

## **Do Low Rents in Jakarta's Rusunawa Program Improve Housing Affordability for Low Income Households?**

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### **Abstract**

Rumah Susun Sederhana Sewa (Rusunawa) is a major public housing program for low-income communities in Jakarta. However, the accumulation of rent arrears—reaching IDR 95.5 billion between 2010 and 2025—raises critical concerns about its ability to ensure housing affordability. This study adopts a qualitative approach using secondary data with two main objectives: first, to assess housing affordability from a residual income perspective as experienced by residents, considering not only housing costs but also post-occupancy costs and broader housing attributes; and second, to examine whether persistent rent arrears reflect structural affordability constraints and, consequently, a form of policy failure. The findings show that low rental prices do not guarantee affordability. Rent-setting mechanisms fail to account for income instability and socioeconomic heterogeneity, while post-occupancy stress—arising from livelihood disruption and increased transportation costs—further erodes residents' residual income. As a result, persistent rent arrears reflect structural affordability constraints rather than tenant non-compliance, highlighting a misalignment between policy design and residents' lived economic realities. These findings suggest the need for differentiated rent-setting mechanisms based on household characteristics, alongside strengthened housing pathway support to facilitate transitions into private rental housing or homeownership.

Keywords: House Affordability, Policy Failure, Public Rental Housing, Low-Income Household, Housing Induced Poverty.

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## **INTRODUCTION**

Substantial in-migration and population growth in Jakarta has intensified upward pressure on housing prices and rents, thereby exacerbating housing affordability challenges in the city. Among other global cities, Jakarta records the highest percentage of house rent to salary among major global cities, highlighting the severe strain placed on renters (see Table 1). Furthermore, despite not being the highest, the city's price-to-income ratio remains

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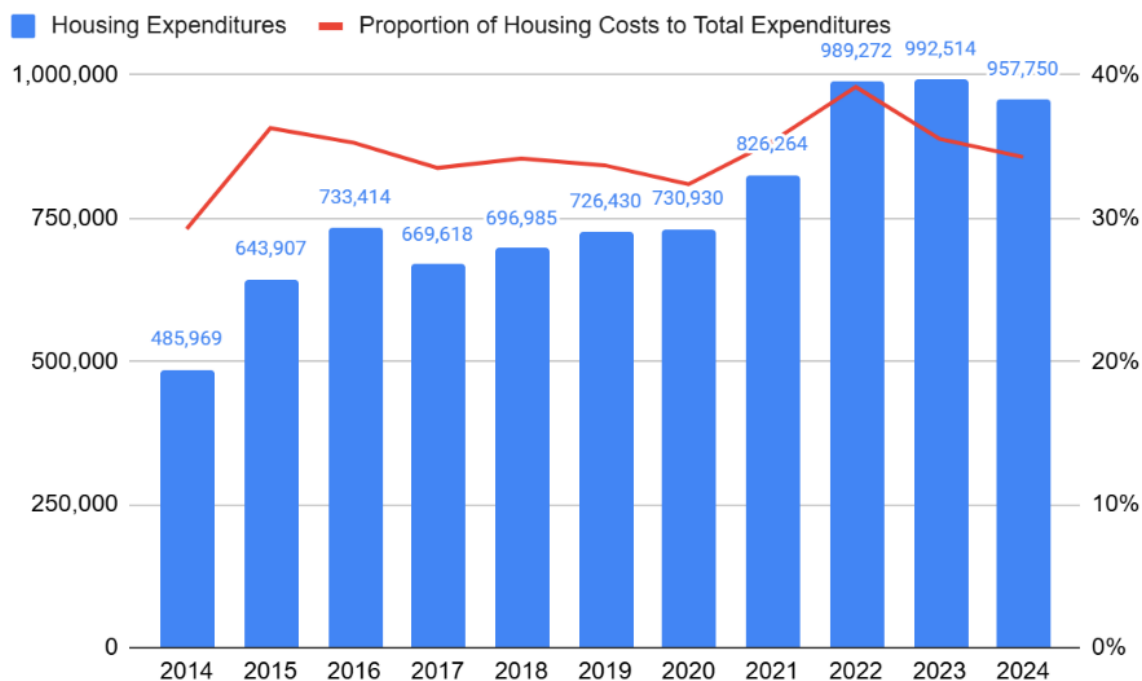
markedly high. The consequences of this dynamic are already evident: Jakarta not only records the lowest homeownership rate among all Indonesian provinces, at just 54.44%, but also has the highest proportion of households living in rental housing, reaching 21.2% (Statistics Indonesia, 2025).

**Table 1. Housing Affordability Map in Global Cities**

City	Average Salary	Rent per Month	% of House Rent to Salary	Apartment Selling Price	Price to Income Ratio (PIR)
Jakarta	5,250,000	3,976,561	75,7%	14,215,038	21.42
Kuala Lumpur	21,628,720	5,769,245	48,7%	58,156,695	8.45
Singapore	67,575,432	37,155,010	55%	248,305,119	23.04
Bangkok	13,202,098	5,372,762	40,7%	44,445,069	26.5
Tokyo	40,311,502	10,149,561	25,2%	83,393,755	15.05
Seoul	50,810,278	8,960,774	17,6%	179,547,014	23.55
Sydney	69,671,386	18,382,652	26,8%	81,700,729	8.09
London	66,412,593	35,900,776	54,1%	184,286,131	19.91
New York	84,819,869	45,704,923	53,9%	212,989,399	15.03

Source: Wisanggeni et al., 2025

As illustrated in Figure 1, average per capita housing expenditure has exhibited a sustained upward trend over the observed period. The share of housing expenditure relative to total monthly per capita expenditure has consistently exceeded the commonly used affordability threshold of 30% in most years (Sari & Khurami, 2018), except 2014. This persistently high proportion underscores the disproportionate burden of housing costs on household budgets and highlights the systemic nature of the city's housing affordability crisis. Elevated housing expenditures constrain the ability of low-income households to allocate resources to other essential needs that are critical for inclusive growth, such as education and healthcare (OECD, 2020).



**Figure 1. Average Monthly Per Capita Housing Expenditure in DKI Jakarta Province**

Source: (Statistics DKI Jakarta Province, 2025)

High rental prices and the high cost of homeownership have forced many households into substandard living conditions. In Jakarta, 19.27%—equivalent to roughly 540,856 households—continue to live in slum conditions, while an estimated 61%, or 1,757,106 households, lack access to adequate housing. Poor-quality housing frequently undermines residents’ health, which in turn restricts their ability to pursue additional sources of income (Haffner & Hulse, 2021). Enisen and Ogundiran (2013) argued that it is the responsibility of any effective government to ensure the provision of affordable housing for all citizens.

One of the most prominent housing programs for low-income communities implemented over time in Jakarta is the Rumah Susun Sewa Sederhana, or Rusunawa. This program is classified as a supply-side housing subsidy, in which the government directly provides subsidized rental housing to target populations. Rusunawa provides rental vertical housing units at relatively low rates for low-income households, with monthly rents ranging from IDR 57,600 to IDR 1,800,000, excluding electricity and water charges. Rental prices of Rusunawa are determined differentiated based on building location, unit type, floor level,

occupant category (program beneficiaries or general residents), and specific conditions such as disability, elderly age, or veteran status.

As of January 31, 2025, cumulative rental arrears in Rusunawa had reached IDR 95.5 billion, reflecting arrears accumulated since 2010 (Ikhsanudin, 2025). This scale of arrears raises critical questions about the housing affordability within the Rusunawa program. Evidence from Australia indicates that rent arrears in public housing do not arise from excessively high rents, but rather from limitations in rent-setting mechanisms that fail to account for households' residual capacity to meet essential non-housing needs (Martin, 2021).

The magnitude of rent arrears in Jakarta's Rusunawa provides analytical entry point for examining the program's impact on housing affordability from a residual income perspective. Rather than treating non-payment as an isolated issue of tenant compliance, this study seeks to assess whether persistent arrears reflect deeper structural affordability constraints faced by low-income households. This interpretation is supported by the findings of Hickman and Reeve (2024), who demonstrate that rent arrears commonly arise from insufficient financial capacity to meet both housing costs and essential non-housing expenditures under conditions of precarious and unstable employment.

Evidence from the United States indicates that residence in public rental housing (PRH) is associated with a 21% point reduction in the likelihood of experiencing housing cost burden (Gold, 2019). Research from China finds that PRH rental prices are affordable for low-income households when housing costs are considered in isolation (Wu et al., 2020). However, when transportation costs are taken into account, overall affordability declines. In contrast, a study from South Korea found that relocation to PRH increase housing cost burden for certain households, particularly those previously residing in extremely substandard private rental housing with very low rents (Seo et al., 2025).

The studies on housing affordability among households residing in PRH discussed above predominantly rely on ratio-based approaches to affordability measurement. Dolbear (1996) highlights the inadequacy of ratio-based standards in assessing housing affordability, particularly for low-income households. The residual income approach is more appropriate because it acknowledges that households of different types and sizes require varying levels of income to maintain a minimum standard of living—differences that cannot be adequately captured by ratio- or percentage-based measures. Stone (2006) aptly notes, "*Affordability is*

*not a characteristic of housing—it is a relationship between housing and people. For some people, all housing is affordable, no matter how expensive it is; for others, no housing is affordable unless it is free”.*

To date, empirical research on housing affordability in PRH remains relatively limited, as the majority of affordability studies continue to focus on private rental housing (Decker, 2020; Dewilde, 2017; Waters & Wernham, 2023). More importantly, no previous study has applied a residual approach to examine housing affordability within the context of Rusunawa in Jakarta. Existing studies in Indonesia have largely addressed affordability indirectly or in broader housing market contexts (Cahyono & Adiarto, 2022; Tafriidj, 2021). Meanwhile, Dewitaa et al. (2020) show that PRH is generally more affordable than commercial housing; however, their analysis is conducted in Bandung and focuses exclusively on housing and transportation costs.

Unlike much of the existing literature, this study does not limit its analysis of housing affordability in PRH to housing costs alone. Haffner and Hulse (2021) stated housing affordability should move beyond housing costs alone and recognize the bundle of attributes that housing provides, including quality, security, and location in relation to employment, transportation, facilities, and essential services. This approach is particularly relevant given evidence from Canada and the United States showing that public housing for low-income renters is frequently located in areas marked by high levels of social and economic deprivation (Koschinsky & Talen, 2016; Leviten-Reid et al., 2021).

The findings of whether rent arrears reflect structural affordability constraints provide a critical foundation for assessing Rusunawa from a policy failure perspective. This assessment allows us to examine whether Rusunawa, as a policy instrument for delivering adequate and affordable housing to low-income households, has achieved—or fallen short of—its intended objectives and expected outcomes (Hall, 2011). As a subject of policy learning, the analysis of policy failure is essential for identifying why a policy has gone wrong and for guiding the development of more effective policy designs capable of addressing the problems they were originally intended to resolve (Howlett, 2012).

This study has two primary aims. First, it assesses housing affordability among Rusunawa residents in Jakarta using the residual income approach. In this context, affordability is conceptualized not only in terms of housing costs, but also in relation to broader housing attributes. Second, by linking observed affordability outcomes to the persistence of rent

arrears, this study examines whether these patterns reflect structural affordability constraints and, consequently, a form of policy failure. Beyond informing technical adjustments to rent-setting mechanisms, this study contributes to broader debates on PRH as a policy instrument for supporting residents' socio-economic pathways.

## **LITERATURE REVIEW**

### **House Affordability**

Affordability is one of the key material housing outcomes, alongside overcrowding and the physical quality of housing (European Commission, 2025). Housing affordability can be understood as the extent to which income remaining after housing expenditures is sufficient to meet an adequate level of non-housing consumption (Stephens & van Steen, 2011). If housing expenditures excessively constrain other household spending, then that housing is considered unaffordable for the household (Thalman, 2003).

Stone (2006b) emphasizes that housing affordability is inherently linked to housing standards, as affordability pressures often result in housing deprivation, including dwellings that fail to meet minimum physical standards and overcrowded living conditions. Accordingly, assessments of housing affordability should move beyond housing costs alone and recognize the bundle of attributes that housing provides, including quality, security, and location in relation to employment, transportation, facilities, and essential services (Haffner & Hulse, 2021). A variety of factors shape households' ability to afford housing, including income levels, housing prices, demographic characteristics, mortgage interest rates, and the interplay among these variables (Nwuba et al., 2015).

There are two main approaches can be used to assess house affordability, namely the ratio approach and the residual income approach. In the ratio approach, affordability is measured by the proportion of household income spent on housing (Hulchanski, 1995). Housing expenditure is considered an overburden when it exceeds 30-40% of a household's disposable income (OECD, 2020; Sari & Khurami, 2018). Conversely, the residual income approach defines affordability in monetary terms as the difference between household income and housing costs. According to this conceptualization, a household faces an affordability problem if, after paying for housing, it lacks sufficient residual income to meet its non-housing needs at a minimally adequate level (Stone et al., 2011).

The residual approach may be regarded as more inclusive in addressing the vulnerabilities faced by low-income households, as it explicitly accounts for heterogeneity in household circumstances. In particular, this approach considers variations in expenditure needs, including differences arising from household size, type, income, and other specific characteristics that influence financial capacity beyond housing costs (Stone, 2006b). Households that are unable to afford essential non-housing necessities after meeting housing costs are considered to be experiencing housing-induced poverty (Kutty, 2005; Stone, 2006b). When households are burdened with excessive housing expenditures relative to their income over prolonged periods, they may experience housing insecurity that deepens and perpetuates poverty (Liu et al., 2023; Lozano Alcántara & Vogel, 2023).

### **Policy Failure**

McConnell (2015) conceptualizes policy failure as occurring when a policy does not fundamentally meet its intended goals, notwithstanding minor successes, and is characterized by considerable opposition or an absence of support. Similarly, Hall (2011) defines policy failure as a condition in which a policy fails to achieve its intended objectives or expected outcomes. Bovens and 't Hart (1996) also emphasize that failure is not an intrinsic property of policy events themselves, but rather an evaluative judgment shaped by who is assessing the policy, the criteria applied, the information available, and the time frame considered.

McConnell (2015) categorizes policy failure into three dimensions—process, program, and politics—drawing on the notion of *doing* articulated in Dye's (2012) definition of public policy. In this study, the analysis focuses on policy failure at the program level, where a policy may be considered successful only if it achieves or exceeds its original programmatic or technical objectives within approximately the same costs, levels of effort, and time frame as initially planned (McConnell, 2010). McConnell (2015) suggests that policy outcomes do not lie at the extreme ends of success or failure. Rather, policy failure is rarely an absolute condition; instead, it often exists along a continuum, requiring judgment regarding the interpretation and significance of partial achievements, evidentiary gaps, and contested outcomes.

Drawing on McConnell's (2015) continuum of policy failure, which distinguishes between tolerable failure, conflicted failure, and outright failure, this study develops a context-specific operationalization for assessing policy failure in the Rusunawa program. The

operationalization focuses on the program dimension of policy failure and translates McConnell’s conceptual criteria into observable indicators relevant to the Rusunawa context. The resulting continuum is presented in Table 2.

**Table 2. Degree of Policy Failure in Program**

<b>Criteria</b>	<b>Tolerable Failure</b>	<b>Conflicted Failure</b>	<b>(Outright) Failure</b>
<b>Implementation in line with objectives</b>	Enforcement mechanisms, livelihood empowerment initiatives, and housing transition arrangements operate with some limitations, but these do not substantially undermine affordability outcomes.	Weak enforcement capacity, limited effectiveness of livelihood empowerment initiatives, and the absence of structured housing transition pathways constrain the realization of affordability objectives.	Persistent failures in enforcement, livelihood empowerment, and housing transition systems contribute to widespread affordability pressures, chronic arrears, and housing-induced poverty.
<b>Achieving desired outcomes</b>	Affordable and adequate housing broadly achieved despite minor shortcomings.	Improved housing access and quality achieved, but offset by unexpected and controversial failings.	Intended outcomes largely absent; housing provision generates severe affordability and welfare problems.
<b>Benefitting target group(s)</b>	Low-income households broadly benefit from the program.	Benefits are unevenly distributed; some residents gain access to adequate housing while others face affordability stress.	Benefits are limited and outweighed by hardship among target groups.

<p><b>Satisfying criteria highly valued in policy domain</b></p>	<p>Core public housing values, including affordability, housing adequacy, housing security, and support for low-income households, are largely achieved despite minor shortcomings.</p>	<p>Some core public housing values are achieved, particularly improved housing quality and access to formal housing, but affordability pressures, rent arrears, and limited socio-economic mobility undermine the realization of other key objectives.</p>	<p>Core public housing values are largely unmet. Housing fails to provide meaningful affordability, security, or opportunities for socio-economic advancement, resulting in persistent deprivation among target households.</p>
<p><b>Attracting support for programme</b></p>	<p>The program enjoys broad support from residents, policymakers, and other stakeholders. Demand for Rusunawa remains strong, and criticisms are limited to minor implementation issues.</p>	<p>The program continues to attract support because it expands access to adequate formal housing, but support is accompanied by growing concerns regarding affordability, rent arrears, livelihood disruption, and residents' long-term economic prospects.</p>	<p>Support for the program is substantially weakened as stakeholders increasingly perceive that it fails to deliver affordable housing and meaningful socio-economic benefits. Criticism outweighs perceived benefits, undermining the program's legitimacy and sustainability.</p>

Source: Develop by authors based on McConnell, 2015

Hudson et al. (2019) identified four broad contributors to policy failure: overly optimistic expectations, implementation under conditions of dispersed governance, inadequate collaborative policymaking, and the uncertainties associated with political cycles. Overoptimism, in particular, arises from the interaction of several factors, including the underestimation of policy complexity and delivery challenges; weak evidence bases marked by insufficient, inaccurate, or untimely information on costs, timelines, benefits, and risks; misinterpretation of stakeholder interests and capacities; incentive structures that encourage actors to promote their own interests; and limited mechanisms for challenge and accountability, often driven by decision-makers' pursuit of short-term recognition. Policy failure related to dispersed governance occurs because implementation remains highly dependent on local context, meaning that success in one location does not necessarily translate into similar outcomes elsewhere. Inadequate collaboration reflects the tendency for policymaking to occur within administrative silos, despite the fact that most policy interventions have cross-sectoral impacts that affect external actors. Finally, the influence of political cycles contributes to policy failure insofar as policymakers are often drawn to initiatives that promise short-term and visible results.

## **RESEARCH METHODS**

This study employs a qualitative policy analysis to assess housing affordability among Rusunawa residents in Jakarta, drawing on the residual income framework (Hancock, 1993; Stephens & van Steen, 2011) as an analytical lens. To complement the qualitative assessment, the study incorporates a macro-level quantitative affordability approximation based on available secondary data. Ideally, this approach requires detailed household-level data to accurately capture variations in income and expenditure. However, due to data limitations, this study employs a macro-level approximation using the median monthly wage of informal workers in Jakarta as a proxy for household income.

The analysis draws on three key secondary data sources. First, the median monthly wage of informal workers in Jakarta, reflecting the dominant employment profile of Rusunawa residents (Ano, 2019). The median monthly income is approximately IDR 3,002,058, derived from wage data for informal workers across Jakarta that are disaggregated by educational attainment and municipality (Statistics DKI Jakarta Province, 2025). The median is used

because it provides a more representative measure of the earnings of typical informal workers and is less sensitive to income inequality and outliers than the mean.

**Table 3. Salary per Month of Informal Employee by Regency/Municipality and Educational Attainment in DKI Jakarta Province (Rupiahs), 2024**

Regency/ Municipality	Educational Attainment			
	No Schooling/ Didn't Completed Primary School	Elementary School	Middle School	High School
Kepulauan Seribu	2,644,347	2,450,637	2,361,815	2,890,312
South Jakarta	2,493,239	3,896,750	3,448,233	4,638,535
East Jakarta	1,996,155	2,374,384	3,002,058	4,224,670
Central Jakarta	-	2,579,989	2,742,057	3,721,199
West Jakarta	2,592,793	2,976,916	2,883,290	5,077,941
North Jakarta	1,496,283	4,992,705	3,708,364	4,071,965
<b>DKI Jakarta Province</b>	<b>2,444,701</b>	<b>3,528,402</b>	<b>3,164,340</b>	<b>4,426,718</b>

Source: Statistics DKI Jakarta Province (2025)

Second, non-housing expenditure requirements are derived from the official poverty line, representing the minimum consumption needed to maintain a socially acceptable standard of living. According to Statistics DKI Jakarta Province (2025), the official household poverty line in Jakarta is IDR 4,178,563 per month, based on an average household size of five members. After deducting IDR 515,509 allocated for housing expenditures, the minimum required non-housing expenditure is approximately IDR 3,663,054. Third, monthly Rusunawa rental prices are derived from Governor Regulation of the Special Capital Region of Jakarta No. 55 of 2018 concerning the Adjustment of Housing Service Fees.

The assessment of housing affordability begins by estimating residual income, calculated as the difference between household income and monthly housing costs. The resulting residual income is then compared with the minimum non-housing expenditure requirement of IDR 3,663,054. Housing is considered affordable when residual income is

sufficient to meet this minimum non-housing expenditure threshold. Conversely, housing-induced poverty is considered to occur when residual income falls below this threshold.

The housing affordability assessment based on median income provides a more realistic representation of the earnings of typical informal workers than would be obtained using average income. However, the median remains an aggregate indicator that cannot fully capture the diversity and instability of household incomes. As such, the findings should be interpreted as indicative of structural affordability pressures rather than precise household-level outcomes.

To evaluate whether Rusunawa constitutes a policy failure, this study employs a qualitative, theory-informed policy failure analysis drawing on McConnell's (2010; 2015) framework. Policy outcomes are assessed in one dimension, which is program by examining the extent to which Rusunawa achieves its affordability objectives, and the presence of support or opposition among affected stakeholders. Rather than treating failure as a binary outcome, the analysis situates Rusunawa along a continuum of success and failure.

## **RESULTS AND DISCUSSION**

As of January 2025, Jakarta hosts a total of 156 blocks and 87 towers, comprising 33,830 housing units distributed across the province (see Figure 2). There are two categories of Rusunawa occupants: program beneficiaries and non-program/general residents. Program beneficiaries include those affected by public development projects, natural disasters, urban space reorganization, and/or other comparable circumstances, who are therefore required to relocate to Rusunawa. For program beneficiaries, they are exempted from rental payments during the first six months, allowing them to adjust to their new environment without additional financial burdens. Meanwhile, general residents refer to low-income households who are eligible for tenancy based on meeting the established occupancy requirements.



**Figure 2: Geographical Distribution of Rusunawa Complexes**

Source: Author's Mapping Based on data from Jakarta Provincial Agency for Public Housing and Settlements, 2025

Rental prices in Rusunawa are determined primarily based on operational and maintenance costs. The combined costs are subsequently allocated across the total number of housing units, after which rental rates are differentiated by building location, unit type (18, 21, 24, 30, or 36 square meters), floor level, occupant category (program beneficiaries or general residents), and specific conditions such as disability, elderly age, or veteran status.

Rental prices range from IDR 57,600 to IDR 1,800,000 per month, excluding electricity and water charges.

Table 4 presents the results of the housing affordability assessment using the residual income approach. The findings indicate that, even under regulated Rusunawa rental rates—which are substantially lower than prevailing market rents—households experience housing-induced poverty across all percentiles of the regulated price distribution. This occurs because residual income consistently falls below the minimum non-housing expenditure required to maintain basic living standards in Jakarta (IDR 3,663,054).

**Table 4. Identification of Housing-Induced Poverty Using a Residual Income Approach**

<b>Median Monthly Income (Informal Employment)</b>	<b>Rent Scenario (Based on Unit-Level Distribution)</b>	<b>Monthly Rent (IDR)</b>	<b>Residual Income for Non-Housing Expenditure (IDR)</b>	<b>Housing-Induced Poverty</b>
IDR 3,002,058	Low rent (25 <sup>th</sup> percentile)	133,800	IDR 2,868,258	Yes
IDR 3,002,058	Median rent (50 <sup>th</sup> percentile)	230,200	IDR 2,771,858	Yes
IDR 3,002,058	High rent (75 <sup>th</sup> percentile)	378,600	IDR 2,623,458	Yes
IDR 3,002,058	New Rusunawa units (households earning IDR 2.5-4.5 million; outside percentile-based regulation)	765,000	IDR 2,237,058	Yes

Source: Author’s calculations, 2026

The housing affordability estimates presented above are based on a macro-level approximation and may therefore understate the extent of affordability stress experienced by Rusunawa residents. Evidence from previous studies suggests that many residents earn

substantially less than the median income used in the analysis. A survey conducted by Allam (2025) involving 52 household heads residing in Rusunawa Pesakih found that 60.8% of household heads earned less than IDR 1 million per month. Similarly, a study of Rusunawa Marunda reported a household income range of IDR 125,000-2,193,072 (Mitrabuana & Marwasta, 2015). These findings suggest that housing-induced poverty among Rusunawa residents is likely more severe than indicated by the affordability estimates. As a result, lower-income households may face acute trade-offs between housing obligations and essential expenditures such as food, healthcare, and education, further exacerbating their socio-economic vulnerability.

In addition, the macro-level affordability estimate may either understate or overstate actual housing affordability because it cannot fully capture the diversity of household circumstances. Households may have multiple income earners, different numbers of dependents, unstable informal earnings, and varying expenditure needs, all of which influence their capacity to afford housing. Nevertheless, the analysis remains valuable for revealing the broader affordability pressures embedded within the Rusunawa system. While not intended to represent individual household experiences, the findings provide a useful indication of whether the program is likely to generate housing-induced poverty among its target population.

## **DISCUSSION**

### **Housing Affordability in the Jakarta's Rusunawa**

Housing affordability analysis should not be limited to housing costs alone, but should also account for the broader set of expenditures and constraints associated with housing, including but not limited to location (Wu et al., 2020). As shown in Figure 2, the majority of Rusunawa complexes are concentrated in East Jakarta. The disproportionate concentration of Rusunawa in peripheral areas generates additional costs for residents, particularly through higher transportation expenditures and reduced access to employment opportunities, thereby undermining housing affordability when assessed from a residual income perspective.

Residents experience increased transportation costs because many Rusunawa complexes are not adequately served by an integrated public transportation system (Permana, 2024). Although The Jakarta Provincial Government has provided *mikrolet* services, but their

schedules are often irregular and unreliable (Wisanggeni et al., 2025). As a result, long commuting times via public transport push many residents toward private transportation, which increasing travel costs and straining household budgets.

The limited spatial dispersion of Rusunawa complexes also generates adverse consequences for program beneficiaries who are required to relocate far from their original neighborhoods. Many residents previously relied on location-specific, service-based livelihoods; relocation therefore disrupts established customer networks and leads to the loss of existing markets (DKI Jakarta Provincial Government, 2017). Another study conducted in Rusunawa Marunda shows that 23% of residents experienced changes in employment following relocation (Ramadhan & Manaf, 2017). These livelihood disruptions reduce income stability and exacerbate post-occupancy vulnerability, as households must adapt to unfamiliar labor markets while continuing to bear housing costs.

Livelihood disruptions require residents to change occupations or establish new income-generating activities. Of the 4,948 occupants residing in Rusunawa, more than 75% reported that they did not possess any marketable skills (DKI Jakarta Provincial Government, 2017). In response to that, the local government has sought to enhance residents' earning capacity through various skills training programs. However, these initiatives have faced important limitations, particularly due to the lack of post-training continuity, such as job placement, business incubation, or access to start-up capital (Kompas.id, 2017). As a result, the initiatives have been unable to meaningfully improve the economic capacity of Rusunawa households.

Consistent with Stone (2006b), housing affordability must be assessed in conjunction with housing standards, as affordability pressures often manifest in housing deprivation. Overall, the housing quality of Rusunawa units is generally perceived as adequate. This assessment is largely attributed to the provision of several positive physical features, including adequate ventilation, access to natural lighting, relatively clean surrounding environments, open green spaces, and the availability of basic in-unit facilities (Akasah et al., 2025; Dany, 2025). These attributes suggest that residents are not experiencing affordability-related deprivation in terms of minimum physical standards.

However, despite these advantages, a number of concerns persist regarding housing adequacy. These include issues related to the structural durability of buildings, high levels of

residential density, and limited accessibility to public facilities, particularly healthcare services and commercial areas (Akasah et al., 2025; Fikriansyah, 2026; Kridarso et al., 2023). In addition, residents have raised concerns regarding security and exposure to criminal activity, as well as the limited effectiveness of economic empowerment activities to support residents' livelihoods (Akasah et al., 2025; Kompas.id, 2017). Although these issues do not constitute immediate physical deprivation, they reflect constraints in access to essential urban resources that are critical for enhancing the socio-economic mobility of vulnerable households.

### **Persistent Rent Arrears and Affordability Constraints in the Rusunawa Program**

As of January 2025, total Rusunawa's rent arrears had reached IDR 95.5 billion, comprising IDR 54.9 billion from 7,615 units occupied by program beneficiaries and IDR 40.5 billion from 9,416 units occupied by general residents. Persistent arrears indicate that, after housing costs, many households lack sufficient residual income to meet essential non-housing needs, leading them to prioritize basic consumption over rent payments. This aligns with Hickman (2021), who finds that during economic hardship, rent is often deprioritized within household spending priorities. Accordingly, rent arrears can be interpreted as a structural affordability constraint rather than mere non-compliance. This interpretation is reinforced by Hickman and Reeve (2024), who find that arrears typically stem from insufficient financial capacity to meet housing costs alongside essential expenditures, particularly under conditions of precarious and unstable incomes.

In the context of Rusunawa, rent arrears can be understood as an empirical manifestation of housing-induced poverty. At first glance, the high level of arrears may appear inconsistent with the conventional definition, which assumes that household unable to afford essential non-housing necessities after meeting housing costs (Kutty, 2005). However, residents often prioritize essential non-housing expenditures over rent payments, despite housing typically being the largest and least flexible component of household budgets (Stone, 2006a). In this sense, housing-induced poverty reflects underlying economic constraints rather than the sequence of payments: when housing costs constitute a binding obligation, meeting them would push households below a minimum subsistence threshold.

Rent arrears in Rusunawa point to broader limitations in the design of Rusunawa rent-setting mechanisms. Rusunawa's rent prices differentiation, which is based solely on housing

attributes while ignoring household characteristics, fails to capture the affordability constraints faced by low-income households. Such an approach does not adequately account for heterogeneity in household circumstances, including income levels, housing expenditures, household size and composition, the number of working household members, and the number of dependents, among other relevant characteristics.

The only regulation that explicitly governs the setting of Rusunawa rental prices is Minister of Public Works and Housing Regulation No. 7 of 2022, which stipulates that rental fees for low-income households should not exceed one-third of the provincial minimum wage. However, this threshold implicitly assumes that all low-income households earn incomes comparable to the regional minimum wage, enjoy income stability, and share relatively homogeneous household characteristics. In reality, households with children, very low incomes, larger household sizes, or female-headed households tend to face higher non-housing cost burdens (McClure, 2005).

Evidence from Australia and Phillipines shows that rent arrears in public housing do not arise from excessively high rents, but instead from the limitations of ratio-based affordability standards that overestimates the payment capacity of low-income households, thereby obscuring the extent of affordability stress they experience (Magno-Ballesteros et al., 2022; Martin, 2021). A similar pattern appears to be present in the context of Rusunawa in Jakarta, where rental prices are already set at relatively low levels. These findings provide empirical support for the Indonesian government to reconsider existing rent-setting mechanisms and adopt a residual income approach when determining rental charges for PRH residents.

### **Design Flaws in the Rusunawa Program**

The rent-setting mechanism in Rusunawa overlooks the heterogeneity of resident characteristics, meaning that even the lowest rents may not ensure genuine affordability for a substantial share of households. Moreover, the regulatory framework—Jakarta Governor Regulation No. 111 of 2014—cannot be considered pro-poor, as it reflects a standard landlord-tenant model rather than a poverty-sensitive housing approach. The regulation imposes a uniform three-month security deposit, a flat 2 percent late-payment penalty, and eviction for non-payment. These provisions are regressive for households with limited savings, penalize income instability rather than deliberate non-compliance, and frame rent arrears as behavioral

failure rather than a structural affordability constraint. Consequently, the framework aligns more closely with cost-recovery governance than with pro-poor housing objectives.

This does not imply that enforcement mechanisms should be absent. The imposition of rental charges is intended to promote individual responsibility and reduce long-term dependence on state support (Manzi et al., 2024). However, enforcement must be accompanied by supportive interventions that enable compliance. This dynamic can be understood through the COM-B framework, which posits that behavior (B) change depends on the interaction between capability (C), opportunity (O), and motivation (M) (Ford & Seavers, 1998).

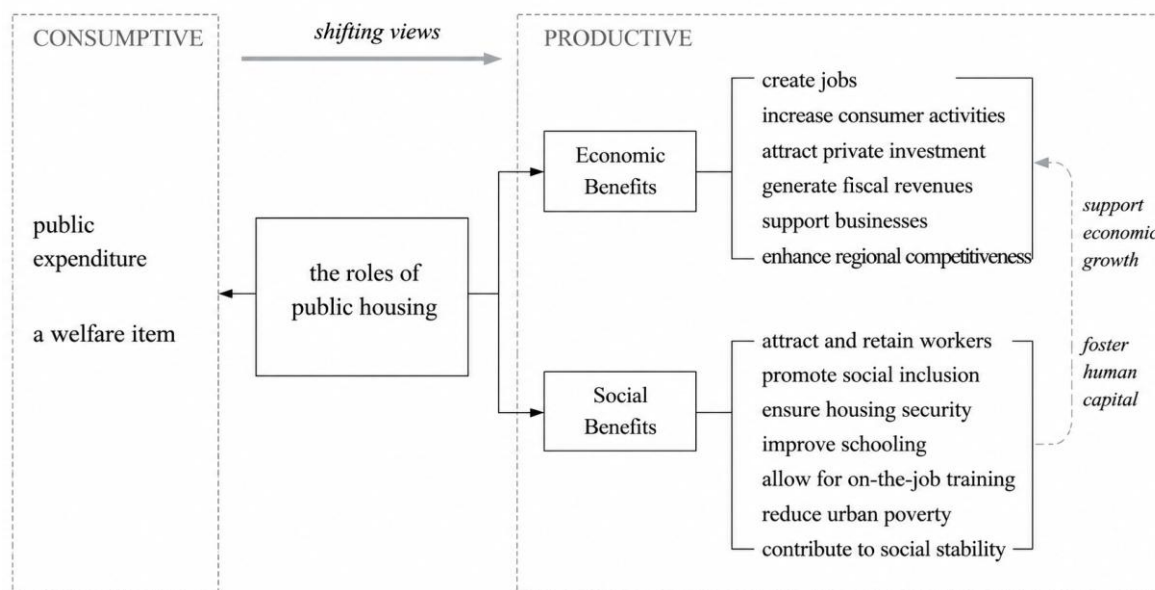
In the Rusunawa context, enforcement measures and penalties may act as sources of motivation by encouraging residents to secure employment and generate income. However, motivation alone is insufficient. Residents must also possess the capability to comply, including the skills, competencies, and work capacity needed to obtain and sustain stable employment and adequate income. In practice, many residents lack marketable skills, limiting their ability to meet these expectations.

At the same time, Rusunawa's residents face constrained opportunities. Skills training programs are often not effectively linked to employment, while the peripheral location of many Rusunawa complexes restricts access to labor markets, customers, and business opportunities. These constraints hinder residents' ability to translate skills into sustainable income. Overall, the COM-B components do not operate synergistically, as gaps in capability and opportunity undermine the role of motivation in producing compliant behavior.

When applied effectively, the COM-B framework can help public housing function as a "stepping stone," providing low-income households with temporary support to transition into the private rental market or homeownership (Baker et al., 2020). This approach aligns with Wardrip et al.'s (2011), who argue that housing policy should facilitate low-income households' integration into the urban economy, support income generation, and improve overall quality of life. Within this framework, Rusunawa management should extend beyond tenancy administration to actively support residents' economic advancement and housing mobility.

Design of the Rusunawa program exhibits fundamental structural weaknesses. The current policy approach remains largely constrained by a perspective that treats PRH as a consumptive welfare good, rather than as a productive form of capital investment and a

strategic tool for income generation (McCallum & Benjamin, 1985 cited in Chiu-Shee & Zheng, 2019). As illustrated in Figure 3, PRH should instead be understood as an integrated social and economic instrument, embedded within broader urban development strategies and spatial planning frameworks. From this perspective, the presence of PRH’s residents represents an opportunity for human capital accumulation that can contribute to enhancing regional economic competitiveness.



**Figure 3. The Consumptive and Productive Features of Public Housing**

Source: Chiu-Shee & Zheng, 2019

The Rusunawa program indicates a failure to build supportive economic ecosystem around PRH. The absence of coordination between housing provision, employment access, skills development, and urban spatial planning has resulted in fragmented livelihood support, ultimately limiting the capacity of Rusunawa to promote sustainable economic inclusion for low-income households. From the outset, skills training initiatives appear to have been designed as supplementary interventions, rather than as integral components of the Rusunawa housing system, further weakening their impact and underscoring a broader failure to embed livelihood support within a coordinated housing–employment framework.

### **Informal Tolerance of Rent Arrears in the Rusunawa Program**

In a boomerang-like effect, the failure of the DKI Jakarta Provincial Government to improve residents' income-generating capacity has led to the prolonged tolerance of rent arrears. On the one hand, this tolerance has enhanced tenure security, helped prevent evictions, reduced the risk of pushing low-income households back into informal settlements, and upheld the social function of housing. On the other hand, the absence of a corresponding policy redesign has produced a series of structural governance problems. Prolonged arrears tolerance has operated as an informal and unplanned subsidy, characterized by limited transparency, weak targeting, and the lack of clearly defined exit mechanisms. Rather than resolving affordability constraints, this arrangement obscures underlying policy failures and delays necessary institutional adjustment.

Informal tolerance of rent arrears does not necessarily benefit Rusunawa residents. Rather than providing security, prolonged and discretionary arrears tolerance may place households in a condition of uncertainty. This ambiguity can weaken residents' sense of tenure stability rather than strengthen it. Another issue arising from repeated exposure to rent arrears tolerance is the potential encouragement of non-compliant behavior among tenants. When tenants become accustomed to arrears and arrears management processes, and begin to doubt the landlord's willingness or capacity to enforce eviction, this may lead some households to become accustomed to non-payment (Ford & Seavers, 1998).

Informal tolerance of rent arrears can lead to inequitable and inefficient subsidy allocation. Without clear enforcement and targeting mechanisms, implicit subsidies may be distributed unevenly, failing to distinguish between households facing chronic poverty, temporary income shocks, or strategic non-payment, thereby diluting support for those experiencing genuine hardship. Beyond its distributional consequences, the unplanned tolerance of rent arrears also undermines fiscal sustainability. According to the Head of the Jakarta Provincial Housing and Settlement Areas Agency, the provincial government faces growing difficulty in expanding Rusunawa, as an increasing share of the budget is absorbed by post-construction operational and management costs, which amount to approximately IDR 409 billion annually (Al-Hamasy, 2025). Recent signals of stricter arrears enforcement beginning in 2025 reflect mounting fiscal pressure on the provincial budget and highlight the unsustainability of the program under its current design (Sari, 2025).

The DKI Jakarta Provincial Government is drafting a policy to introduce time limits on Rusunawa tenancy, which previously had no explicit duration restrictions. Under the proposed revision, program beneficiaries may renew their leases up to five times (ten years), while general residents are limited to three renewals (six years). While tenancy limits may promote resident turnover and enabling units to be reallocated to other low-income households in need, the absence of adequate economic preparation and exit support risks forcing households back into informal or substandard housing. Without parallel policies to strengthen income stability, employment access, and housing mobility, time-limited tenancy may function as a mechanism of displacement rather than a pathway toward upward housing transitions.

Having previously examined the extent to which Rusunawa has achieved its objective of providing affordable housing for low-income households, this section turns to the issue of resident support for the program's existence and implementation. Based on the author's review, there appears to be limited overt opposition to the Rusunawa policy, either in mainstream media or across social media platforms. Many residents express gratitude for the opportunity to live in Rusunawa, particularly due to the adequate housing quality and healthier living environment with affordable rates (Wijaya, 2025).

However, a substantial number of residents report difficulty in meeting regular rental payments because difficulties in securing stable employment, persistently low income levels, reliance on a single income earner in households with multiple dependents, and serious health conditions affecting household heads (Dhany, 2025; Syarifudin, 2025). Consequently, Rusunawa enjoys conditional social legitimacy: support is sustained insofar as residents remain able to pay rent amid income instability. This fragility underscores that, while Rusunawa has improved housing quality, it has not fully resolved the underlying affordability constraints faced by low-income households.

### **Policy Failure in the Jakarta's Rusunawa**

Using the median monthly income of informal workers as a proxy, the findings show that Rusunawa residents face persistent affordability pressures across the entire range of regulated rental prices. These pressures are likely more severe for lower-income residents than suggested by macro-level estimates, particularly given the instability of informal earnings. Affordability challenges are further intensified by post-occupancy vulnerabilities, as residents

must adjust to disrupted livelihoods while facing increased transportation costs and limited access to essential urban services that support socio-economic mobility.

Whether Rusunawa constitutes a policy failure depends on its effectiveness in providing adequate and affordable housing to low-income households and the level of support or opposition it generates. The high incidence of rent arrears—affecting 17,031 units (approximately 50.34 percent of Rusunawa)—suggests that the program has struggled to deliver housing affordability for a substantial share of residents. As public rental housing is explicitly intended to expand access to adequate and affordable housing (Gold, 2019), it must remain affordable even under conditions of income instability and socioeconomic heterogeneity among low-income households.

Taken together, the evidence suggests that Rusunawa represents a case of *conflicted failure* according to McConnell's (2015) framework on degrees of policy failure. While the program has succeeded in expanding access to adequate formal housing for a segment of low-income households and remains affordable for a portion of its residents, these achievements are offset by substantial and unintended shortcomings. Livelihood disruptions, rising transportation costs, the failure to improve residents' income levels, and persistent rent arrears collectively indicate that the program has fallen short of delivering housing affordability for a substantial share of its target population. These mixed outcomes—characterized by uneven benefits, limited depth of impact, and contested interpretations of success—underscore that Rusunawa cannot be classified as either a clear policy success or an outright failure. Rather, it reflects a conflicted policy outcome, shaped by misalignment between policy objectives, policy instruments, and the lived economic realities of low-income households.

Policy failures may originate at different stages of the policy process, ranging from agenda setting to policy evaluation (Leong & Howlett, 2021; McConnell, 2010). In the context of Rusunawa, evidence suggests that policy failure has emerged as early as the policy formulation and policy implementation. During the policy formulation stage, insufficient attention appears to have been given to the multiple factors shaping housing affordability for low-income households, nor were the downstream effects of the selected policy instruments adequately anticipated.

At the policy implementation stage, the DKI Jakarta Provincial Government has also struggled to manage problems that have arisen during program execution, including

increased transportation costs, disruption of residents' livelihoods, and the accumulation of rent arrears. These outcomes suggest a divergence between policy intent and implementation, driven by weak enforcement capacity, limited effectiveness of economic empowerment programs, and the absence of structured guidance along public housing transition pathways. As a result, the program has struggled to support residents' economic stability and upward housing mobility.

The conflicted failure of the Rusunawa program can be attributed to a tendency toward policy overoptimism in addressing access to adequate housing in Jakarta, a challenge that fundamentally constitutes a wicked problem. This overoptimism is reflected in the misinterpretation of stakeholder capacities and the use of insufficient and inaccurate information regarding policy costs and risks. The prolonged tolerance of accumulating rent arrears since 2010 further suggests the absence of an effective risk mitigation strategy for affordability-related failures that should have been anticipated from the outset. It also indicates a failure to translate early warning signals into timely policy adjustment, whereby affordability stress has been managed through informal tolerance rather than addressed through coherent policy redesign.

It is important to recognize that access to affordable housing constitutes a wicked problem, shaped by the interaction of housing markets, labor conditions, urban spatial structure, and social protection systems. In such contexts, no single policy instrument—particularly a stand-alone housing program—can be expected to resolve affordability challenges in isolation. The limitations observed in Rusunawa therefore do not stem solely from implementation shortcomings, but from an overreliance on a single policy tool to address a multidimensional problem. This underscores the need for a more integrated and strategically coordinated policy approach, in which rental housing provision is aligned with income support, employment policies, transportation planning, and targeted social assistance. Without such coordination, even well-intentioned housing programs risk delivering partial and fragile outcomes, as observed in the Rusunawa case.

## **CONCLUSION**

The findings show that low rental prices alone do not guarantee housing affordability, as rent-setting mechanisms fail to account for income instability, socioeconomic heterogeneity

among low-income households, and the post-occupancy stress experienced by Rusunawa residents. These factors erode residents' residual income, causing rent arrears that reflect structural affordability constraints rather than tenant non-compliance. More fundamentally, these outcomes indicate that PRH has remained narrowly focused on shelter provision, thereby limiting its potential contribution to residents' long-term income security and regional economic competitiveness. Taken together, the evidence indicates that Rusunawa constitutes a case of conflicted policy failure.

This study highlights several important policy implications for the design and implementation of public PRH in Indonesia. First, move beyond ratio-based affordability benchmarks and adopt a residual income approach for setting PRH rents. Rental charges should be tailored to household characteristics, including employment status, income, household size, and dependency burden, with particular consideration for vulnerable households. Residents can be grouped into affordability tiers linked to different rent levels, supported by periodic reviews to ensure rents remain aligned with changing household financial conditions.

Second, PRH should be integrated into urban development and spatial planning as both a social and economic policy instrument. This requires linking Rusunawa with local economic ecosystems through nearby income-generating activities and job training programs aligned with local labor market needs. Third, stronger housing pathway support is needed to help residents transition to private rental housing or homeownership. This should include tailored mentoring, regular household assessments, individualized transition plans, and financial assistance to overcome housing costs, alongside stronger linkages to affordable private rental markets.

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