Off- Campus Student Housing Preferences Conceptual Framework

Mohamad Haizam Mohamed Saraf

Department of Real Estate Management, UiTM Perak

Thuraiya Mohd

Senior Lecturer, Department of Real Estate Management, UiTM Perak thura231@perak.uitm.edu.my

Kamsiah Hj Sirat

Associate Professor Department of Real Estate Management, UiTM Perak

ABSTRACT

The tertiary education in Malaysia has undergone immense changes from the rapid expansion of Higher Educational Institutions (HEIs) for the past four decades. Consequently, this has also led to the high concentrations of students in residential areas those enclaves of university campuses, i.e. studentification. The fact is, not all universities are able to provide adequate student accommodations as the enrolment of students are far greater than the available student. As a result, students who reside off-campus need to find their own place for dwelling. However, the universities do not provide the off campus students with housing that take into considerations of student's housing preferences. Nowadays, students have their own expectation of how and where they wish to reside. Hence, offcampus students' housing preferences should be highlighted when developing all higher institutions to provide a safe and good quality of living. This research is an attempt to suggest a conceptual framework of off-campus student housing preferences from the reviews on the literature. This research may contribute to extend the body of knowledge in the area of studentification especially on offcampus students' housing preferences and a suggested significant input will give much emphasize on the formation of Student Housing Guideline in Malaysia context.

Keywords: university student, off-campus student, student housing, preferences

1. INTRODUCTION

The six thrusts of Malaysia's National Education Strategic Plan (NESP) launched in 2007 aims to enhance Higher Educational Institutions (HEIs) in capacity of admission, internalisation of university to meet global needs and becoming the education hubs of the region (Ministry of Education, 2014). As a result, the past few decades have witnessed a rapid expansion of HEIs in Malaysia (Khozaei et al, 2012; Hilmy et al, 2012; Thuraiya et al, 2014)). There were 69 universities available as at 2010 and if compared with 1949, there was only one HEI; the Universiti of Malaya. As a result, many universities have embarked strategies

to successfully internalise their institutions so that both local and international students may receive the benefits (Speechley, 2013).

Malaysia has enrolled HEIs students more than 1.2 million with more than 100,000 of them are international students (Ministry of Education, 2014). Every intake of HEIs students, there will be a high percentage of students who become the offcampus students. A statistic of student enrollment in Malaysia by the Ministry of Education (2013) showed that the numbers of student enrolled in Malaysia are rapidly increasing from the year 2002 to 2012. However, the availability of student housing often not sufficient as the number of students enrolled are far greater than the availability of student accommodation. This has shown that not all universities are able to provide adequate accommodations for all students (Khozaei, 2012; Hilmy et al, 2013; Thuraiya et al, 2014). As a result from the inadequacy of student accommodation, off-campus student need a place for dwelling, as the term housing is generally refers to the human basic needs (Adesoji et al., 2014). Due to the needs of accommodation from the off-campus students, the demand for local housing market will increase (Thuraiya et al, 2014). However, universities did not provide the off campus students with housing that take into considerations their preferences and affordability (Khozaei et al, 2012). Nowadays, students have developed and established clear expectation of how and where they wish to live (Thomsen and Eikomo, 2010). They look for a suitable home with specific characteristics that satisfy their different needs and preferences (Debra, 2004). However, the literature has been relatively silent on the student housing preferences for off-campus students who rent from private housing units. Thus it seems crucial to identify the off-campus students' housing preferences as they seem being neglected on the accommodation aspect by the universities, let alone the local authorities housing planning. Apart from that, the researcher will suggest a framework of off campus-student housing preferences to extend the knowledge on student housing especially on the private housing unit.

2. CONCEPTUALISING THE FRAMEWORK OF OFF CAMPUS STUDENT HOUSING PREFERENCES

House is one of the essential needs of living. In a study conducted by Tan (2012), house-buyer will prioritise quality of the house first, then safety. However, studies on housing preferences to represent the entire population are not relevant as different group of people have substantial differences in term of sources of income, lifestyles and preferences (Debra, 2004). A proper way of understanding housing preferences is by identifying the existing sub-markets which may include the employed group of people, students or male and female (Rugg and Rhodes, 2002). Housing preferences may apply various limitations in degrees of choices and experience that relate to their life circumstances (Debra, 2004).

There were only a few studies that discussed on the student's accommodation preferences (Khozaei et al, 2012; Hilmy et al, 2011), but they were only focusing the students who reside the accommodations provided by the universities and there is a gap on literature for off-campus students who reside in private housing

TeSSHI 2014 / eProceedings units. Students, especially the off-campus students who are the tenants obviously is another sub-market in housing preferences as they have different lifestyle and do not have a fixed income. Thus, for this study of off-campus students' housing preferences, it takes into consideration that students, specifically off-campus students who are the renters of housing sub-market, constitute as a significant respondent in order to identify the off-campus students' housing preferences.

The conceptual framework of off-campus students' housing preferences is outlined due to the complexity and large possible variables that may contribute to lengthy elaboration of such preferences. From the reviews on relevant literature, studies on students' housing is somewhat scarce for off-campus who reside private housing unit, especially on housing preferences. This is due to the fact that in mMlaysia, the student housing is understood as the accommodation built by the universities on-campus or off-campus, not including the private rented housing units (Hilmy et al., 2011; Khozaei et al, 2012). The suggested framework is not comprehensive in listing the variables, many could be added, but this conceptual framework is suffice to achieve the research aims and objectives for this study based on the reviews on literature.

2.1 Student Characteristics

Demographic background is often used as one of the independent variables to relate with the preferred housing characteristics from previous studies on housing preferences (Morgan and McDowell, 1979; Rugg and Rhodes, 2002; Debra, 2004; Universities UK, 2006; Carr et al., 2007; D. Amole, 2009; Thomsen and Eikimo, 2010; Khozaei et al., 2012; Hilmy et al., 2012, Allis and Ismet, 2012; Speechley, 2013; Thuraiya et al, 2014). It shows that the background of students does play as an important variable in student housing studies, be it satisfaction, accommodation satisfaction or other related studies.

Thus, to suggest a conceptual framework, it seems appropriate to also include student characteristic in the analytical framework as the variables constitute of the off-campus students. This variable (student characteristics) is further discussed according to the following attributes; gender, year of study, financial resources and transportation.

2.1.1 Gender

Previous research had included gender as one of the variable in their studies to identify the relationship between gender and their research aims (Morgan & McDowell, 1979; Rugg and Rhodes, 2002; Debra, 2004; Universities UK, 2006; Carr et al., 2007; D. Amole, 2009; Thomsen and Eikimo, 2010; Khozaei et al., 2012; Hilmy et al., 2012, Allis &Ismet, 2012; Speechley, 2013; Thuraiya et al. 2014). Morgan and McDowell (1979) stated that gender is an important variable to consider in student demographic as different gender has different preferences.

2.1.2 Year of Study

Several studies on student satisfaction have included level of study as one of the variables to achieve their research aims and objectives (Morgan and Mcdowell, 1979; Debra, 2004; Universities of UK, 2006; D. Amole, 2009; Khozaei et al, 2012; Speechley, 2013). There is a trend that senior university students live in private rental housing and first-year university students commonly will reside in supervised forms of housing (Debra, 2004). In Malaysia, there could be differences in the housing preferences between off-campus students who rent from private housing based on their years of study.

2.1.3 Financial Resources

Students who rent private housing unit have limited options to select with as they have limited financial resources, i.e. sources of income (Thuraiya et al, 2014). Morgan and McDowell (2002) pointed out that the level of income of a person can definitely have effects to the selection of different type of housing. In Malaysia, as addressed by Norasikin et al (2013), educational loan or more known as Perbadanan Tabung Pendidikan Tinggi Nasional (PTPTN), scholarships, guardians, money earned from part-time job and personal savings are the main sources of income for students, especially university students. Therefore, these main sources of income will be the attribute under financial resources.

Apart from that, students level of income is better understood weather the amount received from the sources of income be sufficient to pay for living costs. The question may arise from this attribute is do off-campus students financial support able to cover basic living costs including rental? How much they allocate from their level of income to be spent on rental? Do off-campus students be burdened by the rental they have to endure for their studies? Some articles of student affordability suggested that rental expenses is one of the essential items that could have a significant effect on the off-campus students (Curtis and Klapper, 2005; Somen and Somen, 2010; Accommodation Costs Survey, 2013).

2.1.4 Transportation

Transportation is by means referring to the student mobility to move from one location to another. This mode of transportation has bigger influence in term of time taken to the campus and accessibility to the available facilities (Debra, 2004; Hilmy et al, 2011). For example a student may purchase a motorcycle which may reduce the travelling time to the campus and also might increase the accessibility, however it costs higher compared to walking to the campus or taking public transportation (Debra, 2004). Mode of transportation definitely may influence the student housing preferences especially taken into consideration time taken and accessibility to the campus and facilities (Hilmy et al, 2011).

2.2 Housing Aspects

Off-campus students are all in fact one of the sub-market groups that has different preference which could influence his or her housing preferences (Debra, 2004). This section will discuss on the student housing previous studies so it can be emerged to create more effective variables for the off-campus students' housing framework that is necessary for this paper. The following are the variables; location, rental cost, quality, housing type and tenure.

2.2.1 Aspect of Location

Location is one of the variables in housing preferences as many previous researches on housing had included this as one of the housing attributes (Morgan and Mcdowell, 1979; Rugg and Rhodes, 2002; Debra, 2004; Thomsen and Eikemo, 2010; Hilmy et al, 2013; Khozaei et al, 2012). Location of place to reside is often associated with transportation costs, security of jobs moving expenses and more time for daily activities (Tan, 2012). As off-campus students is one of the sub-markets in market rental, housing location is preferable at convenience location, which must mean the proximity to campus and other facilities (Tan, 2012; Debra, 2004; Hilmy et al, 2011).

A study by Thomsen (2010) found that students who reside off-campus preferred to reside as closer to the city centre and nearby the place of their campus. Hilmy et al (2011) also stressed out that location or proximity the place of student housing as close as to the campus is one of the important preferences for better housing satisfaction; i.e. students prefer to rent at the closest housing situation to the campus. It seems appropriate to include location of the housing as one of the students' housing preferences in this study.

2.2.2 Aspect of Tenure

Thomsen and Eikemo (2010) findings indicated that type of tenancy of the housing by students does reflect student preferences. It was found that students who reside off-campus have the options to live with their parents, live in their own property, rent a house or rent a room and the results showed that off-campus students likely to select rent a house for dwellings in their duration of studies. The results from the research was also supported by research from Hilmy et al (2011) which was found that students will take into consideration of the length of lease or contract and often rent a house or room for dwellings.

2.2.3 Aspect of Housing Type

There were no ideals type of housing preferred by off-campus students as they search for housing, not anticipating that the house will fulfil their different

needs and preferences (Rhugg and Rhodes, 1979). This is because, off-campus students often apply trade-offs between satisfactions and needs due to limited resources of income (Debra, 2004; Thomsen, 2010; Allis and Ismet, 2012).

However, it seems essential to include this variable to ascertain whether different housing type preferred by the off-campus students has the effect in reducing the cost of housing rental payment (Debra, 2004; Carr et al, 2007; D. Amole, 2009; Thomsen and Eikemo, 2010; Hilmy et al, 2012; Allis and Ismet, 2012). Moreover, a study conducted by Debra (2004) in UK revealed that off-campus students preferred to share accommodation with multiple household rather than living alone, by means able to pool income and minimise the payment of rental per person.

This is also supported by a research in Malaysia by Thuraiya et al (2014) as it was initiate that, the higher the number of occupations in a house, the lower the rental paid per person. Thus, it is seems crucial to put housing type as one of the variables because different type of housing may have different effect to the off campus students' housing preferences.

2.2.4 Aspect of Rental Cost

Students often take into considerations various aspects of housing and will decide based on their preferences and not necessarily fulfil their needs, but what they consider is the most important. Based on the reviews of students' housing preferences, it was clearly stated that students' housing preferences always constrained by the level of income (Debra, 2004; Thomsen, 2010; Allis, 2011; Baron, 2013; Thuraiya et al, 2014). Based on general housing demand, households will take into consider their level of income with their total household costs (Tan, 2012). As argued by Thuraiya et al (2014), students do not have a fixed income and tend to rely on the educational loan for living cost. The limitation of sources of income by the sub-market group (off-campus student) has significant effect to the house of multiple occupation where they tend to reside in high number of occupants and do trade-offs of comfort in order to minimise the cost of rental per person (Thuraiya et al, 2014).

Student incomes are often limited in sources as they could possibly obtain income from their parents, educational loan, grants, scholarships, sponsorship, government grants and their own savings from part-time jobs (Debra, 2004; Universities of UK, 2006; Thuraiya et al, 2014). In UK and Canada, a surveyed was conducted to the off-campus students on their sources of income and it was found that, 80% of the students were employed as part-time worker and 17% from them were full-time worker (Debra, 2004; Universities of UK, 2006). It showed that off-campus students in UK and Canada receive income from employment to increase their level of income in order to fulfil their cost of living. However, it might

be different situation in other countries, especially in Malaysia. Thus, different student has different source of income, and they could have different effects on the housing preferences.

2.2.5 Aspect of Quality

Quality aspect is another important variable that requires reviews on off-campus student housing as it is one of the three main variables in the "Housing Choice Hierarchy" (Debra, 2004). Decision of a selection of housing will definitely be based on the quality of the housing and sometimes, may result in paying additional housing rental cost (Thuraiya et al, 2014). Quality of housing is also essential for housing satisfaction (Thomsen, 2010; Hilmy et al, 2012) that could take into consideration the number of household composition and furnishes provided (Morgan and McDowell, 1979; Debra, 2004; Thomsen and Eikemo, 2010). Moreover, quality is associated with living space, absence of distraction, absence of house rules and regulations, ability to add personal style, facilities and amenities within proximity and etc (Thomsen, 2010; Khozaei et al, 2012; Hilmy et al, 2011; Allis and Ismet, 2012; Universities of UK, 2006), thus it is appropriate to add perception based question on how off-campus students rate their housing quality in relation to the student housing.

2.3 Student Preferences

Through literature reviews on students' preferences, it can be pointed that student preferences could be well expressed with these important variables; distance (time taken transportation mode, facilities and amenities), housing type and tenure, student's style (personal style, crowdedness, lighting, laundry, bathroom, size and privacy) quality (security and safety) and affordability (Morgan and McDowell, 1979; Rhug and Rhodes 2002; Debra, 2004; Universities UK, 2006; D. Amole, 2009 Thomsen, 2010; Allis and Ismet, 2011 Khozaei et al, 2012 Hilmy et al, 2012; Thuraiya et al, 2014).

2.3.1 Distance

Students nowadays have clear mind on what they need and say what is important in housing preferences although they do not have a fixed income to satisfy their desires (Debra, 2004; Thomsen and Eikemo, 2010). This is because in economy, one cannot fully satisfy their desires due to the scarcity of resources, in this scope the scarcity is the financial resources. The importance of distance in student preferences has been shown in many studies to address this preference, such as students dominant preference is to live near the place of their study (Morgan and McDowell, 1979), students tend to put location as their first preference in choosing place to rent, by letting go cost or the quality of the house (Debra, 2004), accessibility to the campus, city centre and other facilities (Khozaei et al, 2012;

Hilmy et al, 2012; Ong, 2013).

In a survey conducted by the universities in Canada portrayed that off-campus students preferred to reside within 20 minutes of walking distance to the university campus (Debra, 2004). The sole reason why distance becomes most preferred by the off-campus students is cost of transportation (Morgan and McDowell, 1979; Debra, 2004; Thomsen and Eikemo, 2010; Khozaei et al, 2012; Hilmy et al, 2012). Students who are in nature do not have a fixed income will be more calculative in transportation cost and time travel, because public transport can be more time consuming than walking or using private transportations. With the respect of distance, Debra (2004) defined distance as the convenience of mobility that takes into consideration the time taken to the desired place and minimum cost of mobility. Tan (2012) added that travel time will affect the student's housing preference; less time is the most preferable.

Similarly, Thomsen and Eikemo (2010) pointed that living as close to the university is the most preferable by the off-campus students. Thus, it seems appropriate to include time taken to the city centre, university campus, facilities and amenities as the variables for distance (Morgan and McDowell, 1979; Debra, 2004; Universities of UK, 2006; Thomsem and Eikemo, 2010; Hilmy et al, 2012; Khozaei et al, 2012).

2.3.2 Housing Type and Tenure

Off campus search for private housing rental, later begin to think if that particular house can satisfy their needs and preferences (organ and McDowell). Debra (2004) argued that off-campus students cannot be demanded in choosing private housing rental as they have silence power in the housing market rental as the units are managed by private owners. In UK, off campus students preferred to live in shared accommodation unit such as flats or houses for better social networking rather than stay alone (Universities on UK, 2006).

It was found that students who reside off-campus have the options to live with their parents, live in their own property, rent a house or rent a room and the results showed that off-campus students likely to select rent a house for dwellings in their duration of studies (Thomsen and Eikemo, 2010). Similarly supported by Hilmy et al (2011), it was found that students will take into consideration of the length of lease/contract and often rent a house or room for dwellings. Students, especially off-campus students do show similar patterns in choosing house to dwell, they much preferred to stay in multiple occupations house to be able to lower the rental payment per person but able to stay in higher standard of accommodations (Debra, 2004; Carr et al, 2007; Amole, 2009; Thomsen and Eikemo, 2010; Hilmy et al, 2011; Thuraiya et al, 2014).

2.3.2 Student Style

It is also important to understand the preference of off-campus students housing in term of personal styles, as D. Amole (2009) and Khozaei et al (2012) had pointed that students not necessarily living on or off campus have ranking in quality aspects of the room they are occupying. In addition, the study by Khozaei et al (2012) also noted that students preferred to have a unit of mini refrigerator and air —conditioned in their rooms. A study by Hilmy et al (2012), students do take into consideration the ability to add their personal items for student's satisfaction. Apart from that, number of household composition is also critical in student housing satisfaction. Some prefer to live with more crowds by trading off their comfort factor, so long able to reduce rental expenses per head and build better social networking and friendship (Hilmy et al, 2013; Thuraiya et al, 2014).

Moreover, D. Amole (2009) argued that students took bathroom, kitchenette and laundry as very important. Size and privacy are also important for student's preferences as sometimes a student prefer to have their own private room and bathroom rather than share with multiple occupants (Morgan and McDowell, 1979, Debra, 2004; Universities of UK, 2006; Carr et al, 2007; Hilmy et al, 2012). Not to leave out, students prefer to live in a room with the ability to decorate and move furniture according to their interests. Similarly, Hilmy et al (2012) also addressed that students prefer to have a proper storage and furniture for their private things and academic references. Furthermore, students are very likely prefere to stay in a place free from restrictions in living and maintenance duties (Debra, 2004; Hilmy et al, 2013).

2.3.4 Quality

Security and safety are one of the various quality aspects a student will definitely take into consideration in choosing a place to reside, either it be a house or a room (Rugg and Rhodes, 1979; Debra, 2004; Carr et al, 2007; Thomsen and Eikemo, 2010; Khozaei et al, 2012). Moreover, students also look up to comfortable size and crowds in a house or room and they are also referring to privacy matters (Hilmy et al, 2012; Khozaei et al, 2012). Housing quality is one of the top three critical variables in the 'Housing Choice Hierarchy' (Debra, 2004). Quality and rental is somewhat related to show how people can do trade-off between two of them. For this research, students could make their decisions to choose a house to reside based on the quality of house and rental price. Some may forego quality for lower rental price, some may pay higher rental for better quality of house. This probability may also relate quality and student's affordability.

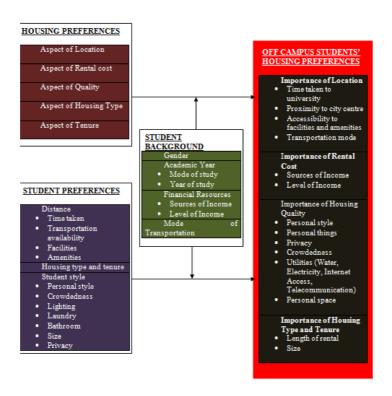
However, this variable is difficult to quantify, since quality connotes with the study of living space of a student, student is free from distraction, no or few house rules and et cetera (Debra, 2004). Thus, the measurement of quality of the house is

best to be estimated using perception-based question. In relation to Nurul 'Ulyani et al, (2011) as cited by Hilmy et al, (2012), quality can be measured using two basic questions; on the satisfaction and the loyalty. If they rate quality of the house as satisfied, it indicates that the house is at the required quality a student would prefer and vice versa. If the students stay at the same house until the end of their year of studies, that shows they are loyal because the house is at the required standard of quality.

2.4 The Off Campus Students' Housing Preferences Conceptual Framework

From the reviews on housing preferences, it seems appropriate to outline three important variables in modelling the off-campus students housing preferences. The variables are student characteristic as one of the sub-market group (off campus students), housing preferences and student preferences. The conceptualisation of the framework will be based from the three variables as mentioned earlier (Student background, housing aspect and student preferences). Then, the construction of questionnaire survey will include the importance of location (Morgan, 1979; Rhugg and Rhodes 2002; Debra, 2004; Universities UK, 2006; Thomsen and Eikemo, 2010; Hilmy et al, 2012; Thuraiya et al, 2014), the important of housing quality, (Morgan, 1979; Rhugg and Rhodes 2002; Debra, 2004; Universities UK, 2006; Thomsen, 2010; Hilmy et al, 2012; Khozaei et al, 2012; Seow et al, 2013; Speechley, 2013; Thuraiya et al, 2014), the importance of rental cost and the important of housing type (Rhugg and Rhodes, 2002; Debra, 2004; Amole, 2009; Allis and Ismet, 2012; Thomsen and Eikemo, 2010).

Below figure shows the suggested conceptual framework of off-campus students' housing preferences.



(Source: Author's Research, 2014)

Figure 1: The Conceptual Framework of Off Campus Student Housing Preferences

3. REFERENCES

Adesoji, D. J. (2014). Significance of house-type as a determinant of residential quality in Osogbo, Southwest Nigeria. Frontiers of Architectural Research (pp. 20-27). Obafemi Awolowo University, Ile-Ife: Higher Education Press.

Allis, N., & Ismet, B. H. (2012). Phenomena of Spatial Bounded Choice: Students Behaviour Related to Rental Housing in Bandung as Case Study. ASEAN Conference on Environment-Behaviour Studies, Savoy Homann Bidakara (pp. 187 – 195). Bandung: Procedia - Social and Behavioral Sciences.

Morgan, D., & McDowell, L. (1979). Patterns of residence: costs and options in student housing.

- Plymouth: Clarke, Doble and Brendon, Ltd.
- Amole, D. (2009). Residential satisfaction in students' housingq. Journal of Environmental Psychology, 76-85.
- Baron, M. (2013). THE IMPACT OF 'STUDENTIFICATION' ON THE RENTAL HOUSING MARKET. Haifa: Faculty of Industrial Engineering and Management.
- Debra, K. (2004). Proximity, Pocketbooks and Preferences: A Study of University of Calgary Off-Campus Renters. Calgary: University of Calgary, Alberta.
- Fatemeh Khozaei, T., & Ramayah, A. S. (2012). A shorter version of Student Accommodation Preferences Index (SAPI). American Transactions on Engineering & Applied Sciences.
- Hilmy, M. H. (2012). Satisfaction of Students' Living Environment Between On-Campus and Off-Campus Settings: A conceptual overview. ASIA Pacific International Conference on Environment-Behaviour Studies (pp. 601-614). Giza, Egypt: Science Direct.
- Hubbard, P. (2009). Geographies of studentification and purpose-built student accommodation: Leading separate lives? Environment and Planning A, Volume 41, Issue 8., 1903-1923.
- Hubbard, P. (2008). Regulating the social impacts of studentification: a Loughborough case study. Environment and Planning, Volume 40, 323-341.
- Maryland, U. (2012). 2011 Student Housing Market Analysis. Maryland: University of Maryland.
- Ministry of Education, M. (2012). Quick Facts 2012, Malaysia Educational Statistics. Putrajaya: Educational Data Sector, Educational Planning and Research Division, Ministry of Education Malaysia.
- Muslim, M. H., Karim, H. A., Abdullah, I. C., & Ahmad, P. (2013). Students' Perception of Residential Satisfaction in the level of Off Campus Environment. Asia Pacific International Conference on Environment-Behaviour Studies (pp. 684-696). University of Westminster, London, UK, 4-6 September 2013: Science Direct.

- Speechley, N. (2013). "Keeping them together", University Accommodation and the 'International' Student: A Case Study of Lobourough University. Lobourough: Department of Geography, University of Loborough.
- Tan, T. H. (2012). Meeting first-time buyers' housing needs and preferences in greater Kuala Lumpur. Cities (Science Direct), 389-296.
- Thomsen, J., & Eikemo, T. (2010). Aspects of student housing satisfaction: a quantitaive study.
- Thuraiya Mohd, Kamsiah Hj Sirat, Mohamad Haizam Mohamed Saraf, Haslina Jumadi and Ilyana Bazlin (2014). Housing Rental Expenses of Non-Resident Students in UiTM. International Conference on Innovation and Technology for Sustainable Built Environment. Ipoh, Malaysia.
- United Kingdom, U. (2006). Studentification: A guide to opportunities, challenges and practice. United Kingdom: Universities UK.
- Vermont University, o. (2011). The Center for Students Ethics & Standards. Statement of Expectation for off-campus students. Urban Studies.
- Cost of Living in Malaysia, Retrieved 13 March 2013 from http://www.studyadvisor.com.my/cost of living.htm
- Somen, T and Somen, A.D (2010). A study about economical levels of students in Kafkas University Procedia Social and Behavioral Sciences. Vol. (9), pp 308-312.
- Norasikin, S, Norailis, A.W, Nurazalia, Z, Siti Nurulhuda N. Spending Habits of Malaysia Muslim Teenagers: Evicence of Malaysian Public University. 4th International Conference on Business and Economic Research (4th ICBER 2013) Proceeding. Bandung, Indonesia.
- Curtis, S and Klapper, R (2005). Financial Support systems: the student experience in England and France. International Journal of Social Sciences, Vol. (32) pp 121-132
- Rugg, J., Rhodes, D., & Jones, A. (2002). Studying a niche market: UK students and the private
- rented sector. Housing Studies, 17(2), 289-303.