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WOMEN'S HOUSING AFFORDABILITY IN SELANGOR: AN EXPENDITURE- BASED ANALYSIS BEYOND INCOME METRIC

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Abstract

Rising housing and living costs challenge women's housing affordability in Selangor, yet income-based measures may conceal financial stress after essential expenditures. This study measures women's housing affordability and identifies expenditure commitments influencing it. A cross-sectional survey of 500 adult women from diverse marital statuses, household arrangements and income groups was analysed using the Residual Income Model (RIM) and Binary Logistic Regression (BLR), while Sankey analysis visualised income allocation. Household income significantly increased affordability (Wald = 125.147, $p < 0.001$), whereas household, housing, transportation and education expenditures significantly reduced it. B40 households earned an average of RM3,350 and spent RM930 (27.8%) on housing, yet saved only RM110 (3.3%). This reveals "false affordability", whereby households satisfy the conventional 30% benchmark but retain insufficient resources for essential needs. M40 and T20 households recorded higher savings rates of 18.1% and 25.0%, respectively. These findings support expenditure-sensitive assessments and targeted, gender-responsive housing interventions.

Keywords: Housing Affordability, Women's Housing Affordability, Residual Income, Binary Logistic Regression, Selangor

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INTRODUCTION

Affordable housing remains an unfulfilled aspiration for many women worldwide, particularly those living in rapidly urbanising areas where housing prices and living costs continue to outpace income growth. Women, especially female-headed households and those belonging to lower-income groups, face disproportionate barriers to homeownership due to persistent income inequality, limited financial resources, insecure employment, and greater caregiving responsibilities (Sohaimi, 2025). These structural disadvantages reduce their capacity to accumulate wealth and sustain housing payments, thereby increasing their vulnerability to housing insecurity. Consequently, housing affordability has emerged as a critical socio-economic issue requiring assessment beyond conventional income-based measures to better capture women's actual financial capacity to secure and maintain adequate housing.

Housing affordability has traditionally been measured using income-ratio indicators, such as the housing-cost-to-income ratio and the median multiple. While these measures remain widely adopted, they often underestimate housing stress because they ignore essential non-housing expenditures that households must meet before allocating income to housing. The RIM addresses this limitation by assessing whether households retain sufficient income after paying for housing and other basic living needs, including food, transportation, utilities, and childcare (Stone, 2006). Consequently, RIM provides a more realistic assessment of housing affordability, particularly for economically vulnerable households.

In Malaysia, housing affordability assessments continue to rely predominantly on ratio-based indicators despite growing recognition that affordability should reflect households' ability to meet both housing and non-housing necessities. The Ministry of Housing and Local Government (2023) acknowledges the residual income approach as a complementary measure alongside conventional affordability indicators. Similarly, the Department of Statistics Malaysia [DOSM] (2022), drawing on the Financial Stability Review, reports that persistent housing affordability problems are driven by slower income growth, rising household indebtedness, and house prices increasing faster than household income. These findings suggest that income alone is insufficient to explain affordability outcomes.

The affordability challenge is particularly evident in Selangor, where the average house price increased from RM540,704 in 2023 to RM557,425 in 2024 (preliminary) (National Property Information Centre [NAPIC], 2024). Concurrently, Malaysian households allocate a significant proportion of their monthly expenditure to housing and utilities (23.2%), food and beverages (16.3%), and transportation (11.3%), with average household expenditure in Selangor reaching RM6,770 per month (DOSM, 2023). These unavoidable

expenditures substantially reduce the income available for housing, making affordability increasingly dependent on residual income rather than gross household income.

The issue is more pronounced among women. Women, particularly female-headed households and single women, frequently experience lower earnings, interrupted employment due to caregiving responsibilities, and limited access to secure employment and housing finance. Beyond economic constraints, women also encounter legal, institutional, and socio-cultural barriers that restrict access to adequate housing, including unequal property ownership rights, discriminatory financing practices, and housing policies that inadequately address gender-specific needs (Sohaimi et al., 2025). These structural disadvantages increase women's vulnerability to housing insecurity even when they satisfy conventional income eligibility criteria.

Although previous Malaysian studies have demonstrated that total household expenditure and transportation costs significantly reduce housing affordability by eroding residual income (Sohaimi et al., 2018; 2022), existing research has largely examined housing affordability from a general household perspective, with limited attention to women's expenditure patterns and gender-specific financial constraints, particularly in Selangor. Furthermore, current affordable housing policies, including Rumah Selangorku, continue to emphasise income eligibility and creditworthiness, while giving insufficient consideration to the residual income available after essential living expenditures (Saleh et al., 2025). This creates an important policy and empirical gap, as women who meet formal income requirements may nevertheless remain unable to achieve sustainable homeownership.

RESEARCH METHODOLOGY

A cross-sectional survey was conducted among 500 adult women residing in Selangor, representing diverse marital statuses, household arrangements, income groups (B40, M40 and T20), and housing circumstances. The term “women’s households” refers to households represented by women respondents, including single, married, divorced or widowed women and female-headed households. This broad representation captures variations in housing affordability across different socio-economic and household circumstances. To avoid double counting, Household Expenditure was defined as non-housing consumption expenditure excluding transportation, education and housing costs, which were entered separately in the BLR model. It comprises essential commitments such as food, utilities, clothing, healthcare, internet services, insurance, recreation and other routine household expenses. Residual income was computed as:

$$\text{Residual Income} = \text{Monthly Income} - (\text{Housing Cost} + \text{Non-Housing Expenditure}).$$

The minimum living standard threshold represents the minimum level of residual income required for a household to meet essential non-housing needs after housing expenditure has been paid. The threshold was operationalised using essential household expenditure components derived from the DOSM cost of living framework. Accordingly, a respondent was classified as affordable ($Y_i = 1$) when the residual income remaining after housing and essential non-housing expenditure was equal to or above the specified minimum living standard threshold, otherwise, the respondent was classified as not affordable ($Y_i = 0$). This approach is consistent with the conceptual basis of Stone's RIM (2006), which evaluates affordability according to the adequacy of income remaining for necessary consumption rather than applying a uniform housing-cost-to-income ratio. Housing affordability was treated as a binary dependent variable, where

$$Y_i = 1 \text{ if residual income} \geq \text{minimum living standard threshold} \\ \text{(Affordable)}$$

$$Y_i = 0 \text{ if residual income} < \text{minimum living standard threshold} \\ \text{(Not Affordable)}$$

Given the dichotomous nature of the dependent variable, a BLR model was employed to estimate the probability that a woman household attains housing affordability. The general logit specification is expressed as:

$$\text{logit}(P_i) = \ln[P_i / (1 - P_i)] = \beta_0 + \beta_1 X_{1i} + \beta_2 X_{2i} + \dots + \beta_k X_{ki}$$

where P_i refers to the estimated probability that housing is affordable for respondent i ; $(P_i / (1 - P_i))$ represents the odds of affordability; β_0 is the intercept; β_k are regression coefficients; and X_k represent the explanatory variables. The probability function is specified as:

$$P_i = e^{(\beta_0 + \sum \beta_k X_{ki})} / [1 + e^{(\beta_0 + \sum \beta_k X_{ki})}]$$

which constrains predicted probabilities between 0 and 1 and ensures econometric consistency when modelling affordability outcomes. The empirical model examining women's housing affordability is specified as:

$$\text{logit}(P_i) = \beta_0 + \beta_1(\text{HouseholdIncome}_i) + \beta_4(\text{HouseholdExpenditure}_i) + \beta_5(\text{Transportation}_i) + \beta_6(\text{EducationCost}_i) + \beta_7(\text{HousingCost}_i) + \epsilon_i$$

where HouseholdIncome represents monthly gross household income (MYR), HouseholdExpenditure captures total non-housing expenditures based on DOSM cost-of-living indicators, Transportation indicates monthly transportation expenditure, EducationCost reflects monthly education repayment commitments, HousingCost refers to monthly housing repayment obligations, and ε_i denotes the stochastic error term. A positive coefficient (β_k) indicates that an increase in the corresponding explanatory variable increases the log-odds of housing affordability, holding other factors constant, while the exponentiated coefficient, $\exp(\beta_k)$, represents the odds ratio, values greater than 1 indicate an increased likelihood of affordability and values less than 1 indicate a reduced likelihood. For example, if $\exp(\beta_3) = 1.50$, a one-unit increase in household income increases the odds of attaining housing affordability by 50%, ceteris paribus. Model adequacy was evaluated using goodness-of-fit statistics, including the Hosmer–Lemeshow test, classification accuracy, and pseudo- R^2 measures to ensure robustness and reliability of the estimated model.

To complement the regression analysis, Sankey flow analysis was employed to visualise household income allocation and expenditure patterns, identifying major cost of living components that reduce residual income. This integrated approach provides a more comprehensive and policy-relevant assessment of women’s housing affordability and financial vulnerability in urban Malaysia.

RESULTS

Measuring Women’s Housing Affordability in Selangor

Prior to estimating the BLR model, multicollinearity diagnostics were performed. All predictor variables recorded tolerance values above 0.10 and VIF values below 10 (Table 1), indicating the absence of multicollinearity and confirming that the model satisfies the independence assumption among the explanatory variables.

Table 1: Collinearity Statistics

PREDICTORS	COLLINEARITY STATISTICS	
	TOLERANCE	VIF
Household Income	.758	1.336
Household Expenditure	.556	1.799
Transportation Cost	.755	1.325
Education Cost	.704	1.420
Housing Cost	.954	1.048

Source: Author, (2026)

The BLR results presented in Table 2 indicate that all five financial variables are statistically significant predictors of women's housing affordability. Monthly household income recorded the largest Wald statistic ($B = 0.001640$, $S.E. = 0.000147$, $Wald = 125.147$, $p < 0.001$, $Exp(B) = 1.002$, 95% CI [1.001, 1.002]). The positive coefficient indicates that higher household income increases the odds of achieving housing affordability, holding the other variables constant.

In contrast, monthly household expenditure shows a statistically significant negative association with housing affordability ($B = -0.001986$, $S.E. = 0.000229$, $Wald = 75.421$, $p < 0.001$, $Exp(B) = 0.998$, 95% CI [0.998, 0.998]). This indicates that increasing non-housing expenditure reduces the odds of achieving housing affordability by eroding the residual income available after meeting essential living expenses.

Monthly transportation cost also has a statistically significant negative association with housing affordability ($B = -0.002160$, $S.E. = 0.000644$, $Wald = 11.259$, $p = 0.001$, $Exp(B) = 0.998$, 95% CI [0.997, 0.999]). This suggests that transportation commitments contribute to the overall cost-of-living burden and constrain the financial resources available for housing. Similarly, monthly education cost is negatively associated with affordability ($B = -0.001302$, $S.E. = 0.000547$, $Wald = 5.668$, $p = 0.017$, $Exp(B) = 0.999$, 95% CI [0.998, 1.000]), indicating that education-related commitments can further reduce household residual income.

Monthly housing cost is also a statistically significant negative predictor of housing affordability ($B = -0.001548$, $S.E. = 0.000174$, $Wald = 79.577$, $p < 0.001$, $Exp(B) = 0.998$, 95% CI [0.998, 0.999]). Higher housing repayment commitments therefore reduce the odds of maintaining housing affordability after other essential household expenditures are considered. This finding reinforces the conceptual foundation of the RIM, whereby affordability depends on whether sufficient income remains after meeting housing and other essential living costs, rather than solely on the proportion of income devoted to housing.

Collectively, the coefficients demonstrate a consistent pattern, household income positively influences affordability, whereas housing and non-housing expenditure commitments negatively influence affordability. Although the odds ratios appear small when expressed for a RM1 change, their cumulative effects are more meaningful at realistic expenditure levels. Based on the estimated coefficients, a RM100 increase in household income is associated with approximately 1.18 times the odds of being affordable, equivalent to about 17.8% higher odds, holding other variables constant. Conversely, a RM100 increase in household expenditure, transportation cost, education cost and housing cost is associated with approximately 18.0%, 19.4%, 12.2% and 14.3% lower odds of affordability, respectively. These cumulative effects demonstrate that relatively

small per-ringgit coefficients can translate into substantively meaningful affordability differences at realistic monthly income and expenditure levels.

Table 2: Variables in the Equation

Description	Variables	B	S.E.	Wald	Sig.	Exp(B)	95% CI Lower	95% CI Upper
Constant	Constant	0.425	0.300	2.011	0.156	1.529	0.850	2.752
Monthly household income	Household Income	0.001640	0.000147	125.147	<0.001	1.002	1.001	1.002
Monthly household expenditure (non-housing cost)	Household Expenditure	-0.001986	0.000229	75.421	<0.001	0.998	0.998	0.998
Monthly transportation cost	Transportation Cost	-0.002160	0.000644	11.259	0.001	0.998	0.997	0.999
Monthly education cost	Education Cost	-0.001302	0.000547	5.668	0.017	0.999	0.998	1.000
Monthly housing cost	Housing Cost	-0.001548	0.000174	79.577	<0.001	0.998	0.998	0.999

Source: Author, (2026)

Expenditure Patterns Affecting Housing Affordability

Sankey flow analysis was used as a descriptive visualisation to illustrate income distribution across key expenditures and savings among B40, M40 and T20 households. It complements the BLR by visually demonstrating how competing expenditure commitments affect residual income across income groups.

i. B40 Group

The expenditure pattern of the B40 income group in Selangor, as illustrated in Figure 1, highlights significant challenges in balancing the rising cost of living with limited household income. The average household income recorded in this study is RM3,350, consisting of contributions from wives amounting to RM2,020 (60%) and husbands contributing RM1,330 (40%). These figures represent the overall average across the dataset. The relatively lower contribution from husbands can be attributed to the presence of respondents who are single mothers or households where the husband is not employed.

The findings further reveal that only RM110, or approximately 3.3% of total household income, is allocated to savings. This minimal level of savings reflects the substantial financial pressure faced by B40 households. Housing instalment payments represent the largest expenditure component, averaging RM930 per month. This amount alone exceeds the commonly recommended housing affordability threshold of 30% of household income, indicating that B40 households are experiencing considerable housing cost burdens.

In addition to housing costs, expenditure on other essential needs further constrains the financial capacity of B40 households. A total of RM1,635 is allocated to general household expenditures, which include food and beverages (RM680), utilities (RM250), clothing (RM100), medical expenses (RM110), internet services (RM100), recreation and tourism (RM150), entertainment (RM160), and insurance (RM85). Transportation costs amount to RM465 per month, covering vehicle instalments as well as related transportation expenses such as petrol, tolls, and public transport fares. Meanwhile, education expenditure reaches RM300 per month, reflecting households' prioritisation of their children's education despite increasing financial constraints.

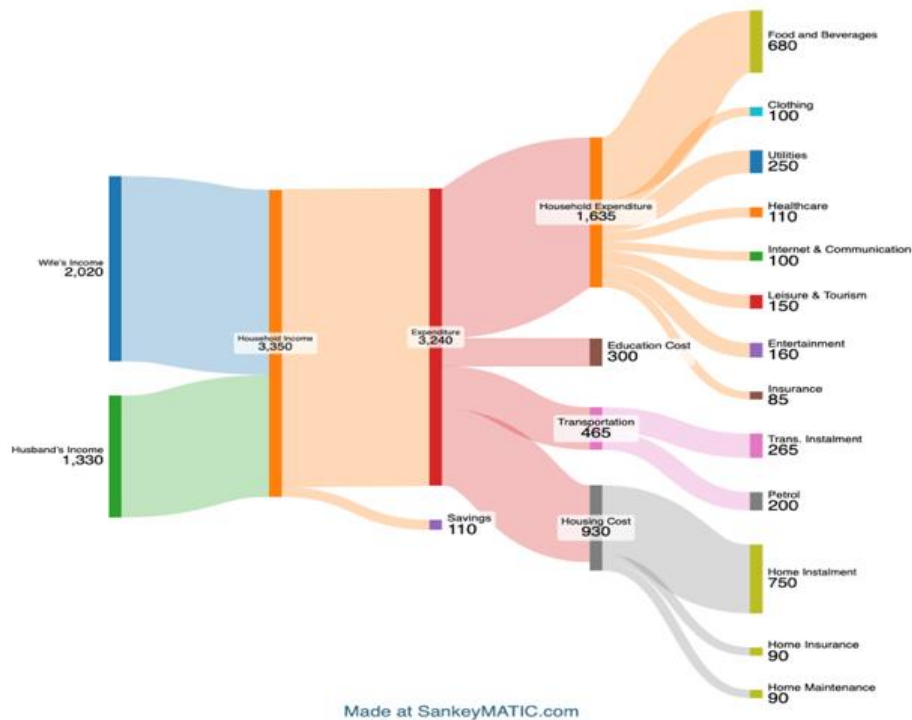


Figure 1: B40's household expenditure
Source: Author, (2026)

ii. M40 Group

The M40 households demonstrate relatively stronger financial capacity than the B40 group, although rising living costs continue to place pressure on their household budgets. The average monthly household income is RM7,934, with

wives contributing RM3,850 (48.5%) and husbands RM4,084 (51.5%), indicating relatively balanced income contributions. Approximately RM1,434 (18.1%) of household income is allocated to savings, suggesting greater financial resilience and long-term planning compared with lower-income households. Nevertheless, a substantial proportion of income remains committed to meeting essential living expenses.

Housing represents the largest single expenditure, averaging RM1,900 per month (24.0%) of household income. Although this remains below the widely accepted affordability threshold of 30%, housing continues to constitute a significant financial commitment that limits disposable income available for other necessities. Monthly household expenditure totals approximately RM3,400, with food and beverages accounting for the largest share (RM1,500; 44.1%), followed by recreation and tourism (RM400; 11.8%), insurance (RM350; 10.3%), utilities (RM300; 8.8%), entertainment (RM250; 7.4%), and clothing, medical care, and internet services (each RM200; 5.9%). This expenditure pattern reflects a balance between fulfilling essential needs and maintaining a reasonable standard of living.

Transportation expenditure averages RM750 per month, largely associated with vehicle financing and commuting costs, highlighting continued dependence on private vehicles. In addition, households allocate RM500 (6.3%) of monthly income to education, demonstrating a commitment to investing in children's human capital despite increasing living expenses.

The findings indicate that M40 households generally maintain sustainable housing affordability and possess stronger financial capacity to achieve and retain homeownership than B40 households. However, the concentration of expenditure on housing, food, and transportation illustrates that rising living costs continue to constrain disposable income and reduce financial flexibility. While affordable housing assistance remains essential for lower-income groups, policy attention for the M40 segment should focus on improving housing supply, enhancing housing quality, promoting financial resilience, and mitigating cost-of-living pressures to ensure sustainable homeownership over the long term.

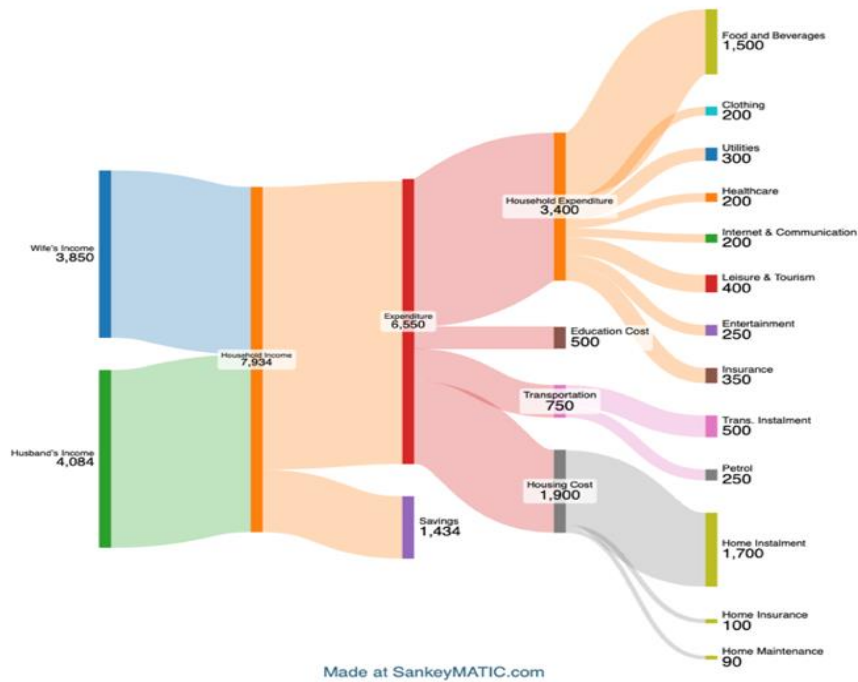


Figure 2: M40's household expenditure
 Source: Author, (2026)

iii. T20 Group

The T20 households exhibit the strongest financial position among the three income groups, characterised by higher income, greater savings capacity, and stronger housing affordability. The average monthly household income is RM17,457, with wives contributing RM7,465 (42.8%) and husbands RM9,992 (57.2%). Approximately RM4,367 (25%) of total household income is allocated to savings, indicating substantial financial resilience and a greater capacity for long-term wealth accumulation compared with the B40 and M40 groups.

Housing expenditure averages RM2,890 per month, representing only 16.6% of household income, well below the commonly accepted affordability threshold of 30%. This suggests that housing costs impose a relatively low financial burden on T20 households. Transportation expenditure is RM1,900 per month (10.9% of household income), reflecting reliance on private vehicles and vehicle financing. However, this remains financially manageable given the group's higher earning capacity.

Total household expenditure averages approximately RM7,000 per month, with food and beverages accounting for the largest share at RM2,500

(35.7%). Other expenditure categories include insurance (RM1,000; 14.3%), utilities (RM900; 12.9%), recreation and tourism (RM700; 10.0%), medical expenses (RM600; 8.6%), clothing and entertainment (RM500 each; 7.1%), and internet services (RM300; 4.3%). In addition, households allocate RM1,300 (7.4% of household income) to education, reflecting continued investment in children's human capital and future opportunities. Overall, the expenditure profile indicates that T20 households experience relatively low financial stress and possess sufficient financial flexibility to balance housing commitments, daily living expenses, savings, and discretionary spending. Their high savings rate further enhances resilience against economic uncertainty while supporting long-term asset accumulation.

From a housing perspective, T20 households generally achieve high levels of homeownership and require fewer affordable housing interventions than lower-income groups. However, from a gender perspective, promoting independent property ownership among women remains essential. Ownership of housing assets in their own names enhances women's financial autonomy, strengthens long-term economic security, and provides greater protection against divorce, widowhood, or unexpected financial hardship, contributing to more equitable and resilient housing outcomes.

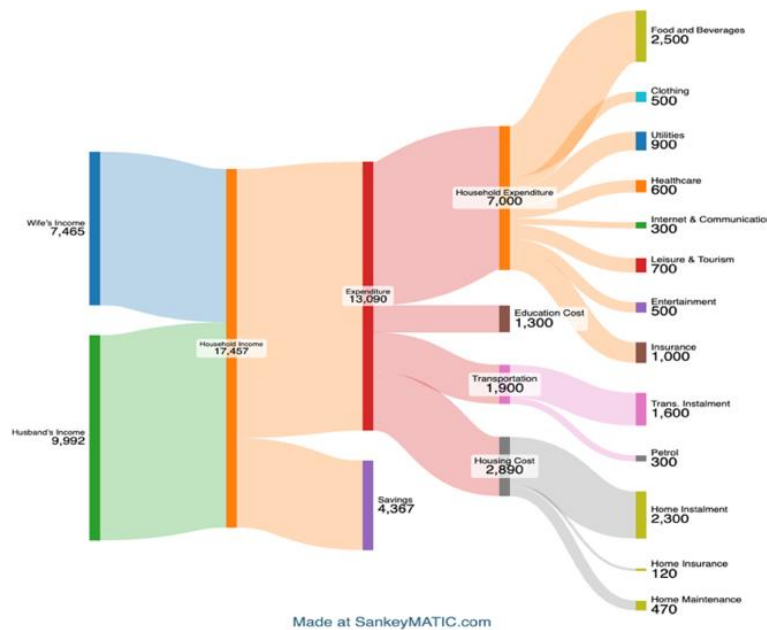


Figure 3: T20's household expenditure
Source: Author, (2026)

The analysis of household expenditure patterns across income groups demonstrates that housing affordability is shaped not only by housing costs but also by the capacity of households to retain sufficient income after meeting essential living expenses. Using the RIM, affordability is assessed based on the income remaining after deducting housing costs and other unavoidable expenditures, providing a more comprehensive measure of financial well-being than conventional housing cost-to-income ratios.

The findings reveal substantial disparities across income groups. B40 households experience the greatest financial pressure, with an average monthly income of RM3,350 and housing expenditure of RM840, exceeding the recommended affordability threshold of 30% of household income. After accounting for essential expenses, including food, utilities, transportation, education, and healthcare, only a minimal residual income remains. Their average monthly savings of RM110 (3.3% of income) reflect limited financial resilience and a high vulnerability to housing stress and unexpected economic shocks.

In comparison, M40 households demonstrate relatively better financial stability. With an average income of RM7,934, housing expenditure represents 24% of income, remaining within the affordability threshold. Although most households retain positive residual income after meeting essential expenditures and save approximately 18.1% of their income, increasing living costs continue to constrain long-term wealth accumulation.

T20 households exhibit the strongest financial resilience. Their average household income of RM17,457, combined with housing expenditure of only 16.6% of income, enables them to maintain substantial residual income while allocating 25% of their earnings to savings. This financial flexibility supports greater economic security and long-term asset accumulation.

Collectively, the findings demonstrate that rising living costs disproportionately affect lower-income households by reducing residual income available for housing and savings. These results reinforce the importance of adopting expenditure-based affordability measures, such as the RIM, which account for both housing and essential non-housing expenditures to provide a more accurate assessment of household financial capacity and housing affordability.

DISCUSSION

The findings demonstrate that women's housing affordability in Selangor is shaped by the interaction between household income and essential living expenditures rather than housing costs alone. Consistent with the RIM, higher household income significantly increases the likelihood of affordability, whereas rising housing, transportation, education and other essential expenditures reduce

residual income and constrain women's capacity to sustain homeownership. This supports Stone's (2006) proposition that affordability should be assessed according to the resources remaining after essential needs are met rather than solely through housing cost-to-income ratios.

The B40 findings demonstrate the analytical advantage of the RIM particularly clearly. Average housing expenditure of RM840 represents approximately 25.1% of the group's average household income of RM3,350, which falls below the conventional 30% affordability benchmark. Under a ratio-based assessment, these households could therefore appear affordable. However, once food, utilities, transportation, education, healthcare and other essential expenditures are considered, B40 households retain minimal residual income and save only RM110 per month. This reveals a form of "false affordability", whereby a household satisfies the conventional housing-cost threshold but lacks sufficient resources to maintain an adequate standard of living. In contrast, M40 and T20 households retain progressively greater residual income and savings, demonstrating that similar housing-cost ratios can mask substantial differences in actual financial capacity. These findings reinforce previous Malaysian evidence that non-housing expenditures, particularly transportation, can significantly affect affordability (Sohaimi et al., 2018; 2022), consistent with international findings by Makarewicz et al. (2020) and Crowe and Rowley (2024).

The findings have particular significance from a gender perspective because affordability pressures are not necessarily experienced uniformly within households. Women's residual income may be disproportionately constrained by caregiving responsibilities, childcare expenditure, interrupted employment and lower or less stable earnings. Single mothers and female-headed households may face greater vulnerability where housing and essential household expenses must be sustained from fewer income sources. Women's housing security also extends beyond access to a dwelling to encompass financial autonomy, housing stability and independent property ownership. As highlighted by Sohaimi et al. (2025a), legal, institutional and socio-economic barriers may restrict women's access to adequate housing and property ownership. Therefore, meeting household-level income eligibility does not necessarily indicate that an individual woman possesses sufficient financial capacity or housing security.

Policy Implications

These findings have important implications for housing policy in Selangor. First, Selangor Housing and Property Board (LPHS) and *Rumah Selangorku scheme* could complement existing household-income eligibility criteria with expenditure-sensitive assessments that consider residual income after essential living costs. This would help identify women who satisfy formal income thresholds but remain financially vulnerable. Second, financial institutions could

develop gender-responsive financing mechanisms that recognise non-linear employment histories, particularly career interruptions associated with caregiving, rather than assessing affordability exclusively through conventional employment and credit profiles.

Third, affordable housing policy should be better integrated with transport planning, as high commuting expenditure can offset the financial benefits of lower-priced housing in peripheral locations. Affordable housing should therefore be planned with greater accessibility to employment centres and public transportation. Fourth, affordable childcare and education support could indirectly improve housing affordability by reducing essential expenditure burdens while strengthening women's labour-market participation. Finally, women-targeted financial literacy, homeownership advisory services and flexible financing mechanisms could enhance financial autonomy and encourage independent property ownership.

Collectively, these measures would shift policy from simply delivering lower-priced housing towards achieving sustainable affordability, whereby women can acquire, maintain and retain adequate housing without sacrificing essential household needs. Such an approach connects housing affordability with social sustainability by strengthening economic resilience, reducing gender inequality and promoting more inclusive and liveable urban communities.

CONCLUSION

This study demonstrates that women's housing affordability in Selangor cannot be adequately assessed through income or housing-cost ratios alone, as affordability depends on the balance between household resources and essential expenditures. Using the RIM, the findings show that higher household income improves affordability, whereas housing, transportation, education, and other living costs reduce residual income and increase housing stress. The integration of BLR and Sankey flow analysis further demonstrates that conventional measures may produce "false affordability", particularly among B40 households whose housing costs remain below the 30% benchmark but whose residual income is insufficient after essential expenses. From a gender perspective, sustainable housing affordability requires policies that recognise caregiving responsibilities, employment interruptions, financial autonomy, and independent property ownership through expenditure-sensitive assessments, gender-responsive financing, affordable childcare, accessible transportation, and targeted financial support. Improving women's housing affordability can strengthen economic independence, household resilience, asset accumulation, and residential stability, thereby contributing to inclusive and sustainable urban development and SDG 11: Sustainable Cities and Communities (Sohaimi et al.,

2025b). Nevertheless, the cross-sectional design limits causal interpretation and generalisability beyond Selangor. A significant research gap remains in understanding how women's housing affordability changes over time and varies across geographical and socio-institutional contexts, as existing cross-sectional evidence cannot capture these dynamics. Future research should therefore employ longitudinal and comparative designs incorporating housing quality, neighbourhood conditions, spatial accessibility and institutional factors to inform more robust, gender-responsive and sustainable housing policies in Malaysia.

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