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HOMEOWNERSHIP CONSTRAINTS AMONG YOUTH IN SHAH ALAM, SELANGOR

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ABSTRACT

Homeownership is a complex endeavor accompanied by a multitude of challenges for individuals yearning to possess a property they can call their own. These challenges encompass a wide range of factors, including financial limitations, location-related obstacles, and various other constraints that profoundly influence the realization of homeownership aspirations. To promote affordable and accessible homeownership for individuals and families, it is imperative to recognize and confront these challenges effectively. In light of this, the primary objective of this study is to investigate the specific constraints faced by the youth in Malaysia regarding homeownership. This will be achieved through a comprehensive literature review, enabling the identification of the key constraints experienced by young individuals striving to own a home in Malaysia. Additionally, a survey form questionnaire was administered to gather data from a diverse sample of 117 respondents, providing valuable insights into the most significant constraints among the identified factors. Notably, the analysis of the data revealed that low monthly income, poor cleanliness of surroundings, and substandard workmanship were among the prominent constraints affecting youth homeownership. By examining these constraints in-depth, this study contributes to a comprehensive understanding of the unique challenges faced by young individuals in their pursuit of homeownership in contemporary times. The findings of this research shed light on the multifaceted nature of these constraints and serve as a foundation for future initiatives and policies aimed at addressing and alleviating these challenges to facilitate homeownership among the youth population in Malaysia.

Keywords: *homeownership, youth, constraints*

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INTRODUCTION

Many housing policies, programmes and schemes have been implemented by both the states and the federal government of Malaysia with the objective to increase the rate of homeownership among Malaysia's youth. However, Baskaran et al. (2020), stated that the rate of homeownership remains low as the motivation in a having a home has decreased over the years, while renting became the youths' alternative. Besides that, affordability has also been a contributing factor to this issue. Ismail et al. (2021), supported this statement by emphasizing that the housing preferences of Malaysian youths as an important issue due to fact that the price of housing units are often unaffordable nowadays.

Homeownership and Malaysian Youth

The term "youth" refers to individuals aged 18 to 30, as defined by the Youth Societies and Development Act 2007 (Amended). However, Shoed and Subramaniam (2016) argue that young adults should be considered those between the ages of 18 and 35, expanding the definition. Ismail et al. (2021) support this viewpoint, emphasizing that individuals within this age range are in the process of transitioning from their parents' home to establishing their own households, making them young professionals with a diploma or degree (Sohaimi et al., 2017).

In the context of home buying, Mentaza Khan et al. (2017) define first-time home buyers as individuals who do not currently own a home but aspire to purchase one. As previously mentioned by Ismail et al. (2021), young adults are at a stage of life where they are just beginning their journey towards independent living. This implies that they will encounter various obstacles and constraints along the way as they strive to achieve homeownership.

The concept of youth as potential home buyers highlights the significance of this age group in the housing market. They represent a segment of the population that is actively seeking to establish their own homes and embark on the path to homeownership. However, being in the early stages of their careers and facing financial constraints, they may encounter difficulties in realizing this goal. It is essential to understand and address the unique challenges faced by young adults in their pursuit of homeownership, such as limited financial resources, lack of experience, and the need to balance housing affordability with their aspirations.

By recognizing the specific needs and circumstances of youth as they navigate the journey towards owning a home, policymakers and stakeholders can develop targeted initiatives and support mechanisms to facilitate their transition into homeownership. This would enable young adults to overcome the obstacles they face and contribute to the overall development and sustainability of the housing market.

CONSTRAINTS OF HOMEOWNERSHIP AMONG YOUTH.

Financial constraint

Financial considerations are vital in the context of homeownership, determining buyers' ability to afford a home, encompassing housing prices, loans, and household income. Recent studies indicate that first-time home buyers in Malaysia face affordability challenges due to rising housing prices, particularly impacting the generation Y (Shoed & Subramaniam, 2016; Mentaza Khan et al., 2017).

Housing affordability issues among young working households are influenced by factors like house price, household income, and housing choices (Zyed, 2014). Although household income has shown some growth, it has not kept up with rising house prices, leading to high demand for home purchases amidst low financial literacy and a preference for homeownership over renting (Su et al., 2017).

The need for loan or house financing from financial institutions is a significant constraint, making property purchase challenging for most Malaysians. The recent increase in the overnight policy rate (OPR) by the Bank Negara Malaysia (BNM) has broader economic implications, affecting borrowing costs, capital access, and loan interest rates (Mariadas et al., n.d.).

The long-term financial commitment involved in buying a house, combined with slow household income growth, may prompt individuals to seek job advancements or additional work to cope with financial stress and existing obligations. Addressing these financial aspects is crucial to fostering a sustainable and inclusive housing market for aspiring homeowners.

Location constraint

Numerous studies (Žróbek et al., 2015; Mentaza Khan et al., 2017; Ismail et al., 2021) underscore the significance of location in shaping homeownership decisions. Homebuyers prioritize proximity to work, essential facilities, amenities, and infrastructure when choosing properties in urban areas (Mentaza Khan et al., 2017; Ismail et al., 2021). Attributes like the presence of retail stores, public infrastructure, schools, and commuting distance to work heavily influence their purchase choices (Ismail et al., 2021).

Conversely, property investors approach location factors differently, primarily focusing on areas with higher rental values for personal investment purposes (Oloke et al., 2013). The location acts as a mediating factor influencing the purchase decisions of both investors and buyers, significantly impacting a property's rental capacity (Oloke et al., 2013).

Environment constraint

Environmental factors, while not the primary consideration for homeowners, still hold significance in their preferences, as demonstrated in previous research. Żróbek et al. (2015) reveal that a quiet neighborhood and a sense of security rank second only to financial aspects in influencing home buyers' decisions. Ismail et al. (2021) emphasize attributes related to the neighborhood, such as safety, pollution levels, and presence of guarded and gated security, green environment, and cleanliness.

Mentaza Khan et al. (2017) further classify environmental factors into physical and social environments. The physical environment comprises building characteristics, external conditions, proximity to green areas, and disturbances like noise and contamination. The social environment covers area status, safety, social network, and lifestyle. Tan (2011a) stresses the importance of neighborhood cleanliness, pollution levels, and crime as vital considerations for homebuyers.

Sean and Hong (2014) shed light on a prevailing concern among property purchasers in Malaysia - safety in the neighborhood, driven by an increase in crimes like burglary and snatch thefts. This has led to a rising trend of gated and guarded communities that offer enhanced security, environmental control, privacy, an exclusive lifestyle, and strong community ties, making these areas appealing to the general public, who are willing to pay for these benefits (Thuraiya et. al., 2014).

Design constraint

The design of a property significantly influences homebuyers' purchase decisions, encompassing both interior and exterior aspects. Homebuyers have specific expectations, desiring a home tailored to their preferences, making design a crucial preference and potential constraint. Ismail et al. (2021) categorize housing design into interior and exterior aspects. Interior design attributes include building size, layout, number of bedrooms and bathrooms, and finishing quality. Exterior design attributes encompass building orientation and garden size. The number of rooms or bathrooms is a vital factor for potential homebuyers (San, 2016; Hurtubia et al., 2010).

Structural elements also play a role in design considerations, reflecting the property's physical condition and overall quality (Sean and Hong, 2014; Hofman et al., 2013). Moreover, the design of a home holds social implications, as owning a larger home is associated with higher status and symbolism (Jun, 2013).

Developer-related constraint

Property buyers consider the developer's perception, including brand, services, end-product quality, and workmanship, before purchasing a new or under-construction property. In Malaysia, buyers tend to be brand conscious and prefer reputable developers, ranking them based on trendiness, professionalism, and investment

potential (Khoo et al., 2020). Concerns about project delays or abandonment also drive buyers to purchase from well-known developers (Thaker and Sakaran, 2016).

The quality of the end-product, reflecting the finished property, significantly impacts homeowners' experiences. In Malaysia, the Construction Industry Development Board (CIDB) introduced the Quality Assessment System for Building Construction Works (QLASSIC) to measure and evaluate workmanship quality using a scoring system, ensuring consistency across different construction projects (QLASSIC - Quality Assessment System for Building Construction Works, n.d.).

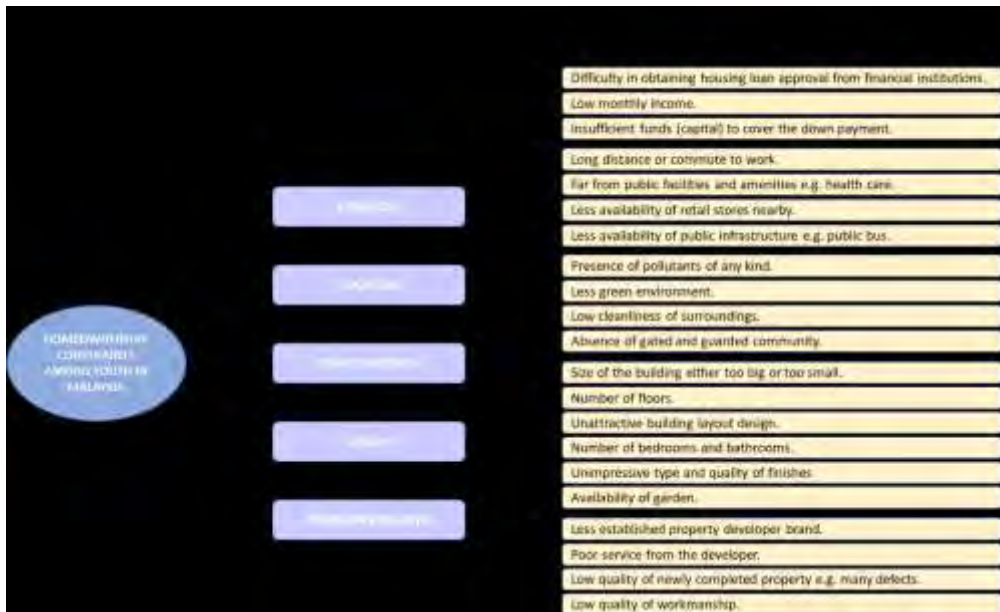


Figure 1: Conceptual framework of Homeownership Constraints Among Youth

Research Methodology

This research adopts a quantitative research design to address the second research objective. The primary data collection relies on a survey questionnaire to achieve this objective.

The questionnaire comprises two sections: Section A gathers personal information like age, marital status, gender, employment, income, and current housing, while Section B explores homeownership challenges using a four-point Likert scale and multiple-choice questions. An online questionnaire was employed for data collection, ensuring a non-face-to-face approach. The study received a 30% response rate, totaling 117 respondents, showcasing significant participant engagement. Validity and reliability

Table 1: Cronbach's Alpha of a reliability.

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha based on standardized Items	N of items
0.801	0.802	21

Reliability statistics were computed for the questionnaire, revealing its internal consistency and reliability. The questionnaire demonstrated a Cronbach's alpha value of 0.801, indicating strong reliability. Furthermore, when considering standardized items, the Cronbach's alpha slightly increased to 0.802. These findings underscore the questionnaire's consistent measurement of the underlying construct.

RESULTS AND DISCUSSION

Data analysis and findings examines the homeownership constraints faced by youth in Malaysia. It presents descriptive statistics and rankings of various constraints, highlighting factors such as low income, cleanliness issues, workmanship quality, and availability of amenities. The findings provide valuable insights for addressing these challenges. The results and discussion discussed in the next page.

Table 2: Ranking of homeownership constraints among youth in Shah Alam, Selangor.

Variables	Mean Interpretation	Ranks
<i>Financial (income)</i>	High	1
<i>Environment (cleanliness)</i>		2
<i>Developer-Related (quality)</i>		3
<i>Environment (pollution)</i>		4
<i>Location (distance to workplace)</i>		5
<i>Developer-related(defects)</i>		6
<i>Financial (loan)</i>		7
<i>Location (distance to store)</i>		8
<i>Design(unattractive)</i>		9
<i>Design (finishing)</i>		10
<i>Financial (downpayment)</i>		11
<i>Developer- Related (poor service)</i>		12
<i>Design (No of rooms)</i>		13
<i>Design (Built Up Area)</i>		14
<i>Location (Distance to healthcare)</i>		15

<i>Design (Floor Level)</i>	Low	16
<i>Environment (Greenery)</i>		17
<i>Developer- Related (Establishment)</i>		18
<i>Design (Recreational Area)</i>		19
<i>Location (Public Transportation)</i>		20
<i>Environment (Gated and gated)</i>		21

Based on the data presented in the Table 1, it is evident that the respondents rate financial factors, environment-related concerns, and developer-related issues as the top contributors to their dissatisfaction with a property. The variables "Low monthly income" and "Low cleanliness of surroundings" are ranked highest, indicating that these factors have the most significant impact on overall dissatisfaction. Other notable contributors include "Low quality of workmanship" and the "Presence of pollutants of any kind" in the environment. On the other hand, variables such as "Absence of gated and guarded community" and "Less availability of public infrastructure" are ranked as the least influential factors affecting overall satisfaction. These findings suggest that focusing on addressing financial constraints, improving the environment's cleanliness, and enhancing the quality of workmanship could lead to increased overall satisfaction with properties. Additionally, efforts to incorporate green spaces and essential amenities in property developments may positively impact customer satisfaction.

CONCLUSION

Based on the analysis of the table and the rankings provided, it is evident that various factors significantly influence the overall satisfaction and dissatisfaction with properties. Financial-related issues, such as low monthly income and difficulty in obtaining housing loan approvals, emerged as the most critical contributors to dissatisfaction. Additionally, concerns related to the environment, such as low cleanliness, presence of pollutants, and distance from essential facilities, also ranked high in impacting satisfaction levels. Moreover, developer-related factors, such as low quality of workmanship and poor service from developers, played a substantial role in influencing overall satisfaction. On the other hand, factors related to design and location, such as the number of bedrooms and bathrooms, building size, and availability of retail stores, also influenced satisfaction but to a lesser extent. As a key takeaway, property developers and stakeholders should focus on addressing financial barriers, improving environmental conditions, and enhancing the overall quality of their developments to boost customer satisfaction. Moreover, integrating green spaces and essential amenities into property projects can further enhance the

appeal and contentment of potential buyers or tenants. Analysis and findings examines the homeownership constraints faced by youth in Malaysia.

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Sekian, terima kasih.

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