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DETERMINANT FACTORS INFLUENCING HOUSING AFFORDABILITY AMONG BUMIPUTERA YOUTHS IN KLANG

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Abstract

Housing affordability issues arise when the household income is insufficient to cover the expenses of owning a house due to high housing market prices. This significantly impacts potential buyers, especially members of the youth generation who have just embarked on their careers. This study contributes to the empirical studies related to the monetary and non-monetary factors that influence the affordability of housing for Bumiputera youths in Klang. Primary data was gathered from 382 respondents using purposive stratified sampling. The findings indicate that seven main factors strongly influence housing affordability for Bumiputera youths: household income, housing price, loan approval, household expenditure, type of property, number of working households and location. Thus, the findings of this study will contribute to policy decisions, assessments and practices related to housing affordability among Bumiputera youths and support the implementation of the government policy to ensure that at least 75% of Bumiputera households are able to own residential property.

Keywords: Monetary factors, non-monetary factors, Housing affordability, Bumiputera youth

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INTRODUCTION

For every Malaysian, owning a home is now a life goal. Thus, it has become the primary concern of the Malaysian government to encourage an increase in homeownership among Malaysians. With the increasing percentage of the Bumiputera within the country's population, who now contribute 68%, compared to 62% 25 years ago, the Malaysian government stated that it was fully committed and determined that at least 75% of Bumiputera households should own a residential unit by 2020 (Eleventh Malaysia Plan, 2016-2020). Therefore, the government has initiated several initiatives to encourage Bumiputera homeownership. However, the target has still not been reached due to soaring and burdensome house prices, especially among Bumiputera youths since such house prices are unaffordable given their incomes.

Housing programmes implemented by the government provide opportunities to buy and own a house, especially for the youth generation of the Bumiputera. However, various circumstances affect the capacity of Bumiputera youths to own a home. Firstly, many youths have suffered financially during the COVID-19 pandemic. As a result, most of the youth generation cannot afford to buy and own a house due to the high financial commitment and monthly instalments. Lim and Chang (2018) emphasized that social-demographic is not the only descriptor that influences the house determinants, but what is equally essential are buyers' intentions and their financial situations. It is undeniable that various housing programmes, such as 'Rumah Pertamaku' and 'Rumah Selangorku,' have been implemented, focusing, and aiding low-income and middle-income groups. However, these are restricted to potential youth buyers among the Bumiputera since there is competition among the income group to benefit from new housing schemes. Those confined by the middle-income trap do not qualify for low-cost housing but cannot afford the medium cost of units in residential projects. Thus, the demand for that type of housing scheme is too high compared to the market supply.

Another initiative by the Malaysian government to balance the distribution of homeownership among the Bumiputera and non-Bumiputera is through implementing the Bumiputera Lot Quota Regulation. According to Abd. Rahim Abd. Rashid (2000), housing issues arose due to inequality in distributing the Bumiputera lot quota. One reason is that Malaysia's housing sector is still dominated by Chinese ethnic groups, especially in the major towns and cities such as Kuala Lumpur, Johor Bahru, Ipoh, and Penang (Bujang, Zarin & Agus, 2008). In addition, the income gap between the races has contributed to this situation. According to Ismail et al. (2015), the income of the Bumiputera is the lowest compared with the other races. The income gap between the Bumiputera and the Chinese had quadrupled to RM2,802 in 2019 since 1989 (Naz Harun, 2020). Thus, even though the Bumiputera Lot Quota Regulation under the implementation of New Economic Policy (NEP) 1971 is nearly five decades old,

Bumiputera homeownership remains low. This might be because each state has different Bumiputera quotas and affordability levels. Moreover, some locations are unfavourable to the Bumiputera market; alternatively, the pricing may not be within the affordability range of Bumiputera's purchasing capacity.

On the other hand, a study conducted by Youth Access (2007) has shown that the youth generation encounters affordability issues three times more severe than other groups. The youth generation strives to access homeownership, unlike the elderly age group who have more substantial savings, such as saving accounts, Employees Provident Fund (EPF), and other related investments. Considering the matters that have been discussed, the housing affordability issues among the youth generation of Bumiputera's, especially those in urban areas, remain unsolved and need to be settled. Therefore, the objective of this study is to determine the factors that influence housing affordability for Bumiputera youths.

LITERATURE REVIEW

Providing an affordable house to all members of a society involves many factors, including social, economic, political, psychological, and health aspects. However, ensuring ownership for every person through housing affordability is one of the most complicated challenges in most countries. Previous studies by Quigley and Raphael (2004) found that certain selected cities in the United States of America, New Zealand, the United Kingdom, Australia, the Republic of Ireland and Canada, have an increasingly low housing affordability index. While in Malaysia, the government has established numerous initiatives to introduce affordable housing for low and middle-income households over the years. Uniquely in Malaysia and many other East Asian countries, homeownership is a critical part of government strategies to eradicate poverty and redistribute income, especially among low-income people (Syafiee Shuid, 2008) is manifested in the numerous Malaysia Plans. Table 1 summarizes government efforts towards delivering and promoting affordable housing from the first Malaysian plan till the 12th Malaysia plan.

Table 1. Government Strategies on Affordable Housing in Malaysia Planning

Malaysia Plan	Key Highlight on Government Strategies
1 st Malaysia Plan (1966-1970)	<ul style="list-style-type: none"> • Relieve congestion and combat the squatter problem through government as key player focuses on low cost and public housing. • Control of urban land values and physical planning for the proper land use in urban areas through the private sector focus on medium and high-cost housing.
2 nd Malaysia Plan (1971-1975)	<ul style="list-style-type: none"> • Encourage national unity in housing development.

- 3rd Malaysia Plan (1976-1980)

 - The private sector was responsible for building a large portion of the housing for people, including low cost.
 - Eradicate poverty and restructuring society to prioritize housing for the low-income group through appropriate housing programs and incentives for homeownership and provision of essential services and facilities within the neighbourhood.
 - Improve rural living conditions through various public and private housing development schemes.
 - Housing investment for middle- and high-income groups will continue to be primarily met by private developers.
 - 4th Malaysia Plan (1981-1985)

 - Promote accessibility for adequate housing to all Malaysian, especially lower-income groups.
 - Active involvement of the private sector in the provision of low-cost housing.
 - Implement low-cost housing schemes based on the condominium concept to optimize land use and enhance the quality of life.
 - The ceiling price for a low-cost house was set.
 - 5th Malaysia Plan (1986-1990)

 - Implement the Human Settlement Concept in housing development by promoting adequate social facilities, infrastructure, and public amenities for public unity.
 - 6th Malaysia Plan (1991-1995)

 - Home owning within various income groups is emphasized.
 - The government created new laws and guidelines to control the private sector.
 - Malaysian privatization and incorporated concepts in housing construction such as low cost.
 - 7th Malaysia Plan (1996-2000)

 - Establishing *Syarikat Perumahan Negara Malaysia Berhad* (SPNB) in 1997 and introducing a new pricing scheme.
 - Ministry of Housing and Local Government had set the house price categories. It can be divided into low-cost housing (below RM 42, 000), low medium-cost housing (RM 42, 001 – RM 60, 000), medium-cost housing (RM 60, 001 – RM 100, 000), and high-cost housing (more than RM 100, 001).
 - Low-medium cost house is introduced.
 - 8th Malaysia Plan (2001-2005)

 - Establishing *Syarikat Perumahan Negara Malaysia Berhad* (SPNB) in 1997 and introducing a new pricing scheme.
 - Ministry of Housing and Local Government had set the house price categories. It can be divided into low-cost housing (below RM 42, 000), low medium-cost housing (RM 42, 001 – RM 60, 000), medium-cost housing (RM 60, 001 – RM 100, 000), and high-cost housing (more than RM 100, 001).
 - 9th Malaysia Plan (2006-2010)

 - Accelerate the implementation of low-cost housing program through enforcement on *Program Perumahan Rakyat*.
 - Encourage homeownership by expanding the hire-purchase scheme.
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10 th Malaysia Plan (2011-2015)	<ul style="list-style-type: none"> • Identification of the applicant to own or rent the low-cost homes is upgraded through database integration of registration and distribution at the Federal level and state. • Encourage the use of Industrialized Building Systems (IBS) in home construction which is affordable. • Introducing 102,200 units of affordable housing for low-income households through <i>Program Bantuan Rumah</i> (PBR), <i>Program Perumahan Rakyat</i> (PPR), and <i>Rumah Mesra Rakyat 1Malaysia</i> (RMR1M), as well as housing for the second-generation settlers of Federal Land Development Authority (FELDA) and FELCRA Berhad (FELCRA). • Affordable housing for M40 households was provided through <i>Perumahan Rakyat 1Malaysia</i> (PR1MA), 1Malaysia Civil Servants Housing (PPA1M), and <i>Rumah Wilayah Persekutuan</i> (RUMAWIP). • Introduce the new financing schemes, namely My First Home Scheme, Youth Housing Scheme, and Affordable Private Ownership Housing Scheme (MyHome), to financially support first-time home buyers.
11 th Malaysia Plan (2016-2020)	<ul style="list-style-type: none"> • Introduce another 653,000 affordable housing units for B40 and M40 households in Malaysia, with an average of 130,000 units constructed per year. • Continue to enhance promoting housing ownership among the hardcore poor and the low- and middle-income households.
12 th Malaysia Plan (2021-2025)	<ul style="list-style-type: none"> • Currently, the 12th Malaysia Plan (2021-2025) has not officially launched and is provided in the portal of the Economic Planning Unit. However, for ensuring that the country's growth remains sustainable in line with fair, equitable, and inclusive economic distribution, the housing planning will be in line with the Vision of Shared Prosperity 2030.

It is apparent from the table that shows the government's effort to increase the opportunities for all residents of various income levels to obtain adequate, quality, and affordable housing. Thus, priority is continued to be given to developing low- and low- medium-cost houses. However, the 'affordable housing' term is highlighted more during the 10th Malaysia Plan, ranging from RM42,000-RM400,000. Unfortunately, the pricing and restriction for people to own affordable housing are unbalanced, and most of the price lies within the unaffordable range. As the proves, only 35% of Malaysian households can afford housings that exceed RM 250,000 between 2016 and the first quartile of 2017. While in terms of the new housing launches, only 24% were within the affordable range (Construction Industry Development Board Malaysia (CIDB), 2019). Najihah and Ahmad (2021) claimed some affordable housing schemed, such as

PRIMA, have shown evidence of discrimination which has a price range of RM 400,000.00 and below.

In comparison, other studies show that housing affordability improved from 1995 until 2009 but started to decline between 2012 and 2014 (Jason, 2017). Adding to that, a survey by Bank Negara Malaysia in its Quarterly Bulletin Report also stated that houses in Malaysia remain severely unaffordable by international standards, with a median multiple 2 of 5.0 in 2016 (Cheah, S.L et al., 2017). In fact, in 2019, recent reports stated that the average house price of RM417,262 was still unaffordable for most Malaysians since the maximum affordable house price was RM282,000 (News Straits Times, 2019).

While many policies have been devised and implemented to allow most citizens to afford to own houses, homeownership among those in the middle-income youth generation, especially Bumiputera youths, has not been given enough attention. On the other hand, out of 4,990,482 people living in urban areas in Selangor, 2,527,503 were Bumiputera, contributing 51% of the total population living in this urban area. Among these, 1,398,331 or 55% of the total Bumiputera population were in the youth Bumiputera generation. Thus, it can be concluded that the youth category forms the largest group and influences vital sectors of the national economy, especially the property sector. However, according to Ismail et al. (2015), the income of the Bumiputera is the lowest compared with the other races. Therefore, in determining the current housing affordability scenario, several factors have been identified from the literature. Table 2 below shows the factors categorised into two types, monetary and non-monetary, and all the items applied to measure the independent variables.

Table 2: Factors of Housing Affordability

Types	Factor	Reference
Monetary Factor	Household Income	O'Dell, Smith & White, 2004; Ismail et al., 2015; Khazanah Research Institute, 2015, Chowdhury, 2013; Bujang et al., 2010
	Housing Price	Hasmah, 2008; Mallach, 2009; Property Market Report, 2019; DOSM, 2010
	Loan Approval	Ismail et al., 2014; Bujang, 2016; Noel Achariam, 2017
	Household Expenditure	Khazanah Research Institute, 2015; Mattingley & Morrissey, 2014;
	Type of Financing Scheme	A. Ismail et al., 2015; Rosylin et al., 2018
Non-monetary Factor	Type of property	Esther, 2006; Hanif & Singaravello, 2007; Suhaida et al., 2010; Norazmawati & Rahim, 2012
	Number of working households	Wong, Hui & Ko, 2010; DOSM, 2020

Location	Aminah Md. Yusof and Azimah Razali, 2004; Mohd Razali Agus, 2000; Kamal et al., 2016; Mohd Delam, 2017; Azreen et al., 2018
Type of occupation	Zafirah, 2014; Kamal et al., 2016;
Education level	Bujang, Zarin & Jumadi, 2010; Suhaida et al., 2010; Wong et al., 2010; Norazmawati & Rahim, 2012; Atfield, 2013
Age and health status	Wong, Hui & Ko, 2010; Rowley and Ong 2012;

METHODOLOGY

This study is based on the quantitative method and uses the purposive stratified sampling approach. The respondents were selected based on several criteria: Bumiputera youths aged between 20 and 40 years old, staying in Klang, working, and intending to buy a property. Klang was selected as the study area since it has many new housing schemes and has a large Bumiputera youth population of 335,553 people, as reported in the Malaysian Population and Housing Census (2010). The questionnaires were distributed online (using Google forms) between 1 March 2020 and 30 May 2020. Before the official distribution of the questionnaires, a pilot test was conducted with ten respondents. The subject analysis of 382 has been determined according to sampling statistics from Collis and Hussey (2009) that state the number would be sufficient to describe the characteristics of the wider population. The total number of responses was 113, equivalent to 30% of the population sample (n=382). The response rate was still acceptable since 30% was a reasonable response rate to a questionnaire survey conducted as part of a social science survey using email and mail (Sekaran, 2003). Descriptive analysis was used to describe the profiles of the respondents and the factors that influenced housing affordability among Bumiputera youths. All the data were analysed using the Statistical Package for Social Sciences (SPSS) version 23. The results were then analysed by comparing the mean average score for each variable. The factor with the highest mean was interpreted as the main factor influencing the affordability of homeownership among Bumiputera youths.

FINDINGS AND DISCUSSION

This section addresses the analysis of the survey outcomes and summarises the key findings based on the monetary factors, and non-monetary factors.

Monetary Factors that Influence Housing Affordability

From the findings, as shown in Table 3, four monetary factors strongly influence housing affordability among Bumiputera youths, with a high mean score of more than 4.0. Those factors comprise income household (4.48), housing price (4.43),

loan approval (4.35) and household expenditure (4.14). Meanwhile, the type of financing scheme contributed a mean score of 3.98.

Table 3: Monetary factors that influence Bumiputera’s youths housing affordability

Factors	Mean	Standard Deviation
Household income	4.48	0.553
House price	4.43	0.565
Loan approval	4.35	0.623
Household expenditure	4.14	0.666
Type of financing scheme	3.98	0.681

Source: Questionnaire survey, 2020

The present survey indicated that, out of five factors, the four most significant monetary factors influencing housing affordability among Bumiputera youths were household income, housing price, housing loan approval, and household expenditure. Twenty years ago, researchers such as Abd Rahim Abd Rashid (2000) concluded that the unfair distribution of the Bumiputera lot quota in the market exacerbated the problem by causing house prices to exceed affordable levels based on income. In contrast, based on data released in the Household Income and Basic Amenities Survey (HIS) report by the Department of Statistics Malaysia (2020), this started to change positively when Bumiputera households made up 53.5% of the 1.72 million households in Malaysia with a monthly gross income of at least RM10,000 in 2019. However, with the country's rapid development and economic challenges, Bumiputera's income levels were, on average, significantly lower than those of other ethnic groups; therefore, the vast economic gap between ethnicities remains one of the nation's biggest challenges.

In terms of housing prices, the significant years of 2012-2014 have become the benchmark to show the gap between house prices, which rose by 26.5%, double the rate of the increase in household income (12.4%). The trend remained the same until at least 2017, when house prices increased by 9.8% compared to household income, which only increased by 8.3%, according to Bank Negara Malaysia (Malaysian House Price Index, 2018). Thus, due to the slow rise in household income, which is not synchronized with house prices, Bumiputera youths cannot afford to buy a house. House prices are influenced by acquired land cost, interest rate, inflation, material costs, demand, and supply. Many housing developers in Klang, especially in the urban area, are less interested in building medium- and low-cost housing because the profit margin is lower than high-cost housing. Therefore, this puts pressure on the youth generation, especially the Bumiputera, who comprise a significant proportion of the middle- and low-income groups.

The third monetary factor that influences housing affordability among Bumiputera youths is loan approval. Unfortunately, those in the younger generation often fail to acquire loans because of their income and high debt commitments due to their lifestyle, turning the group into a generation of renters. Moreover, the purchasing power of most Malaysians generally remains low because of the rising cost of living. Besides, most financial institutions decline housing loan applications made by youths, especially fresh graduates and newcomers, to employment, as the amount they apply for tends to exceed the 30% rule of thumb (i.e., loan payments should be 30 percent of gross household income). However, many developers have started offering various rebates to increase the buyer's purchasing power, especially with 10% down payments off rebates. In addition, the government is also continuing to offer stamp duty exemption under the Home Ownership Campaign (HOC) to encourage an increase in homeownership among Malaysians. However, the purchasing power remains low due to the significant financial impacts of the COVID-19 pandemic and the subsequent Movement Control Order (MCO). As a result, the property market's performance recorded a sharp decline in the first half of 2020 (H1 2020) compared to the previous year's (H1 2019).

Household expenditure is the fourth monetary factor that influences housing affordability among Bumiputera youths. The present study shows that respondents predominantly allocate between RM1000-RM2000 per month for housing expenditure. Besides, the monthly expenses of the respondents depend on the loan repayment, individual debt payments, and house rent. However, it might be challenging for the Bumiputera youths to minimise their expenses during the COVID-19 pandemic due to the impact of implementing the Movement Control Order (MCO) on their savings and sources of finance. For example, during the MCO, there has been an increase in the frequency of food purchasing trips to ensure their food supplies are adequate, increasing the overall cost of housing expenditure. Furthermore, the impact of COVID-19 might exacerbate the housing affordability situation as many youths have experienced the loss of a percentage of their original salary and a subsequent loss of income.

Non- monetary Factors

Based on Table 4, the results show that three non-monetary factors strongly influence housing affordability among Bumiputera youths in Klang. Those factors with a mean score of more than 4.0 are: type of property (4.19), number of households (4.07) and location (4.06). In comparison, the other three non-monetary factors are more moderate and comprise the type of occupation (3.92), an education level (3.68) and age and health status (3.67).

Table 4: Non-monetary factors that influence Bumiputera’s youths housing affordability.

Factors	Mean	Standard Deviation
Type of property	4.19	0.766
Number of working households	4.07	0.728
Location	4.06	0.859
Type of occupation	3.92	0.908
Education level	3.68	1.136
Age and health status	3.67	1.056

Source: Questionnaire survey, 2020

The results indicate that three out of the six non-monetary factors significantly influence Bumiputera youth housing affordability: type of property, number of working households, and location. In terms of Klang's existing housing stock, there have been an increase in all types of houses, particularly stratified properties, compared to landed properties. National Property Information Centre (NAPIC) (2016) stated that condominiums and apartments represent the highest proportion of the existing and incoming housing supply in Selangor. However, only youths between the ages of 30 to 39 can afford a house since they are not eligible for low-cost houses due to the restriction and being trapped in a middle-income situation. In other words, the middle-income trap does not qualify for low-cost housing but cannot afford even the medium cost of units in residential projects. Besides, low-cost housing and flats are considered less attractive as a youth housing choice, so youth between 20 and 29 encounters more critical housing affordability problems. In other cases, developers are less interested in building affordable houses because the profits and margins are small compared to other property schemes. Thus, the Bumiputera, who are most likely to be immigrants to the state, have found that houses offered in urban areas are beyond their financial capacity, based on their income.

In terms of the number of working households, households with lower incomes must supplement their income with additional loans and debts to survive and meet their various financial commitments. Thus, if more people in a household are working, the burden is reduced, and they have a greater capacity to survive the higher cost of living. This contributes to the challenges Bumiputera youths face to afford a house. Sometimes, low median and average income growth give rise to income trap circumstances, especially for working households with residents educated at diploma level and above, rather than STPM- and SPM-educated households. This situation is common in middle-income countries where income does not increase to the higher income segment. Thus, the number of working households is significant, as the size of the household plays a vital role in residual income.

The third non-monetary factor that influences housing affordability is the location of the property. The choice of location is significant because people

tend to opt to stay in a place that enables household expenditure to be minimised. Housing and transportation are the two most significant expenses for most households and often collectively account for more than one-half of all household spending. However, sometimes the locations of the housing areas and the Bumiputera lots are not strategic. For example, if the location is in an urban area, most Bumiputera could not afford a house there. This reflects the fact that house prices in the city centre are high. For that reason, people prefer to stay near the city rather than the city centre because most can only afford to buy or rent a house in the former location. Unfortunately, if the transportation costs rise, this may influence other external costs, especially housing expenditure. The final option is to buy a house in a rural area, which the potential buyers do not favour. Besides, the mismatch between locations and where different races live would make it almost impossible to implement a strict 30% Bumiputera quota. For instance, a 30% Bumiputera quota would not be enough for most Bumiputera areas such as Shah Alam, Selangor, compared to Cheras in Kuala Lumpur, where most residents are Chinese.

CONCLUSION

In conclusion, several factors have been identified as significant and challenging in Bumiputera youth homeownership. Based on the study, seven factors influencing housing affordability among Bumiputera youths in the Klang district involved monetary and non-monetary elements. The former factor includes household income, housing price, loan approval, and household expenditure. Meanwhile, the non-monetary factors are the type of property, number of working households, and location. In this study, the findings also indicate that the gap and determinant of housing affordability among Bumiputera youths are strongly related to monetary and non-monetary factors. Even though the government has implemented numerous housing schemes to assist the youth generation in purchasing and owning a house, housing affordability problems among the youth generation, especially middle-income Bumiputera, have yet to be successfully addressed. Thus, the authors recommend that the state government of Selangor identify affordable housing price ranges that are based on locality and household income levels. With the present study's contribution, it is hoped that a solution to the housing affordability problem could be found to support the government target as outlined in the Eleventh Malaysia Plan, which is to ensure that at least 75% of Bumiputera households can own a residential unit.

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