

Do the Relocated Residents Differ from Public Residents in Rent Overdue? The Case of DKI Jakarta Public Rental Housing

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Abstract

Housing problems in urban areas are very critical. The increased population growth in DKI Jakarta and the high migration rate from rural to urban areas cause slums. Slums are generated because many households do not have place to live and populate in unauthorized and inappropriate regions. More than 50% of households in DKI Jakarta have yet to own any housing property. In addition, the housing backlog in DKI Jakarta reached 302.319 in 2017. Therefore, housing problems in urban areas are very critical. One way to overcome this issue is to provide a public rental housing program for relocated and general residents with low income—the relocated residents' objective of moving to public rental housing, as they are the victims. The residents lost their livelihoods, the economy was challenging, and it took time to get a job. So, relocated residents in rental public housing are known to have high overdue rent. Previous research about the effectiveness of relocating to public rental accommodations rental public lodgings is minimal. Therefore, public housings create higher rent due in Jakarta. This research's objective is to compare the relocated and general residents in terms of rent overdue in DKI Jakarta public housing. This research analyzes demographic data and public housing rent overdue in 2022. The method used in this research is quantitative with Ordinary Least Square (OLS) regression. The analyzed regression shows that rental public housing status influences rent overdue, and residents with the status relocated residents are more prone to pay the rent overdue, compared to the public residents.

Keywords: public rental housing program policy; relocated residents; public rental housing; rent overdue.

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1. Introduction

1.1. Background of Problems

Housing problems in urban areas are very critical. Currently, one of the most significant cities housing issues came from the growth of overpopulated cities compared to rural areas. This issue creates developing megacities phenomena in the urban area (Davis, 2006). The increased population growth and the high migration rate from rural to urban areas cause slums. DKI Jakarta province is an example of megacities with a 10.562.100 population (BPS, 2020). The migration trend has risen in several global cities, including DKI Jakarta, where many rural citizens move to urban cities, populating slum areas. Slums generate because many households do not have a place to live and populate in unauthorized and inappropriate areas. According to BPS (2020), more than 50% of households in DKI Jakarta have yet to own their home.

House or living place is one of the most basic human needs, which is known to be the most significant salary liability compared to other needs. Therefore, most country citizens demand more affordable housing from the government (Ben-Shahar et al., 2016). Therefore, people in most countries ask their governments for affordable public housing (Ben-Shahar et al., 2016). Therefore, citizen housing development is one of the primary government duties (Fields, 2012). Based on the Strategic Plan of public housing and Settlement Area Office of DKI Jakarta Province Year 2017-2022, we can conclude that the housing Backlog reached 302.319 in 2017. The housing backlog is due to the increased population growth in DKI Jakarta and the high migration rate from rural to urban areas, which needs to be supported by city housing development. Therefore, this housing Backlog data became the primary consideration of the City Housing Development Plan. One way to overcome this issue is to provide a public rental housing program for relocated and public residents with low incomes. DKI Jakarta Province provided public housing, known as residential public rental housing (Rusunawa), for citizens who do not own a house. The rental of public housing creates higher rent overdue in Jakarta. Therefore, this research's objective is to compare the relocated and public residents in terms of rent overdue in DKI Jakarta public housing.

In DKI Jakarta Governor Regulation No 111 of 2014, residential Public Housing public housing's target occupants are divided into two: relocated and public residents. This difference came from each objective when moving to residential Public Housing, where relocated residents move to residential Public Housing because of government policies that relocate them. In comparison, the status of the public residents moved to rental Public Housing public housings because they registered themselves voluntarily. Furthermore, the difference in policy between the relocated and the public residents is related to the cost of renting a residential unit. Based on DKI Jakarta Provincial Governor Regulation No 55 of 2018, the cost of renting a residential unit for the relocated residents is Rp. 505,000, while for the public residents is Rp. 765,000 to Rp. 1,500,000 refers to residents' income.

One of the problems related to residential Public Housing in DKI Jakarta is the high overdue for renting residential units from the relocated and public residents. The total rent overdue for residential Public Housing in DKI Jakarta Province amounted to Rp. 63,256,029,140, of which the total residential units with rent overdue are 13,643 (63.95%) and 21,333 residential units in DKI Jakarta Province (DPRKP, 2022). The implication of the high rent overdue affects the DKI Jakarta Provincial Revenue and Expenditure Budget

(APBD), where the government's revenue from renting a residential unit is low. At the same time, Government spending on the maintenance of residential Public Housing is high.

1.2. The Problems (Research/Paper Questions)

Housing problems in urban areas are very critical. The increased population growth in DKI Jakarta and the high migration rate from rural to urban areas cause slums. More than 50% of households in DKI Jakarta have not yet owned any housing property. In addition, the housing backlog in DKI Jakarta reached 302.319 in 2017. One of the primary government programs in every city and country is to overcome housing problems by providing residential Public Housing (Davis, 2006). However, the program to provide residential Public Housing in various cities worldwide has created new challenges (Scarpaci et al., 2002). For example, in Belgium, the problem related to the provision of government-owned Rental Public Housing is that those occupants often need to pay the rent for a residential unit (Winters, 2008). In DKI Jakarta, one of the problems related to residential Public Housing is the high rent overdue from both the relocated and the public residents (DPRKP, 2022). In the research of Manzi et al. (2022), relocated residents tend to have high rent overdue in renting units. The researchers' study used demographic and rent overdue data of Rental Public Housing to analyze this. This research's objective is to compare the relocated and public residents in terms of rent overdue in DKI Jakarta public housing.

1.3. Logical Framework

Previously, there were various studies on the residents' overdue rent in government-owned rental Public Housing. One research conducted by Sari (2021), where the research results show that the factor causing rent overdue in residential unit rents is the uncertain occupation of residents. Thus, residents' income needs to be settled, and residents cannot pay the rental bill on time. Furthermore, another study by Kemiki et al. (2018) related to internal and external factors that contribute to the rent overdue of rental Public Housing in Nigeria showed that the main factors causing tenants to have bills paid overdue were the poor economic conditions of the occupants, frequent rental reviews, poor residential unit facilities, and poor financial management plan. In this study, the manager's routine maintenance of residential unit facilities could increase occupant satisfaction, encouraging residents to pay rent before due. In addition, prioritizing the occupants' financial preferences for paying rent is very important.

Flambard (2019) examines housing subsidies' effect on overdue rental. The study results show that although residents receive grants, their rent overdue still needs to be paid because of several primary factors, namely low income of residents, unexpected events, job loss, family members' composition, and residence location. The study discussed that low income and the burden on family members could cause residents to pay their rental bills late. Because with more family members, there is also an increase in daily needs. If this happens to lower family income, they cannot meet these daily needs, thus causing rent overdue. Each city also has different housing grant subsidies for its people. There is another research related to the factors that drive rent overdue in public housing conducted by Manzi et al. (2022), where the research results show that low-income households from unemployment are the main factors that influence the high rate of residents' rent overdue. Apart from low-income households due to unemployment, other groups also have a high rate of rent overdue, namely young people, men, families with young children, and families

who previously lived on government land and relocated communities. In this study, young people tend to have higher rent overdue because the younger generation is more relaxed towards debt. If the situation becomes difficult, the younger generation is okay with their rent overdue will increase. In addition, women are better than men at managing finances, so women are not overdue rent like men. Then, men have higher rent overdue than women because of men's spending preferences for business capital, while women's preferences are for basic household needs, such as houses (Callegari et al., 2020).

DKI Jakarta has a residential unit policy related to ownership status, whether relocated or public residents. In the research of Manzi et al. (2022), relocated resident is one of the groups with higher rent overdue because of their objective to move into Rental Public Housing out of necessity. Therefore, the researchers will discuss further the effect of the ownership status policy (relocation/public) of DKI Jakarta's rent overdue rental Public Housing. The temporary hypothesis in this study is that the status of residential units (relocation/public) policy significantly affects the residents' rent overdue, where relocated residents have a higher chance of rent overdue than public residents.

2. Literature Review

In the provision of government-owned public housing, there are policies related to the Rental Public Housing public housing's target population. Each city and country has its policies regarding the occupancy targets of public housing. In the United States, public rental housing prioritizes housing assistance to low-income households (Leviton-Reid et al., 2022). Meanwhile, policies related to occupancy targets are regulated in DKI Jakarta Provincial Governor Regulation Number 111 of 2014. The target occupants of Rental Public Housing in DKI Jakarta Province are relocated and public residents.

The relocation residents referred to are the residents affected by the following: Development programs for the public interest; natural disasters, controlling urban space. Relocation is when the government rebuilds residential housing in another location. (Bronen et al., 2013). However, the relocated residents can occur voluntarily or involuntarily. For a proper reason, government development programs can destroy people's homes and cause them to relocate, significantly influencing the self-esteem and self-confidence of the people themselves (Dorrington, 2014). Relocated communities living in rental public housings are known to have high rent overdue because of several factors. The factors were because of the relocated residents objective of moving to Rental public housings, as they are the victims. Their livelihoods were lost, the economy was challenging, it was difficult to get a job because the public housings were quite far away, and government policies weakened managers (PUPR, 2020). In addition, the relocated people had to pay rental bills overdue because they felt they had to pay additional costs, namely rent costs, to spend on their needs, while there was no compensation for the buildings they had lived in before (Ainurrofik, 2018).

The plan for residents' relocations should be designed and implemented with due regard to residents' needs, rights, and aspirations to achieve the desired outcomes. The principles of human rights, social equality, and environmental justice are essential foundations of any relocated residents' governance framework relocation plan (Bronen, 2021). In addition, relocation should provide a feeling of security, reduce stress, anxiety,

and depression, increase social capital, increase employment opportunities, and control one's life (Goetz, 2010).

Public residents are referred to Low-Income residents that meet the requirements for Public Housing residential occupancy. Low-income communities (MBR) have DKI Jakarta Provincial Identity Cards (or KTP) and have limited purchasing power, so they need assistance from the regional government to obtain Rental Public Housing with criteria according to statutory provisions related to Public Housing. The MBR criteria are defined based on the amount of income. Based on DKI Jakarta Provincial Governor Regulation No. 55 of 2018, the income requirement for MBR who can live in Rental Public Housings rental public housing is Rp. 2,500,000 – Rp. 7,000,000 per month.

Furthermore, the main problem with the supply of Public Housing owned by the Provincial Government of DKI Jakarta is related to the high overdue rent in residential units. Based on data from the DPRKP (2022), both the relocated and public residents living in Rental Public Housing have rent overdue in rental units, water fees, and electricity bills. The rent overdue of Rental Public Housings rental public housing in DKI Jakarta Province is getting bigger, making it difficult for residents to pay off bills on rent for residential units (BPK, 2019).

According to Kemiki et al. (2018), factors that can affect rent overdue can be influenced by internal factors and external factors, namely as follows: residential unit facilities; residential household conditions; service, and maintenance management; residential unit rental rules; occupants' economic condition; rental review; long interval occupancy absence time; the number of residents living, and resident financial management. Then According to Flambard (2019), even though residents receive subsidies, there is still rent overdue in reality. Things that cause residents to be rent overdue due to other factors are as follows: composition of family members; income level; age group and education in the household; location of residence; amount of housing subsidy received, and remaining cost of housing rent.

Meanwhile, according to Manzi et al. (2022), the main factors that cause rent overdue in residential unit rent are household income and other factors as follows: occupant age; occupant gender; occupant working status; family members in the household; occupant's place of residence, and cause of relocation of occupants. Therefore, this study will discuss further the effect of the ownership status policy (relocation/public) towards rent overdue in DKI Jakarta's rental public housing. This study also will discuss other factors that affect the rent overdue, namely gender, occupant, age, level of education, and income.

3. Methods

This section describes the methods used in this study. In addition, the author describes the reasons used to justify the use of the method and why other alternative methods are not selected. This section also describes the types and sources of data used and the analysis process

This section describes the methods used in this study. The author needs to describe the reasons used to justify the use of the method and adequately describe it, as well as why

other alternative methods were not selected. This section also describes the types and sources of data used and the analysis process.

In collecting research data regarding the rent overdue of residential units from residents with relocated/public status, this study will use demographic data and rent overdue data from residents of Public Housing in 2022. The rent overdue data is the total number of months in rent overdue since they occupied the residential unit. The writer gained demographic and rent overdue data from the Data and Information Center for the Public Housing and Settlement Area Office of the DKI Jakarta Province and the Rental Public Housings I Management Unit. The data used in this study were secondary in the form of cross-section data.

The primary respondents in this study were residents who lived in DKI Jakarta Rental Public Housing. The sampling in this study were residents with relocated/public status living in Pengadegan Public Housing, South Jakarta, Jatinegara West Public Housing, East Jakarta, Jatirawasari Public Housing, Central Jakarta, Tambora Public Housing, and KS Tubun Public Housing, West Jakarta, and Penjaringan Public Housing, North Jakarta. The selection of the Rusunawa is based on the availability of data that the author obtained from the Public Housing public housings I Management Unit. It represents all administrative area locations in DKI Jakarta Province.

The writer uses the total months of rent overdue as the dependent variable as well as residential status as the independent variable to answer the question of how the influence of the policy on the status of residential unit owners (relocated/public) of Rental Public Housings in DKI Jakarta on the residential Public Housing rent overdue. In the independent variable, the data on the status of the residential unit is divided into 2 (two), namely, the owner of the residential unit with relocation status = 1 and the owner of the residential unit with public status = 0.

In addition to the dependent variable, researchers in this study used control variables, namely gender, age, education, occupation, and income. The researcher also interacted between the residential unit's Public Housing Relocation status variable and occupation. The working status compares the status of the relocated residents who were and were not working. In addition, there is also an interaction between the variable status of the residential unit relocation and gender. The researchers' study interacted with this to see a comparison of the status of female relocation residential unit owners and male relocation residential unit owners.

To analyze the effect of the status of Rental Public Housing (relocation/public) of DKI Jakarta Province Rent Public Housing on the overdue rent, the writer uses the Ordinary Least Square (OLS) regression method. The empirical model used in this study is as follows:

$$rent\ overdue_i = \beta_0 + \beta_1 relocation_i + \beta_2 occupation_i + \beta_3 gender_i + \beta_4 relocation \times occupation_i + \beta_5 relocation \times gender_i + \beta_6 control_i + \varepsilon_i \quad (1)$$

From the empirical model above, it is known that the total number of months in bills overdue for residents of Public Housing public housings I; is a policy dummy for the status of residential relocation units for residents of Public Housing I, with 1 representing relocated residents while 0 representing public residents; is a dummy job for the occupants

of Public Housing public housings I with 1 representing a formal job while 0 representing a non-formal job; is the gender dummy for the occupants of Public Housing public housings I with one representing female while 0 representing male; is the control which is another factor that affects the total months in rent overdue for residents of Public Housing public housings I, namely age, level of education, and income; and ϵ_i is the error term of the total months in rent overdue for Public Housing residents.

4. Results, Analysis, and Discussions

The purpose of this study is to analyze the effect of the owner's policy on the status of a residential unit (relocation/public) of Rent Public Housing in DKI Jakarta Province on the rent overdue of residents. The data used in this study are demographic and rent overdue data from residents of rental Public Housing in 2022. Statistically, the data used in this study can be described as follows:

Table 1. Descriptive Statistic

	n	M	SD	Min	Max
Total Month of Rent overdue	2585	6,10	13,92	0	75
Relocated Unit Status (1 = relocated, 0 = public)	2585	0,34	0,47	0	1
Occupation (1 = formal, 0 = non formal)	2077	0,59	0,49	0	1
Gender (1 = female, 0 = male)	2585	0,34	0,47	0	1
Age	2585	47,99	11,44	17	84
Education Level (1 = bachelor degree, 0 = non bachelor degree)	2585	0,91	0,28	0	1
Income Level	2317	4.032.200	1.890.361	300.000	25.000.000

Source: Processed by Author, 2022

From the statistic table above, we can see that on the dependent variable total months in rent overdue, the average occupant of a rented Public Housing who is in rent overdue for renting a residential unit, electricity costs, and water costs are six months. In addition, some residents are in rent overdue for renting a residential unit, electricity, and water for up to 75 months. This data shows that 47.31% of residents are in rent overdue on the rent of their Rental Public Housing public housings. Therefore, the total number of residents who have rent overdue is 1223 residents out of 2585 residents.

In addition, the total number of residents who have been rent overdue for more than six months is 505 residents out of a total of 1,223 residents. Then it is also known as the independent variable status of residential units. Out of 2585 occupants of Public Housing, there are 34.31% status of residential relocation units or 887 occupants, and 65.69% of public occupancy unit status or 1698 occupants. Therefore, the total number of residents with relocation unit status who are rent overdue is 420 out of 887 residents with relocation

residential unit status. From these data, 47.35% of relocated residents status has rent overdue.

Furthermore, there are 59.12% of Rental public housing owners work formally. Then there are 33.69% of female residential Public Housing owners. Furthermore, the average age of the owners of Rental Public Housings is 48 years, with the youngest being 17 years old and the oldest being 84 years old. Then only 8.98% of the owners of Public Housing have a bachelor's level of education, which means the education level of the occupants of Public Housing is relatively low. In addition, the average income of residents, namely Rp. 4,032,200 per month is lower than the DKI Jakarta Provincial Minimum Wage in 2022, which is Rp. 4,641,854 per month.

Table 2. OLS Regression

Dependent Variable: Total Months in Rent overdue	(1)	(2)
Relocated Unit Status (1 = relocated, 0 = public)	8,57*** (1,22)	8,04*** (1,17)
Occupation (1 = formal, 0 = non formal)	-1,50*** (0,56)	-1,24** (0,57)
Gender (1 = female, 0 = male)	-0,61 (0,57)	-0,03 (0,59)
Relocated Unit Status x Occupation	-5,36*** (1,40)	-4,99*** (1,35)
Relocated Unit Status x Gender	-2,73* (1,50)	-3,18** (1,50)
Age		-0,08*** (0,02)
Education Level (1 = bachelor degree, 0 = non bachelor degree)		1,26*** (0,40)
Income Level		-4,86*** (0,71)
Observation	2077	1865
Number of Locations of Rent public housings	6	6

Notes :

Robust Standard Errors in brackets

Significance Rate*** 1%, ** 5%, dan * 10%

Source: Processed by Author, 2022

After the researchers' study obtained demographic data and data on rented Public Housing public housings rent overdue, the researchers' study first conducted an assumption test. After the assumption test is fulfilled, the researchers' study performs a robust OLS regression. From the results of the OLS regression, researchers in this study found the effect of the residential unit status policy (relocation/public) of Rent Public Housing in DKI Jakarta Province on the rent overdue of residents. Researchers This study tries to regress with several models. In model (1), the researchers' study regresses the effect of the independent variable on the dependent variable, which is the effect of the policy on the status of a residential unit (relocation/public) on the total number of months in rent overdue for residents. The researchers' study explores the status of a residential relocation unit and work and the status of a residential relocation unit with gender. Next, the

researchers' study added other control variables to Model (2): age, education level, and income. The results of the OLS regression can be seen in the table 2.

From the results of the OLS regression above, all models indicate that the status of residential units dramatically influences the total months in rent overdue, with a significance level of 1%. For example, model (1) shows that the effect of the owner of the relocation residential unit status on the total months in rent overdue is 8.57 months higher than that of the owner of the public residential unit status. Then work also affects total months of rent overdue, with a significance level of 1%. Residents who work formally reduce total months of rent overdue by 1.5 months compared to non-formally.

Furthermore, the regression results in model (1) show a significant interaction between residential unit status and work of 1%, where the status of residential relocation units belonging to residents who work formally affects the decrease in total months in rent overdue of 5.36 months. Meanwhile, the interaction between the status of a residential unit and gender was 10%. The status of a residential relocation unit owned by a female occupant affected the decrease in total months in rent overdue by 2.73 months.

Furthermore, in model (2), the researchers' study tries to add several other control variables. The results in the model (2) will be used in this study because by adding other control variables, there is a correction. The results in the model (2) show that with a significance level of 1%, the effect of the relocation residential unit status on the total months in rent overdue is 8.04 months higher than that of the owner of the public residential unit status.

Relocation is a process in which the government uses residential housing. First, the government develops a program that destroys people's homes and causes them to be relocated to other places, significantly influencing the self-esteem and self-confidence of the people themselves (Dorrington, 2014). Then the residential housing is rebuilt by the government in another location (Bronen et al., 2013). To the results of research by Manzi et al. (2022), residents who come from relocation have high rent overdue because people relocating to Rental Public Housing are moved by the government, not registering voluntarily.

One of the cases was Kampung Pulo in 2015, where people who had lived in the village for a long time had to participate in a government relocation program, namely the Ciliwung River inspection road. The government brought bulldozers and security forces to force evictions in the morning. Many people did not receive compensation for the evictions and relocated to West Jatinegara Rental Public Housing public housing. This case is one of the causes of the relocated residents having higher rent overdue than the public residents.

In addition, relocated residents living in Rental Public Housings rental public housing are known to have high overdue rent because they feel their livelihoods are lost and the economy is challenging (PUPR, 2020).

This study obtained information from one of the residents, where the resident owned a school uniform shop before being evicted. However, after being evicted and relocated, the resident could no longer sell school uniforms as previously. In addition, many residents owned grocery stores at home, but after living in Public Housing public housings, they needed help opening a grocery store in their residential units.

Model (4) also shows a significant interaction between residential unit status and work of 1%. The status of residential relocation units belonging to residents who work

formally affects reducing total months in rent overdue by 4.99 months. These results are the same as Sari's research (2021), where the study results show that the factor causing rent overdue in residential unit rent to be relatively high is the work of residents who are uncertain or can be said to be non-formal. As a result of this non-formal work, income still needs to be settled, causing residents to be in rent overdue in the cost of renting a residential unit.

Meanwhile, the significant interaction between occupant status and gender was 5%, where the relocation of residential unit status belonging to female occupants reduced total months in rent overdue by 3.18 months. Women have lower rent overdue than men because women prefer spending on basic household needs, such as paying the rent for a residential unit, while men's spending preferences are for business capital (Callegari et al., 2020). In addition, women are better than men at managing and managing finances.

The results show that the effect of age is negative, where the older the age, the smaller the total months in rent overdue. Furthermore, adding control variables to model (4) showed that the control variables, namely age, education level, and income, affected total months in rent overdue with a significance level of 1%. In previous studies, the younger generation has higher rent overdue because they have a much more relaxed attitude towards debt than old age. When the situation becomes difficult, they are okay that their overdue rent will increase (Manzi et al., 2022). Apart from that, based on information from the Treasurer of the Receipt of the Public Housing public housings I Management Unit, the owners of residential units of the older generation usually pay the rent regularly.

Then the effect of non-graduate residents' education on full months of rent overdue is 1.26 months higher than that of undergraduate residents. Previously it was known that only 8.98% of residential occupants had a bachelor's level of education. This data shows that the level of education of the occupants of Public Housing public housing is relatively low. This education affects residents' work, and work affects the income of residents.

Likewise, with income, the results show that the influence of income shows negative results, where the more significant the income, the smaller the entire month in rent overdue. This idea aligns with Flambard's (2019) research that low income can cause residents to be rent overdue. Because of low incomes, residents cannot meet their daily needs, causing rent to become overdue.

5. Conclusion and Recommendation

5.1. Conclusions

The study concludes that the policy on the status of residential units (public/relocation) for rental Public Housing public housings in DKI Jakarta Province significantly affects rent overdue in residential unit rent. Communities with relocation residential unit status are known to have higher total monthly rent overdue when compared to people with public residential unit status. As suggested by a previous research (Manzi et al. 2022), the relocated residents are one of the groups with high rent overdue.

The rent overdue of relocated residents is higher because they live in rental Public Housing due to government policies. Meanwhile, the public residents voluntarily register to live in rental public housing with the government. Other things caused higher rent overdue for relocated residents because their livelihoods were lost, the economy was

challenging, difficulty in job searching because the Public Housing was located quite far away, and the government policies weakened administrators (PUPR, 2020). In addition, the relocated residents are overdue because they feel they have to incur additional costs, namely rent costs, to spend their needs. At the same time, they do not receive compensation for the buildings they previously lived in (Ainurrofiq, 2018).

5.2. Recommendation

Based on the results and discussion, the Provincial Government of DKI Jakarta should re-plan relocating people. Relocated residents' should consider the needs, as well as the rights and aspirations of the residents, to achieve the desired results. Bronen (2021) states that human rights, social equality, and environmental justice are essential foundations of any relocated resident governance framework.

The Government of DKI Jakarta can hold discussions with the residents before moving them to a new location so that people stay put because they have to. The government can also disseminate rules to the residents before relocating to a new location. It is hoped that when the relocating people live in Rental Public Housings rental public housing built by the government, they will not be rent overdue.

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