The Unseen Walls: A Critical and Comparative Experimental Analysis of Rental Housing Market Discrimination

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Abstract - Access to adequate housing is a fundamental human need, yet discrimination in rental housing markets remains pervasive, reinforcing inequality and community segregation. This article critically reviews housing market discrimination through taste-based, statistical, and structural models, analyzing landlords' discriminatory motivations as a supply-side phenomenon within a political economy framework. It examines the systemic roles of intermediaries, the compounded disadvantages faced by marginalized groups through intersectional framework, and the risks of technology-driven algorithmic biases such as digital redlining in selecting tenants. Using case studies from the United States, Europe, and India, the article offers a critical comparative analysis that reveals both universal outcomes of exclusion and culturally specific and structurally determined logics driving discrimination. Findings show that identity-based differences between tenants and landlords, aggravated by intersectionality of identities, remain the primary drivers of discrimination in rental housing market, while emerging software-based screening tools introduce new forms of ingroup bias. Existing housing policies are largely ineffective at curbing entry-level discrimination, as landlords' security and property rights take precedence. Highlighting the politics of inaction underlying policy failure, the article calls for a forward-looking research agenda that synthesizes these complex dynamics to advance systemic remediation of housing market discrimination.

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I. INTRODUCTION

Housing is more than just a shelter for any individual; it is a source of numerous opportunities in modern societies. An individual's neighbourhood profoundly influences her access to quality education, employment opportunities, reliable public services, safe environments, and even their physical and mental health (Chetty, Hendren, & Katz, 2016; Sampson, 2012). As Massey and Denton (1993) argued, residential segregation is the prerequisite of social stratification, leading to disadvantage and self-perpetuating cycles of inequality.

When an individual is denied of access to critical assets on the basis of social group identity – such as race, religion, cast and gender-it represents a fundamental failure of both market efficiency and social justice (Arrow, 1973). Thus, housing market discrimination, erects "unseen walls" leading to profoundly economic consequences, contributing to permanent wealth gaps and creating a drag on national productivity through the misallocation of human capital (Hsieh *et al*., 2019).

Understanding this persistent inequality have been sought after by social scientists for decades. In this context, the advent of experimental economics provided a revolutionary toolkit. With help of controlled field experiments such as secondary audits, where only the applicant's identity is varied researchers could finally isolate the causal effect of identity, providing irrefutable evidence of discrimination in action (Bertrand & Mullainathan, 2004; Yinger, 1986), shifting the debate from possibility of existence of discrimination to the magnitude and determinants of persistence of discrimination and the possible solution.

This review article aims to synthesize, criticize, and expand the knowledge generated by these methods of experimental economics from a broad and critical comparative perspective. While a substantial body of the existing literature addresses discrimination along a single axis based on identity, a comparative analysis that combines theoretical models with a critical examination of the political and technological forces leading to sustainable exclusion remains underdeveloped. This review addresses this gap, guided by a central inquiry: How do the mechanisms, manifestations, and determinants of housing market discrimination-as shaped by historical structures, the political economy of the supply side, and new technological forces-compare across the distinct socio-cultural contexts of the United States, Europe, and India.

To answer this question, this article proceeds in following sequences. Section II reviews the theoretical and methodological foundations of the field. In Section III, a critical analysis of the supply side is explored, and this section then examines the political and economic motivations

of landlords and intermediaries while the next section, i.e., Section IV explores the intersectional nature of bias. Section V introduces a vital new dimension: algorithmic discrimination and the rise of the digital platforms. Section VI carries out the comparative analysis of the housing rental markets of US, Europe, and India. Section VII offers a critical examination of policy failures across these countries. Finally, we conclude with a proposed agenda for future research, arguing that the field must confront the systemic and political nature of the challenge.

II. THEORETICAL AND METHODOLOGICAL FOUNDATIONS

Understanding the experimental analysis of housing discrimination requires a firm grasp of its theoretical foundations, the methodological tools used for its detection, and their inherent limitations.

A. An Interlocking System of Bias in Rental Housing Market: Taste, Statistics, and Structure

The complexity of housing market discrimination can never be fully accounted by a single theory. Instead, the major theoretical models should be regarded as an interconnected system where macro-level structures create the conditions for individual-level biases to flourish and become rationalized. The major types of discrimination in this context are:

1. Taste-Based Discrimination: As explained by Gary Becker (1957), some economic agents have a "taste for discrimination," meaning they are willing to incur a financial cost to avoid interacting with members of a particular group. This detestation is treated as a preference in the agent's utility function. In a perfectly competitive market, such prejudiced agents should be driven out of business by more efficient, non-discriminating actors (Heckman, 1998). However, in the imperfect housing markets, characterized by information asymmetries and localized monopolies, such discrimination tends to persist.

2. Statistical Discrimination: This concept was developed by Arrow (1973) and Phelps (1972). The theory of statistical discrimination proposes that rational, utility/profit-maximizing agents with imperfect information use easily observable group characteristics such as race, national origin as a statistical proxy for unobservable qualities like creditworthiness for their own benefits. In the rental housing market, a landlord may have a belief, which may not be always correct that interacting with a certain group, on average, may entail a higher financial risk and apply this stereotype to every individual applicant belonging to that group. The decision may be "rational" from a cost-minimizing perspective but may be discriminatory as well as harmful, as it judges individuals by stereotypes rather than their merits (Fang & Moro, 2011).

3. Structural Discrimination: This framework provides the critical macro-level context. It refers to how the policies, practices, and historical legacies of institutions create and continues group-based inequalities. In the housing market, the classic example is the legacy of state-sponsored segregation in the United States through practices like "redlining," racially restrictive covenants, and exclusionary zoning (Rothstein, 2017; Sharkey, 2013). These structures created the segregated geography that now provides the "data" for statistical discrimination and the social distance that fosters taste-based prejudice.

These models are deeply interwoven. Structural forces create the segregated reality that fuels statistical stereotypes, which in turn provide a convenient, "economic" rationalization for deep-seated, taste-based prejudice.

B. Methodological Tools and Their Limits in Measuring Discrimination in Housing Market

The existing experimental economics literature widely uses the following two methods for capturing discriminatory behaviours in rental housing markets across the globe.

1. Audit Studies: In this method, two meticulously matched auditors, with different tested characteristic such as race are recruited to inquire about the same housing unit (Yinger, 1986). The large-scale Housing Discrimination Studies (HDS) sponsored periodically by the U.S. Department of Housing and Urban Development (HUD) are the most comprehensive examples of this approach (Turner *et al*., 2013).

2. Correspondence Studies: In correspondence studies, fictitious applications are submitted to an advertisement, and to measure different call back rates, fictional emails with identity signalling names are sent by the researchers (Bertrand & Mullainathan, 2004). As compared to audit studies, this method is highly scalable and cost-effective, allowing for building massive datasets. But this method only captures discrimination at the first point of contact and unable to measure more complicated forms of adverse treatments that occur later stages in the process (Ahmed & Hammarstedt, 2008). One advantage of correspondence studies is that it takes care of different biases such as framing effects and is thus considered better approach to measuring discriminations than the audit studies. Both methods rely on deception, an ethical trade-off consistently deemed acceptable by review boards given the profound social benefit of the research and the minimal risk to anonymous participants (National Research Council, 2004).

In the next section, we explore the reason behind discrimination in the rental market. As discrimination in the rental housing market emerges from the supply side to the extent that it is the landlords who make fare or discriminatory behaviours in rental services, we describe the supply side perspective of discrimination briefly below.

III. THE SUPPLY SIDE: A POLITICAL ECONOMY OF GATEKEEPING

To understand the reasons behind persistent discrimination, we must move beyond simply documenting its existence and critically analyze the motivations and structures of the "supply side"-the landlords, property managers, and intermediaries who act as gatekeepers to housing.

A. Landlord Motivations: From Personal Prejudice to Portfolio Management

Landlords are not a monolithic group, and their motivations for discrimination vary systematically with their scale and economic position.

1. The "Mom-and-Pop" Landlord: These are small-scale landlords, who own a few housing units, mostly living in or near their rented properties. These small-scale landlords represent a large segment of the rental market, especially in India. Their behaviour is often influenced by a complex mix of personal likes and dislikes as well as their perceived economic risk. For these landlords, a rental housing unit is more than an asset. They are treated as part of their home and personal financial security. Their screening process is frequently informal and highly individualized, leading to taste-based discrimination rooted in fears about social compatibility, neighbourhood character, and personal safety (Desmond, 2016). They are often not fully aware of fair housing laws, and their decisions are significantly influenced by a desire to reduce perceived inconvenience and maintain control over their immediate environment.

2. The Corporate Landlord: Large property management firms and Real Estate Investment Trusts (REITs) follow a different, more rationalized policy that leads to discrimination, hidden behind some more obvious justifications. They are primarily concerned about ensuring maximum portfolio returns with minimum legal liability. Legally, there is no scope for taste-based discrimination for them. Instead, their standardized screening criteria, based on risk-assessment algorithms and rigid requirements such as high credit score cutoffs, strict income-to-rent ratios, that unfairly exclude minority and low-income applicants, makes discrimination more streamlined. Their discrimination is less about personal bias and more about a calculated, risk-averse business model that associates minority status with financial risk, a classic example of institutionalized statistical discrimination (Christensen & Timmins, 2022).

B. Intermediaries as a System of Segregation

Real estate agents and rental brokers are not neutral facilitators; they are active agents in the production and maintenance of segregation. Their business model often depends on it.

1. Steering and Information Control: The practice of "steering" among the agents has been well documented in audit studies. Here, the agents guide white and minority clients to the corresponding neighborhoods (Yinger, 1995). This is often rationalized as serving the client's best interest, that is, providing them with a surrounding where they would "fit in"-but this practice severely limits housing choice and reinforces segregation. Depending on the socio-economic information on the clients, agents decide which listings to show and which to withhold, effectively curating the market for their clients based on race (Galster & Godfrey, 2005).

2. The Business of Homogeneity: The agents have to build reputations and social network for ensuring future business prospects. An agent who has a reputation for bringing "the right type of people" in a neighbourhood is rewarded by referrals from existing residents. Thus, their behaviour is not just about individual prejudice. It's a part of his systematic business practice. On the other hand, failing to do so may lead to loss of valuable social connections. This approach creates a powerful economic incentive to act as a gatekeeper for neighborhood homogeneity (Arkell, 2019).

IV. BEYOND THE PRIMARY AXIS: INTERSECTIONALITY AND COMPOUNDED DISADVANTAGE

Discrimination is not only based on a single identity but also on the interconnectedness between social categories such as race, gender and class to understand how individuals face compounded and unique forms of bias (Crenshaw, 1989).

A. Gender and Family Status

The intersection of race and gender produces distinct patterns of discrimination. Massey & Lundy (2001) observed that black men are often stereotyped as a criminal threat, leading to high rates of outright rejection while Hanson & Hawley (2011)'s observation concludes that women, particularly single mothers of colour, face discrimination rooted in stereotypes about noise, dependency, and property wear-and-tear. Though familial status discrimination is illegal in US, it remains widespread, often masked by neutral rules like restrictive occupancy limits that effectively exclude families with children (Oh & Yinger, 2015).

B. Sexual Orientation and Gender Identity

It has been observed in a large-scale U.S. correspondence study; a particular animosity has been observed by Gaddis (2017) as that male homosexual couples received significantly fewer positive responses to rental inquiries than both heterosexual and female same-sex couples. Discrimination is even more severe for transgender individuals, especially trans women of color, coupled by the lack of legal protections in many jurisdictions and deep-seated transphobia (James *et al*., 2016).

C. Disability

People with disabilities face enormous barriers, one of which is the refusal of landlords to make so-called "reasonable accommodations" (like allowing an assistance animal) or "reasonable modifications" (like allowing installation of a ramp at the tenant's expense) as provided for by law. This discrimination is usually borne out of stigma, paternalism, and an irrational fear of costs (Friedman, 2015).

D. Source of Income

In the USA, denial of Housing Choice Vouchers is one of the strongest mechanisms of exclusion based on class and race. Landlords refuse to take vouchers due to bureaucratic reasons, stigma against the poor, or as a direct methodology to exclude Black and Hispanic families, who are disproportionately voucher holders. This kind of source of income discrimination blocks families with low incomes from accessing high-opportunity neighbourhoods (Sard & Rice, 2016). Table I summarizes these dimensions briefly.

TABLE I KEY INTERSECTIONAL AND CONTEXTUAL DETERMINANTS OF HOUSING DISCRIMINATION

Specific Factor	Common Mechanism of Bias	Illustrative Findings & Key Citations
Gender	Intersects with race; stereotypes about men as threats, women as dependents/nuisances.	Black men face higher rejection; single mothers face scrutiny. (Massey & Lundy, 2001; Hanson & Hawley, 2011)
Familial Status	Stereotypes about children (noise, damage); illegal exclusion via neutral rules.	Families with children shown fewer units, face restrictive occupancy limits. (Oh & Yinger, 2015)
Sexual Orientation/Gender ID	Animus, stereotypes against gay men; extreme bias against trans individuals.	Male same-sex couples receive fewer responses; trans people face severe barriers. (Gaddis, 2017; James et al., 2016)
Disability	Refusal to provide legally required reasonable accommodations/modifications; stigma.	Landlords deny requests for assistance animals or physical modifications. (Friedman, 2015)
Source of Income	Bureaucratic aversion; use of voucher status as a proxy for race and class.	High rates of refusal for tenants with Housing Choice Vouchers. (Sard & Rice, 2016)

V. THE DIGITAL GATEKEEPER: ALGORITHMIC BIAS AND 21ST-CENTURY REDLINING

The evolution in housing discrimination has recently turned to new-age gatekeepers-the digital ones. The increased reliance on automated tenant screening systems by corporate landlords constitute a new instance of structural discrimination; an opaque, scalable, and hence, difficultly illicit form of digital redlining.

These systems, sold by data brokers such as CoreLogic, Experian, and TransUnion, claim to provide a lightning-fast, data-backed automated way to determine the risk involved for a landlord in leasing out to an applicant (Rice & Wexler, 2020). They accumulate gargantuan dossiers on potential tenants-large enough to go way beyond mundane credit scoring to consider things such as rental history, eviction records (even those where the case was eventually dismissed), and criminal records including arrests that never led to a conviction. This is followed by an algorithmic synthesis into a simple score or a recommend do not recommend decision (Rice & Wexler, 2020). The process is biased for various reasons:

A. Biased Input Data

Since historical segregation and over policing led to higher rates of arrest and conviction among the minorities, an algorithm trained with this data will reflect association of minority identity with risk even if the algorithm does not include race as a variable (O'Neil, 2016). Thus, biased data, fed in these algorithms amplifies existing social inequalities.

B. Use of Proxies

The algorithms rely on variables that are powerful proxies for race and class. These can include an applicant's zip code, their consumer purchasing habits, or whether their name appears in databases associated with financial distress. This allows for discrimination that is highly effective while maintaining a veneer of neutrality (ACLU, 2019).

C. Opacity and Lack of Due Process

Landlords who use these algorithmic models are unable to explain why an applicant was rejected, only that the system said "no." Applicants are rarely given a clear explanation for their rejection or even a meaningful opportunity to correct errors in the underlying data. This lack of transparency makes it nearly impossible for individuals to challenge discriminatory outcomes, effectively depriving them of their due rights under the Fair Housing Act (Tiwana, 2020). So, it appears that as the algorithmic gatekeeping are fed with biased historical data and they follow a complicated technological process to affect millions of housing decisions. This process amplifies past injustice and creates huge digitally fortified barriers that are too hard to dismantle. This process represents a dangerous evolution of structural discrimination.

VI. A CRITICAL COMPARATIVE ANALYSIS OF DISCRIMINATION ACROSS CONTEXTS

While the determinants discussed above are widespread, their specific expression and logic are shaped by distinct historical

and cultural contexts. Our comparative analysis of the U.S., Europe, and India reveals this specificity.

A. The United States: The Enduring Logic of Racialized Economic Risk

The American context is historically defined by the enduring legacy of slavery and state-sponsored segregation. The main reason of discrimination is framed as economic risk, a language that is closely linked to race.

1. The Black-White Binary and Beyond: In USA, the Black and White binary is the main source of discrimination. The 2012 HUD study confirmed that Black renters and homebuyers consistently face adverse treatment, and they are shown fewer units and given less information (Turner *et al.*, 2013). Here, Blackness is used as a proxy for financial risk, property decline, or neighborhood instability-leading to statistical discrimination (Quillian, 2012). However, the U.S. is not a simple binary. In USA, Hispanic applicants also face severe discrimination, which is often heightened for Afro-Latinos, who face bias based on both ethnicity and perceived race. On the other hand, the Asian Americans, often stereotyped as "model minority" also face discrimination, owing to a different logic rooted in xenophobia and the "perpetual foreigner" trope rather than economic risk (Tuan, 1998).

2. The Overlooked Case of Indigenous Peoples: The experience of Native Americans is a major gap in most housing research. This population faces a lot of discrimination, especially in places near tribal territories. It is often open and based on deeply rooted preconceptions that make people feel less than human. In addition, complicated federal laws around property on reservations make it harder to get credit and good housing, which is a different kind of structural discrimination based on settler-colonial past (Akee, 2019).

B. Europe: Socio-Political Risk, Colonial Legacies, and Internal factors

The logic of discrimination in Europe is best understood as a response to perceived socio-political risk, shaped by post-colonial migration, debates over national identity, and security narratives. "Europe" is not a monolith, and the specific targets and rationales vary.

1. France and the Maghrebi "Other: As the study by Adida, Laitin, and Valfort (2010) showed, in France, a so called "secular" Muslim from Senegal is likely to face less job market discrimination than a Maghrebi Muslims with Algerian, Moroccan or Tunisian origin. The reason of this discrimination is the traumatic history of the Algerian War and anxieties about the integration of this specific post-colonial population into a rigidly secular state (Bowen, 2007).

2. Germany and the UK: Different Post-Colonial Logics: As descendants of *Gastarbeiter* ("guest worker") program, people of Turkish origin have historically faced discrimination in Germany. They are often stereotyped as a permanent "other" group that is resistant to integration (Auspurg, Hinz, & Schmid, 2017). On the other hand, in the UK, South Asian (Indian, Pakistani, Bangladeshi) and Afro-Caribbean communities face discrimination because of their distant colonial past. The "Windrush scandal," where long-term British residents of Caribbean descent were wrongly singled out for deportation, revealed the fragility of their sense of belonging and the state-level suspicion faced by them, which is often reflected in the real estate market (Ahmed, 2012).

3. Europe's Internal Colony: Across Eastern and Western Europe, the Roma people face most severe and prevalent housing discrimination. They face extreme levels of segregation, forced evictions, and forced to live at slum-like settlements with limited availabilities of basic services. This discrimination is not about post-colonial migration but about a centuries-old racism that treats the Roma as an internal, unassimilable other. This perception makes their situation a unique and extreme case of structural and taste-based exclusion (European Union Agency for Fundamental Rights, 2016).

C. India: The Unyielding Logic of Socio-Ritual Risk

In India, the housing market reflects caste and religion based social segregation. Here, the notion of discrimination in housing market is primarily socio-ritual risk, rooted in notions of purity and pollution (Thorat and Newman, 2012).

1. Caste and Purity: The correspondence study by Thorat and Newman (2012) provided evidence of a clear hierarchy: Muslims are the most severely excluded, followed by Dalits (formerly "Untouchables") while Upper-Caste Hindus receives the best treatment. For many upper-caste landlords, the home is a sacred space, and the presence of a tenant from a "polluting" caste violates of this purity. So, the reason for discrimination lies in maintaining social and ritual distances than economic calculations (Deshpande, 2011).

2. The Compounded Muslim Penalty: The harsh "Muslim penalty" is made worse by India's growing religious nationalism. By fusing socio-ritual and socio-political reasoning, Muslims are stereotyped as both ritually impure (such as non-vegetarians) and a security risk. A socially acceptable and very successful method for landlords to implement this caste- and religion-based exclusion under the pretence of lifestyle preference is the use of screening questions such as "Are you vegetarian?" (Dutta, 2018). Although there are regional variations, this is the predominant pattern in urban North India, and the basic idea of exclusion based on community identity is still widely used. Table II presents a summary of this comparative analysis.

TABLE II COMPARATIVE SYNTHESIS OF HOUSING DISCRIMINATION MECHANISMS

Dimension	United States	Europe (Varied Contexts)	India
Primary Axes	Race & Ethnicity (Black, Hispanic, Indigenous, Asian)	Religion, Ethnicity & Nationality (e.g., Maghrebi in France, Turkish in Germany, Roma across Europe)	Caste & Religion (Dalit, Muslim)
Dominant Logic	Economic Risk: Framed in the language of financial risk (default, property values), deeply racialized.	Socio-Political Risk: Framed in language of cultural risk (assimilation, secularism, security), tied to specific national/colonial histories.	Socio-Ritual Risk: Framed in language of purity/pollution, maintaining social hierarchy and ritual sanctity of the home.
Structural Context	Legacy of slavery, redlining, state-sponsored segregation, settler colonialism.	Diverse post-colonial migration patterns, state-led identity debates (*laïcité*), long-standing anti-Roma racism.	Enduring caste system as a formal social structure, history of religious communalism, rising religious nationalism.
Key Supply-Side Factor	Corporate (algorithmic/systemic) vs. individual (taste-based) landlords; agent steering; powerful real estate lobby.	Landlord's own national identity and political orientation; response to state narratives.	Landlord's own caste and religion is a primary determinant; strong in-group preference is the norm.

VII. THE POLITICS OF INACTION: A CRITICAL LOOK AT POLICY FAILURES AND FUTURE PATHWAYS

There is numerous evidence for discrimination, yet policy responses have been noticeably inadequate. This is not a mere technical failure but shows a lack of socio-political will, rooted in the power of vested interests and a lack of societal will to enforce the law.

A. The Limits of Legal Frameworks and Enforcement

There are several fair housing laws, including the U.S. Fair Housing Act, but they are rarely imposed. The government organizations responsible for enforcing the law are often understaffed and underfunded. Usually, the burden of proof rests with the individual victim, who must contend with a landlord or a business house through a complicated and expensive legal process. The law becomes less stringent in the absence of strong, proactive, government-sponsored testing programs, and most landlords still consider the risk of being found to be discriminatory to be insignificant (Pager & Shepherd, 2008).

B. Why Solutions Fail: The Political Power of Exclusion

The most potent solutions to housing discrimination involve tackling with structural segregation, but these are precisely the policies that face the fiercest political opposition.

1. The NIMBY Juggernaut: In wealthy, predominantly white suburbs, the "Not in My Backyard" (NIMBY) phenomenon always defies attempts to construct multi-family, affordable housing. Strong homeowner associations utilize their local political connections and zoning regulations to play a significant role in preserving neighbourhood exclusivity. Although their opposition often protest against racial and class-based exclusion, they often present it in neutral terms

such as protecting "neighbourhood character," traffic congestion, or environmental concerns (Freund, 2007).

2. The Politics of Property Values: Existing homeowners are strongly motivated to oppose any policy that is subject to potential risk of jeopardizing their property values due to the American system of accumulating wealth through homeownership. The status quo is maintained because politicians are not willing to cross this powerful political bloc, known as the "homeowner class" (Fischel, 2001).

3. Critique of Common Remedies: Even seemingly simple solutions suffer from some limitations in context of housing market discrimination. Though, the applications can be anonymized at the initial point of contact; it cannot stop discrimination during face-to-face interactions. According to Paluck and Green (2009), anti-bias training for agents and landlords has demonstrated infamously poor results in altering long-term behavior, frequently acting more as a legal shield for businesses than as a true tool for change.

VIII. FUTURE RESEARCH

The field must move from documenting the problem to addressing the systems that perpetuate it.

A. Auditing the Algorithms

One of the primary objectives is to devise and scale processes meant for auditing tenant screening algorithms. Such an endeavour needs a team of social scientists, computer scientists, and legal scholars to devise strategies that evaluate these "black box" systems for discrimination and discriminatory proxies.

B. RCTs of Policy Levers

Large-scale Randomized Controlled Trials (RCTs) can be conducted to test the real-world effectiveness of

interventions. This includes testing different enforcement regimes, financial incentives for landlords (e.g., rent insurance, higher rent etc.), and the impact of "source of income" protection laws.

1.*Measuring Downstream Consequences:* Ambitious data-based projects are needed to connect experimental housing market discrimination data with longitudinal administrative data on health, education, and earnings to quantify the full, multi-generational societal cost of housing exclusion.

2. *Analyzing the Political Economy of Reform:* In order to overcome the immense opposition to fair housing selections, research is needed not just on designing new, appropriate policies, but on effective implementation of those policies.

IX. CONCLUSION

From Unseen to Digitally Fortified Walls the findings of this critical review have explored the complex landscape of housing market discrimination, revealing a universal pattern of exclusion that is promoted through culturally and structurally specific logics. In the United States, discrimination is framed through racialized economic risk; in Europe, through anxieties over socio-political risk; and in India, through the ancient logic of socio-ritual risk. Experimental economics has shown a possible way to capture and reduce this injustice. However, these "unseen walls" are evolving over time. They are becoming digitally stimulated, automated by complex algorithms that propagate old biases, which is covered by a new, technological advancement. A diagnosis is not a cure. There are laws to prohibit discrimination, but a profound gap remains between legal principles and real-life experience-a gap sustained by political inaction and the power of vested interests. Closing this gap requires the collective will to enforce existing laws, to regulate new forms of digital discrimination, and to confront the structural segregation that fuels bias. The contribution of experimental economics thus goes beyond academics. It has to provide the empirical foundation that issues a moral imperative to dismantle these so-called invisible walls-both visible and concealed, physical and digital-and to ensure that the door to opportunity, which often begins with finding a door to a home, is truly open to all.

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