

FROM ACCESS TO OUTCOMES: HOUSING POLICY AND THE CONSTRAINTS OF INTEGRATION AMONG FORCIBLY DISPLACED PERSONS FROM NAGORNO-KARABAKH

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Abstract: Housing policy is widely framed as a key mechanism of socio-economic integration in contexts of forced displacement; however, theoretical debates increasingly distinguish between processes and outcomes, challenging the assumption that formal access necessarily leads to sustainable integration. This article examines the constraints of integration within housing policy by analyzing the mechanisms through which access to housing support is translated - or fails to translate - into integration outcomes. Drawing on original empirical research conducted in Armenia following the mass displacement from Nagorno-Karabakh in 2023, the study employs an explanatory sequential mixed-methods design, combining administrative data, a survey of 717 households, and qualitative interviews. The findings demonstrate that integration outcomes are shaped by a structural gap between formal and effective access. Financial intermediation, housing market dynamics, and institutional features of programme design interact to constrain beneficiaries' ability to convert legal eligibility into actual housing outcomes. This results in selective participation, uneven integration pathways, and dynamics of partial inclusion that may be understood as forms of "double marginalisation". The article advances process-oriented and socio-ecological approaches to integration by conceptualising access as a mediated and conditional process. It argues that the constraints of integration are not inherent to displacement itself, but emerge from the interaction between policy design, market dynamics, and institutional environments.

Keywords: *forced displacement, refugee integration, housing policy, access to services, structural constraints, social policy.*

Introduction

In September 2023, following military operations by Azerbaijan, approximately 115,000 ethnic Armenians were forcibly displaced from Nagorno-Karabakh, representing more than 4 per cent of Armenia's total population (United Nations High Commissioner for Refugees, 2024). This event not only triggered a major humanitarian crisis but also placed immediate and significant pressure on the country's social, economic, and institutional systems.



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Over recent decades, scholarship on forced displacement has increasingly conceptualized integration as a multi-dimensional and processual phenomenon shaped by the interaction of institutional, social, and market environments (Castles, de Haas & Miller, 2014; Ager & Strang, 2008). Within this framework, housing policy is often positioned as a central instrument of integration, providing conditions for stability, security, and socio-economic inclusion (Phillips, 2006). Yet the assumption that housing provision directly produces integration, remains empirically underexamined.

In response to the displacement crisis, the Government of Armenia developed and implemented a housing support programme aimed at enabling permanent settlement through a combination of financial subsidies, housing certificates, and credit mechanisms. At the policy level, housing provision was framed not only as material assistance but as a foundation for long-term stability and socio-economic integration.

Despite its comprehensive design and high political priority, the programme's practical implementation has remained limited. Available data indicate that only a relatively small proportion of displaced households have applied to or benefited from the programme, while the number of completed housing transactions remains modest. This reveals a clear paradox: a policy framework explicitly oriented towards integration coexists with limited uptake and constrained outcomes.

Theoretical literature increasingly distinguishes between integration as a process and as an outcome, emphasizing that formal access alone does not constitute a sufficient condition for full social and economic inclusion (Spencer & Charsley, 2021). Social-ecological approaches further demonstrate that integration depends not only on individual capacities but on the institutional and environmental conditions through which these capacities can be realised (Ungar, 2011). At the same time, sociological perspectives highlight the coexistence of partial inclusion and ongoing marginalization, whereby formal inclusion does not necessarily translate into meaningful social participation (Bauman, 2004).

Despite these advances, empirical research has only partially examined the mechanisms through which housing policy translates—or fails to translate—into integration outcomes. In particular, limited attention has been paid to structural gaps between formal and effective access (Ager & Strang, 2008), shaped by financial systems, housing market dynamics, and institutional programme design.

This article addresses this gap by examining the extent to which, and the mechanisms through which, housing policy facilitates or constrains the socio-economic integration of forcibly displaced persons from Nagorno-Karabakh in Armenia. It proposes an analytical approach linking policy design, financial environments, and market conditions to integration outcomes, and argues that the constraints of integration should be understood as structurally produced phenomena emerging from the gap between formal and effective access.

Theoretical Framework

Integration in contexts of forced displacement is increasingly conceptualised in contemporary scholarship as a multi-dimensional, relational, and processual phenomenon shaped by the interaction of institutional, social, and market environments (Castles, de Haas & Miller, 2014; Ager & Strang, 2008). This perspective challenges normative and linear models, which assume that integration is a direct and predictable

outcome of policy interventions or access to resources. Instead, process-oriented approaches conceptualize integration as a dynamic and unevenly unfolding process, mediated by structural conditions and varying across domains (Spencer & Charsley, 2021).

At the center of this debate lies the distinction between integration as a process and as an outcome, which problematizes the linear assumption of “access → integration” (Ager & Strang, 2008). Outcome-oriented approaches tend to focus on observable indicators, such as housing attainment or employment, whereas process-oriented perspectives shift attention to the mechanisms through which such outcomes are produced—or fail to materialize. From this perspective, formal access cannot be considered a sufficient condition for integration, as it does not capture the practical realization of that access.

Social-ecological frameworks, particularly the work of Michael Ungar, deepen this analysis by conceptualizing integration and resilience as outcomes of the interaction between environmental resources and individual capacities (Ungar, 2011; 2012). Within this approach, the critical issue is not only the availability of resources, but their accessibility, usability, and alignment with institutional contexts. Integration thus depends on whether individuals are able to convert available resources into meaningful outcomes within specific social and institutional environments. In this sense, “access” becomes inherently relational and multi-layered, encompassing legal, financial, social, and practical dimensions.

At the same time, sociological theories highlight that integration processes are characterised by the coexistence of inclusion and exclusion. From the perspective of Zygmunt Bauman, late modern societies are marked by forms of partial and contradictory inclusion, giving rise to dynamics of “double marginalisation,” in which individuals are formally incorporated into institutional systems yet remain excluded from full socio-economic participation (Bauman, 2004; 2016). Integration, therefore, should not be understood as a final stage of inclusion, but as a dynamic and potentially unequal process shaped by structural conditions.

These perspectives are complemented by approaches that conceptualise integration as domain-specific and asynchronous, emphasising that progress across different domains—such as housing, employment, and social networks—may vary significantly (Ager & Strang, 2008; Spencer & Charsley, 2021). This helps explain why material stability in one domain, such as housing provision, does not automatically translate into broader socio-economic integration.

Despite these advances, empirical research remains limited in explaining the specific mechanisms through which policy design, financial environments, and market conditions mediate integration processes (Phillips, 2006). In particular, insufficient attention has been paid to structural gaps between formal entitlement and effective access, which may result in selective implementation and differentiated outcomes. This limitation is especially evident in housing policy, where access is often defined in normative terms, without sufficient consideration of the socio-economic conditions that shape its realisation.

This article builds its theoretical framework around this gap by conceptualising integration as a process mediated by the interaction between formal and effective access. By integrating insights from social-ecological resilience, process-oriented

integration theory, and sociological perspectives on marginalisation, it develops a combined analytical model in which integration outcomes are understood as the product of interactions between institutional design, market dynamics, and the practical capacities of beneficiaries. This framework provides a basis for explaining unequal integration outcomes and for rethinking the role of policy in shaping them.

Research Methodology

This study employs an explanatory sequential mixed-methods design to analyse integration as a mediated process shaped by the interaction of institutional, financial, and market factors (Creswell & Plano Clark, 2018). The quantitative phase identifies patterns of access and integration, while the qualitative phase focuses on tracing the mechanisms underlying these patterns (Beach & Pedersen, 2013).

This design is directly informed by the theoretical framework, which distinguishes between formal and effective access and conceptualises integration as a multi-level, processual phenomenon (Ager & Strang, 2008; Spencer & Charsley, 2021). Accordingly, the methodological objective is not only to describe outcomes, but to identify the causal pathways through which policy design produces differentiated integration trajectories.

The study is based on multi-source data triangulation, ensuring both internal and structural validity (Denzin, 1978; Flick, 2018). The empirical foundation integrates administrative data, quantitative survey data, and qualitative evidence.

Administrative data provide insight into programme implementation, including the issuance and use of housing certificates and completed transactions, enabling reconstruction of policy dynamics in practice. Quantitative survey data were collected from 717 households selected through random sampling from a verified beneficiary database. Data collection relied on Computer-Assisted Personal Interviewing (CAPI) using a semi-structured instrument, ensuring comparability across responses and reducing interviewer bias (Groves et al., 2009).

These data are complemented by qualitative evidence, including in-depth interviews and focus group discussions with beneficiaries and sectoral experts. This component captures lived experiences, perceptions, and practical barriers to participation (Kvale & Brinkmann, 2009). The integration of these data sources enables macro-level patterns to be interpreted through micro-level experiences, thereby enhancing explanatory depth.

The concept of the “household” is operationalized as a unit of individuals who co-reside and share a common budget. The sample includes forcibly displaced persons with temporary protection status who are either potential or actual beneficiaries of the housing support programme.

The spatial distribution of the sample reflects the actual settlement patterns of the displaced population, ensuring comparability between urban and regional contexts. This is particularly important given that access and integration processes are significantly mediated by territorial factors such as labour markets, service availability, and housing conditions (Ager & Strang, 2008).

The analysis follows an integrated, multi-stage approach combining quantitative and qualitative methods (Creswell & Plano Clark, 2018). The quantitative component maps the relationship between access and outcomes, examining programme coverage

and utilisation, socio-economic and territorial variation, and stage-specific drop-offs throughout the implementation process.

The qualitative component applies thematic analysis alongside mechanism tracing to explain the processes underlying observed patterns (Braun & Clarke, 2006; Beach & Pedersen, 2013). Particular attention is given to the role of financial intermediaries, especially banks, structural constraints within housing markets, and the practical functioning of programme design.

The integration of these strands enables the construction of an explanatory framework in which integration outcomes are interpreted as the result of structurally mediated processes rather than direct policy effects.

The study ensures multiple dimensions of validity. Triangulation is achieved through the integration of diverse data sources (Denzin, 1978), while complementarity between quantitative and qualitative methods strengthens explanatory capacity (Greene et al., 1989). Internal validity is supported through the identification of causal mechanisms and consistency of explanatory pathways (Beach & Pedersen, 2013), and analytical generalisation is achieved by linking empirical findings to broader theoretical frameworks (Yin, 2018).

The study has several limitations. Administrative and survey data primarily reflect individuals already engaged with the programme, resulting in the underrepresentation of self-excluded populations. Qualitative data, while not statistically representative, provide in-depth insights into underlying mechanisms (Kvale & Brinkmann, 2009). Finally, the study is context-specific and conducted at an early stage of programme implementation; its aim is therefore not statistical generalisation, but theoretical explanation (Yin, 2018).

Despite these limitations, the multi-layered integration of data and the chosen methodological design provide sufficient analytical depth for the development of robust theoretical conclusions.

Results and Analysis

The analysis presented in this section is grounded in a process-oriented understanding of integration, with particular emphasis on the distinction between formal and effective access as a central analytical lens (Ager & Strang, 2008; Spencer & Charsley, 2021). The objective is to identify the mechanisms through which formal access to housing policy is translated—or fails to translate—into integration outcomes. Within this framework, integration is conceptualized not as a fixed outcome, but as a mediated process shaped by the interaction of institutional, financial, and market forces (Castles, de Haas & Miller, 2014).

This approach moves beyond linear models that treat the existence of policy as a sufficient condition for integration, instead focusing on the structural conditions that determine the practical realisation of access (Spencer & Charsley, 2021). The analysis therefore follows a causal logic linking formal access, the structural constraints that limit its realisation, and the differentiated outcomes that emerge as a result.

The empirical analysis integrates quantitative and qualitative data to capture both aggregate patterns and the mechanisms underlying them. While quantitative data reveal trends in programme participation and utilisation, qualitative evidence provides insight

into how beneficiaries perceive and navigate programme constraints in practice (Ungar, 2011).

Building on the analytical framework, this subsection examines how the distinction between formal and effective access is reflected in empirical patterns. By integrating quantitative and qualitative evidence, it demonstrates how this distinction manifests in the implementation of the housing support programme.

At the institutional level, the programme is designed to ensure relatively broad formal access through clearly defined eligibility criteria and financial instruments. However, administrative data indicate that this access does not translate into corresponding levels of utilisation.

This gap becomes evident when comparing 5,480 approved housing certificate applications with 2,476 completed transactions, including mortgage loans and housing purchases. This distinction reveals two critical stages of participation: entry into the programme and successful completion of a housing solution. The overall conversion rate of 45.2 per cent indicates that more than half of certificate recipients do not progress to the transaction stage. Within the analytical framework, this drop-off reflects not merely procedural delay, but the structural gap between formal and effective access (Ager & Strang, 2008).

Effective access is further differentiated across socio-demographic characteristics, particularly household size. Single-person households exhibit a conversion rate of only 20.0 per cent, compared to 56.6 per cent among households with six or more members. This disparity indicates that programme implementation depends not only on formal eligibility, but on financial capacity and access to credit.

Smaller households—including single elderly individuals, persons with disabilities, and single parents—are significantly more likely to remain at the entry stage. This pattern aligns with social-ecological perspectives, which emphasise that the availability of resources does not ensure their effective utilisation (Ungar, 2011).

Similar dynamics emerge in relation to household composition. Households without children account for 33.4 per cent of certificate recipients but only 22.5 per cent of completed transactions. In contrast, households with three or more children increase from 28.1 per cent at the certificate stage to 37.6 per cent at the transaction stage. This suggests that the financial structure of the programme favours larger households, although this advantage does not eliminate other constraints related to housing conditions and socio-economic stability.

Age structure reinforces these patterns. The average age of certificate recipients is 43, compared to 41.4 among those completing transactions, indicating that younger beneficiaries are more likely to progress. The marked decline in participation among individuals aged 65 and above suggests substantial barriers to translating eligibility into outcomes.

Evidence from socially vulnerable groups further supports this pattern. Female-headed households exhibit a conversion rate of 40.4 per cent, below the overall average, indicating that income constraints and care responsibilities may limit effective access even when formal eligibility is met.

Spatial patterns also play a critical role. Approximately 70.1 per cent of transactions occur within the same region, indicating limited secondary mobility. This behaviour reflects the importance of maintaining access to employment, education, and social

networks and aligns with domain-specific approaches to integration (Ager & Strang, 2008).

Temporal analysis suggests that key bottlenecks occur after certificate issuance. While allocation has become relatively efficient, the transition to completed transaction takes, on average, approximately 102 days. This indicates that constraints are concentrated in subsequent stages, including housing search, financing, and transaction formalisation.

Taken together, these findings demonstrate that access cannot be understood solely in legal or programme terms. Rather, it is a multi-layered phenomenon shaped by financial, spatial, social, and institutional factors (Ungar, 2011). The gap between formal and effective access thus emerges as a central mechanism mediating the impact of housing policy, producing selective participation and differentiated integration outcomes.

The quantitative findings presented in Section 4.2 demonstrate that formal access does not systematically translate into actual utilization, and that this gap exhibits a clear socio-demographic pattern. This subsection explains these dynamics by identifying the structural mechanisms through which policy design, financial environments, and market conditions mediate the realisation of access.

The central argument is that the “access gap” cannot be attributed to a single factor; rather, it emerges from a set of interrelated constraints that together produce a system of selective access. Integration outcomes are thus shaped by the interaction of multiple structural conditions, consistent with process-oriented approaches that emphasis multi-level mediation (Spencer & Charsley, 2021).

The effectiveness of the housing support programme is fundamentally dependent on the banking system, which operates not only as a technical intermediary but as a decisive institutional filter. Although the programme design assumes the combined use of housing certificates and mortgage loans, quantitative evidence shows that this mechanism does not eliminate financial barriers to home acquisition.

The median value of housing units is approximately AMD 20 million, while the combined median value of loans and certificates is around AMD 16 million, indicating a systemic financing gap. This gap is not merely a reflection of individual resource limitations; rather, it constitutes a structural constraint, as its resolution depends on creditworthiness, income stability, and bank risk assessments.

As a result, the banking system performs a process of selective filtering. Beneficiaries who meet financial criteria are able to convert formal access into completed transactions, whereas others are effectively excluded despite formal eligibility. This mechanism can be understood as institutionally mediated access filtering, consistent with social-ecological perspectives that emphasise that resource availability does not guarantee utilisation (Ungar, 2011).

Housing market dynamics constitute a second key factor shaping programme access. The data reveal significant spatial disparities in housing prices, ranging from a median of approximately AMD 30 million in Yerevan to around AMD 12 million in regional areas.

However, market constraints extend beyond price differentials. More affordable locations are often characterized by limited access to employment, education, and essential services. This creates a structural trade-off. Financially accessible areas may

be socially and economically non-viable, while more viable locations remain financially out of reach.

Under these conditions, beneficiary behaviour becomes predictable. Approximately 70.1 per cent of transactions occur within the same region where beneficiaries were already residing, indicating limited secondary mobility. This pattern reflects the importance of maintaining access to employment, education, and social networks and aligns with domain-specific approaches to integration, which recognise that priorities across different domains may diverge (Ager & Strang, 2008).

While formally neutral in its stated criteria, the programme design generates differentiated outcomes through its support calculation mechanisms. Quantitative evidence identifies household size as one of the strongest predictors of effective access.

Larger households receive higher-value housing certificates, increasing their competitiveness in the housing market and enhancing their capacity to overcome financial constraints. However, this advantage does not eliminate the broader structural barriers they face. Conversely, smaller households encounter the opposite dynamic: the level of support they receive is often insufficient to compete effectively in the market, resulting in their systematic exclusion from the transaction stage.

Programme design thus not only reflects existing inequalities but actively reproduces them by generating unequal starting conditions across social groups. This dynamic is consistent with theoretical perspectives on the selective effects of policy interventions, which demonstrate that formally inclusive instruments can produce differentiated outcomes in practice (Spencer & Charsley, 2021).

The structure of transactions indicates that the overwhelming majority of programme-supported housing acquisitions occur within the secondary market, while the construction component remains marginal, accounting for approximately 1.25 per cent of cases. This suggests that the programme does not expand housing supply but instead operates within an already supply-constrained market.

Under these conditions, programme effectiveness becomes structurally dependent on existing market limitations, including price inflation, quality disparities, and restricted availability. Financial support alone is therefore insufficient to offset supply-side constraints, a finding consistent with broader empirical literature on housing policy (Phillips, 2006). In effect, the programme redistributes access within the existing market rather than transforming its underlying structure.

The analysis further indicates that the primary constraints of the programme are located not at the point of entry, but in subsequent stages of implementation. While the issuance of housing certificates has become relatively efficient, the transition from certification to completed transaction takes, on average, approximately 102 days.

This period reflects a multi-stage process involving housing search, bank approval, and transaction formalisation. Beyond its duration, the process introduces uncertainty and increases the risk of dropout, particularly for vulnerable groups. Temporal complexity thus functions as an additional filtering mechanism, reinforcing and deepening existing inequalities in access.

The analysis demonstrated that access to the housing programme is mediated by interrelated structural constraints, including financial intermediation, market dynamics, and programme design. This subsection examines the behavioral manifestations of these constraints through the combined analysis of quantitative and qualitative data.

The findings show that formal access does not translate into corresponding levels of participation. Only 45.2 per cent of certificate recipients progress to the transaction stage. Rather than representing simple “drop-off,” this pattern is more accurately understood as a systematic form of self-exclusion.

From a theoretical perspective, this interpretation is consistent with process-oriented approaches to integration (Ager & Strang, 2008). Social-ecological frameworks, particularly those developed by Michael Ungar, emphasize that behavior is shaped not only by available resources but also by perceptions of accessibility and usability.

It is therefore important to distinguish between formal exclusion and self-exclusion. The evidence indicates that self-exclusion is most pronounced among groups with lower probabilities of successful participation. Single-person households, for example, reach the transaction stage in only 20.0 per cent of cases, compared to over 50 per cent among larger households.

Qualitative evidence further suggests that beneficiaries withdraw from the process due to perceived financial risks, income instability, and uncertainty in the housing market. Self-exclusion thus emerges as an adaptive response to structural constraints rather than a purely individual decision.

From a sociological perspective, this dynamic reflects the coexistence of partial inclusion and ongoing marginalization. As argued by Zygmunt Bauman, individuals may be formally incorporated into institutional systems while remaining excluded from their substantive outcomes. In this case, beneficiaries possess legal access through housing certificates but fail to achieve housing security, resulting in incomplete and unstable forms of integration.

The analysis presented in the previous sections, demonstrates that formal access to the housing support programme is systematically mediated by structural constraints and behavioral responses. This subsection synthesises these findings to show how they produce differentiated and unequal integration outcomes.

Quantitative evidence indicates that integration outcomes are socially stratified. Household size emerges as a key determinant: single-person households achieve housing outcomes in only 20.0 per cent of cases, compared to 56.6 per cent among households with six or more members. Housing provision, as the material foundation of integration, is therefore distributed unevenly according to structurally conditioned factors.

Similar patterns are observed across other socio-demographic characteristics. Female-headed households exhibit a lower conversion rate (40.4 per cent), while older and smaller households are underrepresented at the transaction stage. Programme outcomes are thus systematically skewed towards beneficiaries with greater resource capacity. Formal inclusivity is effectively translated into selective integration, with unequal access to integration pathways across social groups.

These disparities cannot be explained solely by individual resource differences. As demonstrated in the preceding analysis, they are produced by interrelated structural mechanisms, including financial intermediation, market constraints, and programme design. These mechanisms operate as filters that determine which beneficiaries are able to convert formal access into actual housing outcomes.

From a theoretical perspective, these findings reinforce process-oriented understandings of integration, according to which integration is not a linear or automatic outcome but a mediated and conditional process. Within a social-ecological framework, integration outcomes depend not only on individual capacities but also on the institutional and market environments in which these capacities are enacted. The data show that these environments differ significantly across social groups, resulting in unequal distributions of integration opportunities.

At the same time, these dynamics reflect the coexistence of partial inclusion and ongoing marginalisation. Following Zygmunt Bauman, formal inclusion within institutional systems may coexist with substantive exclusion. Beneficiaries who possess legal access to the programme often fail to achieve housing security, resulting in incomplete and unstable forms of integration.

Spatial patterns further highlight the conditional nature of integration. The majority of beneficiaries (70.1 per cent) remain within the same region, reflecting the importance of maintaining access to social networks, employment, and services. However, this often constrains housing options, particularly in high-cost markets, resulting in integration pathways shaped by structural limitations rather than optimal outcomes.

Housing provision, as the material basis of integration, is thus selectively realised, shaped by both beneficiary resources and the institutional and market environments in which they operate. Integration becomes differentiated and unequal, with the most vulnerable groups facing both limited access and constrained outcomes.

Overall, the analysis demonstrates that integration is not an automatic outcome of housing policy. Rather, it should be understood as a mediated process in which structural conditions and behavioural responses jointly shape the distribution of outcomes. In this sense, inequalities in integration are not unintended side effects but predictable consequences of the structural logic of the programme.

This study reinterprets the relationship between housing policy and integration at both empirical and theoretical levels, demonstrating that integration cannot be understood as a linear outcome of formal access. Instead, it emerges as a multi-level and mediated process in which structural conditions and behavioral responses jointly shape both the possibilities of integration and their distribution (Castles, de Haas & Miller, 2014).

From a theoretical perspective, the findings reinforce and extend process-oriented approaches by showing that the link between access and outcomes is conditional upon its practical realisation (Ager & Strang, 2008; Spencer & Charsley, 2021). The study contributes to the integration literature by introducing a clear conceptual distinction between formal and effective access, where the latter constitutes the operative condition of integration. This distinction helps explain why identical policy instruments produce markedly different outcomes across social groups.

Within a social-ecological framework, particularly in the work of Michael Ungar, integration depends not only on individual resources but also on the institutional and market environments within which these resources can be activated. The findings demonstrate that these environments are unevenly structured, generating unequal opportunities across social groups. Integration thus becomes a relational process

shaped not simply by the presence of resources, but by the conditions governing their accessibility and usability.

At the same time, the results can be interpreted through a sociological lens as a dynamic interplay between partial inclusion and structural exclusion. As argued by Zygmunt Bauman, formal inclusion within institutional systems may coexist with substantive exclusion from their outcomes. In this case, beneficiaries are formally incorporated into the programme's institutional framework, yet this inclusion does not translate into stable housing outcomes. Integration therefore appears as a contradictory process in which mechanisms of inclusion and exclusion operate simultaneously.

The analysis further demonstrates that policy interventions may produce selective outcomes even when they are formally inclusive (Spencer & Charsley, 2021). In the case of the housing programme, selectivity is generated through the combined effects of financial intermediation, market constraints, and programme design. These mechanisms function as institutional filters structuring access to integration.

From a policy perspective, programme effectiveness should be evaluated not only in terms of formal coverage or resource allocation, but in relation to the practical realization of access across different social groups. The current model of financial intermediation, based on market-driven lending logic, systematically constrains access for more vulnerable populations, underscoring the need for risk-sharing mechanisms, expanded state guarantees, and alternative financial instruments.

At the same time, housing policy cannot be effective without addressing structural constraints within the housing market. Demand-side interventions, when not accompanied by supply expansion, are likely to intensify price pressures and further restrict effective access (Phillips, 2006). A combined approach is therefore required, integrating financial support with policies aimed at expanding housing supply.

At the level of programme design, the findings show that a "one-size-fits-all" approach produces differentiated outcomes in practice. Different social groups require differentiated instruments that account for variations in financial capacity, social position, and territorial conditions. Without such differentiation, programmes risk reproducing existing inequalities.

Finally, the analysis demonstrates that integration cannot be achieved through sector-specific policy alone. While housing constitutes a critical precondition, it cannot independently ensure socio-economic inclusion. Effective integration requires a systemic approach linking housing policy with employment, social protection, and community integration measures (Ager & Strang, 2008).

Overall, the study shows that integration is a structurally conditioned and processual phenomenon shaped by the interaction of policy design, market conditions, and beneficiary behaviour. This interaction determines not only the level of integration achieved, but also its distribution across social groups.

Conclusion

This article demonstrates that the relationship between housing policy and integration cannot be understood as linear or automatic. The analysis shows that formal access does not translate into effective utilization, as it is systematically mediated by the interaction of policy design, financial environments, and market conditions. The combined effects of these factors produce a structural gap between formal and effective

access, which in turn leads to selective participation and differentiated integration outcomes.

The findings identify a clear causal chain: formal access → structural constraints → behavioral responses → unequal outcomes. Each stage of this chain functions as an institutional filter, determining which beneficiaries are able to convert legal eligibility into actual housing outcomes. As a result, integration is not distributed evenly, but follows a structurally conditioned logic.

From a theoretical perspective, the study advances process-oriented and social-ecological approaches to integration by demonstrating that integration should be understood as a mediated and conditional process, rather than a direct outcome of resource provision. In doing so, it refines the concept of “access” by distinguishing between its formal and effective dimensions, and by identifying the gap between them as a central source of unequal integration outcomes.

From a policy perspective, the findings indicate that the effectiveness of housing programmes depends not only on their scale or formal coverage, but on the conditions that enable their practical realization. Without mechanisms for redistributing financial risk, expanding housing supply, and improving institutional environments, such interventions are likely to reproduce selective access and unequal integration pathways.

Overall, integration emerges as a structurally conditioned process, shaped not only by the existence of policy interventions but by the environments in which they operate. This suggests that ensuring integration requires not only expanding access, but fundamentally reconfiguring the conditions under which access becomes effective.

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Conflict of Interests

The authors declare no ethical issues or conflicts of interest in this research.

Ethics Statement

The author confirms that this study was conducted in accordance with the Journal’s Research Ethics and Integrity Statement and that all ethical requirements applicable to the study have been fulfilled.