



## Bridging the Gap: Socio-Economic Factors in the Implementation of Rusunawa and Kotaku Housing Policies in Indonesian Low-Income Communities

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### Abstract

Housing implementation often overlooks socio-economic factors, which are crucial for ensuring inclusivity among Low-Income Communities (LICs). This study addresses this gap by measuring the influence of socio-economic variables in the management of public rental housing (Rusunawa) in Cimahi and slum upgrading programs (Kotaku) in Palembang, Indonesia. Employing a sequential mixed-methods design (QUAN → QUAL), 500 tenants were surveyed to assess employment stability, household income, financial accessibility, and housing affordability. Follow-up interviews and focus group discussions were conducted with 30 policymakers, administrators, and tenants to explore qualitative perspectives. The findings reveal that socio-economic factors significantly influence rent payment consistency, tenancy security, and overall housing policy effectiveness. To improve policy effectiveness, the study recommends integrating socio-economic assessments into housing policy design, such as implementing income-based rental adjustments, providing targeted financial support for informal sector workers, and improving access to financial services for low-income tenants. These changes would promote greater inclusivity, long-term sustainability, and social equity within housing programs. This study extends Kearns and Lawson's (2008) framework by providing empirical evidence that socio-economic considerations are essential for the successful implementation of housing policies.

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**Keywords:** Housing Policy, Policy Implementation, Socio-Economic Factors, Inclusive Public Services, Low-Income Communities.

## Introduction

Access to adequate housing is a global challenge, particularly for low-income communities (LICs). This issue has become more complex with rapid urbanization, limited land availability, and socio-economic disparities in many developing countries (Kajiita & Kang'ethe, 2024; Smets & van Lindert, 2016; UN Habitat, 2012). Housing policies, in many cases, fail to create inclusive and sustainable solutions, often focusing only on physical infrastructure while neglecting the socio-economic factors that significantly impact housing outcomes.

The theory of housing policy implementation, as proposed by Kearns and Lawson (2008), emphasizes policy clarity, agency capacity, and inter-organizational relationships as key to success. However, existing frameworks often overlook socio-economic determinants, such as employment stability, household income, and financial accessibility, which are crucial for the sustainability of housing policies in low-income communities (Clapham, 2018; Famuyima & Babawale, 2014; Fields & Hodgkinson, 2018; Hill & Hupe, 2002).

This gap in housing policy theory is especially prominent in Indonesia (Candradewini et al., 2018; Kementerian PPN/Bappenas, 2015), where programs like Rusunawa in Cimahi and the Kotaku slum upgrading program in Palembang face substantial challenges. These programs tend to focus on physical construction without adequately integrating socio-economic considerations, which limits their long-term effectiveness (Kushendar, 2023; Septanaya et al., 2021; Williams & Pocock, 2010).

To address this gap, this study aims to measure the influence of socio-economic variables on housing policy outcomes in Indonesia, specifically focusing on the Rusunawa and Kotaku programs. Using a mixed-methods design (quantitative and qualitative) (Leavy, 2020), the study explores the mechanisms that link socio-economic factors to the effectiveness of housing policy, contributing to a more comprehensive understanding of housing policy implementation.

While previous studies on slum upgrading programs, such as Kotaku, have identified issues like lack of collaboration, unclear roles of policy actors, and difficulty in building trust (Jin & Chen, 2024; Zubaidah, Widianingsih, et al., 2023), there is a clear need to integrate socio-economic factors into these frameworks. Research suggests that addressing socio-economic challenges not only meets basic housing needs but also fosters social inclusion, resilience, and improved quality of life (Ariaee & Takaloo, 2024; Bhanye et al., 2024; Thomson et al., 2013; Harris et al., 2023; Winston, 2022).

Existing models, like the one developed by Kearns & Lawson (2008), emphasize regulatory clarity and institutional capacity but fail to account for socio-economic variables that are crucial to ensuring inclusive, sustainable outcomes (Clapham, 2018; Hill & Hupe, 2002). The exclusion of these factors can result in unintended consequences, such as evictions or housing abandonment, especially in low-income areas (Emekci et al., 2025; Mullins & Healy, 2001). Integrating socio-economic considerations into policy frameworks not only aligns with Sabatier & Mazmanian's (1980) implementation theory (Xu & Gao, 2017), but also supports the United Nations' Sustainable Development Goal 11, which advocates for inclusive, safe, and sustainable urban housing (Adeyemi et al., 2024; Kazanskaia, 2025; UN Habitat, 2012; UN-Habitat, 2018).

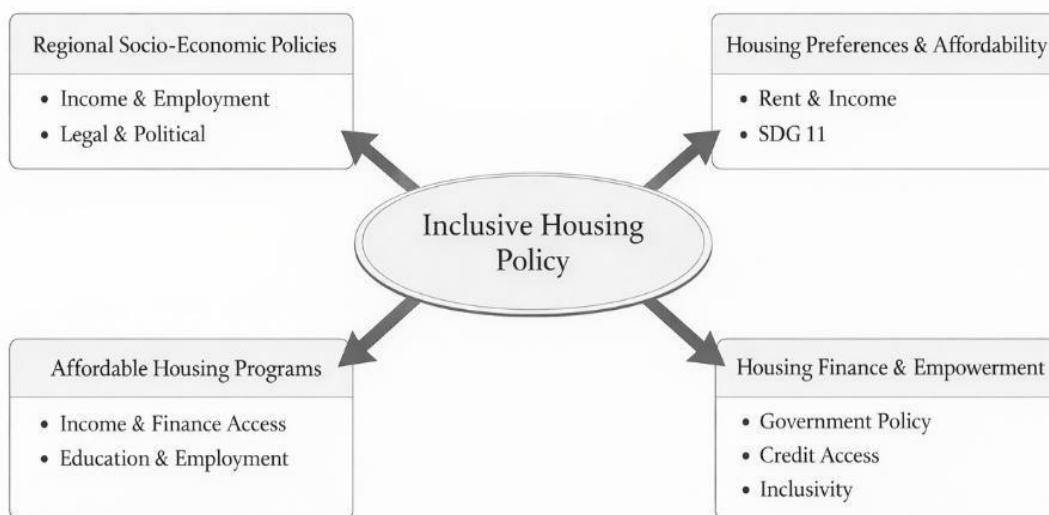
In Indonesia, government programs such as Rusunawa (low-cost rental housing) aim to provide affordable housing for low-income populations (Hapsari, 2024; Putri & Dwianto, 2024; Wijayanti et al., 2019). However, the success of these initiatives often depends on factors beyond the

physical quality of the buildings, such as the socio-economic characteristics of residents, the institutional capacity of local governments, and the network of relationships among policy actors (Alfianarrochmah et al., 2022; Kushendar, 2023).

For instance, research in Cimahi on the implementation of the Rusunawa management policy has revealed that improvements are needed in income eligibility criteria, rental duration regulations, and budget allocation for public services. Additionally, better communication and socialization of policies are required to ensure more effective and equitable management (Crisp et al., 2017; Power, 2012; Thomson et al., 2013). These findings underscore that the socio-economic characteristics of beneficiaries and the fiscal capacity of local governments are critical determinants of the sustainability of Rusunawa policies, extending beyond mere infrastructure provision (Kushendar, 2023; Marmot et al., 2013; Williams & Pocock, 2010).

In Palembang, the Kotaku program faces challenges in improving slum areas. Evaluations show that the failure to meet slum improvement targets is largely due to insufficient collaboration among stakeholders, unclear roles of policy actors, and difficulties in building trust within the policy network (De Gayardon et al., 2022; Manaf et al., 2018). The study also found that factors like "commitment" and "integrity" among policy actors influence the strength of relationships within the network, ultimately affecting the effectiveness of slum upgrading programs for low-income residents (Sururi et al., 2022; Zubaidah, Rusli, et al., 2023). These findings highlight that successful housing policies in Palembang, as elsewhere, require not only sound physical design but also cross-sector collaborative governance that is sensitive to the socio-economic realities of the target communities (Syed et al., 2025; Thomson et al., 2013).

In sum, the challenges faced by the Rusunawa program in Cimahi and the Kotaku program in Palembang illustrate the need for an implementation framework that integrates both structural aspects (e.g., regulations, financing) and socio-economic realities of residents. Without such integration, housing initiatives risk only relocating residents without ensuring long-term social, economic, and quality-of-life sustainability.



**Figure 1.** Overview of Evidence on Socio-Economic Factors in Inclusive Housing Policy. Source: Processed by the researcher, 2025

The implementation of housing policies must go beyond legal and institutional considerations to include socio-economic dimensions. This study underscores the critical role of economic stability, employment security, and affordability in ensuring inclusive housing solutions. By expanding the Kearns and Lawson (2008) framework, this research bridges the gap in existing policy models and provides a more comprehensive approach to housing policy implementation.

The findings have significant implications for both theoretical advancement and policy practice. Governments and housing policymakers must recognize that socio-economic factors are not peripheral but central to housing policy success. By adopting a more integrated approach, housing policies can become more responsive to the realities of low-income communities, ultimately fostering social inclusion and sustainable urban development.

While prior studies have examined institutional and social factors in policy implementation, there is limited empirical evidence on how socio-economic variables shape the effectiveness of public housing programs in Indonesia, particularly when comparing two distinct instruments: Rusunawa and Kotaku.

This study addresses the following research questions:

1. How do socio-economic factors (household income, employment stability, and financial accessibility) influence the implementation of Rusunawa and Kotaku housing policies?
2. How does integrating socio-economic considerations enhance **policy effectiveness, inclusivity, and sustainability** in low-income communities?
3. What are the key differences and similarities in implementation outcomes between Rusunawa and Kotaku programs in the Indonesian context?

Based on the literature and empirical context, the study formulates the following testable hypotheses:

**H1:** Tenants with higher household income and stable employment are more likely to make consistent rent payments and maintain longer tenancy in Rusunawa and Kotaku programs.

**H2:** Access to financial resources (banking services, microloans, government assistance) positively correlates with housing stability and program effectiveness.

**H3:** Socio-economic integration in policy implementation mediates the relationship between institutional capacity and tenant satisfaction.

**H4:** Differences in program type (Rusunawa vs. Kotaku) lead to varying degrees of impact from socio-economic factors on housing outcomes.

## **Research Methods**

### **Reserch design**

This study uses a sequential explanatory mixed-methods design (QUAN → QUAL), as outlined by Creswell & Plano Clark (2018). In the quantitative phase, the study identifies key socio-economic factors such as employment stability, household income, and financial accessibility that influence housing policy outcomes. The qualitative phase then delves deeper into understanding the perspectives of stakeholders through interviews and focus group discussions. This phase goes beyond linking to the quantitative data; it provides detailed explanations of how socio-economic

factors shape policy implementation, offering insight into the mechanisms that influence housing outcomes.

### **Study Context and Population**

The study focuses on public rental housing (Rusunawa) in Cimahi and slum upgrading programs (Kotaku) in Palembang, Indonesia, representing two distinct housing policy instruments for low-income communities. The target population consists of:

- a. **Tenants** – individuals and families residing in Rusunawa or affected by Kotaku programs.
- b. **Policymakers** – officials responsible for housing policy formulation and implementation.
- c. **Housing Administrators** – managers overseeing operational aspects of public housing facilities.

### **Sampling Procedures**

#### **1. Quantitative Phase (Tenants):**

- a) Sampling method: Stratified random sampling based on income, age group, and employment type.
- b) Strata definition:
  - a. Income: <IDR 2 million, IDR 2–4 million, >IDR 4 million.
  - b. Age: 18–30, 31–45, 46–60, >60 years.
  - c. Employment type: full-time, part-time, informal, unemployed.
  - d. Sample size: 500 tenants across both cities.

#### **2. Qualitative Phase (Policymakers & Administrators)**

- a) Sampling method: Purposive sampling targeting key decision-makers and housing managers with expertise in policy implementation.
- b) Sample size: 30 informants, including 12 policymakers, 8 administrators, and 10 tenant representatives.

### **Data Collection Instruments**

#### **1. Quantitative Survey:**

- a) Constructs: Employment stability, household income, financial accessibility, housing affordability.
- b) Item sources: Adapted from validated scales in previous housing policy studies (Cronbach's alpha: 0.72–0.85).
- c) Response format: Likert-type scales, categorical indicators, and numeric values.

#### **2. Qualitative Survey:**

- a) Interview Guide: Semi-structured questions exploring policy challenges, socio-economic impacts, and program effectiveness.
- b) Focus Group Discussions (FGDs): Conducted with tenant representatives to capture collective experiences.

### **Data Analysis**

#### **1. Quantitative:**

- a) Descriptive Statistics: Summarizes socio-economic characteristics, including income, employment status, and housing affordability.

- b) Correlation Analysis: Identifies relationships between socio-economic factors and housing outcomes.
- c) Multiple Regression: Examines the influence of socio-economic variables on housing outcomes, with assumption tests for normality, multicollinearity, and heteroscedasticity.
- d) Model Diagnostics: Includes coefficients, standard errors, p-values, and model diagnostics to assess model significance and fit.

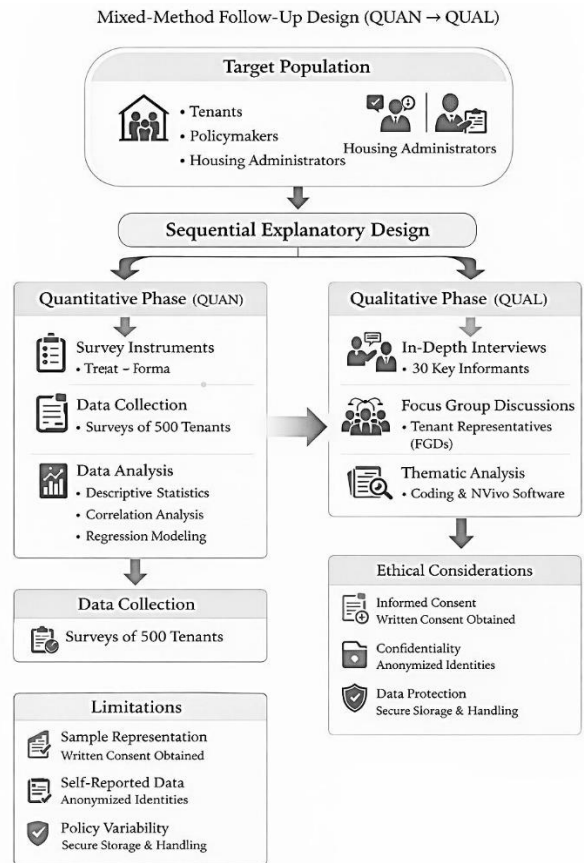
**2. Qualitative Survey:**

- a) Thematic analysis conducted using NVivo software.
- b) Coding framework developed iteratively, reviewed by two independent coders to ensure inter-coder reliability >0.85.
- c) Saturation criteria applied to confirm no new themes emerged.

**Integration**

1. Quantitative results directly informed the development of qualitative interview questions.
2. Themes from qualitative analysis were linked to specific quantitative findings, ensuring that the sequential explanatory design is explicitly demonstrated.

The following diagram provides a visual representation of the research design and the methodology applied in this study. It illustrates the sequential integration of the quantitative and qualitative phases, demonstrating how the findings from one phase inform and explain the results from the other. This approach ensures a comprehensive understanding of the socio-economic factors influencing housing policy outcomes.



**Figure 2.** Research Methode. Source: Processed by the researcher, 2025

## Results and Discussion

This section presents the results of the study on the role of socio-economic factors in the implementation of inclusive housing policies for low-income communities. The data were obtained using a mixed-method follow-up design, integrating quantitative analysis followed by qualitative exploration. The findings are structured into three key themes: (1) socio-economic conditions of public rental housing (Rusunawa) tenants, (2) affordability and financial accessibility, and (3) policy effectiveness in housing management.

The quantitative results indicate that household income, employment stability, financial accessibility, and housing affordability are significant determinants of tenants' ability to maintain residence in Rusunawa. Higher income levels and stable employment were strongly associated with regular rent payments and longer tenancy periods. Access to financial resources, such as banking services and government subsidies, further supported housing stability.

Qualitative insights from in-depth interviews and focus group discussions highlighted the importance of institutional capacity, clear eligibility criteria, effective communication, and tenant support networks. Policymakers and housing administrators emphasized that social and relational dynamics among actors influence the effectiveness and equity of housing programs.

The findings of this study highlight the critical influence of socio-economic factors on housing policy implementation for low-income communities in Indonesia. Across both Rusunawa in Cimahi and Kotaku programs in Palembang, tenants' household income and employment stability emerged as strong predictors of their ability to maintain tenancy and make consistent rent payments. Interestingly, 64% of tenants were able to pay rent on time, reflecting a generally positive outcome, though the remaining households faced significant financial pressures.

Qualitative insights revealed the human side of these statistics. Tenants often relied on family support and informal community networks to manage rent obligations (Hoffman et al., 1992), while policymakers and housing administrators emphasized that understanding these socio-economic realities was essential for effective program planning. One tenant reflected, *"Sometimes we have no choice but to borrow from neighbors when income is delayed, otherwise we risk losing our home."* Meanwhile, an administrator noted, *"We need to tailor assistance based on tenants' financial conditions, not just enforce uniform rules."*

Financial accessibility emerged as a crucial factor. Tenants with access to banking services, microloans, or government subsidies faced fewer challenges, highlighting the importance of linking housing policy with financial inclusion initiatives. Conversely, the lack of access for 60% of tenants indicated that policy effectiveness is constrained by broader socio-economic exclusion.

The comparison between Cimahi and Palembang revealed nuanced differences. In Cimahi, program success depended heavily on institutional efficiency and clear rental regulations, whereas in Palembang, stakeholder collaboration, trust, and clear actor roles were decisive for program outcomes.

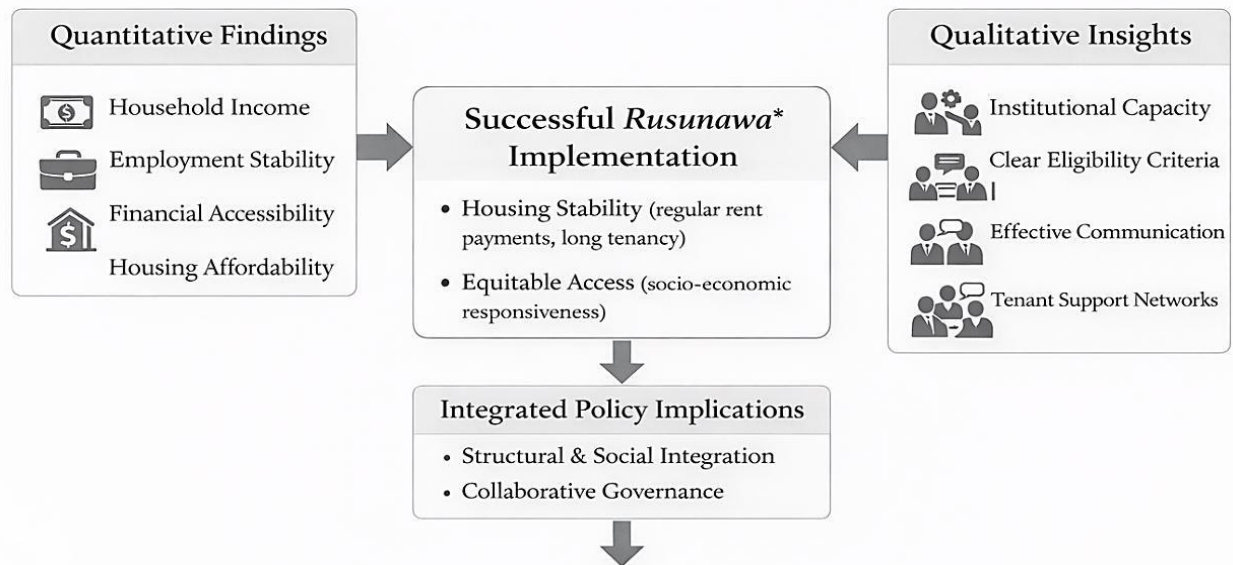
The differences between Cimahi and Palembang can be attributed to the varying objectives of the programs. While Rusunawa in Cimahi is a more individualistic approach, focusing on providing physical housing, Kotaku in Palembang is more community-oriented, emphasizing social cohesion and neighborhood improvement. Additionally, the level of institutional support differs between the two cities. In Cimahi, there is less integration between housing policy and broader social support programs, whereas in Palembang, the Kotaku program has stronger collaboration between local government agencies, community leaders, and residents.

These comparative insights emphasize the need to tailor housing policies to local socio-economic conditions. What works in one city may not be directly applicable to another, as the socio-economic dynamics and community structures differ significantly. This comparison underscores the necessity of designing policies that are not only focused on housing infrastructure but also consider the social fabric and economic realities of the target population

These contrasts underscore that socio-economic factors interact with program-specific dynamics, shaping the effectiveness of housing initiatives in distinct ways.

Finally, integrating quantitative and qualitative findings revealed a holistic picture: sustainable housing outcomes require more than physical infrastructure. Policies must address the socio-economic realities of tenants, provide financial support, and foster cooperative governance networks. By capturing both the numbers and the lived experiences of residents, this study demonstrates how socio-economic considerations are central to inclusive and sustainable housing policy.

## Results and Discussion



This section presents the findings of the study and very takes in depth, regrese for real-time pre sobic plensareas, folocus on a comprehensive understanding of how socio-economic factors shape housing outcomes for *Rusunawa*

**Figure 3.** Result and discussion. Source: Processed by the researcher, 2025

Based on the figure 3, Results and Discussion – Detailed Explanation:

### 1. Socio-Economic Conditions of Tenants

The quantitative analysis showed that household income and employment stability are critical determinants of tenants' ability to maintain residence in *Rusunawa*. Tenants with higher and more stable incomes were more likely to make timely rent payments and sustain longer tenancy periods. Qualitative data further revealed that informal social networks among tenants and family support play a key role in coping with financial pressures and enhancing housing stability.

### 2. Affordability and Financial Accessibility

Financial accessibility emerged as another significant factor. Tenants with access to banking services, microloans, or government subsidies experienced fewer difficulties in paying rent consistently. Focus group discussions highlighted challenges for households without access to formal financial instruments, underscoring the importance of integrating housing policy with financial inclusion initiatives. Rent-to-income ratios and payment consistency were found to be reliable indicators of housing sustainability.

### 3. Policy Effectiveness in Housing Management

The study found that institutional capacity, clear eligibility criteria, and effective communication are essential for equitable and efficient housing management. Policymakers and housing administrators indicated that unclear rules or weak coordination among agencies often hinder policy implementation. Interviews highlighted those relational dynamics, including trust and commitment among actors, strongly influence the success of housing programs. Effective collaboration across departments ensures that housing policies not only provide physical infrastructure but also support socio-economic stability of tenants.

### 4. Integration of Quantitative and Qualitative Findings

Combining both strands of data reveals that physical provision of housing alone is insufficient. Sustainable and inclusive housing outcomes require policies that account for socio-economic realities, financial accessibility, and governance quality. This integration provides a holistic understanding of how low-income households interact with housing policies, offering guidance for future program design and policy improvement.

The study surveyed 500 tenants across multiple public rental housing facilities in Indonesia. The socio-economic characteristics of the respondents are summarized in **Table 1**. Integrating both quantitative and qualitative findings demonstrates that successful public housing implementation requires combining structural provisions with socio-economic considerations and collaborative governance. Policies addressing both the physical and social dimensions of housing can enhance sustainability, inclusivity, and tenant well-being.

**Table 1.** Socio-Economic Profile of Respondents

Variable	Category	Frequency (n=500)	Percentage
<b>Gender Percentage (%)</b>	Male	270	54.0
	Female	230	46.0
<b>Age Group</b>	18 - 30 years	120	24.0
	31 - 45 years	220	44.0
	46 - 60 years	110	22.0
	Above 60 years	50	10.0
<b>Employment Status</b>	Full-time	180	36.0
	Part-time	140	28.0
	Informal Sector	120	24.0
	Unemployed	60	12.0

<b>Household Income</b>	Below IDR 2 million	190	38.0
	IDR 2 - 4 million	210	42.0
	Above IDR 4 million	100	20.0
<b>Education Level</b>	Primary School	80	16.0
	Secondary School	250	50.0
	Higher Education	170	34.0

Many tenants (44%) are aged 31-45 years, indicating a working-age population. Employment is predominantly in the full-time (36%) and part-time (28%) categories, with a significant proportion engaged in the informal sector (24%). 38% of respondents earn below IDR 2 million per month, which is classified as low-income, reinforcing the need for affordable housing. 50% of tenants have a secondary education, and 34% have attained higher education, indicating a moderate level of educational attainment.

A critical factor influencing housing sustainability is the ability of tenants to afford rent and access financial services. Table 2 provides an overview of rental payment consistency and financial accessibility.

**Table 2.** Housing Affordability and Financial Accessibility

<b>Variable</b>	<b>Category</b>	<b>Frequency (n=500)</b>	<b>Percentage</b>
<b>Monthly Rent Payment</b>	Always on Time	320	64.0
	Late Occasionally	140	28.0
	Frequently Late	40	8.0
<b>Main Source of Rent</b>	Salary Income	300	60.0
	Government Assistance	80	16.0
	Family Support	70	14.0
	Loans	50	10.0
<b>Access to Bank Loans</b>	Yes	200	40.0
	No	300	60.0

The majority (64%) of tenants pay rent on time, while 8% frequently experience payment delays, highlighting economic vulnerabilities. Salary income is the dominant source of rent payment (60%), but 16% rely on government assistance, and 14% depend on family support. A significant proportion (60%) lacks access to bank loans, indicating financial exclusion among low-income tenants.

This section evaluates the perceived effectiveness of housing policies based on tenant satisfaction, accessibility of housing support programs, and the adequacy of services provided. Table 3 presents policy effectiveness indicators.

**Table 3.** Policy Effectiveness Indicators

<b>Variable</b>	<b>Response</b>	<b>Frequency (n=500)</b>	<b>Percentage (%)</b>
<b>Satisfaction with Housing</b>	Very Satisfied	80	16.0
	Satisfied	210	42.0
	Neutral	120	24.0
	Dissatisfied	60	12.0
	Very Dissatisfied	30	6.0
	Easy	140	28.0

<b>Accessibility of Support Programs</b>	Moderate	190	38.0
	Difficult	170	34.0
<b>Quality of Maintenance Services</b>	Good	200	40.0
	Fair	220	44.0
	Poor	80	16.0

Source: Processed by the researcher, 2025

42% of tenants are satisfied with their housing conditions, while 18% express dissatisfaction. Access to housing support programs is considered moderate by 38% of respondents, but 34% find it difficult to obtain assistance. Maintenance services are rated fair by 44% of tenants, indicating room for improvement in service provision.

In-depth interviews with 30 key informants, including tenants, policymakers, and housing administrators, revealed several recurring themes.

- 1) **Economic Struggles:** Tenants highlighted that fluctuating income levels make it difficult to meet rental obligations, particularly those in informal employment.
- 2) **Limited Government Support:** Several respondents noted delays in accessing rental assistance programs due to bureaucratic hurdles.
- 3) **Maintenance Concerns:** Many tenants reported slow response times for maintenance issues, particularly regarding water supply and waste management.
- 4) **Financial Exclusion:** Limited access to credit was a major barrier to improving housing stability, with many tenants relying on informal lending sources.

The research findings highlight key socio-economic challenges in the implementation of inclusive housing policies for low-income communities. While many tenants manage to pay rent on time, financial insecurity and limited access to banking services create vulnerabilities. Policy effectiveness is moderate, but barriers to government support and maintenance concerns indicate areas for improvement. These findings serve as a foundation for the subsequent discussion and policy recommendations aimed at enhancing housing sustainability for low-income populations.

This section interprets and critically analyzes the research findings on the role of socio-economic factors in housing policy implementation. The discussion focuses on how these factors influence housing affordability, financial accessibility, and policy effectiveness while comparing the results with existing literature. Key themes include employment stability, income levels, financial exclusion, tenant satisfaction, and the effectiveness of government interventions.

## 1. Socio-Economic Determinants and Housing Stability

Employment status is a critical determinant of a household's ability to secure and sustain affordable housing. The study found that 36% of tenants had full-time jobs, 28% were part-time workers, and 24% worked in the informal sector. These findings align with previous studies indicating that informal employment increases the risk of housing precarity due to unstable income streams (Fields & Hodkinson, 2018; Lee et al., 2022).

The correlation between employment type and rent payment consistency highlights the economic vulnerabilities of tenants in informal employment. Respondents working in the informal sector reported greater difficulties in making timely rent payments. This supports the findings of

Qin, Solino, & Alborno (2017), who emphasized that job insecurity is a significant contributor to housing instability.

Policy Implications:

- 1) Governments should integrate employment programs with housing policies by offering job placement services for low-income tenants.
- 2) Providing rent subsidies linked to employment status could mitigate housing instability among informal sector workers.

A large proportion (38%) of tenants earned below IDR 2 million per month, with another 42% earning between IDR 2-4 million. Given that housing affordability is defined as spending no more than 30% of income on rent (Gibb, 2011), many respondents faced financial stress.

This aligns with findings from De & Vupru (2017), who demonstrated that exceeding the 40% threshold for housing costs results in reduced expenditures on essential services. In this study, 28% of tenants reported occasional late rent payments, and 8% frequently failed to pay on time, further emphasizing the affordability challenge (Huang & Du, 2015; Tyonum et al., 2025).

Policy Implications:

- 1) Implementing income-based rent adjustments can improve affordability.
- 2) Expanding financial aid programs to supplement rental payments would benefit lower-income tenants.

## **2. Socio-Economic Determinants and Housing Stability**

Financial accessibility plays a crucial role in housing stability. The study found that 60% of tenants lacked access to bank loans, indicating financial exclusion. This aligns with Adade et al. (2022) and Diamond (2019), who identified credit inaccessibility as a major barrier to housing sustainability.

Several tenants relied on informal lending, highlighting their vulnerability to predatory financial practices. Deshmukh et al. (2025) and Sabah (2025) found that structured financial inclusion programs, such as Shariah-subsidized mortgages, improved homeownership rates among low-income groups. Expanding such schemes could help address financial exclusion.

Policy Implications:

- 1) Governments should collaborate with financial institutions to provide low-interest microloans tailored to low-income renters.
- 2) Encouraging digital financial literacy programs can improve banking participation rates.

## **3. Effectiveness of Housing Policies and Tenant Satisfaction**

Only 28% of respondents found government support programs easily accessible, while 34% considered them difficult to obtain. Bureaucratic complexity and lengthy approval processes were frequently cited as barriers. This is consistent with findings by Friedman (2009) and Xu & Gao (2017), who emphasized that administrative inefficiencies hinder policy effectiveness in social housing programs.

Policy Implications:

- 1) Streamlining housing application processes through digital platforms can enhance accessibility.
- 2) Decentralizing decision-making to local governments may reduce bureaucratic delays.

Tenant satisfaction with housing conditions was moderate, with 42% satisfied and 18% dissatisfied. Maintenance services were rated fair by 44% of respondents, while 16% considered them poor. Delays in repairing essential utilities, such as water and waste management systems, were among the top complaints.

This finding is supported by Gopalan & Venkataraman (2015), who noted that weak maintenance efforts contribute to declining housing conditions. Addressing this issue requires increased funding and improved governance structures for public housing maintenance (Xu & Gao, 2017; Yap, 2016; Friedman, 2009; Somerville, 1994).

Policy Implications:

- 1) Implementing tenant feedback mechanisms can improve maintenance efficiency.
- 2) Allocating additional government resources to housing maintenance programs can enhance living conditions.

#### **4. Qualitative Insights into Housing Challenges**

In-depth interviews provided deeper insights into socio-economic challenges faced by tenants. Many tenants expressed concerns about fluctuating income levels affecting their ability to meet rental obligations. This was particularly evident among informal sector workers who lacked stable wages.

Several respondents highlighted difficulties in accessing rental assistance programs, citing bureaucratic

inefficiencies and eligibility restrictions. Poor maintenance response times were a common grievance, with tenants calling for more proactive management of public housing facilities.

The findings reinforce the significant influence of socio-economic factors on housing policy effectiveness. Employment stability, income levels, and financial accessibility are key determinants of housing sustainability. Addressing financial exclusion and improving policy implementation mechanisms can enhance housing security for low-income communities.

Future research should explore innovative financing solutions for low-income renters and assess the

long-term impact of employment-linked housing subsidies. Policymakers must take an integrated approach, combining housing policy with social and economic support programs to ensure truly inclusive housing solutions.

## 5. Implications of Theoretical, Practical, and Policy

Implications article "Bridging the Gap: Socio-Economic Factors in the Implementation of Rusunawa and Kotaku Housing Policies in Indonesian Low-Income Communities" offers crucial insights into how socio-economic dimensions significantly impact the success of housing policies for low-income communities in Indonesia. By addressing the practical, theoretical, and governance implications, the article highlights the need for a more inclusive and responsive approach to housing development.

### 1) Practical Implications

For policymakers, the study underscores the importance of including socio-economic assessments when designing housing programs. It stresses that programs like Rusunawa and Kotaku need to align with the financial constraints of low-income communities to ensure they are both affordable and accessible. Furthermore, it emphasizes the need for collaboration among various stakeholders, such as government entities, private sector developers, and local community organizations, to ensure housing solutions are sustainable and effectively address the needs of the target populations.

### 2) Theoretical Implications

From a theoretical perspective, the article builds on the framework established by Kearns & Lawson (2008), extending it by considering socio-economic factors in greater depth. It proposes a model that integrates both quantitative and qualitative methods to offer a clearer understanding of how socio-economic variables influence housing outcomes. This addition provides valuable contributions to academic literature by suggesting a more comprehensive way to analyse and evaluate housing policies for low-income communities.

### 3) Policy Implications

In terms of policy, the study advocates for a governance structure that is flexible and adaptive, capable of responding to changing needs. It suggests that housing policies aimed at low-income communities should streamline bureaucratic processes to improve effectiveness and efficiency. Continuous monitoring, along with feedback from stakeholders, is essential for evaluating and adjusting housing programs to ensure they remain relevant and impactful over time. This approach ensures that policies are responsive and effective in meeting the evolving needs of communities.

Through these three perspectives, the article offers a comprehensive framework for improving housing policies in Indonesia, while also providing useful insights for other countries grappling with similar low-income housing challenges. It calls for a more inclusive and adaptive approach to policy development, underlining the need for effective collaboration, theoretical expansion, and dynamic governance to address housing issues in vulnerable communities.

These findings not only offer a deeper understanding of housing policy effectiveness in Indonesia but also have broader implications for urban planning and social policy worldwide. The comparison between the Cimahi and Palembang cases emphasizes the importance of tailoring housing policies to local socio-economic conditions, suggesting that what works in one city may not be directly applicable to another. By highlighting the complex relationship between socio-economic factors and policy outcomes, this study underscores the need for a more inclusive, context-specific approach to housing policy.

Globally, the findings advocate for a more adaptable and holistic approach to addressing housing challenges, particularly in developing nations. As urbanization continues to accelerate, integrating socio-economic dynamics into housing policy design is essential for creating sustainable, equitable, and resilient urban environments. The study contributes to the theoretical framework of housing policy implementation by demonstrating how socio-economic variables shape policy effectiveness, providing valuable insights for policymakers, urban planners, and scholars alike.

## Conclusion

In conclusion, this article offers a detailed framework for enhancing housing policies in Indonesia, with wider implications for other nations facing similar socio-economic challenges. It advocates for a comprehensive approach that bridges the gap between policy creation and the real needs of communities, ensuring a more inclusive and sustainable future for low-income households.

The study shows that the success of housing policies for low-income groups in Indonesia depends heavily on integrating socio-economic factors into their design and execution. By analyzing the Rusunawa program in Cimahi and the Kotaku program in Palembang, it became clear that household income, employment stability, and access to financial resources play a significant role in tenants' ability to maintain their homes and comply with the program's requirements. While quantitative data provided clear patterns, qualitative insights added depth, shedding light on how tenants, policymakers, and administrators deal with the challenges of housing programs.

Unlike traditional models that focus only on institutional capacity and regulatory structures, this research builds on Kearns and Lawson's (2008) framework, emphasizing the importance of incorporating socio-economic realities into housing program strategies. This integration not only improves policy effectiveness but also promotes greater social equity, inclusivity, and long-term sustainability.

### Key Findings:

- 1) **Employment Stability:** Tenants in informal or unstable jobs face higher eviction risks due to fluctuating incomes.
- 2) **Housing Affordability:** Rent often exceeds 40% of a tenant's monthly income, creating financial strain and threatening tenancy sustainability.
- 3) **Financial Accessibility:** Limited access to formal financial services forces tenants to rely on informal lending, reducing long-term housing security.
- 4) **Government Support:** Subsidies and housing programs are valuable but often hindered by bureaucratic inefficiencies and accessibility problems.
- 5) **Tenant Satisfaction:** Maintenance and infrastructure issues affect the perceived quality of life, emphasizing the need for more responsive service delivery.

### Policy Recommendations:

- 1) **Integrated Employment and Housing Programs:** Link housing support with job placement initiatives to improve income stability.
- 2) **Income-Linked Rental Schemes:** Adjust rental fees based on tenant incomes to improve affordability.

- 3) Financial Inclusion Strategies: Expand access to microfinance, low-interest housing loans, and digital financial services for low-income renters.
- 4) Streamlining Bureaucracy: Simplify housing support program application and approval processes.
- 5) Enhancing Public Housing Maintenance: Allocate more resources for infrastructure improvements and establish tenant feedback mechanisms

By focusing on socio-economic factors, policymakers can better align housing programs with the realities of low-income tenants, ensuring housing solutions are not only structurally sound but also socially sustainable. The study stresses that housing policies must address both the physical and economic needs of low-income communities, promoting inclusivity, resilience, and adaptive urban development in line with Sustainable Development Goal 11.

Further research should investigate the long-term effects of employment-linked subsidies, the role of digital financial services, and comparative analyses of housing policies in different socio-economic settings. These studies would provide a deeper understanding of how socio-economic strategies can improve housing stability for vulnerable populations.

### **Limitation**

While the study offers valuable insights, there are some limitations. First, the research focuses primarily on the Indonesian context, specifically the Rusunawa and Kotaku programs. The findings may not be directly applicable to other countries or regions without further contextual adaptation.

Additionally, the study relies on existing frameworks and secondary data, which may limit its depth by excluding first-hand experiences from the affected communities. Future research could benefit from incorporating direct interviews, case studies, or fieldwork to gather richer insights into the lived experiences of low-income housing beneficiaries.

Finally, while the study thoroughly explores socio-economic factors, it does not examine other potential influences such as political dynamics, cultural barriers, or environmental factors that may also affect the success or failure of housing programs. Expanding future research to address these aspects could provide a more comprehensive understanding of the challenges and opportunities in implementing low-income housing policies.

### **Declaration of Competing Interest**

All authors contributed equally in conceptualization, study design, data collection, data analysis plan, data interpretation, manuscript writing.

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The authors declare that they have no known competing financial interests or personal relationships that could have appeared to influence the work reported in this paper.

### **Use of Artificial Intelligence (AI)-Assisted Technology**

The authors declare that no artificial intelligence (AI) tools were used in the preparation, analysis, or writing of this manuscript. All aspects of the research, including data collection, interpretation, and manuscript preparation, were carried out entirely by the authors without the assistance of AI-based technologies.

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