Springboard or Trap? Mechanisms of Poverty and Inequality Reproduction in Affordable Housing

Introduction

Housing has evolved from a basic shelter into a critical mechanism for manufacturing poverty, allocating state resources, constructing inequality, and shaping social mobility. In post-reform China, the transition from welfare-based to market-oriented housing allocation has profoundly reshaped urban class relations (Wu et al., 2007). Previous studies have identified the intergenerational persistence of wealth capital, political capital, human capital, market-driven differentiation factors such as occupation, and hukou as strong predictors of housing stratification (Fan, 2020; Li, 2023; Li & Fan, 2020; Zhu et al., 2024; Chen et al., 2018). Further more, the self-appreciation and intergenerational transfer of housing capital have widened the wealth gap between homeowners and non-homeowners (Zhu, 2018). Such inequality exhibits characteristics of intergenerational persistence and structural rigidity.

To address housing unaffordability and housing poverty, China has developed a multi-tiered affordable housing system since the 1990s, including Economic and Comfortable Housing, Affordable Rental Housing, Price-Limited Housing , and Public Rental Housing(PRH). Among these policy instruments, PRH became a national scheme in 2010 (Yang & Chen, 2014) and has since become one of the three main components of the current housing security system. It is also the largest and longest-operating project among the three main components. As the core pillar of China's contemporary affordable housing system, PRH has been expected to alleviate cost pressures, improve housing quality, and enhance opportunity accessibility (Zhu, 2014). However, there has been long-standing debate in academia about the effectiveness of affordable housing.

Existing research has presented mixed evidence on its actual effects. On one hand, PRH can directly reduce housing cost burdens, freeing up household budgets for health, education, and childcare, thereby improving short-term to medium-term well-being and developmental opportunities (Gold, 2020). On the other hand, if located in remote areas with inadequate infrastructure and public services, combined with increased commuting time and costs, PRH may induce spatial segregation and social stigma, leading to poverty concentration and restricted opportunities (Trounstine, 2018; Zhang et al., 2020). Research on large-scale housing estates shows that some projects, characterized by high occupancy rates, high proportions of migrant populations, high vacancy rates, and disadvantageous locations, exhibit high rising poverty concentration （Wang et al., 2017）. International experience from Iran, as shown by empirical studies, also reveals that affordable housing does not help the poor but instead getting them poorer (Ghazaie & Rafieian, 2022).

Why does mixed evidence exist regarding the effects of PRH? I argue that there are three key limitations in existing research:

(1) Research designs are mainly cross-sectional or static treatments, failing to capture the life experiences of PRH residents as a dynamic process.
(2) Beneficiary groups are often assumed to be homogeneous, which ignores internal heterogeneity, especially differential effects across life course stages.
(3) There is insufficient micro-level evidence on mechanisms, lacking ethnographic and interview data to understand the micro-level mechanisms in everyday interactions.

Against this backdrop, this study poses the following research questions:

(1) Does PRH contribute to the reproduction of inequality?
(2) Do the effects of PRH differentiate according to peoples' life course factors?

(3) Through what mechanisms do these effects emerge and differentiate? What are the pathways and conditions?

Literature Review

Housing Inequality and Its Reproduction

Housing inequality has become a core issue in contemporary social stratification research, which appears in two ways: as unequal access to housing resources and as a crucial mechanism for reproducing broader social inequalities. Previous research has examined this issue from multiple perspectives.

In China's post-reform social transformation, housing has evolved from a basic residential need into a key mechanism for shaping and reproducing social inequality. Previous studies have demonstrated that its high degree of tangibility, wealth effects, and segregating capacity are now more important than occupational stratification in explaining social inequality (Zhang et al., 2020). This transformation is closely related to major institutional changes: Market factors like education and income now play a stronger role in shaping housing inequality, while the importance of redistributive factors like work units (danwei) and cadre status has declined — which supports market transition theory (Li & Fan, 2020; Song & Xie, 2014). However, this process is not only market-driven but also shaped by interactions between the state and market in urban areas (Wu et al., 2007). The hukou system, as a uniquely Chinese institutional context, continues to play a significant role in housing inequality. The connection between the hukou system and housing rights reinforces social stratification, causing migrant populations to multidimensional housing poverty and residential segregation, increasing relative deprivation (Chen et al., 2018; Li, 2023; Wang & Liu, 2022). Empirical researches have demonstrated that the lack of urban hukou status is a core disadvantage for migrants, not only depriving them of basic

social welfare and public services, but also leading to housing market discrimination, and limiting their ability to own homes (Chen et al., 2018; Wang & Liu, 2022). Parental political capital can directly and significantly facilitate children's accumulation of private housing assets, an effect independent of children's own socioeconomic status, strongly supporting the power persistence theory across generations (Zhu et al., 2024). Parental financial support has become critical for young people to acquire housing (Fan, 2020).

As a core mechanism of social reproduction, housing solidifies and amplifies poverty and social inequality through multiple pathways. In terms of wealth inequality, homeownership has become the key factor in wealth differentiation; particularly since 2008, rising housing prices have significantly widened the wealth gap between owners and non-owners (Zhang et al., 2021). Housing assets accounted for 79 percent of urban household wealth (Xie & Jin, 2015), and housing wealth has become households' most important asset and investment (Wang & Zhang, 2021; Zhang et al., 2020). Over two-thirds of wealth inequality among Chinese households can be explained by housing differences, a proportion reaching 76% in urban areas (Xie & Jin, 2015). This status can directly reproduce children's class positions through the intergenerational transfer of housing assets (Zhu, 2018). Meanwhile, people with poor housing conditions face deteriorated living environments and high living costs (Desmond, 2016), persistent health risks (Li, 2023), heightened exposure to violent crime and exclusion from employment networks (Wilson, 1987). The symbolic value of housing also profoundly influences residents' subjective class identification (Zhang & Yang, 2017), which makes poverty more likely to persist and reproduce among these groups. This also affects child development, as housing poverty negatively affects children's academic performance through poor physical environments (Huang, 2018), which creates a pathway for poverty to continue across generations, aligning with findings that unstable housing harms child development (Leventhal & Newman,

2010). Residential spatial segregation leads to class closure, rigidity, and reproduction. Once individuals are disadvantaged in housing, they tend to remain disadvantaged in multiple ways including social capital, public resources, and cultural psychology, which can be transmitted across generations, trapping them in a cycle of poverty (Zhang et al., 2020).

The Debate over Public Rental Housing

Although affordable housing includes multiple types of programs with different tenure arrangements and eligibility criteria, this study focuses specifically on Public Rental Housing (PRH) for three key reasons: First, PRH is one of the three main components of the current housing security system, with the largest beneficiary population and most extensive spatial coverage. Second, as a pure rental-based program without ownership transfer, PRH most directly feflects welfare provision while avoiding complications from property rights and asset accumulation; Third, the eligibility criteria for PRH are more inclusive compared to other programs, maximizing the internal heterogeneity of the affected population.

As the main policy response to housing poverty and housing affordability crises (Yang & Chen, 2014), PRH has been widely debated. Existing research shows mixed findings, with both supportive and critical perspectives.

Researches supporting PRH mainly argue for its benefits for welfare improvement and social equity. PRH can reduce housing cost burdens, freeing up household budgets for healthcare, food, and education, improving children's current and future well-being (Gold, 2020). PRH can significantly weaken the negative effects of hukou status on migrants' housing disadvantages, This reduces the housing gap between urban and rural populations in cities (Wang & Liu, 2022). Empirical evidence from the Moving to Opportunity (MTO) experiment suggested that families moving from high-poverty to low-poverty areas experienced improvements in overall

health, safety, and well-being, particularly for children, though the effects varied by age at exposure (Perkins & Sampson, 2015; Sampson et al., 2002). Universal housing models explored in China and other countries aim to expand low-income housing supply to more people and promise to provide decent housing for all citizens (Zhu, 2014), which can partially reduce the effect of housing prices on wealth inequality, carrying redistributive significance (Zhang et al., 2021).

However, research has also revealed several problems and negative effects with PRH. Issues such as remote location, poor public transportation, and lack of facilities lead to jobs-housing separation, affecting residents' quality of life and happiness and reducing housing security effects (Wang & Liu, 2022; Yang, 2024; Zhang et al., 2023), and forming poverty concentrations that increase spatial segregation and social isolation (Wang et al., 2017). Wilson's social isolation theory points out that residents of impoverished communities experience isolation from social networks, employment information access, and organizations connecting them to mainstream culture, affecting their acquisition of social resources (Wilson, 1987). Even in mixed-income communities, social interaction across income and housing types may be minimal, with low-income tenants often marginalized (Varady, 2016). This segregation effect, combined with potential social stigma (Jacobs & Flanagan, 2013), not only fails to reduce poverty but also "sweeps the poor into formal informalities" (Ghazaie & Rafieian, 2022). Iran's Mehr Housing Project, by excluding and concentrating impoverished populations from inner cities to urban peripheries, made them poorer, thereby reproducing structural social inequality (Ghazaie & Rafieian, 2022). The U.S. HOPE VI and other mixed-income public housing redevelopment programs, despite aiming to promote integration, failed to break inequality due to limited social interaction between income groups and even perpetuated stigmatization at new scales (Jacobs & Flanagan, 2013; Varady, 2016). Australia's public housing system, due to chronic underinvestment and targeted allocation policies, has undergone

residualization, exacerbating socioeconomic disadvantage and being viewed as a "tenure of last resort" rather than a resource for escaping poverty (Jacobs & Flanagan, 2013). Taken together, these researches indicate that in some cases designed PRH not only fails to reduce poverty but may actually exacerbate inequality reproduction.

Urban Poverty and Life Course Theory

Urban poverty research has undergone a paradigm shift from individual attribution to structuralist explanation. Existing poverty explanations can be categorized into three major theoretical perspectives: behavioral theory, structural theory, and political theory (Brady, 2019). Behavioral theory attributes poverty to individual behavioral choices and cultural patterns, arguing that behaviors such as single parenthood, low education, and unemployment increase poverty risk. Structural theory locates poverty's roots in macro- and meso-level demographic and economic contexts, emphasizing structural contextual effects of opportunities and constraints rather than the demographic composition of individual behaviors. Political theory views poverty as a political outcome driven by power relations and collective choices in resource allocation (Brady, 2019). The behavioral perspective has been criticized for causal reversal and selection bias, with contemporary research increasingly emphasizing a shift in focus from "the poor" to "poverty," stressing the role of institutions, policy generosity, and punitive governance in shaping systemic poverty. Structuralists view poverty as an "unfortunate by-product" of environmental factors, while political explanations regard poverty as a "deliberate outcome" of state (in)action (Brady, 2023).

After structuralist explanations gained dominance, recent urban poverty research has refocused on actors, their situated contexts, and exposure processes unfolding over time. Rather than repeatedly asking "whether neighborhoods matter," the more critical question is: at what spatial scales do effects occur, at which temporal points and durations do they manifest, through which institutional and everyday mechanisms

are they transmitted, and to which populations are they most sensitive? Accordingly, the unit of analysis has shifted from fixed "neighborhoods" to scalable "residential contexts" (Sharkey & Faber, 2014).

Correspondingly, research strategies have shifted from static cross-sections to dynamic tracking and process identification, using event windows, exposure duration, and activity space measures to capture individuals' actual exposure in daily time-space; using longitudinal and multi-generational data to identify causal effects of sustained exposure, explaining why the same policy or relocation opportunity produces mixed evidence across different cities and populations(Sharkey & Faber, 2014). This approach does not negate structure but places structure within individuals' life courses and agentic choices, demonstrating how structure and context shape life trajectories under individuals' life stages and agentic behaviors.

The integration of life course theory into social inequality and poverty research has undergone a gradual convergence process. Early integration originated from age stratification research, focusing on resource distribution across age groups and status order in generational succession. Subsequently, social stratification research shifted from focusing on "static class positions" to "dynamic status attainment processes," incorporating education, first employment, leaving home, marriage, and childbearing as demographic events into a unified course framework, emphasizing how these key transitions unfold in nested patterns during the transition to adulthood. Entering the 21st century, cumulative advantage/disadvantage mechanisms have become core concepts for explaining intergenerational transmission and course diffusion of inequality—early small differences are continuously amplified or solidified over time through selection, feedback, and resource return flows. Poverty research has also shifted from cross-sectional "poverty population measurement" to dynamic poverty trajectory depiction, emphasizing poverty entry, exit, recurrence, and duration, as well as the triggering effects of family structure changes, employment, and health events

on poverty status. These developments have jointly driven a reconceptualization of inequality as "a process generated through time and diffused through relationships," thereby establishing the life course perspective as a crucial lens in inequality and poverty research (Fasang & Mayer, 2020).

Life course theory is essentially a heuristic analytical paradigm whose core lies in providing basic principles for understanding time, context, and agency. The classic five principles include（Elder et al. , 2003）:

(1) lifelong development — development spans the entire life course and accumulates across different stages;
(2) agency — individuals make choices within the constraints of opportunity structures;
(3) time and place — historical periods and institutional/local contexts shape opportunities and norms;
(4) timing—the same event occurring at different ages or life stages produces different consequences;
(5) linked lives — lives are interdependent, with effects transmitted through family and relationship networks.

Building on this foundation, the latest "life course cube" framework further delineates the complex interdependencies of individual trajectories in three dimensions—time, domain, and level: the temporal dimension emphasizes shadows of the past and future (path dependence and anticipation); the domain dimension emphasizes competition, complementarity, and compensation among parallel trajectories in work, family, health, and residence; the level dimension emphasizes cross-level coupling of physiological, individual, and institutional/cultural factors (Bernardi et al. , 2019).

In summary, research on housing inequality and its reproduction has primarily focused on commercialized housing markets, with relatively limited attention to

welfare-oriented housing (such as PRH). Within the limited PRH research, mixed and even contradictory empirical evidence—including both positive and negative findings—indicates fundamental flaws in existing research frameworks. Fundamentally, these discrepancies stem from two core limitations: First, research designs are predominantly cross-sectional or static treatments, lacking a dynamic perspective, failing to distinguish between short-term shocks and medium- to long-term trajectory changes. Second, beneficiary groups are often treated as homogeneous wholes, neglecting internal differentiation of policy effects under different life course contexts, and lacking micro-level evidence on mechanisms.

Notably, Western urban poverty research in recent years has increasingly relied on life course theory and tools, using longitudinal tracking, event windows, and trajectory typologies to capture sustained exposure, cumulative disadvantage, and critical turning points, thereby identifying heterogeneous consequences of neighborhood effects, residential mobility, and welfare interventions. This study aligns with this trend by systematically introducing the life course perspective into research on Chinese PRH and poverty reproduction, thereby filling tow gaps in existing literature: On one hand, tracking data and identification overcome causal identification dilemmas of static/cross-sectional studies; on the other hand, heterogeneity analysis centered on seven life course contexts and ethnographic thick description reveal mechanisms and conditions of policy effect differentiation. This integration not only provides a new theoretical lens and empirical evidence for understanding housing policy effects in the Chinese context but also demonstrates the strong adaptability and explanatory power of the life course paradigm in poverty research in socialist countries.

Methodology

To address these research questions, this study will employ a mixed methods approach to examine whether PRH alleviates or exacerbates the reproduction of poverty and inequality across different life course contexts. The research will combine quantitative panel data analysis with ethnographic observation and in-depth interviews to identify causal effects and underlying mechanisms.

Quantitative Component

The quantitative analysis will utilize data from the China Family Panel Studies (CFPS) spanning 2012 – 2022. As China's largest nationally representative longitudinal survey, CFPS covers approximately 15,000 households and provides rich longitudinal data on housing tenure, income, consumption, employment, health, family structure, and subjective well-being.The analytical sample will include approximately 1,000 – 2,000 households identified as residing in Public Rental Housing through housing tenure questions, with the exact sample size to be verified during data cleaning.

The core identification strategy combines Propensity Score Matching with Difference-in-Differences (PSM-DID) to address potential selection bias. The treatment group consists of households who moved into PRH during the observation period, while the control group comprises households comparable in pre-treatment characteristics but who did not move into PRH. Matching will be based on baseline characteristics prior to treatment, including household head's age, education level, income, hukou status, household size, and baseline housing conditions, to ensure balance in observable characteristics between treatment and control groups.

Building on matching, the Difference-in-Differences approach will identify the net effect of PRH by comparing changes in outcomes before and after PRH entry between treatment and control groups. Specifically, models will control for individual fixed effects (absorbing time-invariant individual heterogeneity) and time fixed effects (controlling for common time trends across all households), thereby estimating

treatment effects and their heterogeneity across different life course contexts.

The core of heterogeneity analysis lies in estimating three-way interaction terms: PRH entry (treatment) × post-entry period (time) × life course moderating variables, to test how PRH effects differentiate across life course contexts. All interaction terms will include complete lower-order terms to avoid omitted variable bias.

Outcome variables span three dimensions: household per capita disposable income, household per capita consumption expenditure, and subjective well-being. These indicators capture both objective economic conditions and subjective evaluations, enabling comprehensive assessment of how PRH reshapes long-term life trajectories through cost burden reduction, accessibility changes, and social network reconstruction.

Moderating variables are constructed based on core principles of life course theory — timing, linked lives, and cumulative advantage/disadvantage — to capture seven life course contexts that may condition PRH effects:

(1) Age stage (young adult/middle-aged/older)
(2) Marital status (never married/married or cohabiting/divorced or widowed)
(3) School-age children (presence of co-residing children aged 6 – 14)
(4) Employment status (employed/long working hours)
(5) Health status (poor health/chronic illness/depression risk)
(6) Caregiving burden (elderly care/patient care/multiple care responsibilities)
(7) Household structure (three-generation household)

The operationalization of these moderating variables will be based on specific questionnaire items in CFPS.

Following completion of exploratory qualitative research, double-moderation

interaction terms to be included in quantitative analysis will be further determined based on ethnographic findings. These double-interaction terms aim to identify compound effects when multiple life course factors overlap — for example, single-parent households with school-age children may face higher time pressure and commuting cost sensitivity, making them more vulnerable to poverty.

Robustness checks will include: testing whether treatment and control groups exhibit parallel trends before PRH entry, attempting different matching methods, and employing alternative variable definitions. Where necessary, placebo tests will be conducted using false entry dates to verify the reliability of estimates.

Qualitative Component

Qualitative fieldwork will be conducted in Chongqing Municipality, which hosts China's largest PRH market with extensive spatial and temporal variation. Several communities will be selected from Chongqing's 21 PRH communities through systematic sampling to maximize heterogeneity in location, establishment year, scale, and supporting facilities. Within communities, initial residents will be systematically sampled, then expanded through snowball sampling to accumulate cases with diversity across the seven life course dimensions. The exploratory phase anticipates approximately 20 households; the verification phase will supplement 20 – 30 households guided by quantitative results and revisit key cases, with "thematic saturation" as the stopping criterion.

Participant observation will document at least one complete work-life cycle (typically one week) for each household, capturing daily routines, time use patterns, commuting, childcare and eldercare activities, community interactions, and service access. Field notes will be recorded after each observation.

In the exploratory phase, open-ended life narrative interviews will explore life course factors, generate hypotheses, and refine variable operationalization for quantitative analysis.

In the verification phase, contextual questions will be designed based on quantitative findings to interview both original and newly recruited participants, validating mechanisms revealed by quantitative results.

Interviews will be audio-recorded with informed consent. Interview subjects include individuals or household members, with multiple follow-up interviews to deepen understanding, supplemented by key informant interviews with community workers and service providers.

Data from participant observation, interviews, and relevant literature will be analyzed using thematic analysis. Thematic analysis will focus on how different life course stages moderate PRH effects, particularly examining the micro-manifestations of this moderation in specific daily interactions, to elucidate how residents at different life course stages diverge toward different outcomes.

To maximize the complementarity of qualitative and quantitative evidence, this study will adopt a three-stage design with qualitative and quantitative research interconnected across stages: Stage 1 conducts exploratory qualitative research to identify key life course dimensions and contexts related to PRH; Stage 2 conducts quantitative identification and testing based on nationally representative panel data, estimating the net effects of PRH entry on poverty and inequality reproduction and their differentiation; Stage 3 conducts verification qualitative research based on quantitative results to elucidate mechanisms and explain sources of heterogeneity. After quantitative and qualitative results are respectively completed, statistical estimates and qualitative themes will be juxtaposed to form integrated inferences

around life course contexts and mechanism pathways. When discrepancies emerge between the two types of evidence, the core mechanism leading to these discrepancies will be identified, and theoretical narratives revised accordingly.

All participants will provide written informed consent, with strict anonymization protocols enforced throughout data processing and dissemination. The research is expected to span approximately one year: exploratory qualitative phase (4 – 5 months), quantitative analysis phase (1 – 2 months), and verification qualitative phase (4 – 5 months).

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