



PLANNING MALAYSIA:

Journal of the Malaysian Institute of Planners

VOLUME 23 ISSUE 5 (2025), Page 757 – 772

ADDRESSING BARRIERS TO AFFORDABLE AND SUSTAINABLE HOUSING FOR MALAYSIAN YOUTH

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Abstract

This study explores the critical challenges and opportunities of affordable, sustainable housing for youth in Malaysia. Drawing upon the Theory of Planned Behaviour (TPB), the research identifies key factors influencing youth homeownership, including attitudes toward affordability and sustainability, social expectations, and perceived financial control. The findings highlight significant barriers, including high property prices, limited housing options in prime locations, and inadequate awareness of financial aid schemes. Moreover, the study underscores the significance of financial literacy programmes, innovative policy interventions, and sustainable urban planning to address these issues. Notably, fostering collaboration among policymakers, developers, and financial institutions can create a more inclusive and accessible housing landscape, empowering youth to secure long-term homeownership and contribute to national socio-economic stability.

Keywords: Affordable Housing, Sustainable Housing, Youth Homeownership, Theory of Planned Behaviour (TPB)

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INTRODUCTION

Access to affordable and sustainable housing remains a critical concern for Malaysian youth, particularly as they transition towards financial independence amid rising living costs and economic uncertainties. Housing affordability is generally defined as when housing costs do not exceed 30% of an individual's or household's monthly income (Abu Bakar & Jusoh, 2017). However, this benchmark is increasingly unattainable for young adults due to stagnating income growth and escalating property prices, especially in urban centres (Shu, 2024).

The youth demographic, covering individuals aged 15 to 40 under the Youth Societies and Youth Development Act 2007, forms a substantial portion of Malaysia's population (Berita Awani, 2023). This group is vital to national development but faces mounting socio-economic challenges, including student loan debts, unstable employment, and limited financial literacy (Hamzah & Zyed, 2021; Cai et al., 2021). The government's decision to adjust the youth age bracket to 18 to 30 years, effective January 2026, aims to refine youth-targeted policies (Berita Awani, 2023).

Affordable housing initiatives, notably Rumah Mampu Milik (RMM) programmes, have been central to national strategies to bridge the supply-demand gap (Liu & Ong, 2021). However, criticisms persist regarding their effectiveness in addressing affordability barriers such as strategic location and infrastructure (Ramli et al., 2024). Properties located far from economic hubs often lead to substantial commuting costs, discouraging potential buyers (Hu & Wang, 2019) and contributing to urban sprawl and additional economic strain (Olanrewaju & Wong, 2020).

Sustainability has also emerged as an essential dimension in housing development. Sustainable housing incorporates economic, social, and environmental considerations to promote long-term viability and minimise environmental impacts (Mohamad et al., 2020). Features such as energy-efficient designs and green spaces improve residents' quality of life and align with Malaysia's global sustainability commitments (Rahman & Wahid, 2021). However, the high initial costs of sustainable construction remain challenging for RMM developers (Chuweni et al., 2024).

Another significant barrier is financial literacy. Many young people lack the financial knowledge to navigate home financing effectively (Sapiri et al., 2023), compounded by low awareness of schemes like Skim Rumah Pertamaku and PR1MA (Shu, 2024). Public education and financial counselling initiatives have proven crucial in equipping young adults to make informed decisions and improve homeownership rates (Abiddin et al., 2022).

This paper uniquely applies the Theory of Planned Behaviour (TPB) to the issue of youth homeownership in Malaysia, offering a behavioural perspective that extends beyond prior conceptual and policy-focused studies. This

article critically examines the intersection between affordability, sustainability, and youth-specific barriers, offering insights to inform more inclusive, responsive housing policies that better address the evolving needs of Malaysia's young generation.

LITERATURE REVIEW

A. Key Concepts and Definitions

Youth in Malaysia

In Malaysia, youth are officially defined as individuals aged 15 to 40 under the Youth Societies and Youth Development Act 2007, although amendments effective from January 2026 will narrow this range to 18 to 30 years (Berita Awani, 2023). This revision aims to better tailor policies to young adults' realities, including job insecurity, student loan burdens, and rising living costs (Krauss et al., 2020). These socio-economic pressures particularly affect their ability to achieve homeownership in high-cost urban areas (Hamzah & Zyed, 2021; Shu, 2024). While some studies (Judge et al., 2019; Masukujjaman et al., 2023) have examined behavioural intentions toward sustainable housing, limited research has focused on Malaysian youth's decision-making regarding RMM. This gap underscores the need to examine how psychological factors, such as perceived control and attitudes, shape young buyers' housing preferences.

Affordable Housing

Affordable housing (RMM) refers to housing that costs no more than 30% of a household's monthly income (Abu Bakar & Jusoh, 2017), highlighting its importance for economic stability. Despite initiatives such as PR1MA and Skim Rumah Pertamaku, many young adults continue to face barriers to homeownership due to high property costs and stringent eligibility criteria (Liu & Ong, 2021; Francis et al., 2024). Market speculation, rising land prices, and building materials further widen the affordability gap (Wong et al., 2020). Although several studies (Baig & Sarwar, 2024; Aziz et al., 2022) focus on policy and economic factors, few examine how young people perceive and respond to these challenges behaviourally. This underscores a gap in understanding of youth housing decisions, particularly in underutilising frameworks such as the Theory of Planned Behaviour (TPB).

Sustainability in Housing

Sustainability encompasses the environmental, social, and economic dimensions of housing. Research has underscored the significance of green spaces, energy-efficient systems, and water-saving technologies in enhancing livability (Gardezi et al., 2022; Rahman & Wahid, 2021; Gill et al., 2018). Despite that, sustainable features are often underrepresented in RMM due to their high upfront costs

(Chuweni et al., 2024). While Mohamad et al. (2020) and Kampilong et al. (2024) examined the adoption of sustainable design in Malaysian housing, there is a notable lack of studies linking these features to young buyers' behavioural intentions or attitudes. This represents a significant research gap in understanding youth perceptions of sustainability trade-offs.

B. Issues and Barriers in Homeownership for Youth

Financial Constraints

Financial constraints remain a significant barrier to homeownership among young adults. The widening gap between income growth and property prices has made housing increasingly inaccessible for this group (Shu, 2024). Student debt and unstable employment prospects further limit their ability to save for down payments or manage mortgage obligations (Cai et al., 2021). Although schemes like Skim Rumah Pertamaku assist, strict eligibility criteria often reduce their effectiveness (Hamzah & Zyed, 2021; Baskaran et al., 2020). With stagnant salaries and rising debt burdens, young adults face growing challenges (Hamzah & Zyed, 2021; Cai et al., 2021). While economic barriers are widely recognised (Francis et al., 2024), further research is required to understand how these pressures influence perceived behavioural control and attitudes within the Theory of Planned Behaviour (TPB).

Location and Infrastructure Challenges

RMM projects are often far from city centres, resulting in higher transportation costs and reduced convenience (Ramli et al., 2024; Olanrewaju & Wong, 2020). Current research adopts economic or spatial perspectives, providing limited behavioural insights into how location impacts youth decision-making. Longer commuting times and rising transport expenses ultimately lower residents' quality of life (Hu & Wang, 2019). Studies emphasise that access to public transport, educational institutions, and healthcare facilities is essential for improving RMM appeal (Olanrewaju & Wong, 2020). Despite government efforts to improve housing availability in strategic locations, urban planning inefficiencies remain a significant obstacle (Francis et al., 2024).

Awareness and Financial Literacy

A lack of financial literacy and awareness about homeownership schemes remains a significant obstacle for young adults (Sapiri et al., 2023). Many are unaware of available government programmes or lack the financial skills to navigate home-buying (Abiddin et al., 2022). Therefore, financial counselling and educational initiatives are crucial in equipping youth with the knowledge to make informed decisions (Ng & Masud, 2018; Shu, 2024). Beyond financial barriers, the psychological impact of financial literacy is often overlooked.

Improving financial knowledge can significantly enhance young people's confidence and perceived control, opening new pathways to address challenges in housing accessibility.

C. Sustainability in Affordable Housing

Sustainable housing also encompasses social dimensions, such as parks and communal areas, that enhance well-being and foster social cohesion (Zhao et al., 2021; Pfeiffer et al., 2020). Although these elements align with long-term liveability objectives, they are frequently overlooked in youth housing discussions. Hence, additional behavioural studies are required to investigate how perceptions of sustainability affect young people's housing intentions.

Environmental and Economic Considerations

Sustainable housing incorporates green technologies to reduce energy consumption and operational costs. Key features include solar panels, rainwater harvesting systems, and sustainable construction materials (Rahman & Wahid, 2021; Kampilong et al., 2024). However, the high initial costs associated with these features often deter developers and buyers (Chuweni et al., 2024). Accordingly, government incentives, such as tax exemptions and subsidies for sustainable housing projects, can mitigate these costs and promote eco-friendly development (Mohamad et al., 2020).

Social and Community Aspects

Sustainable housing also prioritises community well-being by incorporating shared public spaces, recreational areas, and green zones (Zhao et al., 2021). These elements foster social interaction, active lifestyles, and improved mental and physical health (Pfeiffer et al., 2020). Alternatively, inclusive housing policies that address the needs of low-income groups can reduce urban inequality and enhance social cohesion (Che Maznah et al., 2021).

D. Theoretical Framework: Theory of Planned Behaviour (TPB)

The Theory of Planned Behaviour (TPB) offers a valuable framework for understanding young people's intentions regarding homeownership. TPB identifies three key factors influencing behaviour: attitudes, subjective norms, and perceived behavioural control (Ajzen, 1991). While TPB has been widely applied across various fields, including housing (Judge et al., 2019; Masukujjaman et al., 2023), few studies focus on young adults' housing needs. This paper addresses that gap by applying TPB to examine the connections between affordability, sustainability, and housing intentions among Malaysian youth. Attitudes toward homeownership are influenced by affordability, sustainability considerations, and perceived ownership benefits (Ramli et al.,

2024). Family expectations and peer influences shape decisions (Zulkifli & Ismail, 2023). Moreover, financial confidence and awareness of available assistance significantly affect young adults' likelihood of purchasing a home (Shu, 2024). The literature highlights the intricate relationship between affordability, sustainability, and financial literacy in shaping youth homeownership trends. Addressing these challenges requires coordinated actions from policymakers, developers, and financial institutions to establish inclusive and supportive housing policies. Figure 1 presents a conceptual overview of the reviewed literature, showing how demographic factors, affordability, sustainability, and barriers align with TPB components, attitudes, subjective norms, and perceived behavioural control to influence youth housing behaviour in Malaysia.

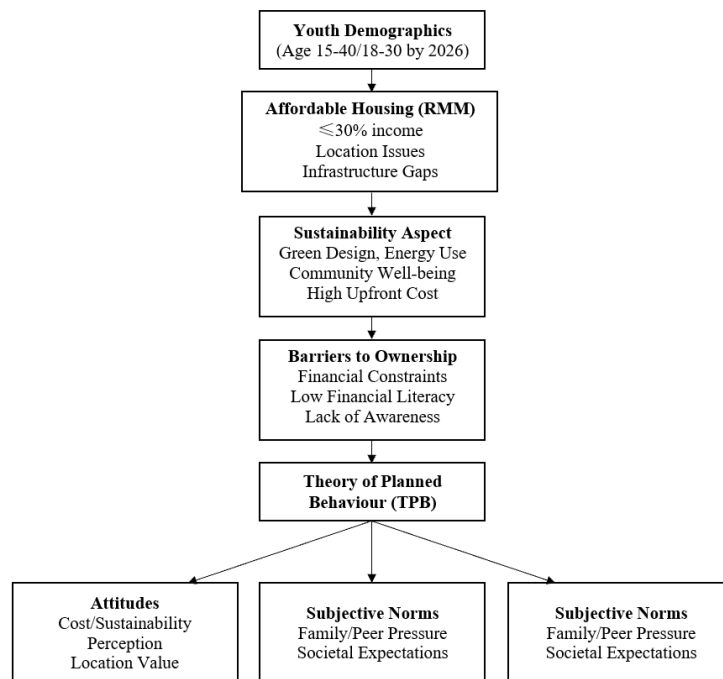


Figure 1: Conceptual Overview of Youth Homeownership Factors

THEORETICAL FRAMEWORK

Introduced by Ajzen (1991), the TPB provides a vital lens for understanding youth homeownership intentions. The TPB posits that behaviour is influenced by three key components: attitudes, subjective norms, and perceived behavioural

control. In the context of RMM, these components reflect the underlying factors that influence young people's decision-making processes.

Attitudes towards Affordable Housing

Attitudes reflect an individual's evaluation of the benefits or drawbacks of a particular action. In this case, young adults' attitudes toward RMM are influenced by location, price, sustainability features, and amenity availability (Ramli et al., 2024). Studies have demonstrated that positive attitudes toward energy-efficient homes and cost-saving features increase the willingness to purchase sustainable homes (Chuweni et al., 2024).

Subjective Norms

Subjective norms refer to the perceived social pressures from family, friends, or society to engage in or refrain from a particular behaviour (Zulkifli & Ismail, 2023). In Malaysia, cultural expectations often place significant importance on homeownership as a milestone of adulthood and financial stability. Thus, family influence and societal norms can powerfully shape home-buying decisions.

Perceived Behavioural Control

Considering external and internal constraints, perceived behavioural control reflects an individual's belief in their ability to perform a behaviour. RMM encompasses financial confidence, awareness of government assistance schemes, and the ability to obtain mortgage financing (Shu, 2024). Higher perceived control, such as understanding loan options and subsidies, boosts homeownership intentions. To enhance the TPB's relevance, this study aligns attitudes, subjective norms, and perceived behavioural control with Malaysian youth's housing challenges (see Table 1).

Table 1: Application of The Theory of Planned Behaviour in The Youth Homeownership Context

TPB Component	Youth Housing Barrier	Description & Behavioural Implications
Attitudes	- High property prices - Long-term value of sustainability	Young individuals are motivated to invest in homes for potential long-term savings from energy-efficient features, but concerns about location and accessibility may affect their purchasing decisions.
Subjective Norms	- Family expectations - Peer pressure to live in urban areas	In Malaysia, cultural and familial expectations emphasise property ownership, especially before marriage. Social comparisons also influence preferences for urban areas, despite affordability challenges.

TPB Component	Youth Housing Barrier	Description & Behavioural Implications
Perceived Behavioural Control	• Low financial literacy • Lack of awareness of government schemes • Difficulty accessing financing	Limited confidence in financial planning and awareness of assistance schemes, such as PR1MA and Skim Rumah Pertamaku, reduces individuals' belief in their ability to purchase a home, even in RMM options.

This analysis demonstrates that the TPB provides a robust framework for understanding the processes by which young Malaysians develop housing intentions. Specifically, this framework establishes a foundation for policy recommendations informed by behavioural insights by integrating psychological factors with structural barriers.

RESEARCH METHODOLOGY

This study adopts a qualitative content analysis approach to review and synthesise findings on youth homeownership. Secondary data from journal articles, government reports, and policy documents were analysed to identify recurring themes, focusing on RMM, sustainability, and youth-specific barriers in Malaysia and internationally. Literature was sourced from databases such as Scopus, Web of Science, Google Scholar, and MyCite using keywords like "affordable housing in Malaysia," "youth homeownership," and "Theory of Planned Behaviour (TPB)." Studies published between 2017 and 2024 were included based on relevance to the Malaysian or Southeast Asian context.

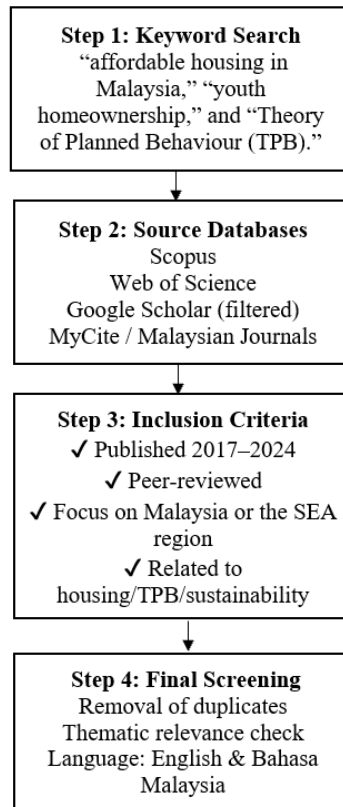


Figure 2: Flow of Content Analysis and Article Selection Criteria

Key themes include financial constraints, location and infrastructure challenges, financial literacy, and sustainability considerations. The review's limitations include potential biases from secondary sources and the possibility of overlooking recent policy shifts. Nevertheless, ethical standards were maintained through proper citation, and ethical approval was not required as no human participants were involved. Future research should incorporate primary data collection, such as surveys or interviews, to validate and expand these findings. Figure 2 summarises the analytical process. However, the study's reliance on secondary data limits its empirical depth and prevents direct validation of the proposed behavioural relationships. The absence of primary data, such as surveys or interviews, may affect the generalisability of findings, underscoring the need for future empirical validation.

Ethical Compliance Statement

This study did not involve human participants or primary data collection. All secondary sources were cited appropriately, and the research adhered to academic ethical standards and publication integrity guidelines.

ANALYSIS AND DISCUSSION

The analysis categorised the findings into the following core themes: financial constraints, location and infrastructure challenges, financial literacy, and sustainability considerations.

A. Price and Affordability Issues

One of the most significant challenges facing Malaysian youth is the affordability of housing. The widening gap between household income growth and property prices, especially in metropolitan areas like the Klang Valley, has made homeownership increasingly difficult (Shu, 2024; Hamzah & Zyed, 2021). Rising land and building materials costs exacerbate this issue (Wong et al., 2020). Although initiatives like Skim Rumah Pertamaku aim to assist first-time buyers, stringent eligibility conditions restrict access for many young adults (Shu, 2024; Baskaran et al., 2020). Thus, affordability requires innovative financial models, such as flexible mortgage schemes, and stronger collaboration between financial institutions and policymakers (Francis et al., 2024). Furthermore, Durdyev et al. (2022) emphasised the importance of pricing strategies and perceived long-term value in shaping purchase intentions. Said et al. (2024) noted that affordability models often overlook future value considerations for youth buyers.

B. Importance of Location

The location of affordable housing (RMM) developments greatly influences their appeal and functionality. Many RMM projects are built on the outskirts of cities, where land is cheaper (Ramli et al., 2024), often leading to longer commutes and higher transport costs that negatively affect residents' quality of life (Hu & Wang, 2019). Access to public transportation, schools, and healthcare facilities is also a key factor in housing desirability (Olanrewaju & Wong, 2020). Moreover, integrated infrastructure and public perception are critical in shaping young Malaysians' preferences for housing locations (Gardezi et al., 2022; Che Maznah et al., 2021). Although government programmes like PR1MA aim to improve affordable housing availability in strategic areas, urban planning inefficiencies and market pressures remain obstacles (Francis et al., 2024). Incorporating transport hubs and public amenities into urban plans could boost RMM attractiveness (Solaymani, 2022).

C. Job Opportunities and Proximity

Proximity to employment hubs is another critical factor influencing young buyers' housing preferences. Youth are more likely to choose homes near economic centres to reduce commuting time and costs (Thanaraju et al., 2019), as the availability of job opportunities within a reasonable distance from residential areas supports financial stability and work-life balance (Zulkifli & Ismail, 2023). Nonetheless, homes in prime locations often command higher prices, creating a dilemma for young homebuyers with limited financial resources (Ramli et al., 2024).

D. Awareness of Government Housing Schemes

Financial literacy and awareness of housing schemes are crucial in shaping homeownership rates among young adults (Sapiri et al., 2023). However, many remain unaware of their eligibility for government programmes like PR1MA and Skim Rumah Pertamaku (Abiddin et al., 2022), resulting in missed opportunities. A lack of knowledge about financing options and the home-buying process continues to pose barriers. Educational initiatives and financial counselling are essential to enhance financial literacy (Ng & Masud, 2018), helping youths manage budgets, understand loan terms, and make informed decisions (Shu, 2024). Furthermore, housing schemes often fail to reach the youth effectively (Liu & Ong, 2021), highlighting the need for stronger awareness campaigns to influence ownership behaviour (Masukujaman et al., 2023).

E. Community and Environmental Sustainability

Sustainability features, such as energy-efficient designs and renewable energy sources, are essential in housing developments (Rahman & Wahid, 2021). These elements reduce environmental impact and lower long-term costs (Gill et al., 2018), although high initial expenses may discourage developers and buyers (Chuweni et al., 2024). Community amenities like parks and shared spaces foster social cohesion and improve residents' well-being (Zhao et al., 2021; Pfeiffer et al., 2020). Balancing cost-efficiency and quality is crucial to make sustainable homes accessible to young buyers (Mohamad et al., 2020). Incorporating innovative technologies and community happiness indicators can further boost sustainability (Mohamad et al., 2020). Additionally, young adults are more likely to adopt eco-friendly homes when they perceive greater lifestyle value (Masukujaman et al., 2023).

F. Addressing Barriers through Policy Interventions

Policies are crucial in supporting young people aspiring to own homes. Government assistance, tax incentives, and public-private sector collaboration can help lower homeownership costs (Francis et al., 2024; Baig & Sarwar, 2024).

Agencies, banks, and developers must work together to deliver affordable, sustainable, high-quality homes (Aziz et al., 2022). Policies should consider behavioural influences on decision-making (Judge et al., 2019), while incentives for green-certified homes could address affordability and sustainability challenges (Chuweni et al., 2024). Integrated urban planning linking transport, jobs, and services fosters vibrant communities (Syed Jamaludin et al., 2018). Public awareness and financial education are also vital (Sapiri et al., 2023).

G. Findings Table: Relationship between TPB Components and Housing Factors

Table 2: Mapping TPB to Youth Housing Challenges

TPB Component	Related Findings	Supporting Literature and Behavioural Insights
Attitudes	- Positive perception of sustainable features (e.g., energy efficiency, green spaces). - Negative attitudes towards distant homes due to commuting costs.	Research indicates that younger buyers prefer homes with sustainable features due to long-term benefits (Rahman & Wahid, 2021). Additionally, long commutes can negatively impact job access and work-life balance, discouraging housing choices (Hu & Wang, 2019).
Subjective Norms	- Family expectations influence homeownership decisions. - Peers shape urban living preferences.	Cultural and familial norms pressure youth to buy property (Zulkifli & Ismail, 2023), while peer comparisons drive urban housing preferences (Hamzah & Zyed, 2021).
Perceived Behavioural Control	- Financial literacy and confidence in managing housing loans. - Awareness of government schemes (e.g., PR1MA, Skim Rumah Pertamaku).	Enhanced financial knowledge strengthens perceived behavioural control (Sapiri et al., 2023), while low awareness of assistance reduces access opportunities (Abiddin et al., 2022).

Note: 20 of the 37 reviewed articles were reported to be directly relevant to the TPB framework. These were thematically synthesised to align specific youth housing barriers with the behavioural constructs of attitudes, subjective norms, and perceived behavioural control.

Table 2 maps findings from reviewed studies, showing how Malaysian youth housing challenges align with TPB constructs. This framework offers a behaviourally informed view of homeownership intentions. Relevant articles were synthesised to examine how attitudes, subjective norms, and perceived behavioural control relate to key challenges to youth homeownership.

H. Summary of Findings

The findings reveal ongoing challenges in enhancing youth access to RMM, including financial constraints, limited housing supply in well-connected urban

areas, and a lack of awareness about government housing schemes. Previous studies have often isolated these factors without using a comprehensive framework like the TPB. This study aligns these challenges with TPB components—attitudes, subjective norms, and perceived behavioural control—offering a deeper understanding of youth homeownership dynamics. A multifaceted approach is vital for Malaysian youth to access equitable, affordable housing. Key steps include increasing public awareness, integrating sustainability, and expanding financial support to create an inclusive housing landscape for long-term socio-economic stability.

I. Future Empirical Validation Using TPB

Future research could empirically test the conceptual framework developed in this paper by employing TPB-based survey instruments or structural equation modelling. Such quantitative validation would strengthen understanding of how attitudes, subjective norms, and perceived behavioural control influence youth housing decisions across different regional and socio-economic contexts.

CONCLUSION

This research integrates the Theory of Planned Behaviour (TPB) to explore youth homeownership in Malaysia, addressing affordability and sustainability challenges. Malaysian youth face significant hurdles, including financial constraints and rising property prices, exacerbated by limited housing options and low financial literacy. While government initiatives like Skim Rumah Pertamaku exist, their effect is hindered by strict eligibility requirements and low awareness. The study analyses young people's homeownership intentions in terms of attitudes toward sustainability, social influences, and perceived financial control, highlighting the need for sustainable housing that improves quality of life. Policy recommendations include enhancing financial literacy, expanding urban housing options, and fostering collaboration among government, financial institutions, and developers. However, reliance on secondary data has limitations, suggesting that future research should collect primary data to capture diverse regional contexts. Addressing youth homeownership challenges requires a comprehensive approach that emphasises affordability, accessibility, and sustainability, while fostering inclusive policies and public awareness to promote socio-economic stability.

ACKNOWLEDGEMENT

The Universiti Kebangsaan Malaysia funded this research through the Geran Galakan Pensyarah Muda (GGPM) grant, grant number GGPM 2023 022.

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Received: 9th May 2025. Accepted: 1st October 2025