

The Socioeconomic Role of Housing Affordability in Urban Poverty Alleviation

The Impact in Saudi Arabian Context

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Urban poverty remains a significant challenge in rapidly growing cities, where rising housing costs place substantial pressure on low-income households. In Saudi Arabia, housing affordability has become a critical issue due to population growth, urbanization, and increasing real estate prices. This study examines how affordable housing initiatives help low-income households in Saudi Arabia through a synthesis of existing research and policy analyses. It explores the relationship between housing affordability and poverty indicators such as income allocation, financial stability, and access to essential services. Understanding this relationship is essential for evaluating current housing policies and designing effective interventions that promote inclusive urban development.

- **A Suggested Structure:**

- The study will be organized into the following initial sections:

- 1. Introduction:** Overview of the scope of the study, research problems, objectives, significance, questions, and hypotheses.
- 2. Research Methodology:** Explanation of the systematic literature review approach, including search strategy, selection criteria, and synthesis method.
- 3. Literature Review:** Synthesis of key global and regional studies on housing affordability and urban poverty, highlighting major findings and scholarly debates.
- 4. Theoretical Framework:** Presentation of the main concepts and theories linking housing affordability, housing stability, and socioeconomic mobility.
- 5. Synthesis of Findings:** Integration of common themes, patterns, and areas of agreement across the reviewed studies.
- 6. Discussion:** Interpretation of findings in relation to the Saudi context, including policy implications, and identification of gaps in the existing literature.
- 7. Conclusion:** Summary of key insights, policy recommendations, and directions for future research.

- **Table of contents:**

- The following is an initial Table of Contents:

1. **Abstract**
2. **Introduction**
3. **Research Problem**
4. **Research Significance**
5. **Research Methodology**
6. **Literature Review**
7. **Theoretical Framework**
8. **Synthesis of Findings**
9. **Discussion**
10. **Conclusion**
11. **References**
12. **Appendices**

- **Research Questions:**

- This study seeks to address the following questions:
 - 1) What impact does access to affordable housing have on urban poverty in Saudi Arabian cities?
 - 2) What is the relationship between housing stability and economic mobility among low-income households?
 - 3) What role does housing security play in facilitating improvements in socioeconomic mobility?
 - 4) To what extent do government housing programs contribute to alleviating poverty and improving the quality of life among low-income populations?

- **Research objectives:**

- The primary objectives of this research are:
 - A) To examine the relationship between affordable housing and urban poverty reduction.
 - B) To assess the role of housing stability in promoting financial security.
 - C) To evaluate the effectiveness of Saudi housing initiatives in supporting low-income households.
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- **Research hypotheses:**

- The following are three primary hypotheses of this paper:
 - H1) That access to affordable housing is associated with reduced urban poverty levels and improved housing stability.
 - H2) That housing stability positively influences economic mobility and employment opportunities among low-income households.
 - H3) That government housing programs help improve socioeconomic outcomes for beneficiaries.
 - These hypotheses are treated as propositions derived from the literature and are examined through a synthesis of existing empirical and theoretical studies.
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- **Research model:**

- This study adopts a conceptual model that illustrates the relationships identified in the literature, subsuming the following:
 - A) Access to affordable housing, treated as the independent causal variable, would influence urban poverty reduction, which serves as the dependent variable.
 - B) Housing stability and employment opportunities, serving as the mediating variables between the independent and dependent variables, would explain how affordable housing contributes to improved socioeconomic outcomes.
 - Logically, access to affordable housing is expected to enhance residential stability, enabling individuals to maintain employment and increase income, thereby reducing poverty levels.
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- **Prospective Industry/Organization:**

- This study may examine affordable housing initiatives in Saudi Arabia, focusing on the following entities/programs, administered by the Ministry of Municipalities and Housing, as well as their beneficiaries:
 - A) **Sakani Program**
 - B) **Housing Subsidy Schemes**
 - C) **Real Estate Development Fund (REDF) Mortgage Support**

- These programs, launched around 2017 as part of Saudi Vision 2030, represent major national initiatives aimed at improving housing affordability, enhancing residential stability, and promoting socioeconomic mobility among low-income households, through providing, e.g., monthly financial support to eligible families to reduce mortgage burdens, among other supports. As large-scale national programs with measurable outcomes, they are ideal cases because they:
 - b) Target low- and middle-income households.
 - c) Directly address housing affordability and barriers to housing.
 - d) Offer measurable outcomes (home ownership, rent burden).
 - e) Align with Vision 2030.
 - f) Provides a national policy framework
 - g) Connects housing to socioeconomic mobility
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- **Research Methodology:**

- This study will adopt a **systematic literature review approach** to identifying and analyzing scholarly studies on affordable housing and urban poverty, in an attempt to examine the relationship between access to affordable housing, housing stability, and urban poverty reduction, as well as the effectiveness of government housing programs, with particular attention to the Saudi Arabian context.
 - Relevant peer-reviewed journal articles, policy reports, and international housing studies will be selected from academic databases using keywords such as *affordable housing*, *urban poverty*, *housing stability*, *low-income households*, *Saudi Arabia*, and *housing policy*.
 - Priority will be given to recent studies and research focusing on urban contexts and socioeconomic mobility, analyzing and synthesizing them using a thematic approach to identify key patterns, policy impacts, debates, and research gaps relevant to the Saudi housing context.
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