



**COLLEGE OF BUILT ENVIRONMENT
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HOUSING AFFORDABILITY PROBLEMS AMONG YOUTH

**Academic Project Submitted in Partial Fulfillment of the Requirements
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ABSTRACT

Problems relating to the housing affordability have relationship among each other's. The housing affordability problems among youth have been the most concern part of this study as the issues of affordability, affordable house and challenging economy conditions are still being the talked among public in the housing market. Youth is the younger generation where part of them are fresh graduates, newcomers to the working environment and still trying to stabilize their life with the high housing expenditure and life costs. Thus, this study aims to identify the factors influencing the housing affordability problems and to investigate the relationship between all the problems faced by the youth in Subang Jaya in housing affordability. The case study was chosen due to the active market and rapid development in the area. A quantitative method approach was used in this study. The data for this study was collected using a survey, online questionnaire. For this research, a total of 380 respondents were involved who aged from 20 to 34 years old and reside in Subang Jaya. SPSS version 28.0 was used to analyse the data collected through the survey. The relationship among the problems were presented in this study and a few recommendations were proposed for future research.

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CHAPTER 1

RESEARCH BACKGROUND

1.0 Introduction

House is a basic human need, while housing plays an important role in the development and economy of a country (Henilane, 2016). Housing affordability is one of the major obstacles that prevents a buyer from purchasing a home. The term housing affordability is used to describe the relationship between the housing expenditure and the income of the household, for example, prices, mortgage payments, or rents. There is a global trend toward higher homeownership rates, which is contributing to housing affordability issues.

The United Nations use the terms youth or young people to refer to those between the ages of 15 and 24, but the definition may vary and change depending on the circumstances in each state. In Malaysia, youth is defined as those between the ages of 15 and 40, but as of July 2019, this age range been asked lowered to 15 to 30. However, looking thru at the Department of Statistic Malaysia publications, the age of 15 to 64 years old is classified as young working age or adult age as it been the age where most of the people are working in the industry. According to data from Department of Statistic Malaysia (2020) Malaysia's structure of household income distribution includes groups of households known as B40, M40, and T20. For Selangor, B40 thresholds were categorized as those people who earn less than RM 6,960 per month. M40 thresholds are defined as those with an annual income ranging from RM 6,960 to RM 14,439 while for T20 thresholds earn up to RM14,400 per month. Based on the findings, the total population of Selangor in 2019 was estimated at 6.5 million with 71.8 percent of the total population hold by 15 to 64 years old people. As of 2019, Petaling recorded the highest median monthly household income