# SEEKING FOR A DECENT AND APPROPRIATE LIVING ARRANGEMENT: THE EXPERIENCE OF MALAYSIAN YOUNG PEOPLE

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# Abstract

Housing is seen as more than just a shelter as it provides the occupants with a protection and sense of identity and act as a basic human right of a citizen. Although housing is viewed as a basic human right and is necessary as a source of individual wealth, many of the people especially the young are struggling to meet this need. Many housing studies conducted looking at homeownership, yet, little efforts were made to know the challenges faced by the young people in their pursuit of adequate housing. Thus, the research using quantitative and qualitative research approaches (mixed method) was carried out among young people in Greater Kuala Lumpur, Malaysia to understand the housing challenges faced by them. Results of the study revealed that young people faced with the housing challenges related to structural and economic perspectives. It was concluded that while the study focuses among young people in Malaysia, the implications are international in scope as housing is one of the global issues. The findings of the study serve as guidelines for the policy makers and housing providers to come out with healthy housing policy and program that is more inclusive and sustainable.

Keywords: ***adequate housing;*** ***housing challenges; young people; living arrangement; Malaysia;***

## Introduction

Access to housing is a vital component of human rights and everybody must be given the opportunities to exercise the rights to housing. Housing is seen as more than just a shelter as it provides the occupants with a protection and sense of identity. It is a place where people interact, adapt and adjust to the environment where they live (Hamzah & Adnan, 2016). Providing a decent and affordable housing, hence, important to the health and well-being of the people and also fundamental to the growth economies of the country (Woetzel, Mischke, Ram, Garemo & Sankhe, 2014).

Housing, then has become a national priority agenda because it is not only improving the social well-being of the people, but also affecting the national economy. Due to that, there is an increasing housing demands in developing countries including Malaysia in tandem with the growth of the population in the country. It is projected by year 2020, Malaysia will be a home to a 33.8 million people, marking the increasing demands for housing (Malaysia Department of Statistics, 2019). By year 2020 also, it is estimated that the urbanisation rate will be increased to 75 percent making urban area is most populous (Ministry of Urban Well-being, Housing and Local Government, 2016).

Despite increasing demand for housing, many of the people especially the youngs, could not afford housing. Housing has become unaffordable mainly in urban areas where most of the people live and work. The access to housing is based on the ability to pay, which made the housing provision to be highly commodified rather than de-commodified (Ronald & Doling, 2010). As such, having a decent house, however, is a problem among young people in most countries including Europe and East Asia and it has indeed become a global issue.

In Malaysia, the housing prices offered in the real estate market have been rated as unaffordable, especially in the main towns. For instance, Kuala Lumpur and Pulau Pinang were listed as ‘severely unaffordable’ housing markets followed by Johor (severely unaffordable), and Selangor (moderately unaffordable) (Khazanah Research Institute, 2015).

The issue pertaining to difficulties in gaining access to decent and appropriate housing have been continuously debated in many countries (Campos, Yiu, Shen, Liao & Maing, 2016; Filandri & Bertolini, 2016; Reed & Ume, 2016; Shi, Chen & Wang, 2015; Li, 2015; Belsky, 2013; Bessant & Johnson, 2013; Khan, Mahamud & Kamaruddin, 2012). There are particular groups of people in Malaysia; especially those in urban areas suffering the same problem (Baqutayan, 2014; Zyed, Wan Nor Azriyati, Noor Rosly & Peter, 2014; Ahmad, Farah Hanan & Hasmah, 2013; Tan, 2012). Housing, including rentals is rated as unaffordable for the people as many of them still struggling to have a house (Mahazril ‘Aini, Siti Hajar, Wan Nor Azriyati, 2017).

Various housing initiatives promoted by the government were merely inclusive of the lower-income group (Baqutaya et al., 2016; Cagamas, 2013; Yong, Kun Hing & Kuppusamy, 2013; Zyed, Wan Nor Azriyati, Noor Rosly, 2013; Agus, Doling, & Lee, 2002). The policy implicitly excludes the middle-income, with the lack of appropriate housing options for the younger generation. Hence, contribute to the growing number of the houseless generation.

In order to make cities and human settlement inclusive, safe, resilience and sustainable, there is a need to ensure everybody get an access to adequate, safe and affordable housing. Housing, thus, become a national priority agenda and aligned with Goal 11 of the Sustainable Development Goals (SDG) aiming to provide sustainable cities and communities (United Nation Development Programme, 2018). The idea also become the focus of 11th Malaysia Plan, which aims to increase access to adequate and quality affordable housing to the poor, low and middle-income households (Economic Planning Unit, 2016). To achieve a housing agenda of improving access to housing, there must be a clear understanding of the issues underlying it. Thus, we need to ask the young people the kind of problems they have encountered in the access to adequate housing.

This article focuses on the challenges faced by Malaysian young people in their pursuit of adequate housing. The author believes that while the study focuses on Malaysia, the implications are international in scope. The overview begins by reporting the socio-demographic profiles of the respondents to understand who are they and their current living arrangement. The housing challenges faced by them are discussed from the perspectives of structural and economic.

## Methods

The main research objective is to identify the challenges faced by the young people in their pursuit of adequate housing. To answer it, this study employs both quantitative and qualitative research approaches (combination method). A combination method design is employed when either the quantitative or qualitative approach itself is insufficient to understand the research problem at best (Creswell, 2009), as in this case is to understand the challenges faced by young people in their pursuit of adequate housing. The study was carried out in five research areas in Malaysia consists of Kuala Lumpur, Kajang, Subang Jaya, Klang and Petaling Jaya considering its population density. The researcher collected the data through a survey by using questionnaires among young people to better understand the challenges faced by them in their pursuit of adequate housing. A survey involving 434 respondents was taken place in Greater Kuala Lumpur, Malaysia between 1st August 2016 to September 2016 with each of the respondents took approximately 30 to 45 minutes to answer the survey questions. However, the usable questionnaire for the analysis were 396 sets. Hence, the response rate for this study is 91.2%.

The respondents were randomly chosen based on the inclusive criteria highlighted; which were the respondents must be a Malaysian citizen, aged between 20 to 39 years old, currently residing in Greater Kuala Lumpur, either owning a house, renting or living with their parents or relatives and employ a job either in government bodies, private sector or self-employed. The questionnaire survey was administered using the Self-Completion Questionnaires (Self-Administered Questionnaire).

This study used Descriptive statistics to analyse the profiles of the respondents and their current living arrangement and the challenges faced by young people in their pursuit to adequate housing). It was calculated by looking at the frequency, mean and median of the data distribution. It also employed the relative importance index (RII) to determine the challenges faced by the respondents in owning a home. The RII analysis was performed using the data which weighted relative index is given to each indicator based on the data. The higher the index of the indicator, the more important is that indicators among all the indicators in the construct (Jarkas & Bitar, 2012). Having this, the result that indicates the highest value will signify the most challenges faced by the young people. This index was computed by using equation below:

Where RII (%) is the percentage of Relative Importance Index of each attribute for each group of respondents, and n1, n2, n3, n4, n5, n6, and n7 are the number of each grouped respondents who selected: “1” representing strongly disagree, “2” representing disagree, “3” representing somewhat disagree, “4” representing neither disagree or agree, “5” representing somewhat agree, “6” representing agree, and “7” representing strongly agree.

As for the qualitative data, the researcher interviewed 14 identified respondents (young people) to have in-depth understanding on the issues. The respondents were selected based on the pre-determined criteria, similar to the respondents for the questionnaire survey. This session involved a discussion between the participants on the issues covered with the researcher acting as a facilitator to guide the session. The interview took place between October 2016 until December 2016. The discussion/interview was audiotaped and recorded for the transcription purpose. For the analysis, the researcher tape-recorded the data from the interview session with the key-informants, coded, and analysed the transcribed data with thematic analysis from the accumulated manual codings, which involved a procedure of classification, summarisation and tabulation based on thematic analysis. The result of the interview triangulated the findings from the survey (quantitative method).

## Discussion and Results

This section begins the explanation on the profiles of the respondents involved in this study. Then, it discusses in detail the challenges faced by young people in their pursuit of adequate housing, from the perspective of homeowners. The empirical evidence was derived from the feedback gathered by asking the respondents several questions related to the challenges. The challenges will be discussed from two main elements, consisting of structural and economic.

### Profile of the respondents

A total of 396 young people who lived and worked in Greater Kuala Lumpur, Malaysia were involved in this survey. The respondents were identified based on their age category, starting from 20 to 39 years old. On average, the age of the respondents who participated in this study was 28.62 years old (SD = 4.36). Based on their age category, the majority (75 percent) of the respondents were aged between 25 to 34 years old. There was only a small number (10.6 percent) of respondents aged between 20 to 24 years. Thus, the researchers can conclude that the majority of them were at the stage of building their lives by having permanent jobs, a hunger for achievement, and in the transition to adulthood, and thus able to comprehend the needs of the questionnaire.

The transition to independent living among young people takes place in line with the demand of the job, family formation, as a symbol of maturity, entry to homeownership, and also for educational reasons (Filandri & Bertolini, 2016; Ariffian, Anuar, & Zarin, 2013; Visser, Bolt, & Kempen, 2013; Clark & Mulder, 2000; and Lieberg, 2013). At this age, young people leave their parental home and seek independent living for educational purposes, social class, employment matters, family structure, and also searching for housing (Clara & David, 2005). Most of them are first-time home buyers and in the process of building their lives by having a permanent job, forming a family, and living a quality life, which is often associated with having a decent and an appropriate home (Nor Hartini, 2014; Zyed, 2014; and Wilcox, 2003).

Table 1 provides a summary of the socio-demographic profiles of the respondents. Females dominated the population of this study at 51.3 percent, and the remaining (48.7 percent) were male. The distribution of gender was comparatively balanced between them. Concerning ethnicity, the respondents were predominantly Malays at 63.9 percent, followed by 21.5 percent Chinese and 12.4 percent Indians. Malays were found to be the majority of the respondents because they are the dominant ethnic group in this country.

There are three main educational levels in this country; which are primary, secondary, and tertiary education (DoS, 2016). The majority of the respondents in this study received tertiary educational level which accounted for 91.7 percent. Thus, they were well-educated and occupied between the low and middle-income group in this country. This is because most of the middle-class jobs require a Bachelor Degree or at least a Diploma or its equivalent (Sander, Packard, Purnamasari, Testaverde, Wacker, Yap & Yoong, 2014).

As for the marital status, the majority (66.9%) of the respondents participating in this study were single, whilst 30.8 percent were married. Hence, we can say that the majority of the respondents stayed single and delayed their marriage possibly due to unstable financial conditions and the unaffordable housing market. Amongst the married respondents, the findings show that on average, the household size was 3.43 persons (SD = 1.13), with a minimum of 2 and maximum of 7 persons per household. The data is relevant to the fact that normally young people aged between 20 to 39 years old have 1 to 5 children added to their family members.

Concerning their current living arrangement, the result shows that the majority (75.6 percent) of the respondents were non-homeowners as they were currently renting their house and still living with their parents or other relatives. Only 24.5 percent owned their house and were considered as homeowners. Factors such as high housing price, limited financial ability, and economic uncertainties justified why renting outnumbered owning (Hoolachan, McKee, Moore, & Soaita, 2016; Beer & Faulkner, 2013; and Rugg, 2010).

Table 1 Demographic Profiles of the Respondents

|  |  |  |
| --- | --- | --- |
| Profile | Frequency | Percentage |
| **Gender** |  |  |
| Male | 193 | 48.7 |
| Female | 203 | 51.3 |
| **Ethnicity** |  |  |
| Malay | 253 | 63.9 |
| Chinese | 85 | 21.5 |
| Indian | 49 | 12.4 |
| Bumiputra | 8 | 2.0 |
| Others | 1 | 0.3 |
| **Education Level** |  |  |
| Primary School | 2 | 0.5 |
| Secondary School | 31 | 7.8 |
| Tertiary | 363 | 91.7 |
| **Marital Status** |  |  |
| Single | 265 | 66.9 |
| Married | 122 | 30.8 |
| Divorced / Widower | 9 | 2.3 |
| **Age** 20-24 | 42 | 10.6 |
| 25-29 | 220 | 55.6 |
| 30-34 | 77 | 19.4 |
| 35-39 | 57 | 14.4 |
| **Age** | | |
| Minimum | 20 | |
| Maximum | 39 | |
| Mean ± Standard Deviation | 28.62 ± 4.36 | |
| **Household Size** | | |
| Minimum | 2 | |
| Maximum | 7 | |
| **Mean ± Standard Deviation** | **3.43 ± 1.13** | |

|  |  |  |
| --- | --- | --- |
| **Current living arrangement** |  |  |
| Currently own | 97 | 24.5 |
| Renting | 90 | 22.7 |
| Rent with co-tenants | 98 | 24.7 |
| Living with family or relatives | 111 | 28.0 |

### Housing challenges among young people – structural perspective

The challenges faced by young people in their pursuit of adequate housing can be seen from the perspective of structural. The structural refers to the organisational aspect which, in this study, consisted of elements such as government practice (i.e., housing policy, legislation, schemes, assistance, subsidies) and housing system (i.e., housing deposit, booking and processing fees, stricter eligibility rules, availability of affordable housing, and access to home financing). The result of the findings shows that most of the respondents agreed that they were faced with all of the structural challenges listed in the survey (Table 2). Though the respondents agreed that they were faced with all of the challenges listed in the survey related to the structural aspects, based on the highest RII value, three major challenges faced by the respondents were young people faced difficulties related to stricter eligibility rules from financial institutions (RII = 84.5%), high housing deposit (82.3%), and the shortage of availability of affordable housing (RII = 82%). These challenges were ranked as the top three challenges facing them due to having the highest values of the RII analysis.

Table 2: Descriptive and RII Analysis for the Structural Challenges Faced by the Respondents

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Indicator** | **1** | **2** | **3** | **4** | **5** | **6** | **7** | **Mean** | **SD** | **RII** |
| **Structural Challenges** | | | | | | | | | | |
| Lack of suitable housing schemes for young people | - | - | 4  (4.1) | 2  (2.1) | 36  (37.1) | 40  (41.2) | 15  (15.5) | 5.62 | 0.92 | 80.3 |
| Lack of financial assistance | - | 1  (1.0) | 7  (7.2) | 2  (2.1) | 39  (40.2) | 36  (37.1) | 12  (12.4) | 5.42 | 1.05 | 77.5 |
| Lack of government subsidies / allocations | - | 2  (2.1) | 3  (3.1) | 1  (1.0) | 41  (42.3) | 40  (41.2) | 10  (10.3) | 5.48 | 0.96 | 78.4 |
| High housing deposit | - | - | 1  (1.0) | - | 36  (37.1) | 44  (45.4) | 16  (16.0) | 5.77 | 0.78 | 82.3 |
| High booking fees | - | 1  (1.0) | 5  (5.2) | 2  (2.1) | 43  (44.3) | 36  (37.1) | 10  (10.3) | 5.42 | 0.97 | 77.5 |
| High processing fees | - | 3  (3.1) | 3  (3.1) | 1  (1.0) | 45  (46.4) | 32  (33.0) | 13  (13.4) | 5.43 | 1.05 | 77.6 |
| Stricter eligibility rules from financial institutions for loan financing | 1  (1.0) | - | - | 1  (1.0) | 33  (34.0) | 30  (30.9) | 32  (33.0) | 5.92 | 0.99 | 84.5 |
| Shortage of availability of affordable housing | - | 1  (1.0) | - | - | 41  (42.3) | 35  (36.1) | 20  (20.6) | 5.74 | 0.86 | 82.0 |
| Lack of access to home financing | - | 2  (2.1) | 3  (3.1) | 5  (5.2) | 53  (54.6) | 26  (26.8) | 8  (8.2) | 5.26 | 0.95 | 75.1 |

Note: SD = Standard deviation; 1 = Strongly Disagree, 2 = Disagree, 3 = Somewhat Disagree; 4 = Neither Agree or Disagree; 5 = Somewhat Agree; 6 = Agree; 7 = Strongly Agree; RII = Relative Importance Index (%).

The respondents argued that they struggled to secure the loan financing, especially when there were stricter eligibility rules from the banking sectors. In their pursuit to live independently, accessing adequate housing, especially on homeownership, seemed difficult for the first-time home buyers due to the strict lending rules from the financial institutions (Arundel & Doling, 2017; Kennett et al., 2013; Belsky, 2013). These challenges were further debated by the researchers on the transitions of the younger people into independent living. Their housing opportunities, in general, and homeownership, in particular, had been in decline due to the non-availability of easy and fair mortgage credit (Lennartz, Arundel & Ronald, 2016) and difficulty in obtaining mortgage finances (Arundel & Doling, 2017; Filandri & Bertolini, 2016).

The finding of this study revealed that the lack of available credit distorted the housing opportunities amongst the young people. Based on the lending criteria imposed by the Central Bank (Bank Negara Malaysia) starting from Jan. 2012, mortgage eligibility will be assessed not only based on the net income and other financial obligations, but the educational loans, such as *Perbadanan Tabung Pendidikan Tinggi Nasional (PTPTN),* are taken into account in allowing the individual to be eligible for the housing loan. The applicants are not authorised to apply for any loan, including housing if there are arrears in their PTPTN payment. The applicants must settle all the arrears before they can apply for the loan.

Moreover, the maximum housing loan period was reduced to 35 years only from the previous period of 45 years (Bank Negara Malaysia, 2015). The above tighter lending guidelines have made it difficult for young people to apply for home financing, in particular among the PTPTN defaulters. Additionally, with the lifestyle of the younger generation who prefer to have branded items, hang out at coffee shops and spend unnecessarily using credit cards, it makes their road to homeownership seem difficult (Asian Institute of Finance, 2015; Nwuba, Kalu & Umeh, 2015; Majid, Said & Daud, 2014).

The challenges relating to stricter lending rules from financial institutions have been further discussed by McKee (2012). He discovered that when the young people were ready to leave their parental home, they faced challenges in accessing mortgage financing, thus making them as renters, in which he portrayed them as the ‘rent generation’. In Malaysia, the findings show that there were young people who lived in rented sectors, but, were far from declaring themselves as the ‘rent generation’ because there were others who successfully entered into homeownership in spite of various challenges, and some who co-resided with their parents.

Young people in Malaysia were not only concerned with the price of housing, but they were also confronted with difficulties in obtaining housing loans due to the stringent procedures imposed by financial institutions (Baqutayan, Ariffin & Raji, 2016). The above results support past studies regarding the challenges faced by young people in Europe. The result of this study discovered that social policy had a significant influence on the housing opportunities of the young people. It was argued that the tenure status of the young adults (either to rent or to own) depended on the policy of the state (Filandri & Bertolini, 2016).

In China and other East Asian countries, their pro-homeownership policy has caused other segments to suffer from housing problems, including the young civil servants, due to unfriendly institutional arrangements. As there are too many housing schemes facilitating homeownership amongst the people, the policy has failed to provide suitable housing schemes for the younger households (Zhu, 2013; Doling & Ronald, 2010).

Besides, the respondents also faced challenges related to a shortage of affordable housing in the market. There are many housing developments in this country, but most of the housing developments have been focused towards the high housing properties, thus neglecting the need for affordable housing developments. This can be seen from the evidence showing that the average housing price recorded in Q4 2016 was more than RM500,000 in Selangor and Kuala Lumpur compared to an affordable segment of RM 250,000 to RM450,000 (Khazanah Research Institute, 2015; National Property Information Centre, 2016).

The issue aligned with Ariffin, Omar & Sa’dun, (2013) in his study which indicates that Malaysians faced difficulties in accessing homeownership due to the lack of affordable housing which led to housing stress. This was due to the escalating housing prices in the market, mismatching between supply and demand, and the lack of quality houses. In another study, Ahmad, Farah Hanan & Hasmah (2015) further emphasised that among factors influencing generation Y were the housing affordability problems, difficult to pay the deposit, house prices were too high, lack of an affordable houses supply in the market, small size and quality of the houses.

The shortage of affordable housing was further emphasised in a study conducted by Fun (2012). His findings revealed that young people aged 25-34 years in Hong Kong faced various challenges entering the housing market due to the lack of appropriate and affordable housing stocks as well as insufficient down payments.

Other than the strict eligibility rules from financial institutions and the shortage of affordable housing, the respondents in this study also faced challenges pertaining to the housing deposit. There is a rule in the Malaysian housing system that a 10 to 20 percent housing deposit from the purchase price is required for the down-payment as most of the banks in Malaysia only offer to finance up to a 70 to 90 percent margin of financing for housing (Bank Negara Malaysia (BNM), 2003; BNM, 2013). Due to the ruling guideline, the government has come out with the incentive to help the middle-income group with the down-payment assistance (Ministry of Finance, 2016; NHD, 2016). For this group, the majority of who were new in the workforce, the 10 percent rule for the housing deposit for the first time home-buyers was considered high, and they found it difficult for them to secure the deposit (Ministry of Urban Well-being, Housing and Local Government, 2013).

Consistent with the results from the survey, the findings from the interview confirmed that these young people faced challenges in terms of providing the housing deposit/down payment. Many of the respondents (young people) during the interview stated that, even if they could afford the monthly loan instalment, they still faced difficulties in providing the housing deposits. However, they stressed that they faced difficulties in saving for the housing deposit because of their limited financial capability. As argued by Hoolachan, McKee, Moore & Soaita (2016), it is impossible for the young people to save for the housing whilst renting because of other financial commitments. The housing crisis amongst the middle-income group in Malaysia has been further documented in a study conducted by Hamzah and Adnan (2016). The study revealed that this group of people faced difficulties in paying for the housing deposit and monthly payments for the house purchase. This can be seen from the following comments:

*“I think to buy a house is so difficult because I need to save for the 10 percent housing deposit calculated from the purchase price. Not only that, I also must pay the legal fees, such as sales and purchase agreement and all that. For young people like me, with the current cost of living, rental payment, transportation costs, and others, there is not enough for me to save for the housing deposit. I also don’t know when I can own my dream house”*

(Anas Mikael/17 Dec 2016/4pm)

*“Talking about housing deposit made me feel sick. There is time when I went to sales office to survey for a house. There is house that I can afford, but when it comes to paying 10 percent for the deposit, oh… it turns me off...at this time, I don’t have such an amount to pay for the down-payment, in fact, to pay for booking fees (RM5,000 at that time) also I cannot afford”* (Christina /10 Dec 2016/10am)

*“I wish that we don’t have to pay for the housing down-payment, I think then, only, many young people can afford to own”*

(Remy/18 Dec 2016/2pm)

*“At this moment, my income is not enough to save for the housing deposit. It may take a longer time for me to save for it”*

(Myra/18Nov 2016/12pm)

As the findings show, young people in Malaysia have encountered difficulties to provide the down-payment due to the housing guidelines. Yip (2013) in her study amongst people in the younger generation in Hong Kong revealed the same. Young people, who were referred to in the post-eighties generation in Hong Kong, viewed housing as beyond their capability due to affordability matters, strict lending practices, and inadequate housing policies that benefited them. The effect of these structural challenges, hence, distorted their housing aspirations and opportunities. Research studies by Chowdury (2013) in Dhaka and Mc Kee and Hoolachan (2015) in Scotland also discovered that the lack of appropriate and affordable housing stocks alongside the lack of access to home financing and limited economic resources distorted the housing opportunities amongst the younger generation.

### Housing challenges among young people – economic perspective

Besides the structural challenges, the researcher asked the respondents about the challenges they confronted from economic/affordability aspects. The economics consisted of elements related to financial resources (income, savings, cost of living, high housing price) and financing. In their pursuit to live independently, accessing adequate housing, especially in regard to homeownership seemed difficult for the first-time home buyers due to their economic conditions (Deng, Hoekstra & Elsinga, 2016; Kennett, Forrest & Marshe, 2013). To know the challenges faced by the young people related to the economic aspects, six questions were asked of the respondents as to whether they faced challenges in terms of: 1) cost of living, 2) savings to pay for the housing deposits, 3) eligibility for loan financing, 4) housing price, 5) cost of living, 6) and income.

Table 3: Descriptive and RII Analysis for the Economic Challenges Faced by the Respondents

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Indicator** | **1** | **2** | **3** | **4** | **5** | **6** | **7** | **Mean** | **SD** | **RII** |
| **Economic Challenges** | | | | | | | | | | |
| High cost of living | 1  (1.0) | 1  (1.0) | 4  (4.1) | 1  (1.0) | 35  (36.1) | 42  (43.3) | 13  (13.4) | 5.54 | 1.06 | 79.1 |
| No savings to pay for the housing deposits | - | 5  (5.2) | 10  (10.3) | 2  (2.1) | 38  (39.2) | 30  (30.9) | 12  (12.4) | 5.18 | 1.30 | 73.9 |
| Not eligible for the loan financing | - | 15  (15.5) | 26  (26.8) | 4  (4.1) | 19  (19.6) | 22  (22.7) | 11  (11.3) | 4.41 | 1.69 | 63.0 |
| High housing price | - | - | 1  (1.0) | 3  (3.1) | 37  (38.1) | 46  (47.4) | 10  (10.3) | 5.63 | 0.75 | 80.4 |
| High monthly loan instalment | - | 2  (2.1) | 12  (12.4) | 1  (1.0) | 38  (39.2) | 33  (34.0) | 11  (11.3) | 5.25 | 1.20 | 75.0 |
| Insufficient income | - | - | - | - | 30  (30.9) | 45  (46.4) | 22  (22.7) | 5.92 | 0.73 | 84.5 |

Note: SD = Standard deviation; 1 = Strongly Disagree, 2 = Disagree, 3 = Somewhat Disagree; 4 = Neither Agree or Disagree; 5 = Somewhat Agree; 6 = Agree; 7 = Strongly Agree; RII = Relative Importance Index (%).

The findings as shown in Table 3 highlighted that amongst the biggest challenges faced by the young people were insufficient income (RII = 84.5%), high housing price (RII = 80.4%), and the high cost of living (RII = 79.1%). Since the housing price offered in the market was high, the loan financing they made required them to pay high monthly loan instalments. The respondents were faced with this problem because most of them fell under the middle-income group with a salary between RM3, 000 to RM10, 000, and were burdened with other financial commitments.

The current economic condition is unstable especially during these hard times. The cost of living in this country is considered high, especially after the introduction of the Goods and Sales Tax (GST). Their incomes were insufficient to save for the housing deposits and other housing costs, thus hindering their opportunities to adequate housing (Yip, 2013). Although the findings from the survey show that the majority of the respondents saved every month, their monthly financial commitments and living expenses made them unable to save more for the housing deposit and other housing expenses. Consequently, the young people were frustrated because their pursuit to live independently was hindered by inadequate economic resources and a high cost of housing (Doling & Ronald, 2014). As the housing system in Malaysia is regarded as liberal in characteristics, access to housing is not determined based on non-financial criteria such as needs. Rather, it reflects the labour market position, whereby, access to housing is determined by the ability to pay (Arundel & Doling, 2017; Reed & Ume, 2016; Moreno, 2012; Ronald & Doling, 2010).

There is a high loan rejection from banking institutions for mortgage financing due to insufficient income and poor credit amongst the younger generation. This issue was further highlighted by REHDA President, Datuk Seri FD Iskandar during the media briefing on September 11, 2015, saying that amongst the biggest problems of loan rejection was due to the ineligibility of the buyers’ income and a poor credit history from CCRIS/CTOS (showing the arrears of loans) The highest loan rejection was reported for the property price ranging from RM250, 001 to RM500, 000 and RM700, 000 to RM1 million (REHDA, 2015).

The above result of the survey is in line with findings from the interviews with the young people. The respondents kept on mentioning insufficient income that hindered their housing opportunities. As most of the young people had just started their careers and lived independently, they were often faced with economic uncertainties since the salary and benefits were lower (Rugg, 2010). They faced with housing affordability problems associated with low-income, the difficulty to pay for the housing deposit and to secure the financing (Ahmad et al., 2015). Many Malaysian households have limited savings due to their low income and other financial commitments, thus limiting their housing opportunities (Khazanah Research Institute, 2014). All the respondents cited that insufficient income was the challenge they faced in their pursuit of adequate housing.

*“At this moment, my current income is insufficient to own, but I can rent. However, to rent also, the rental is so expensive, especially in my area, Shah Alam. Based on my current situations, I think I am just able to rent because I have my family and lots of commitments and financial constraints that do not allow us to buy a house yet”*

(Myra/18 Nov 2016/12pm)

*“One of the challenges that I have faced in owning a home is insufficient income. I have my savings every month, but the savings are for other emergency matters. It is not enough for the housing down-payment. Other thing that keep me thinking is whether I can afford the monthly loan instalment. I may have success in getting a housing loan, but I might end up spending more on the housing instalment at the expense of other commitments”*

(Christina /10 Dec 2016/10am)

*“We cannot control the housing price because no matter what, the price is already set. So, to say that it is a challenge, for me, it is not. But my problem is financial capability. Being young, new to the workplace, salary is not high, a lot of commitments, just started my life, with all this, my income is insufficient to own a house. Either rental or buying, if I have no money, then buying is not worth it because it is long term commitment. I have to think about that also”*

(Tan/9 Oct 2016/4.30pm)

*“My main concern is regarding my financial ability. As what I can say at this point of time, I have financial difficulties if I choose to own a house. Because I must balance my income and monthly loan instalment as it involves a long-term commitment. I have too many things on my plate right now, thus, I could not afford to own a house with such prices offered in the housing market. So, I can say my biggest challenge is regarding my financial ability”*

(Seri/15 Oct 2016/10am)

*“For me, as young people and especially to those young people working in urban areas, we have to be smart in our spending. If we cannot manage our finance, so it makes us difficult to save money to buy a house. For young people staying in the major towns/city centres, we tend to spend more on entertainment, food hunting at lavish places, hangout at the coffee hipster places. That’s what makes us find it difficult to get a house because we cannot manage our own finance. I think that everybody including me can afford to own one if we manage our finance wisely*”

(Anas Mikael/17 Dec 2016/4pm)

*“In reality, for the first and second year of working, I still do not have the opportunity to own a house due to other commitments such as personal expenses, car loan, and study loan. Thus, this becomes the challenge for me, and for others in the young generation also, to have a home within this first few years”*

(Remy/18Dec 2016/2pm)

Besides income, the respondents claimed that they faced difficulties in owning a house because the housing prices in Malaysia were too high. As opposed to Ireland, the UK, the US and our neighbours, Thailand and Singapore, Malaysia has been reported as one of the countries with high housing prices (Khazanah Research Institute, 2014). In 2015, the average housing price was RM710, 089 in Kuala Lumpur and RM467, 995 in Selangor. In the Quarter 3 (Q3) 2016, Kuala Lumpur continued to record the highest average housing price (RM772, 126) and secondly, was Selangor (RM515, 277), which significantly had increased from the previous year (National Property Information Centre, 2016).

The housing prices offered in the Malaysian real estate market have been rated as unaffordable, especially in the main towns. For instance, Kuala Lumpur and Pulau Pinang were listed as ‘severely unaffordable’ housing markets followed by Johor (severely unaffordable), and Selangor (moderately unaffordable) (Khazanah Research Institute, 2015). This was proven by a study conducted by Zyed et al., (2014) among young working households in Malaysia. The results disclosed that young working adults in this country were faced with housing challenges related to high housing prices, especially in the urban areas which led to limited housing opportunities for the younger generation.

A similar situation was found in Hong Kong, whereby research was undertaken by Campos, Yiu, Shen, Liao and Maing (2016) which discovered that the housing situation in Hong Kong was regarded as unstable and high in housing prices. Housing in Hong Kong for the last five years has been considered ‘severely unaffordable’, thus making the homeownership unattainable by the young people of M40.

Similar to Taiwan, the housing prices in Malaysia are skyrocketing, and there is no control of the housing price system in Malaysia. Even worse, the monthly income of the young people is not in tandem with the price of houses offered in the private housing market (Chen, 2011; Atasya, Ernawati, Hasnanywati & Hamizah, 2015). The situation has led to the incapability of young people to possess a home either through homeownership or renting. For first-time home buyers, the high housing prices have made it difficult for them to own a house, especially in urban areas like the Klang Valley (Tan, 2012).

In Malaysia, although young people have stable jobs and income, the increasing price of housing from year to year has made it difficult for them to buy a house. Nonetheless, some of them prefer to purchase the house before the price increases even though it will increase their financial commitments. In China and other East Asian countries, their pro-homeownership policy has caused other segments to suffer from housing problems, including the young civil servants, due to the high price of housing in the market (Zhu, 2013; Doling & Ronald, 2010).

Findings from in-depth interviews confirmed that the high price of housing in the private real estate market has made it difficult for them to have a home. These young people (5 out of 6 respondents) claimed that they faced challenges about the high price of housing. They have perceived that the housing prices available in the Malaysian housing market nowadays is considered as unaffordable and expensive especially in the major towns. Those interviewed explained that:

*“Houses nowadays are expensive and the developer seems to not want to reduce the price of the house so that they can make profit out of it. For young people like me who have just started working and the salary is not high, plus needing to bear all the expenses, such as need to pay house rent, educational loan, and transportation costs, it is a challenge for me to save the money to buy a house due to the ridiculous housing price”*

(Anas Mikael/17 Dec 2016/4pm)

*“For me, young people in Malaysia cannot afford a house because housing price is not parallel with the average of our salary. I have read somewhere that on average, the housing price increases to 5-15 percent every year while our salary does not increase even to 5 percent every year. So, what I can say is the housing price increase more than our salary. For me, the housing price does not make sense (tak masuk akal). That is the challenge that we face either to own or even to rent”*

(Remy/18 Dec 2016/2pm)

*“In my opinion, one of the big issues facing young people including myself is regarding housing price…because the price imposed by the developer is too high and this makes us unable to buy a house. The housing price is one of the big constraints for the young. Even if you want to buy a single-storey house, it is also expensive. That is why for the time being, I have decided to rent because I could not afford to buy”*

(Myra/18 Nov 2016/12pm)

*“I don’t understand why the housing price is so expensive. It looks like I cannot afford any of the houses in the market. There are many housing projects. But when I look at the price, I feel frustrated. Mmmm...actually, there are houses that I can afford, but you see…it is located at remote area, far from my office”*

(Christina /10 Dec 2016/10am)

*“The main challenge is regarding the housing price. The price is so ridiculous especially in the city centres. But in other places like Cyberjaya, the housing price is even more expensive than KL. In Cyberjaya, the average monthly rental is around RM1000 to RM1500 for one unit of condominium. So, imagine the price”*

(Tan /Oct 2016/4.30pm)

The above findings revealed that the housing price has become their main challenges in their pursuit of adequate housing. These people cited that they faced hardships to own a house due to the unaffordable price, especially in major towns in the Klang Valley. Young people, the majority of them being first-time home buyers, faced difficulties to own a high priced home due to their limited financial capability and economic uncertainties (Lee, Parrot & Ahn, 2012; Tan, 2012). Research conducted by KRI (2015) reported that in 2014, there were no properties launched below RM250,000 as the majority of the houses were launched at RM500,000 to 1million which is beyond the young people’s affordability level.

## Conclusion

Based on the combination method of research approach, this article presented the challenges faced by the young people in Malaysia in their pursuit of adequate housing. The results showed that in seeking for a decent and appropriate living arrangement, particularly to homeownership, young people faced with two main challenges related to structural and economic aspects. They have claimed that they are struggling to secure the financing from the financial institutions due to the stricter eligibility rules imposed by this sector. The situation has led them to the problem of accessing the mortgage financing due to the lack of available credits among them. Results also reveal that the shortage of affordable housing has made their housing opportunities even limited and their transition to independent living is much difficult.

Many of the housing developments in this country are focusing towards the high properties and neglecting the needs of affordable housing development. In Selangor and Kuala Lumpur, the average housing price in Q4 2016 has been recorded more than RM500,000 compared to the affordable segment of RM 250,000 to RM450,000 (KRI, 2015; National Property Information Centre, 2016). As a result, many of young people continue to suffer because of higher loan instalment which eventually leads to housing stress among them. As the majority of them are young and at their early stage of their career, their income is insufficient to save for the housing deposits and made them turn to their family members for the down-payment assistance. The current cost of living and high price of accommodation have made their pursuit to independent living remains longer.

The study offers several interventions possibly be made to minimise the challenges facing this group. First, the government needs to review the eligibility rules for loan financing. It can be done with the participation from the government together with banking institutions and housing developers to come out with other alternatives of eligibility rules. The finding reveals that strict eligibility rules as one of the challenges faced by the young people in their pursuit of adequate housing. They are confronted with difficulties to secure a loan due to insufficient income, poor credit and strict lending rules from banks. As such, revising the lending rules or relaxing the rules for housing is needed to enable them to access housing financing. Second, the government may control the housing price for all affordable houses through a price control policy. At present, the price of accommodation in the private market is determined by the private developers, and the increment is exorbitant. Thus, this study suggests the government regulate a policy to control the price of affordable housing in the market. Third, specific rules may be set up to assist young people concerning housing deposits. This study suggests revising the percentage so that more young people can afford to pay. Instead of imposing a 10 percent housing deposit, the percentage can be revised to 2.5 to 5 percent.

Fourth, housing providers need to offer more choices in term of housing availability targeted to every single social group which is more inclusive. As findings showed that there was a shortage of affordable housing, the government may encourage urban development outside the cities to minimise the issues of overcrowding and upscaling housing development. The housing development should be made affordable and equipped with all the basic facilities and good public transportation. Finally, as findings show that young people housing opportunities are limited due to their limited economic resources, the government should consider establishing a specific fund such as Housing Provident Fund for housing that serves as the social insurance scheme and housing financial programme.

By understanding the housing challenges facing young people in Malaysia, there is an urgency for the government and relevant housing providers to provide inclusive and relevant housing policies that facilitate the young people in this country. For the achievement of the Sustainable Development Goals (SDGs) to make cities and communities liveable and sustainable, the policy makers along with the private sectors must set clear aspirations for housing to ensure everybody get an access to safe, secure and affordable housing so that no one left behind.

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