnerable communities and to create more resilient and inclusive housing systems worldwide, these components must be incorporated into policy change.

5. Conclusion

In addition to contributing to structural injustice, housing systems have the capacity to spark revolutionary change. By preventing the most vulnerable from obtaining suitable housing, institutionalized mechanisms such as management accounting systems and performance monitoring frequently make social gaps worse. Spatial policies, like those in Hungary, sustain racialized poverty and segregation, while governance procedures and private landlord tactics further strengthen vulnerabilities. As seen in Brussels and the UK, the socioeconomic effects of substandard housing go beyond living conditions and affect poverty, health, and resource accessibility. Low-income populations are frequently isolated by suburbanization programs, which feeds the cycle of poverty and social exclusion. However, targeted housing investments and democratic governance offer the possibility of significant change. While inclusive community-driven planning provides a means of reducing socio-spatial disparities, strategic government spending on housing has been associated with economic growth and poverty alleviation. Ideas such as "housing niches" illustrate how housing circumstances are linked to more general socioeconomic results. Reforms must prioritize stability, equity, and accessibility in order to realize this promise. Housing systems must be rethought as the cornerstones of inclusive and sustainable growth. For housing policies to promote social cohesion, economic mobility, and equitable urban expansion, structural mechanisms that sustain poverty and marginalization must be dismantled.

The relationship between socioeconomic stability, housing, and health emphasizes how comprehensive interventions can have a profoundly positive impact on vulnerable groups. Measures include incorporating service roles specifically for particular populations and guaranteeing access to affordable, high-quality housing with supportive services greatly enhance mental health and break the cycles of poverty and ill health. One important financial asset is housing wealth, especially for older people who can improve their financial stability by adopting programs like home equity access. In addition to addressing rising living expenses, communal housing forms and moral urban planning principles advance social justice. Cutting-edge financial instruments, like social business models and microcredit programs, enable low-income people to create revenue and enhance their living conditions, providing avenues for stability in unofficial housing markets. The influence of home affordability on well-being is further reinforced by cooperative strategies that harmonize the social and financial determinants of health. These results highlight the necessity of a multifaceted approach that combines community support, ethical policy frameworks, and financial innovation to develop inclusive and sustainable housing solutions. To maximize housing as a social and financial resource that promotes affordability, accessibility, and long-term economic growth, policymakers, practitioners, and stakeholders must collaborate.

Accessibility and affordability of housing are major worldwide issues, especially in cities where disadvantaged groups are disproportionately impacted. Due to inadequate policies and inflated rental markets, young people in Italy face exorbitant housing costs. This issue is similar in the US, where internet platforms worsen socioeconomic and

physical isolation. Low-income individuals are frequently moved to outlying locations in Brazil as a result of social housing programs, which restricts their access to necessary urban services and furthers their isolation. Due to past injustices and a dearth of culturally sensitive solutions, Indigenous homelessness in Australia serves as a stark reminder of how cultural factors and housing disparities are intertwined. Similar to how Roma women in the Czech Republic are marginalized by systematic prejudice, water insecurity and injustices are exacerbated by precarious tenure in Nairobi's informal settlements. As demonstrated by Mexico's mortgage-based systems and Belgium's unfair tax laws, climate-related calamities and economic inequality exacerbate housing difficulties. These instances highlight the necessity of all-encompassing housing reforms that incorporate resilience, structural equity, and cultural sensitivity. In order to address the systemic injustices that maintain housing issues and promote sustainable, equitable urban development worldwide, locally tailored policies and inclusive frameworks are crucial.

Ethics Approval and Consent to Participate

This study did not involve human participants as it is based solely on a systematic review of secondary data from Scopus and Web of Science databases. Therefore, ethical approval and informed consent were not required.

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