



Housing Insecurity and Social Exclusion in Rapidly Growing Cities: Patterns, Policy Gaps and Community Responses

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Abstract

Families may have a roof over their heads but struggle with high rent, eviction, crowding, unsafe construction, poor water and sanitation services or live so far away that getting to work and school is a challenge. This narrative review and policy synthesis examines how such pressures result in social exclusion in fast growing cities. The policy context of India's fast growing secondary cities is the main focus, with global evidence for comparison. Some of the foundational studies, national surveys, government schemes and international reports were selected, with evidence published from 2020 onwards included in the review. The synthesis identifies a housing exclusion pathway linking cost, tenure, quality, services, location and documentary status to employment, education, health, welfare access and civic voice. Billions of people in the world are living in inadequate housing and India has recently expanded its policies to include affordable rental housing. Ownership-led programmes limited municipal capacity and uneven local data still shape the delivery. Community savings groups, resident enumeration, incremental upgrading and negotiated service provision can all produce practical solutions by residents but cannot substitute for public responsibility. The paper offers an integrated framework, a policy-gap matrix and a typology of community response. Our main contribution is to provide a simple explanation of how housing insecurity works as a process, not as a single event.

Keywords: housing insecurity, social exclusion, secondary cities, affordable housing, urban migrants, community responses

Introduction

India's urban future is being built at an extraordinary pace, but the day-to-day reality of that growth is uneven. According to the World Bank, around 600 million people will live in Indian cities by 2036 and about \$840 billion will be needed for urban infrastructure in a span of fifteen years (Athar et al., 2022). When you're thinking in terms of daily activities, those numbers don't seem quite as far. An increased requirement for more serviced land, rental rooms, buses, drains, schools, clinics, and reliable water is required by more people. If they can't co-exist in those systems, one can obtain a dwelling place in a dwelling-house and lose the remainder of the city.

The pressure is worldwide. In 2025 the United Nations Department of Economic and Social Affairs reported that 45 per cent of the world's 8.2 billion were living in cities, more than double the urban share in 1950, and projected that two-thirds of population growth until 2050 would be in cities (United Nations Department of Economic and Social Affairs, 2025). The housing systems are behind. The United Nations Human Settlements Programme estimates that 2.8 billion people suffer from some form of housing inadequacy, about 1.1 billion live in informal settlements or slums and more than 300 million are homeless (United Nations Human Settlements Programme, 2025). These numbers extend the title's reach. The analysis focuses on India, but the pattern is visible wherever population growth outstrips serviced land, affordable rent and local government capacity. Figure 1 presents such overlapping estimates based on the same UN-Habitat evidence base (United Nations Human Settlements Programme, 2025).

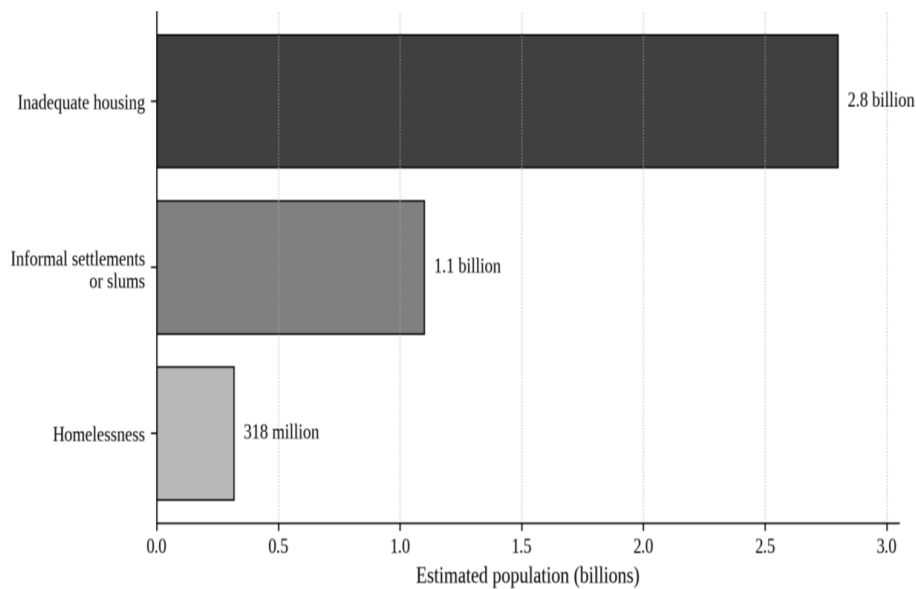


Figure 1. Estimated scale of global housing inadequacy, informal settlement residence and homelessness.

Source: Author's construction based on United Nations Human Settlements Programme (2025).

Housing insecurity is the inability to rely on a safe, affordable, and stable place to live. There's more to it than homelessness. A person may live in the same settlement for years and still be insecure because the rent alone consumes most of the household income, eviction is always a threat, the structure floods every monsoon or the address is not accepted by public agencies. DeLuca and Rosen (2022) understand housing insecurity as a dynamic process that is affected by money, social relationships, landlords, cohabitation, and public policy. The processual perspective is important in India where ownership, tenancy, dormitory accommodation, employer provided rooms, pavement dwelling and informal settlement residence often overlap across a worker's life.

The paper also employs the term social exclusion. In essence social exclusion means being excluded from the opportunities, services and relationships which enable people to be part of society. It can occur when a peripheral resettlement site makes it too costly for a woman to get to work, when a child can't attend school after frequent moves, or when a family that lacks an accepted address can't fill out a welfare application. Housing is therefore related to health, autonomy, identity and control of daily routines (Rolfe et al., 2020). The link is not abstract, it is practical. Damp rooms lead to illness, poor transport-limits job choice and insecure tenancy reduces a resident's willingness to complain about missing services.

These links have become increasingly visible in global research. Health risks are raised by unsafe structures, overcrowding and poor ventilation (Lorentzen & Johanson, 2022). Informal settlements are often associated with a host of disadvantages such as insecure tenure, poor sanitation, exposure to the environment and limited political recognition (Corburn et al., 2020). Digital systems add an extra level. Ragnedda et al. (2022) demonstrates how digital and social exclusion may be mutually reinforcing; from a housing perspective, lack

of connectivity or mismatch in the recording of addresses can make it difficult to apply online, verify identities and file grievances.

Indian policy environment has seen a change since the coronavirus disease 2019 (COVID-19) crisis exposed the precarious situation of migrant workers. To provide low-cost rental housing to urban migrants or poor households who cannot find affordable rental housing, Affordable Rental Housing Complexes were formed (Ministry of Housing and Urban Affairs, 2020). The Pradhan Mantri Awas Yojana–Urban 2.0, launched from September 2024, has an Affordable Rental Housing vertical along with construction,

partnership housing and interest subsidy routes (Ministry of Housing and Urban Affairs, 2024). These are major changes. Yet a programme can add housing units without solving transport, tenure confidence, service quality or access rules.

Most Indian debates still concentrate on the largest metropolitan regions or on one visible problem at a time. Studies examine slums, homelessness, rental affordability, migration, sanitation, peripheral resettlement or community action, but they are rarely read together. Evidence from fast-growing non-metropolitan cities is especially fragmented. The phrase secondary city is used in this review for urban centers outside the largest metropolitan regions, broadly covering urban agglomerations of about 100,000 to one million residents. It is not a perfect category. India's official and market-based tier classifications do not always match, and city boundaries often conceal a larger peri-urban population. That uncertainty is itself part of the research problem.

Rapidly growing cities and secondary cities are related but they are not identical. A rapidly growing city is defined by the pace of demographic or spatial change, while a secondary city is defined by its position below the largest metropolitan centers within a national urban system. This paper is about these overlaps. The expansion of non-metropolitan cities that attract workers and investment before housing, transport and essential services catch up. We test the mechanisms we observe in India on global evidence to see if they are present in other fast-urbanizing regions.

This review is timely in bridging a synthesis gap by linking the various forms of housing insecurity via a housing to exclusion pathway. It's a simple path — high levels of housing pressure may spill over into other aspects of life. Rent is often a significant expense that can be difficult to afford, especially when it comes to food budgets. Being evicted disrupts school. Job opportunities can be reduced in a remote housing project.

An unknown address will prevent a person receiving welfare. The review examines what kind of insecurity is discussed, how this insecurity can lead to exclusion, how the current policy is, and how communities respond. What's new about it is that in lieu of treating every urban place as a smaller Delhi or Mumbai it brings together a process framework, an India-centric policy matrix and a typology of resident action with particular attention to secondary cities.

Review Approach and Evidence Base

Because the evidence is broad and mixed, a narrative review and policy synthesis was chosen. Some sources are peer-reviewed studies, while others are government surveys, scheme guidelines, planning reports and accounts of community cases. The approach identifies recurring mechanisms and policy gaps without claiming the exhaustive coverage of a systematic or scoping review. The organisation of the material was guided by methodological guidance on evidence mapping. A pooled effect and a Preferred Reporting Items for Systematic Reviews and Meta-Analyses flow diagram are therefore not provided.

The review considered English-language material on urban housing insecurity, informal settlements, rental housing, homelessness, migrant accommodation, overcrowding, social exclusion, access to services, peripheral relocation and community-led housing. Targeted searches were conducted in Google Scholar, Crossref, PubMed, the World Bank Open Knowledge Repository, United Nations Human Settlements Programme repositories, and the websites of the Ministry of Housing and Urban Affairs, Ministry of Statistics and Programme Implementation, Census of India and NITI Aayog. The last search was conducted on 20 July 2026. Search combinations included terms such as “housing insecurity”, “social exclusion”, “rapidly growing cities”, “secondary cities”, “India”, “migrants”, “rental housing”, “informal settlement”,

“eviction”, “overcrowding”, “urban services” and “community-led upgrading”. Older work was retained only when it represented an irreplaceable national baseline, a foundational model or a well-documented community response. Sources were included when they directly explained a housing pressure, an exclusion

outcome, a policy instrument or a resident-led response. Items without verifiable authorship or publication details, or without a meaningful connection to housing, were excluded.

The evidence was read in two stages. The first identified the type of housing insecurity discussed in each source. The second outlined consequences for work, education, health, welfare, transport, social relations and political participation. The same outcomes, rather than only unit-construction targets, were applied to policy documents. This made it possible to distinguish, for example, between a scheme that supported house purchase and a policy that helped a circular migrant find a modest room near work.

The review is interpretive, not statistical. It does not assert that all fast-growing cities follow the same pattern

nor does it compare the performance of programmes through a common numerical outcome. City-level evidence is too patchy for that. The method seeks to identify repeating mechanisms and examine if they are present across academic literature, official data and documented community practice. Official statistics are used to establish scale. Case studies are used to show how exclusion is produced in particular places.

Understanding Housing Insecurity as a Chain of Pressures

Housing insecurity is often boiled down to affordability, but cost is only the first link in a chain. Housing outcomes are viewed by the Organization for Economic Co-operation and Development (2021) as the result of supply, finance, taxation, regulation and social protection. The low monthly rent may be out of reach when wages are irregular, deposits are high or travel costs eat into the apparent saving. Informal workers often choose smaller, shared or poorly serviced rooms close to work. This kind of involvement may be both detrimental and rational.

Next pressure is tenure. An oral tenancy might be dependent upon a landlord's whim and a written lease can make certain the rent, term and obligations. At the federal level, the Model Tenancy Act-2021 has been created to provide a more level playing field for the rental framework and formal tribunals; however, its adoption and implementation are for states and union territories (Ministry of Housing and Urban Affairs, 2021). While formalization can help to make arrangements clearer it can also exclude households that are unable to provide deposits or documentation or make regular payments. Whether or not a tenancy is registered is not the policy issue, it is whether registration does create additional security without excluding low income tenants.

Quality and congestion are another way of linking-in. Overcrowding isn't simply a cramped uncomfortable experience. It impacts on sleep, privacy, infection risk and study time and safety, particularly for women, children, older people and those who are disabled. Healthy housing offers shelter from overcrowding, injury and extreme temperatures and poor conditions in the interior (World Health Organization, 2018). In Indian settlements, shared toilets, intermittent water supply and exposure to heat or floods might increase these risks.

Location can transform a completed housing unit into a new form of exclusion. Cheap housing on cheap fringe land can achieve a construction target but leave residents far from jobs and public transport. So travel is a hidden cost of housing. If the worker moved, he could use the money and time saved to travel to work. Children may change schools, women may leave paid employment, older residents may be cut off from their established care networks.

Finally, documentation and recognition close the loop. Welfare and services are increasingly accessed via proof of address, identity records, tenancy documents and digital access. People who move a lot may have documents from a former city or village. People in unnotified settlements may be physically present but administratively faint. The World Development Report 2023 states that migrants derive most benefits from

the rights, services and institutions available at their destinations (World Bank, 2023b). A safe room is useful, but it cannot provide inclusion if the person inside is cut off from local systems.

Table 1. Housing-to-exclusion pathway

Housing pressure	Immediate household effect	Likely exclusion outcome
Unaffordable rent or debt	Cuts in food, medicine and school spending; repeated moves	Poorer health, interrupted education and reduced financial resilience
Insecure tenure or eviction risk	Reluctance to improve the dwelling or report service failures	Weaker civic voice and unstable neighbourhood ties
Crowding and unsafe construction	Loss of privacy, sleep and study space; higher exposure to hazards	Health inequality, gendered safety risks and lower educational participation
Peripheral location	Longer and costlier travel to work, school and care	Reduced job choice, school disruption and isolation from services
Weak water, sanitation or electricity	Time spent collecting services and managing illness	Lower productivity and unequal care burden, often carried by women
Unrecognised address or poor digital access	Difficulty proving residence or completing online procedures	Exclusion from welfare, banking, voting and grievance systems

Source: Author's synthesis based on DeLuca and Rosen (2022), Rolfe et al. (2020), Lorentzen and Johanson (2022), and Ragnedda et al. (2022).

Patterns in India's Fast-Growing Secondary Cities

India's most recent completed population census is the 2011 Census, which limits present city-level comparison (Office of the Registrar General & Census Commissioner, India, 2011). Later national surveys

provide better data on housing conditions and migration, but they do not always allow detailed comparison among rapidly changing smaller cities. The 76th round of the National Sample Survey, which examined housing, drinking water, sanitation and hygiene conditions throughout India, remains an important benchmark for understanding service deficits (Ministry of Statistics and Programme Implementation, 2020). The 2019–21 National Family Health Survey provides household-level evidence on water, sanitation, cooking fuel, crowding-related conditions and health across states and districts (International Institute for Population Sciences & ICF, 2021). No single source captures the full housing trajectory of a migrant renter in a secondary city.

The figures available still reveal a few broad patterns. The National Sample Survey found that in July–December 2018, 63.8 per cent of urban households owned their dwelling, i.e. more than a third were dependent on rent or some other tenure arrangement. It also found that 96.0 per cent of urban households in houses lived in pucca structures and 99.1 per cent had electricity, but such national averages tell us little about deposits, eviction risk, crowding, travel costs or neighborhood services (Ministry of Statistics and Programme Implementation, 2020). Migration data add another dimension: the all-India migration rate in urban areas was estimated at 34.9 per cent in 2020–21, with stark differences between men and women (Ministry of Statistics and Programme Implementation, 2022). The figures show why housing policy should take mobility into account, rather than assume every household is settled for life.

Migration is at the heart of that missing picture. The Migration in India 2020–21 report corroborates the view that mobility is associated with marriage, employment, family movement and other reasons, with patterns varying according to sex and place (Ministry of Statistics and Programme Implementation, 2022). Circular and seasonal migrants are hard to count because they may have rural documents, change employers or move from worksites. Housing is often embedded in labor arrangements as a room may be provided by a contractor, shared with workers or lost when employment terminates. So housing insecurity and job insecurity are the same event.

The pandemic brought this connection to light. Kesar et al. (2021) reported severe livelihood vulnerability of informal workers in India in the early disruption of coronavirus disease 2019. Jobs were lost

quickly, and there was a crisis of food, rent and mobility. This episode demonstrated that housing policy should not take a steady monthly income for granted; and, that the household should not be assumed to be permanently located in each city. Then one day a worker will come home to a city, horrified to find he is confronted with the same problems, paper thin protection and crowded rooms.

Though it may be the painful acute end of the continuum, homelessness is not apart from a host of other forms of insecurity. Goel et al. (2017) for instance have found key gaps in urban homelessness shelters in India including the disjuncture between policy and reality. People may avoid shelters due to location, safety, timing, rules around storage or separation from livelihoods. And the physical availability of a bed doesn't mean it is fully accessible if it doesn't fit the worker's schedule or family structure.

Secondary cities complicate the planning problem. They grow through the many industrial corridors, universities, tourism, logistics, construction and administrative expansion. Not yet affordable serviced housing, but new jobs draw in residents. Peri-urban land changes quickly, but municipal boundaries, revenue systems and staffing change slowly. NITI Aayog (2021) identified a significant lack of urban planning capacity and called for stronger institutions, education and staffing. The gap is most keenly felt where rapid growth meets a small municipal workforce.

Bhubaneswar is an example, and a possible solution. Under Odisha's JAGA Mission, Slum Dwellers Associations were engaged in neighborhood upgrading and local decision-making. Published research in 2024 found that these associations supported upgrading in Bhubaneswar despite financial constraints and the risk of political influence (Ray & Mukherjee, 2024). This case is important because it goes from consultation to participation, and the residents are part of the structure where land, services and settlement priorities are discussed. Similar pressures are seen in industrial cities like Surat, education and service hubs like Indore and expanding state capitals like Ranchi and Guwahati though comparable housing data are patchy. Giving such places a name is not thereby confusing them. It indicates an extent of city economies in which the interests and demand for rentals may be coming apart.

Poverty statistics are not an accurate indicator of what is going on in the metros either. The national multidimensional poverty index for India captures overlapping deprivation in health, education and living standards (NITI Aayog, 2023). Housing insecurity can occur in each of these dimensions, but it is not reflected in a single indicator. A family may be over the income threshold, but one rent increase, one illness, one demolition notices away from being displaced. The Sustainable Development Goals India Index 2023–24 is indicative of stark variation between the states in terms of progress and administrative capacity, reminding us that a national scheme is implemented in very different local contexts (NITI Aayog, 2024).

Housing insecurity is also modulated by social position. Caste can determine access to neighbourhoods, informal rental networks. Gender influences safety, unpaid care work and the realistic distance someone can commute to work. But a badly built home can leave a disabled or elderly occupant isolated even after the building is officially finished. Many work in irregular or early hours of the day, for example, domestic

workers, street vendors, sanitation workers and construction labourers. Private rental markets can simply refuse to rent to single women and transgender residents. These are not trivial differences They help to explain why two households with the same income might have very different levels of housing security.

Policy Gaps: Where Housing Programmes Still Lose People

The Indian housing system has long been skewed in favor of ownership. Ownership can give you stability and an asset, but it's not for every urban life. New families and circular migrants, students, construction workers, domestic workers and street vendors may need a clean, cheap room for six months or three years, not a subsidized house on the periphery of a city. This mismatch was recognized and hence the

scheme for Affordable Rental Housing Complexes (ARHCs) was targeted specifically at urban migrants and the less well-off workers in the vicinity of their employment (Ministry of Housing and Urban Affairs, 2020). Two of its models – new developments on currently underused land and transformation of underused publically funded housing – are logical solutions to undeveloped land as well as rental demand. It is because it is huge, it is in place, it is employer power, and it never goes away.

A new initiative, the Pradhan Mantri Awas Yojana – Urban 2.0, has been launched to expand the policy to take into account Affordable Rental Housing as one of the four verticals, aiming to support another one crore urban households (Ministry of Housing and Urban Affairs, 2024). “It’s a little more flexible than just an ownership program.” But you can't measure the success of a policy by approvals or construction starts or units completed. A socially successful house is one where people can afford to live, get to work, get water, send their children to local schools and feel secure enough to set up a life.

A second gap is between housing and urban services. Urban infrastructure is costly, and Indian urban local bodies have limited revenue and borrowing capacity. As Athar et al. (2022) note, most city infrastructure is funded by central and state governments, with local bodies contributing a much smaller share from their own surpluses. In smaller cities, weak property-tax systems, poor project preparation and limited staffing limit the ability to connect housing to roads, drainage, public transport and social infrastructure. The gap is not just financial but institutional. Figure 2 compares the reported annual investment level with the estimated annual requirement (Athar et al., 2022).

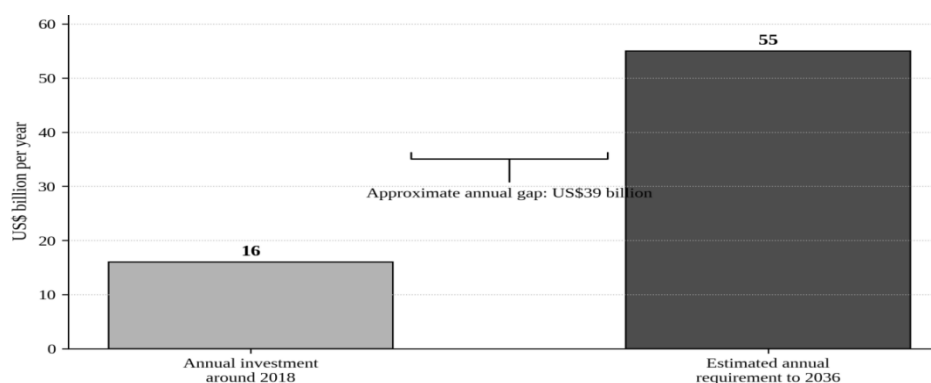


Figure 2. Estimated annual urban-infrastructure investment and requirement in India

Source: Author's construction is based on Athar et al. (2022).

Data is the third area of deficiency. Completion dashboards will provide you with information about how many units were sanctioned or built, but not about who left, who sublets, length of commute, if women maintained their work, or if children stayed in the same school. Housing insecurity is a dynamic process and a single beneficiary record can't reflect later rent stress, household splitting, eviction and return migration.

Administrative data and regular surveys of tenants and settlements could be combined in local housing observatories. Policy does a lot of counting or it wouldn't do much tracking in the absence of structures.

The fourth gap is about Informal settlements. The language of informal settlement is not trivial as Dovey et al. (2021) argue. All differences in history, tenure, location, built form and resident capacity should be differentiated if we are to label every settlement a slum. It can also cause destruction to appear to be an improvement. Everyday adaptations can reshape informal spaces in the wake of formal interventions (Dovey and Recio, 2023). Policy must recognize that people are always on the move to their own homes, workplace and streets, for which formal systems are not keeping up with changing demands.

There also is a need for policy on eviction and demolition. Displacement may include loss of tools, documents, customers and schooling and local care. Compensation, while contributing to exclusion (unless delivered promptly), can aid structural quality of Resettlement. A rights based response is about notice, consultation,

secure tenure at destination, support for livelihood continuity, and legal remedy. Whereas, secure land tenure, and protection from displacement – matters of utmost importance – are not seen as separate administrative matters, they are included under the umbrella of adequate housing (United Nations Human Settlements Programme, 2025).

Today there are no lines between these gaps, as climate risk permeates them. Precarious states of housing can be rendered uninhabitable by heat, water stress and flooding. The World Cities Report 2024 puts cities at the forefront of climate action and recognizes the differential vulnerability of low-income urban residents (United Nations Human Settlements Programme, 2024). For secondary cities, sprawling over flood or steep lands or poorly drained lands on their periphery may be cheaper. The cheap home in the bad neighborhood is on a subsequent extreme event.

Table 2. Policy coverage and risks

Policy instrument	Main strength	Unresolved risk
Affordable Rental Housing Complexes, 2020	Recognises migrants' need for affordable rental housing near work	Limited scale, uneven city uptake and risk that formal rents remain beyond the poorest workers
Model Tenancy Act, 2021	Creates a clearer framework for landlords, tenants and rent authorities	State adoption varies; deposits, documentation and informal subletting can remain barriers
Pradhan Mantri Awas Yojana–Urban 2.0, 2024	Combines ownership, partnership, rental and interest support	Unit delivery may receive more attention than location, retention and social outcomes
Urban planning reform agenda	Acknowledges shortages in planners, institutions and local capacity	Smaller cities may lack staff, finance and current spatial data
National surveys and scheme dashboards	Provide broad statistics and implementation counts	Weak tracking of mobility, eviction, rent burden, commute costs and post-occupancy outcomes

Source: Ministry of Housing and Urban Affairs (2020, 2021, 2024); NITI Aayog (2021) and Athar et al. (2022).

Community Responses: What Residents Already Know How to Do

Perfect policy fixes don't necessarily wait for communities. They can save, count households, map the lanes, negotiate the water points, organize the childcare, and oppose an eviction, starting from room to room. These actions sometimes are referred to as temporary coping. In fact, they tend to create the type of knowledge that is hard to capture in formal planning, knowledge that exists locally.

For example, in India, Mahila Milan is a network of women's savings groups. Patel et al. (2016) found that women acquired the knowledge of planning, designing, financing and constructing housing by repetition. Saving was more than merely a source of funds. They backed regular meetings, records, and confidence and bargaining power. The community will get a chance to talk with the officials on the evidence-based designs they had constructed from model house displays and community enumerations.

The latter is an example of a newer institution such as the city of Bhubaneswar. The JAGA Mission established a formal channel for residents to engage in the upgrading of settlements through Slum Dwellers Associations. Despite limited capacity and finances, these associations brought about neighborhood improvements (Ray & Mukherjee, 2024). The lesson is practical as participation is more powerful when residents have an ongoing organization, access to records and a recognized place in municipal decisions.

Enumeration is when residents count and map their own neighborhoods. In plain language, people record who lives where, what services are available and what risks exist. It can also correct official undercounts and make residents visible in upgrading or relocation. Community data should not become a new burden imposed on already excluded people. Public agencies should recognize and safeguard the information, rather than mine it and vanish.

Another answer is incremental upgrades. Usually, a family will improve their dwelling in stages as money becomes available. Dovey (2025) conceptualizes informality not as an exception, or failure to exist outside the life of the city, but as a basic mode of urban production. This knowledge is why rigid finished-unit models can fail. A home may need space for working from home, a future rental unit, an aging parent, or seasonal relatives. Designing for safe change might be more useful than design assuming that the household is fixed forever.

Community action also helps fill the service gaps. Common taps, waste disposal, drainage maintenance, night lighting or pooling of transport can be established by the residents. These arrangements can improve life quickly, but they can also obscure the retreat of the state. Public investment should be driven by community participation, not substituted by it. People need to be empowered to make decisions, not to tell they have to pay for and run every service themselves.

Civil society organizations often connect local action with legal and administrative systems.

They can help residents to prepare documents, understand the rules of the scheme, make claims or negotiate the terms of relocation. They are useful to turn the everyday experience in an official process. The danger is project dependency. Funding ceases and institutions might have changed or not and the community might lose technical support. Durable responses require resident organization and enforceable public commitment.

Table 3. Community-response typology

Response	What it does	Condition for lasting value
Savings collectives	Build financial discipline, trust and negotiating capacity	Recognition by banks and public agencies without excessive paperwork
Community enumeration and mapping	Makes residents, services and risks visible	Data protection and formal use in planning decisions
Incremental housing and upgrading	Matches construction to household resources and changing needs	Secure enough tenure and technical support for safe building
Service negotiation	Improves water, sanitation, lighting, waste removal or transport	Clear municipal responsibility and budgets
Legal support and collective advocacy	Challenges eviction and improves access to schemes	Affordable representation and timely grievance systems
Cooperative or community-managed rental housing	Shares costs and creates resident control	Serviced land, finance and professional management support

Source: Author's synthesis based on Patel et al. (2016), Dovey (2025), and Ray and Mukherjee (2024).

An Integrated Housing-to-Exclusion Framework

The evidence points to the fact that housing insecurity should be measured in six interrelated dimensions: affordability, tenure, quality, services, location and recognition. Recognition is the acceptance by the institutions that distribute rights and services of a resident and address. The dimensions are interrelated.

Quality can be low in a low-rent room. The house formally allocated may be in a bad location. Even a

durable structure could become lost to history if there were no records or if the occupant was considered temporary.

The framework begins with the household position. Household choices are affected by income, caste, gender, disability, age, migration status and type of work. It then reviews the six housing dimensions. The next phase maps spillovers into employment, schooling, health, care work, welfare, mobility and civic participation. The last step asks what blocks the pathway. Public rental housing can reduce exclusion, as can secure tenancy, serviced land, transport links, portable benefits, community organisation and accessible grievance systems. Figure 3 shows where policy and collective action can interrupt the pathway (DeLuca & Rosen, 2022; Rolfe et al., 2020).

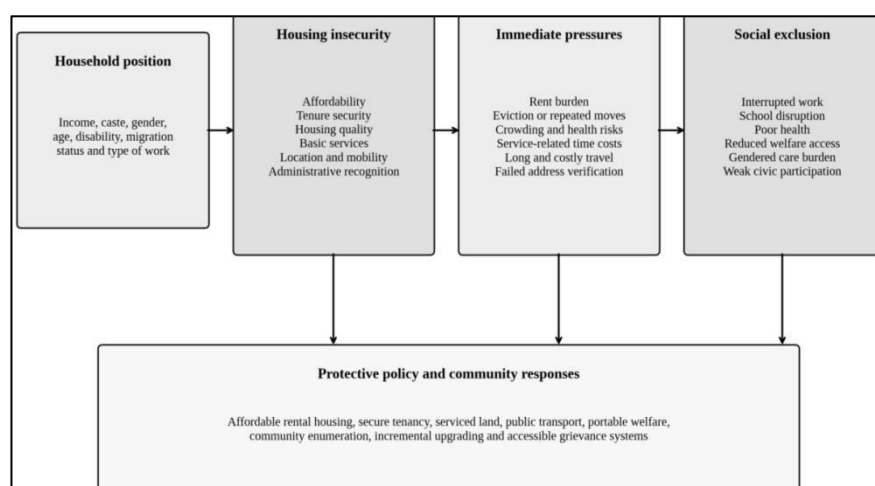


Figure 3. Housing-to-exclusion pathway in rapidly growing cities

Source: Developed by the author from DeLuca and Rosen (2022), Rolfe et al. (2020), Ragnedda et al. (2022), World Bank (2023b), and United Nations Human Settlements Programme (2024).

The number of missing units is the deficiency count. The pathway considers the following – what becomes of people if housing is precarious or tends to be poorly linked? While both questions are important, the second is the lived question. It can also depict compromises. It can make structures safer, but ruin people's livelihood.

Formal tenancy provides legal security and uncertainty at the same time and comes with extra entry costs. Those compromises should materialize as part of an evaluation of the policies, not as a presupposition that formal intervention equals inclusion.

It is particularly relevant for secondary cities where evidence at the local level is scarce. It's not essential for a city to have a perfect household panel to get started. A few questions can be added to surveys of properties, rentals, and shelters and services for municipalities. They are monthly rent, proof of rent (deposits), written agreements, past moves, eviction history, commute to one's job, school continuity, water reliability, and accepted evidence of proof of address. Re-asking questions will help you determine if feelings of insecurity are diminishing or transforming.

Implications for Policy and Practice

The first implication is that rental housing is just as serious as ownership. Affordable rental housing is not a short-term response to migration shocks but a form of permanent urban infrastructure. Cities need a variety of options: short-term dorms, small family units, women's hostels, student accommodation, and community-run rentals. Affordability rules should not only be about rent but they need to include deposits, electricity, maintenance and transport costs.

The second is to plan housing and livelihoods in tandem. Prior to approval, land should be appraised on the basis of travel time and cost to employment clusters, markets, schools and clinics. Secondary city expansion should be planned with equity and growth in mind, argue Lamson-Hall et al. (2022). That is, using well located serviced land, rather than remote land, because it appears less expensive on a project spreadsheet.

India seems to have taken the same lesson. A significant portion of the world's future urban growth will take place in the cities and towns of Asia and Africa, where informal growth and insecure tenure already strain local institutions (United Nations Department of Economic and Social Affairs, 2025). Details change from Dhaka to Nairobi to Jakarta to a fast-growing state capital in India. But the policy mistake is the same. Cheap land on the periphery is perceived as affordable housing, even though residents have to pay for the distance each day.

A third implication is to measure retention and inclusion post occupation. Monitoring of a sample of households should continue periodically after allocation or reallocation, rather than end at the point of key handover. Are the inhabitants still here? Did women stay in their jobs? The children were at school? Has household transport spending increase? A scheme that returns vacant units, or units that are repeatedly transferred, requires a different diagnosis than one that was never completed.

The fourth implication is portability. Migrants should have access to welfare, health, schooling and grievance systems without having to re-prove their status as permanent residents. The International Organization for Migration (2024) states that migration outcomes are contingent upon the governance of places of origin, transit and destination. Such mobility should be reflected in the housing systems. A stay can be uncertain and a resident could be in a city.

The fifth implication is the co-production of evidence. Payment and credit should go to resident groups for mapping, design consultation or social audits. The information they have can detect unoccupied units, unsafe lanes, rent hikes and service declines before the next survey on the outside. Participation is critical when a change in the budget or eligibility restrictions occurs.

The last implication is about finance and capacity. There is a need for local government authorities to be assured and to have increased income from their own sources and competent administrators of the system of plan execution. The global Sustainable Development Goals named housing a target, access to adequate, safe and affordable housing (Goal 11), but to achieve this, local institutions must be capable of buying land, developing projects, setting standards and as complaints are made, responding. The local practice is in harmony with the National aspiration for the people.

Future Research

The review points to a gap and does not suggest that housing insecurity is overlooked. Existing studies tend to specialise in rent, homelessness, informal settlement upgrading, migration, transport or health. Such depth is useful, but it can hide the sequence by which one housing pressure leads to several forms of exclusion. Evidence is also concentrated in large metropolitan regions, while comparable information from rapidly growing non-metropolitan cities is scarce. A third blind spot lies in programme monitoring, which

measures physical delivery more consistently than household retention, livelihood continuity or access to services after occupation.

This paper's contribution is the housing-to-exclusion pathway linking six housing dimensions with outcomes in work, education, health, welfare and civic life. It also brings formal policy and community action into the same frame for analysis. Community responses are not colorfully side-lined after policy analysis. They are used as evidence of what residents need, what institutions miss and what forms of collective capacity can

support better delivery.

Future research should develop comparable city-level panels for a wide range of secondary cities. A useful sample would include industrial centres, university towns, tourism cities, state capitals and rapidly growing peri-urban corridors. Household surveys should be complemented by interviews with landlords, women's time-use accounts, travel diaries and administrative records. The aim is not to produce a single ranking. It is to understand which combinations of rent, location, tenure and service failure produce the greatest exclusion for different groups.

Limitations

The review has some limitations. This is a narrative synthesis and not a full systematic review and is based largely on English language literature and publicly available evidence. Local-language research, unpublished municipal records and failed community initiatives may thus be underreported. The label secondary city is useful, but unstable, because population boundaries and tier systems are variable. National surveys produce credible broad patterns, but the city-level comparison today is limited until a post-2011 census is completed. The review does not estimate causal effects or compare all housing programmes in states and countries.

The paper does not say that all forms of informality are bad and that formal housing always causes exclusion. It says security must be measured by lived outcomes and those outcomes depend on the combination of affordability, tenure, quality, services, location and recognition. As more local evidence becomes available, the weighting of each pathway may change, but the need to consider them together is already clear.

Conclusion

Housing is not just a roof over your head. Security means being able to live without fear, pay without sacrificing essentials, reach work and school, access basic services and be recognised by the city where you live. The problem is global. Billions of people live in inadequate housing, and much future population growth will occur in cities whose land, rental and service systems are already under stress. India's fast-growing cities bring the question into sharp focus. Recent policy shifts, particularly the focus on affordable rental housing, provide a useful opening, but construction numbers don't show whether a family has gained a workable place in the city. Community savings, enumeration and incremental upgrading demonstrate that residents already have knowledge and organizational skills. Public agencies should work with that capacity while remaining responsible for secure tenure, infrastructure and fair access. The housing-to-exclusion pathway presented here gives researchers and policymakers a practical way to track pressure from the dwelling into employment, schooling, health, welfare and civic life.

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