

A STUDY ON FACTORS AFFECTING YOUNG ADULTS'
ABILITY TO SETTLE IN HOUSING WITHIN THE KLANG
VALLEY AREA

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BY

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A research project submitted in partial fulfillment of the
requirement for the degree of

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I hereby declare that:

- (1) This undergraduate research project is the end result of my own work, and that due acknowledgement has been given in the references to ALL sources of information be they printed, electronic, or personal.
- (2) No portion of this research project has been submitted in support of any application for any other degree or qualification of this or any other university, or other institutes of learning.
- (3) The word count of this research report is 16057.


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LIST OF ABBREVIATIONS

AKPK	Agensi Kaunseling & Pengurusan Kredit (Credit Counselling and Debt Management Agency)
AOD	Architects Of Diversity
DOSM	Department of Statistics Malaysia
HCB	Housing Cost Burden
MHLG	Ministry of Welfare, Housing and Local Government
MIEs	Multiple Indebtedness Exposures
NAPIC	National Property Information Center
PIR	Price-to-Income Ratio
SHED	Survey of Household Economics and Decision Making
SPSS	Statistical Package for the Social Sciences
TPB	Theory of Planned Behaviour

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PREFACE

In the vibrant landscape of the Klang Valley, young adults face various barriers when seeking suitable housing, influenced by factors such as financial constraints, cultural norms, and external factors. Thus, this thesis, titled "Factors Affecting Young Adults' Ability to Settle in housing within the Klang Valley area" is conducted to explore more on this situation.

This research project, conducted at Universiti Tunku Abdul Rahman, aims to understand the young adults' complex housing situation in the Klang Valley area. With the rapid development of cities, it is difficult for young people in Malaysia to afford a house or find affordable rental housing, especially in the Klang Valley area.

Thus, the main objective of this study is to identify the factors affecting young adults' ability to settle in housing in terms of different aspects including attitudes, subjective norms, and perceived behavioural controls. Where the second objective is to analyse the most affecting factor that affects young adults' ability to settle in housing. By carefully studying and analysing data, this research will add valuable insights to the discussion on urban studies and social sciences.

ABSTRACT

This study explores the factors affecting young adults' ability to settle in housing within the Klang Valley area. It begins with the research background, problem statement, significance of the study, research questions, research objectives, and hypotheses of the study. Then, a comprehensive review of literature, examining Maslow's Hierarchy of Needs, housing accommodation, home ownership, housing affordability, and various factors affecting young adults' ability to settle in housing, such as attitudes, subjective norms, and perceived behavioural controls is presented. Drawing on relevant theories and models, a theoretical framework is proposed to guide the research.

Moreover, the methodology section outlines the research design, data collection methods, sampling design, research instrument, constructs measurement, and data analysis techniques, including descriptive analysis and inferential analysis through multiple regression analysis. Then, the data analysis chapter presents descriptive statistics, content analysis, reliability analysis, and inferential analysis results.

Lastly, the findings highlight the most significant and subsequent significant factors affecting young adults' ability to settle in housing. The discussion, conclusion, and implications section summarise major findings, and discusses research objectives, implications of the study, limitations of the study, as well as recommendations for future research.

In short, this study contributes to understanding the complex dynamics of young adults ability to settle in housing within the Klang Valley area, offering insights for policymakers, urban planners, developers, and researchers in addressing housing needs and promoting sustainable urban development.

CHAPTER 1: RESEARCH OVERVIEW

1.0 Introduction

A house today is no longer only a place to live but it is also a tool for investment and capital preservation (Wong et al., 2019). Thus, owning a home is a life achievement that many people dream of as it has the potential to improve their living standard. However, with the development of urbanisation, Malaysia's property market prices have risen rapidly over the past ten years. Due to the increase in property prices and the burden of high mortgage loans, more and more young adults are facing challenges to own a house, leading them being forced to rent rather than to own (Aziz et al., 2022).

1.1 Research Background

Nowadays, young adults in Malaysia are struggling to own their houses, especially for those living in the city centre. According to Hoek (2017), young adults are those who are between the ages of 18 and 25. People in this age group may move away from living with their parents, live independently and start their own families. However, Malaysians, including young adults, are engaging in poor financial behaviours such as over-indebtedness, lack of budgeting and financial practices (Council, 2016). As a result, the current housing affordability of young adults in Malaysia is very low, especially in the Klang Valley area.

The Klang Valley region is the most developed central region of Malaysia, encompassing the Federal Territory of Kuala Lumpur and five districts in the state of Selangor, including Gombak, Petaling, Klang, Hulu Langat and Sepang (DOSM, 2023). In addition, another major district

of Selangor included in the Klang Valley region is Sepang (Mohd Shafie et al., 2022). Due to its rapid development, land and property prices are high, leading to the catalysis of "Generation Rent" in the area. The term "Generation Rent" refers to young adults who frequently reside in the private rented sector for longer durations of their lives due to their inability of obtaining home ownership or social accommodation (Hoolachan et al., 2017). According to Salleh et al. (2018), renting may be a more practical alternative given rising property prices and cost of living for houses more than RM500,000. Thus, it is undeniable that renting is the best solution from both financial and flexibility perspective when young adults are unable to afford their own houses (Fuster et al., 2019).

1.2 Problem Statement

Owning a house is increasingly challenging, especially for young adults that are planning to settle down in Klang Valley area. Nowadays, many Malaysians including young adults are facing serious financial challenges that hinder their ability to afford houses. Aziz and Kassim (2020) found out that the number of individuals declaring bankruptcy in Malaysia grows year after year, and the absence of financial awareness among young adults is a contributing factor. The lack of financial knowledge among young adults makes them difficult to make sound financial decisions, leading to increasing of financial stress. This situation directly affects their ability to purchase a home, making it more difficult for them to achieve their life goals.

Moreover, house prices are rising at an exponential rate in response to inflation, crude oil costs, and other variables (Liew & Haron, 2013). According to Deputy Local Government Development Minister, Akmal Nasrullah Mohd Nasir, house prices in Malaysia have increased by 4.1%, twice the rate of household income growth. For clarification, the household income has only risen to 2.1 percent (Daim & Harun, 2023). This situation has led to affordability challenges, especially for Malaysians with lower incomes and high levels of debt. Besides, this significant increase of property prices in Malaysia is resulting in young adults delaying home ownership, considering renting or alternatives other than their preferences as they are unable to afford their own houses.

In addition, the rising house prices have led to buyers taking on larger mortgages, which is unaffordable for young adults. Larger levels of credit borrowed and a broader spread of consumer credit signal that households are experiencing more financial stress which may lead them to worse conditions like indebted or even bankruptcy (Abdul Rahman et al., 2016). These worse scenarios have led to higher home loan default rates among Malaysian homebuyers and led to Malaysian banks adopting stricter home loan eligibility criteria. As a result, home ownership rates have been declining and there is no sign of improvements (Zamri, 2021). Hence, this study aims to identify the factors affecting young adults' ability to settle in housing within the Klang Valley area.

1.3 Research Questions

The research questions of this research are as follows:

1. What are the factors affecting young adults' ability to settle in housing?
2. Which is the most affecting factor that affects young adults' ability to settle in housing?

1.4 Research Objectives

1. To identify the factors affecting young adults' ability to settle in housing.
2. To analyse the most affecting factor that affects young adults' ability to settle in housing.

1.5 Hypotheses of the Study

Based on the Theory of Planned Behaviour (TPB), the hypotheses of the study are as follows:

Attitudes

H0: Attitudes do not significantly affect the ability of young adults to settle in housing.

H1: Attitudes significantly affect the ability of young adults to settle in housing.

Subjective Norms

H0: Subjective norms do not significantly affect the ability of young adults to settle in housing.

H1: Subjective norms significantly affect the ability of young adults to settle in housing.

Perceived Behavioural Controls

H0: Perceived behavioural controls do not significantly affect the ability of young adults to settle in housing.

H1: Perceived behavioural controls significantly affect the ability of young adults to settle in housing.

1.6 Significance of the Study

This study plays a crucial role in offering insightful perspectives for young adults into the factors that affect their ability to settle in housing. For clarification, this study encompasses a comprehensive examination of various aspects including attitudes, subjective norms, and perceived behavioural control based on the Theory of Planned Behaviour (TPB). By delving into these aspects, young adults can proactively plan for their housing needs, strategise for long-term financial stability, and make choices that align with their lifestyle and aspirations.

While existing literature recognises the factors affecting young adults' ability to purchase a home, there is a need for more comprehensive research that focuses on the Theory of Planned Behaviour (TPB) that comprises attitudes, subjective norms, and perceived behavioural control within the unique context of the Klang Valley. Existing research may lack the depth required to inspire targeted interventions and policy reforms that precisely address the needs and circumstances of young adults in the Klang Valley area. Therefore, this study aims to bridge this gap by exploring deeper and more concretely into the factors affecting young adults' ability to settle in housing within the Klang Valley area.

1.7 Chapter Layout

This study is organised into five chapters. First, Chapter 1 provides an overview of the research, which includes the identified research questions and objectives regarding the factors affecting young adult's ability to settle in housing within the Klang Valley area.

Next, Chapter 2 provides a comprehensive literature review and explanation about young adults in Malaysia and discusses the main factors affecting young adults' ability to settle in housing within the Klang Valley area.

Subsequently, Chapter 3 outlines the methodology applied in this study, detailing the research design, data collection methods, and analysis methods.

Furthermore, Chapter 4 presents the empirical findings derived from the data analysis in Chapter 3, offering insights into the factors affecting young adults' ability to settle in housing.

Lastly, Chapter 5 summarises the research by concluding the key findings and discussing the implications on the factors affecting young adult's ability to rent and settle in housing within the Klang Valley area.

1.8 Conclusion

In conclusion, this chapter has provided an overview of the research, explaining the research background and problem statement. The subsequent sections of this research delve deeper into these problems, aiming to uncover the factors affecting young adults' ability to settle in housing. The research questions, objectives, and hypotheses guide the exploration, with the hope that the findings contribute meaningfully to the discourse on housing affordability and financial well-being among young adults in Malaysia.

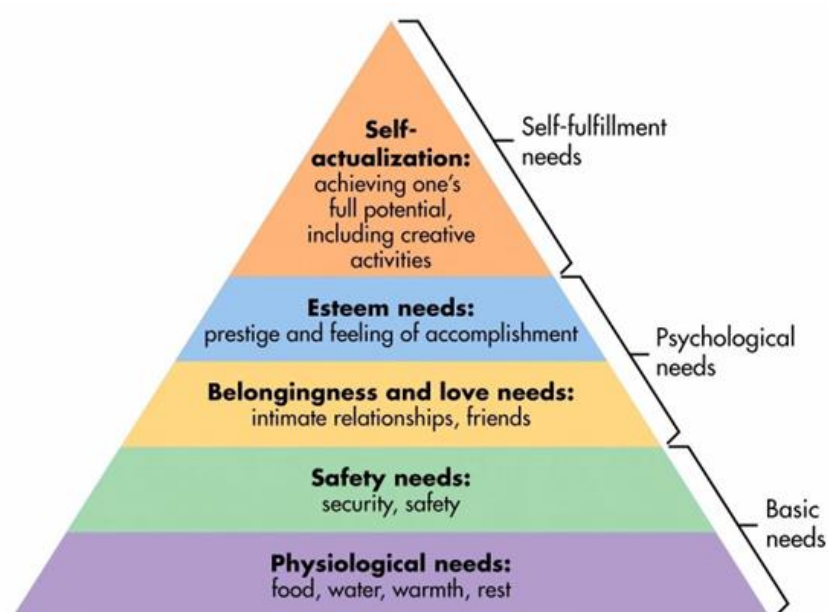
CHAPTER 2: LITERATURE REVIEW

2.0 Introduction

This chapter provides a comprehensive literature review on the factors affecting young adults' ability to settle in housing within the Klang Valley area. Besides, this chapter also explains on the housing needs, housing accommodation, home ownership and housing affordability of young adults in Malaysia. Furthermore, relevant theoretical models are adopted, and a theoretical framework is proposed for better understanding.

2.1 Maslow's Hierarchy of Needs: Housing Needs

Figure 2.1: Maslow's Hierarchy of Needs



Source: Mcleod, 2023

Maslow's hierarchy of needs is a physiological theory created by Abraham Maslow that organises human needs into a five-tier pyramid. The pyramid includes basic, physiological, and self-fulfilment requirements. Survival requires basic needs like as air, water, food, and shelter. Moving up the pyramid, safety demands include personal security and work, followed by social needs such as friendship and connection. The following levels involve self-esteem demands (dignity, achievement) and society acknowledgment (status, prestige). At the top is self-actualisation, which represents a desire for personal growth and peak experiences. According to Maslow, individuals may or may not progress at each level due to personal or social circumstances; thus, it is not necessary to apply the hierarchy across everyone (McLeod, 2023).

By adopting the Maslow's framework to housing, shelter is one of the basic physiological needs. In layman's terms, a shelter is a place with a roof covering that meets the basic human needs of access to clean air, water, and a safe and comfortable living area. However, the extent to which these housing requirements are met depends on one's financial situation, or, in other words, one's affordability (Sujith et al., 2021). To clarify, while everyone has a physiological need for shelter, not everyone can afford a home that serves these needs in the same way. Affordability becomes a determining factor in the quality and adequacy of housing that a person or family may obtain. This illustrates the relationship between basic human needs and economic issues, where financial resources directly impact the ability to meet physiological needs for housing.

2.2 Housing Accommodation

According to the Housing Development (Control and Licensing) Act 1966 (Act 118) and its regulations (2021), the term "housing accommodation" under Section 3 is broadly defined, encompassing any building, tenement, or dwelling primarily constructed for human habitation. The definition also includes structures designed for a dual purpose, partly for human habit and partly for commercial function. The examples of housing accommodation are diverse, including landed residential buildings, condominiums, service apartments, and mixed-use

developments that combine residential and commercial spaces. This wide-ranging definition acknowledges the changing styles of homes and aims to stay adaptable to new trends in housing. Additionally, Law Insider defines housing accommodations as any property or part of a property used or intended for people to live or sleep in, including homes or residences for one or more individuals. However, it doesn't include places mentioned in subdivision, (a) or any single-family homes where the occupants rent, lease, or provide one room for compensation (*"Housing accommodations definition,"* n.d.).

2.3 Home Ownership

Home ownership is a fundamental aspect of individual and community stability, signifying the legal possession of a property either individually or through shared agreements. This can involve outright ownership or cooperative arrangements and plays a key role in establishing legal rights and duties. Verification of these rights often entails formal processes, including assessments carried out by entities like the county tax assessor's office (*"Home ownership definition,"* n.d.).

The importance of home ownership goes beyond the provision of housing, it provides individuals with a sense of permanence and security within their community. However, a recent survey conducted by Architects Of Diversity (AOD) with Undi18 and UndiNegeraku revealed that 59% of young people are worried about not being able to buy a home in their lifetime (Gimino, 2022). This has highlighted the need for ongoing efforts to remove obstacles and find practical solutions to ensure that everyone has affordable opportunities for home ownership. To promote home ownership and ease financial constraints, various incentive programs must be implemented. To clarify, initiatives that provide assistance with down payments and closing costs are particularly important to individuals facing financial challenges, aiming to enhance their access to housing.

2.4 Housing Affordability

Housing affordability refers to the ability of low-income households to purchase acceptable housing on the market. It is generally advised that 30% of a household's monthly income should be put aside for housing costs. Concerns about affordability include issues such as being unable to purchase a first home, having difficulty paying housing bills after covering other expenses, and problems caused by either low-income or high property prices (Soon & Tan, 2019).

Assessing housing affordability often involves a direct comparison of home prices. However, a full assessment of housing affordability needs to consider income factors. Therefore, the determination of housing affordability depends on price and income factors. As highlighted in Demographia International Housing Affordability report for 2023, the “median multiple” is the benchmark for assessing middle-income housing affordability.

The figure below shows the classification of housing affordability ratings:

Figure 2.2: Classification of Housing Affordability Ratings

DEMOGRAPHIA HOUSING AFFORDABILITY RATINGS	
Housing Affordability Rating	Median Multiple
Affordable	3.0 & Under
Moderately Unaffordable	3.1 to 4.0
Seriously Unaffordable	4.1 to 5.0
Severely Unaffordable	5.1 & Over
Median multiple: Median house price divided by median household income	

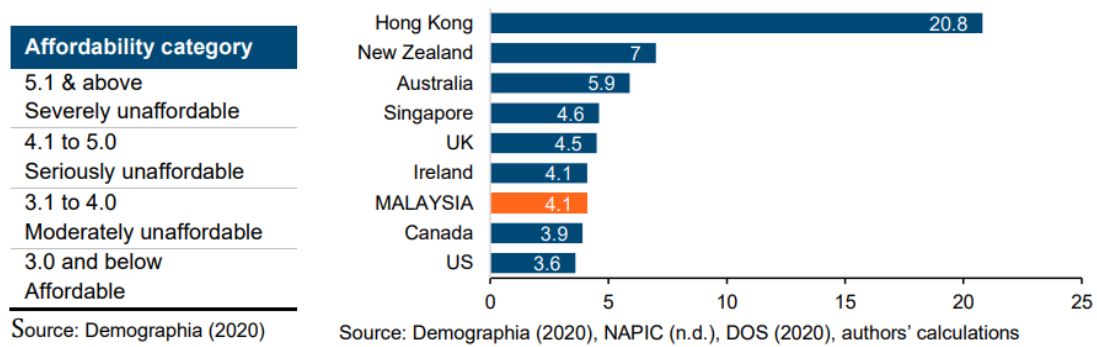
Source: Cox, 2023

Referring to Figure 2.2 from Demographia (2023), housing is categorised into three groups: “moderately unaffordable” (price-to-income ratio (PIR) of 3.1 to 4.0), “seriously unaffordable” (price-to-income ratio (PIR) of 4.1 to 5.0), and “severely unaffordable” (price-to-income ratio (PIR) of 5.1 and higher). This measure is the ratio of house prices to income and is calculated

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by dividing the median house price by the gross median household income before tax deductions (Cox, 2023).

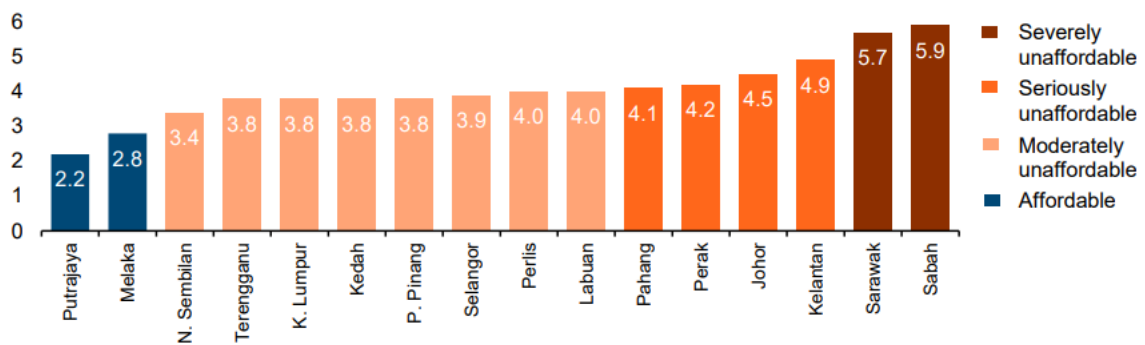
Figure 2.3: International Comparison of Market's Housing Affordability in 2019



Source: Muzafar & Kunasekaran, 2021

Based on the Figure 2.3 provided by Muzafar & Kunasekaran in Khazanah Research Institute (2021), housing affordability in Malaysia has declined over the years, with a median multiple of 4.1, reaching “seriously unaffordable” levels in 2019.

Figure 2.4: Median Multiples by State in Malaysia in 2019



Source: Muzafar & Kunasekaran, 2021

While referring to Figure 2.4, the Klang Valley area comprising the Federal Territory of Kuala Lumpur and Selangor had reached “moderately unaffordable” levels in 2019, with a median multiple of 3.8 and 3.9 respectively. The consequences of such unaffordability are wide-ranging, impacting not only the ability of individuals and families to secure stable housing but also contributing to broader issues such as increased homelessness, strained social services, and a diminished sense of community well-being. Thus, it is important to study the factors affecting young adults' ability to settle in housing, especially in the Klang Valley area.

2.5 Factors Affecting Young Adults' Ability to Settle in Housing

In examining the factors influencing young adults' ability to settle in housing, the Theory of Planned Behavior (TPB) plays a pivotal role in understanding their decision-making process. In terms of attitudes, financial literacy emerges as a key factor, and a lack of financial literacy may hinder informed housing choices. Besides, low-income levels pose a significant challenge, influencing attitudes towards housing affordability and accessibility. Additionally, personal beliefs about independence also shape young adults' housing decisions. While in terms of subjective norms, it encompasses parental financial support, peer influence, and societal expectations related to marriage norms, exerting considerable influence on the housing pathways chosen by young adults. Furthermore, perceived behavioural controls includes the impact of high housing prices, high mortgage loans, and government policies and programs that will significantly affect the feasibility and viability of young adults to settle in housing. Therefore, understanding these factors within the TPB framework is crucial to improve young adults' ability to settle in housing.

2.6 Attitudes

The Theory of Planned Behaviour (TPB) uses an expectancy-value approach to explain the development of attitude toward a behaviour. Attitude is considered a result of readily available beliefs about the likely consequences of the behaviour, known as behavioural beliefs. These beliefs represent a person's subjective probability that engaging in a particular behaviour will lead to a specific outcome or experience. For example, people believe that using a heart monitor will detect arrhythmias or be inconvenient. Collectively, these behavioural beliefs form a positive or negative attitude toward the behaviour, with the valence of each expected outcome is proportional to its subjective probability of occurrence (Ajzen, 2020).

2.6.1 Lack of Financial Literacy

Financial literacy assesses how well a person understands and uses personal financial information. It involves two main aspects: understanding one's financial situation and practical application of this knowledge (Huston, 2010). Nowadays, the overall financial knowledge at the national level is still considered low among Malaysians. This is because many Malaysians, including young adults are lacking financial literacy, and they often do not realise it. According to a survey by the Credit Counselling and Debt Management Agency (AKPK), one in three Malaysians expressed low confidence in financial management (Aziz & Kassim, 2020). Based on Yong et al. (2018), many young adults working in the Klang Valley struggle with handling money and debt due to poor financial habits. To clarify, the ease of obtaining credit cards in today's environment exposes young adults to a culture of debt that is detrimental to their future financial planning (Lee et al., 2019). As a result of their financial behaviour, they are always facing the issue of insufficient savings. According to a study carried out by the Credit Counselling and Debt Management Agency (AKPK) in 2018, 20% of employed young adults reported having no savings in the six months leading up to the survey. To reaffirm, over 50% of those earning less than RM20,000 annually didn't possess a

minimum of RM1,000 for emergency savings. Additionally, 30% of the respondents admitted to occasionally needing to borrow money to cover basic expenses (Counseling, 2018). Thus, it is obvious that young adults today do not have enough budget to purchase a house.

2.6.2 Low-Income Level

According to international standards, price of housing in Malaysia has reached a median multiple of 4.1, making it seriously unaffordable for the people living in Malaysia (Muzafar & Kunasekaran, 2021). For instance, newly-launched houses with an average selling price of RM417,260 were seriously unaffordable to most Malaysian. According to Bank Negara Malaysia, housing affordability is assessed only when the median cost of a house is less than three times the annual household earnings; thus, the maximum reasonable housing cost in Malaysia was around RM282,000 (Kathy, 2019). Moreover, based on the Housing Cost Burden (HCB), a house cost is considered acceptable only if the housing price is 30% less than the monthly household earnings when the function of credit is considered in a house purchase. However, the actual median residential cost of RM313,000 is beyond the reach of many households as the national median household income is only RM5,228 (Hassan et al., 2021). This scenario is even worse on the perspective of young adults who earn lesser than this amount. Based on the World Bank's 2019 Malaysia Economic Monitor Report, the median monthly income of those aged 20 to 29 with post-secondary education has remained between RM2,000 and RM2,500. For instance, in 2018, the real salary of a fresh graduate with a diploma was only RM1,376, while the real salary of a bachelor's degree holder was RM2,707 per month (The Malaysian Reserve, 2020). Therefore, it is impossible for them to afford a house in the current market due to their low income.

2.6.3 Personal Beliefs about Independence

In recent years, young adults, particularly those impacted by the great recession, have been slower in establishing their own households compared to previous generations. A notable trend is the higher likelihood of young adults living with their parents for more extended periods. In 2018, 15% of young adults aged 25 to 37 were residing in their parents' homes, showing a significant increase from earlier generations. This living arrangement is even more prevalent among those with lower education levels, with twice as many non-college attendees living with parents compared to those with a bachelor's degree or higher (Bialik & Fry, 2019).

Connected to the personal beliefs about independence, this trend reflects a shift in the traditional timeline of adulthood milestones. Young adults today are moving less frequently and starting families later, with only 46% of those aged 25 to 37 being married. This decline in marriage rates is part of broader societal changes towards marrying later in life, with a rising number of young adults choosing to remain unmarried. If current trends persist, it is projected that a significant proportion of today's young adults will never marry by their mid-40s to early 50s, representing a record-high share and underscoring evolving notions of independence and life trajectories among this demographic (Bialik & Fry, 2019). Therefore, the evolving perspectives on adulthood milestones among today's young adults strongly influence their views on homeownership and independent living.

2.7 Subjective Norms

In the Theory of Planned Behaviour (TPB), normative beliefs can be categorised into two types, injunctive and descriptive beliefs (Fishbein & Ajzen, 2010). An injunctive normative belief involves the anticipation or personal likelihood that a specific reference individual or group

such as friends, family, spouse, coworkers, one's physician, or supervisor approves or disapproves of engaging in the behaviour in question. On the other hand, descriptive normative beliefs involve an individual's assessment of how often others engage in a specific behaviour, influencing their own likelihood of adopting the same action. Both beliefs influence overall perceived social pressure or subjective norms, influencing the tendency to engage in a certain behaviour (Ajzen, 2020).

2.7.1 Parental Financial Support

According to the Survey of Household Economics and Decision Making (SHED), over 50% of young renters express the belief that they are unable to afford a down payment. It was also perceived that the presence of student loans and credit card debt will extend the duration required to accumulate sufficient savings for homeownership (Larrimore et al., 2016). Thus, it can be said that parental financial assistance is important for young adults to settle in housing.

In the limited number of studies exploring the connection between intergenerational financial transfers and home ownership, there is agreement that there is a positive correlation between parental resources and their children's home purchase. Research indicates that parents often help their adult children in different ways, including purchasing a home. This assistance usually involves financial transfers, either as a loan or a gift (Lee et al., 2020). The financial transfers can aid in the process of purchasing a home, either directly by assisting with down payments or indirectly by supplementing income to cover various expenses such as college costs. Additionally, such transfers enable young adults to save a greater portion of their own money.

However, not every parent provides financial support to their grown-up children. In general, people of higher socioeconomic status are more likely to provide financial assistance to their adult children and do so more frequently.

2.7.2 Peer Influence on Housing Pathway

Investigating how peer influence shapes the housing pathway of young adults reveals a crucial link between affordability and peer impact, as outlined by Yap and Ng (2018). Affordability primarily guides young adults' housing pathway, but the impact of peer influence is also significant across countries due to cultural and institutional factors. For instance, young adults in Berlin often choose to rent due to the dynamics of the private rental sector influenced by their peers (Lennartz & Helbrecht, 2018).

When focusing on junior starters, who are individuals in the early stages of adulthood and career, a distinct pattern emerges. These young individuals are strongly influenced by their peers and face challenges in owning homes, unlike the more experienced older generations. Currently, their preferred choices include renting or living with multiple generations (Yap & Ng, 2018). The research by Yap and Ng (2018) suggests that this "Generation Rent" group tends to delay owning a home in urban Malaysia, breaking from the typical age range reported by existing homeowners, usually falling between 25 and 29 years old. Thus, understanding how peer influence combines with affordability and socio-cultural factors provides valuable insights into the housing pathway of young adults, particularly in the context of their ability to settle in housing.

2.7.3 Societal Expectations and Marriage Norms

In Malaysia, societal expectations significantly influence young adults' choices about their living arrangements, especially when it comes to important life events like marriage. According to the study by Wei et al. (2017), marriage leads to increased interest in buying a home because being married and owning a home is seen as a cultural norm. This cultural norm is deeply embedded in Asian societies and not only guides their housing choices but may also influence marriage rates.

According to the research conducted by González-Val (2022), a correlation between rising house prices and marriage rates was determined. To clarify, an increase in house prices can result in a decline in housing demand, potentially leading to a decrease in marriage rates. This suggests that economic factors, such as the cost of housing are closely linked to societal expectations. The intricate relationship between these economic pressures and cultural norms highlights the challenges faced by young adults in Malaysia when making housing decisions. They must consider not only their financial constraints but also the broader societal expectations, particularly regarding significant life events like marriage. Understanding this complex interplay is crucial for grasping the factors affecting young adults' ability to settle in housing within the larger context of society and the economy.

2.8 Perceived Behavioural Controls

Perceived behavioural controls in the Theory of Planned Behaviour (TPB) is based on accessible beliefs about control factors that influence the likelihood of performing a behaviour, such as skills, time, resources, and cooperation. These control beliefs reflect a person's subjective probability of encountering facilitators or inhibitors and contribute to perceived behavioural control. Theoretically, actual behavioural control moderates the effect of intentions on behaviour, meaning that favourable attitudes and supportive subjective norms combined with beliefs about one's ability to perform the behaviour produce positive intentions. Besides, perceived behavioural control can serve as a useful proxy for predicting behaviour when information about actual behavioural control is limited, assuming that perceived control reasonably reflects actual control (Ajzen, 2020).

2.8.1 High Housing Prices

Malaysian economy has risen quickly in recent years, leading to an increase in residential housing demand in Malaysian city regions. The price of housing in cities is

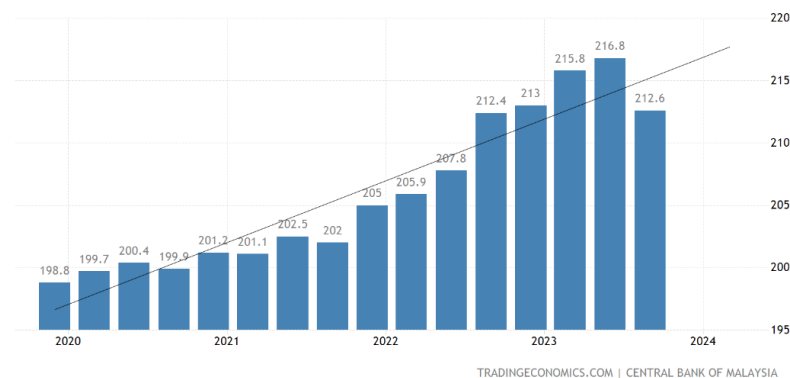
A Study on Factors Affecting Young Adults' Ability to Settle in Housing within the Klang Valley Area

rising due to increased demand. In recent years, the Malaysian residential property market has seen major price increases throughout the country, particularly in Klang Valley area (Mariadas et al., 2016). According to the data from the National Property Information Center (NAPIC, 2022), Malaysia's median house price has increased significantly over the years. In 2010, the median house price was RM158,000, and by the second quarter of 2022, it had soared to RM320,000. This concludes a substantial increase of 93.9% over the 12-years period from 2010 to 2022. Other than that, the report also stated that the property prices in urban districts like Klang Valley area has the highest price range, which is starting from RM430,000 to RM500,000.

Besides, the situation is also supported by the Housing Price Index (HPI) data. The HPI is a characteristic index used to monitor current trends in residential property prices. It includes the overall house prices in a country, covering distinct areas such as states, cities, and regions (Liberto, 2023).

The Housing Price Index (HPI) of Malaysia from 2020 to 2023 is shown in Figure 2.5:

Figure 2.5: Housing Price Index (HPI) of Malaysia from 2020 to 2023



Source: Trading Economics, n.d.

According to the graph, the HPI shows that house prices in Malaysia continued to rise after the Covid-19 pandemic struck in 2020. Over those three years, the HPI had rose 13.8%. For example, an individual purchased a unit for RM300,000 in 2020. But in 2023, the individual had to spend approximately RM341,400 to purchase the same unit, which is RM41,400 more than the previous price.

2.8.2 High Mortgage Loans

In 2018, financial institutions had reached a total exposure of RM901.3 billion (USD216.9 billion) in the local property market. As highlighted by the Central Bank of Malaysia, household impairments were consistently linked to loans associated with residential properties, experiencing a growth from 3.4% in 2017 to 7% in 2019. Concurrently, the ratio of approved residential loans to loan applications showed a declining trend, dropping from 50.1% in 2011 to 42.5% in 2019, primarily due to escalating house prices (Abdul Adzis et al., 2021). Therefore, housing affordability remains an issue in the Malaysian property market.

To address the challenge of rapid increases in house prices impacting affordability, the government and Bank Negara Malaysia aimed to make homes more affordable by introducing measures like Real Property Gains Tax, lower loan-to-value caps, a maximum 35-year mortgage term, computation of debt service ratios based on borrowers' income, and removing the Developers Interest Bearing Scheme. However, property developers and real estate agents argued that these steps were not effective, as the value of property transactions remained high despite fewer transactions. On the other hand, these initiatives were seen as adding extra challenges for buyers instead of solving the problem of overleveraged Multiple Indebtedness Exposures (MIEs). This is because lower maximum loan-to-value limits and income-based loan applications made it more difficult for MIEs to get financing. As a result, buyers needed a larger downpayment to buy a house (Yap & Ng, 2018).

2.8.3 Government Policies and Programs

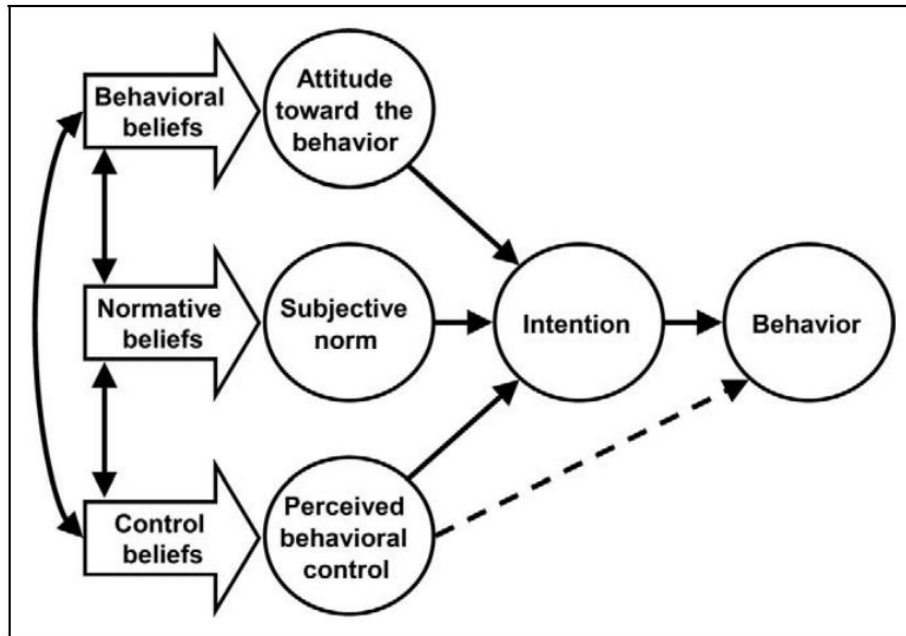
In line with Malaysia's status as a developing country, the government encounters challenges in providing affordable and adequate housing, particularly due to rapid

industrialization and urban migration. The housing policy in Malaysia has evolved through various national development plans, with a primary emphasis on providing affordable housing for the low-income group. Despite this focus, a significant challenge arises as middle-income households (MIH), constituting 40% of the population, often find themselves excluded from affordable housing programs. The Tenth Malaysia Plan, while prioritising housing for the low-income sector, has inadvertently left middle-income groups in a predicament. These households neither qualify for low-cost housing nor can afford “medium-cost” residential projects. Consequently, a substantial portion of the population faces affordability issues in acquiring a home, underscoring the need for research and policy adjustments to address the housing challenges encountered by the middle-income segment (Baqtaya et al., 2016). Thus, the government’s overarching goal is to ensure accessible and affordable housing for all, with a specific focus on low-income and middle-income households (MHLG, 2013).

Although the Ministry of Welfare, Housing and Local Government (MHLG) has been working towards providing affordable housing through various programmes, the gap between supply and demand for affordable housing continues to widen. To clarify, previous schemes, such as the People’s Housing Scheme and the My First Home Scheme, have fallen short of targets. Besides, in the 10th Malaysia Plan (2011-2015), only about 63% of the anticipated target was achieved, with 102,200 units completed for poor, low-income, and middle-income households (EPU, 2015). This growing gap poses challenges for low and moderate-income families in securing affordable housing. The World Bank Affordability Index reveals that households in most states, except for Terengganu and Kelantan, struggle to own a home at a cost reasonable compared to their annual income (EPU, 2016).

2.9 Review of Relevant Theories Models

Figure 2.6: Theoretical Framework of The Theory of Planned Behaviour



Source: Ajzen, 1991

In the Theory of Planned Behaviour (TPB), behavioural intention is influenced by three main factors: attitude toward the behaviour, subjective norm, and perceived behavioural control (PBC). Together, these factors shape the likelihood of individuals intending to perform a specific behaviour. Generally, stronger favourable attitudes, subjective norms, and greater perceived behavioural control result in stronger behavioural intentions. The theory suggests that individuals, with sufficient actual control over the behaviour, are expected to translate their intentions into action when given the opportunity to do so (Ajzen, 1991).

2.10 Young Adults in Malaysia

Malaysia's vibrant and dynamic young population plays a pivotal role in shaping the nation's social, economic, and cultural landscape, significantly influencing the overall demographic pattern. Recognizing the significance of this demographic group, the Malaysian Youth Policy officially designates individuals between the ages of 18 and 30 as young adults (ISDB, 2019). This carefully delineated age range underscores an awareness of the distinct characteristics and needs of individuals undergoing the critical transition from adolescence to adulthood.

The table below shows the age range of young adults collected from other reliable sources.

Table 2.1: Age Range of Young Adults

Age Range of Young Adults	Source
18 – 26	Bonnie & Stroud (2017)
18 – 30	Durrani (2023), ISDB (2019)
22 – 37	Bialik & Fry (2019)

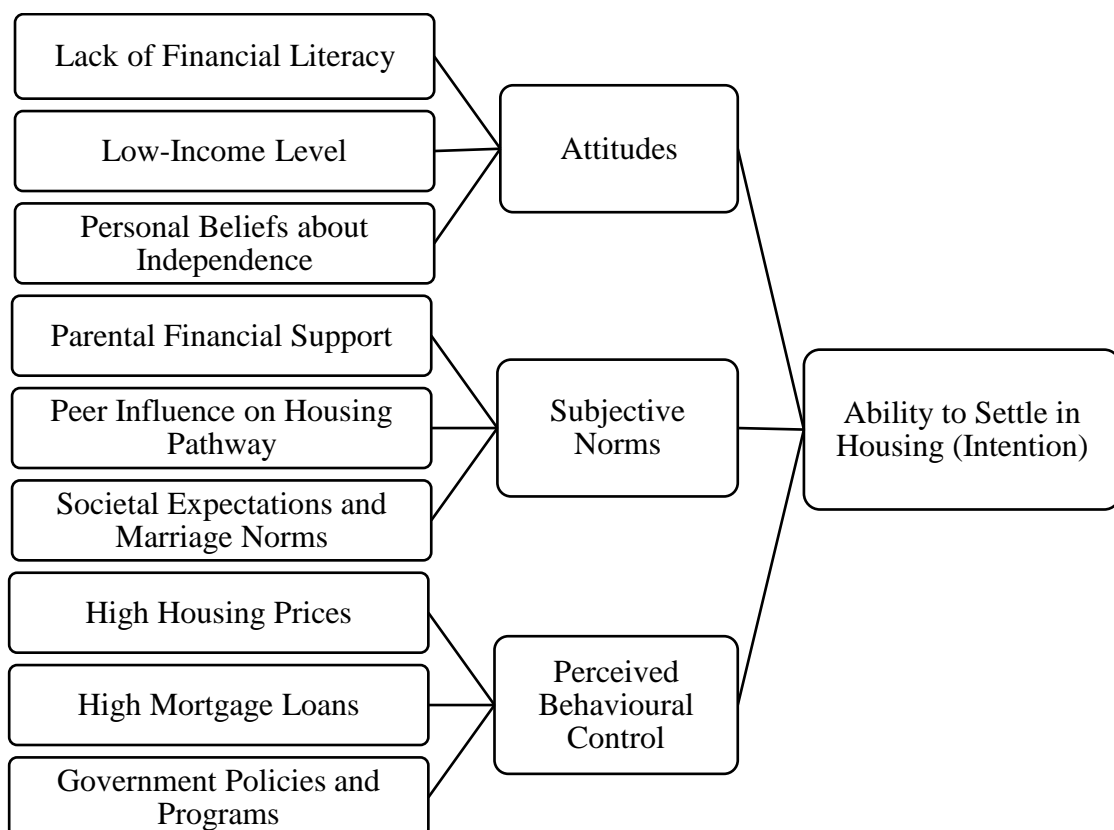
Source: Developed for the research

Deciding the appropriate age range for young adults can vary among researchers. While Bonnie & Stroud (2017) propose an age range of 18 to 26, Durrani (2023) and ISDB (2019) extend the bracket up to 30. On the other hand, Bialik & Fry (2019) suggest a broader range, encompassing individuals from 22 to 37. However, considering multiple sources, 18 to 30 emerges as a widely accepted and balanced choice. Selecting 18 to 30 strikes a good balance because it includes key life stages, covers the transition from adolescence to adulthood, and is consistent with reputable sources. Moreover, the selection of the 18 to 30 age range is not arbitrary but rather a strategic decision aligned with forward-thinking policies that respond to the evolving demands of Malaysian society. An illustrative example is the eligibility age for property ownership, currently set at 18 years old (Durrani, 2023). This acknowledgement extends beyond mere semantics, signifying a commitment to understanding and addressing the multifaceted needs of young adults across various domains, including civic engagement, education, employment, and healthcare.

By establishing a clear and defined framework for young adults, the Malaysian government aims to pave the way for specialised initiatives and policies. This approach seeks to effectively tackle the diverse challenges and objectives unique to the youth community. Whether it be fostering civic participation, enhancing educational opportunities, facilitating employment prospects, or ensuring accessible healthcare, this targeted policy framework signifies a dedication to nurturing the holistic development of Malaysia's young population. In essence, the Malaysian Youth Policy serves as a strategic compass, guiding the nation towards a future where its young citizens can thrive and contribute meaningfully to the nation's progress.

2.11 Proposed Theoretical Framework

Figure 2.7: Proposed Theoretical Framework of Factors Affecting Young Adults' Ability to Settle in Housing Within The Klang Valley Area



Adapted from: Ajzen, I. (1991). The theory of planned behavior. *Organizational Behavior and Human Decision Processes*, 50,179-211.

Figure 2.7 illustrates the proposed theoretical framework, utilising the Theory of Planned Behaviour (TPB), for an in-depth exploration of the factors affecting young adults' ability to settle in housing within the Klang Valley area. The central focus of the study is the dependent variable, "Ability to Settle in Housing." This variable is intricately linked to three primary independent variables: attitudes, subjective norms, and perceived behavioural controls.

First, attitudes, covering aspects like low financial literacy, low-income levels, and personal beliefs about independence, form a foundational element influencing the housing settlement capabilities of young adults. The second independent variable, subjective norms, encompasses influences from various sources, including parental financial support, peer impact on housing paths, as well as societal expectations and marriage norms. These factors collectively shape the attitudes and decision-making processes of young adults regarding settling in housing. The third independent variable, perceived behavioural controls, considers external factors such as high housing prices, high mortgage loans, and governmental policies and programs that impact the perceived controls young adults have over their housing settlement.

In summary, this comprehensive theoretical framework systematically organises these independent variables as potential contributors or influences on the dependent variable, offering a structured approach to investigate the intricate dynamics within the specific context of the Klang Valley area.

2.12 Hypotheses Development

The hypotheses are remained as follows:

Attitudes

H0: Attitudes do not significantly affect the ability of young adults to settle in housing.

H1: Attitudes significantly affect the ability of young adults to settle in housing.

Subjective Norms

H0: Subjective norms do not significantly affect the ability of young adults to settle in housing.

H1: Subjective norms significantly affect the ability of young adults to settle in housing.

Perceived Behavioural Controls

H0: Perceived behavioural controls do not significantly affect the ability of young adults to settle in housing.

H1: Perceived behavioural controls significantly affect the ability of young adults to settle in housing.

In short, the null hypothesis (*H0*) suggests that the specific attitudes, subjective norms, or perceived behavioural controls do not significantly affect the ability of young adults to settle in housing, while the alternative hypothesis (*H1*) suggests that they do.

2.13 Conclusion

In summary, this chapter extensively explored various aspects of housing needs and ownership, concentrating on young adults in Malaysia. Beginning with Maslow's Hierarchy of Needs and extending to the challenges of housing affordability, the review covered the factors affecting young adults' ability by adopting the Theory of Planned Behaviour (TPB). In the terms of attitudes, including financial literacy, low-income level, and personal beliefs of independence. Next, subjective norms like parental financial support, peer influence on housing pathway, as well as societal expectations and marriage norms are discussed. Moreover, perceived behavioural controls like high housing costs, high mortgage loans, and governmental policies are also considered. The chapter also offered nuanced insights into situation of young adults in Malaysia and proposed a theoretical framework. As a result, the hypotheses remain with a clearer picture, promising a deeper understanding of the factors affecting the young adults' ability to settle in housing within the Klang Valley area.

CHAPTER 3: METHODOLOGY

3.0 Introduction

Chapter 3 presents an in-depth exploration of the research methodology, pivotal for a comprehensive understanding of the study. The research design is initially clarified as either qualitative or quantitative, with justification grounded in the overarching purpose. The chapter subsequently delves into data collection methods, sampling design, research instruments, constructs measurement, data processing, and data analysis. Each element is examined detailly, providing insight into the methodological framework that supports the investigation. From the selection of primary and secondary data collection methods to the specifics of sampling techniques and the instruments used, this chapter serves as a structured guide for the robust execution of the research.

3.1 Research Design

Research design includes the comprehensive strategy or framework used in conducting the study. It describes the methods and procedures for collecting and analysing data while clarifying the purposes and objectives of the study. The significance of research design includes serving as the guiding force for the entire research process and ensuring that the research conducted is in an orderly and rigorous manner (Hassan, 2024).

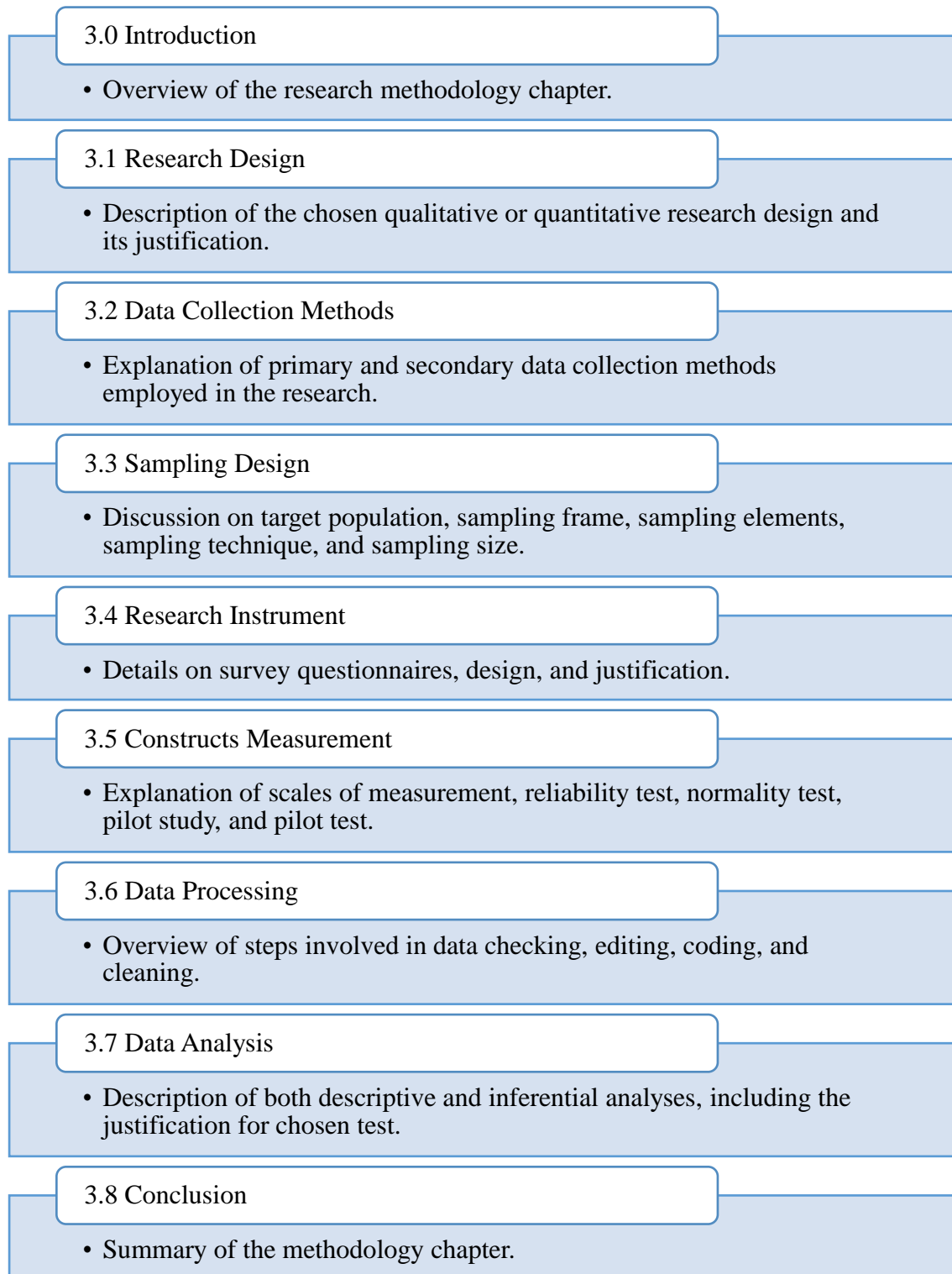
3.1.1 Quantitative Research

The three common research methods include quantitative, qualitative, and mixed methods. To choose the best method, one must anticipate the type of data required to answer the research question, considering whether numeric data, texture data, or both numeric and texture data will be required. To clarify, quantitative method is usually chosen to answer research questions that require numerical data, qualitative method is used to answer questions that require textual data, and mixed method is used to answer questions that require both numerical and textual data (Williams, 2007).

Since this study relies on a survey basis, the quantitative research method is adopted to study the factors affecting young adults' ability to settle in housing within the Klang Valley area. Quantitative research is a method of investigation that gathers and assesses numerical data to examine hypotheses and address research questions. This type of research generally employs a substantial sample size and employs statistical analysis to draw conclusions about a population from the gathered data. It frequently includes surveys, experiments, or other organised data collection approaches to acquire quantitative data (Hassan, 2024).

3.1.2 Research Flow Chart

Figure 3.1: Research Flow Chart



Source: Developed for the research

3.2 Data Collection Methods

Data collection is necessary to complete the research process. Its importance lies in the fact that research cannot be conducted without the access to specific information. The process of data collection involves gathering, evaluating, and analysing precise insights using proven methods. The data collected is critical for evaluating hypotheses, making data collection an important aspect of research in every field. There are two main methods for data collection, primary data collection and secondary data collection, depending on whether the facts are readily available or need to be extracted. To choose an appropriate data collection method, it is important to review the type of data being studied (Mazhar et al., 2021). To answer the research questions in this study, two types of data will be collected: primary data and secondary data.

3.2.1 Primary Data

Primary data contains information collected for the first time, proving its originality. In experimental research, primary data is gathered through experiments, whereas in descriptive research and surveys, including sample or census surveys, it is obtained through observation or direct communication with respondents. The types of primary data collection methods include the observation method, interview method, questionnaire, and schedule (Mazhar et al., 2021).

In this study, the primary data collection will be done by distributing questionnaires to the target respondents. A questionnaire is a set of predetermined questions given to a specific number of people to gather information. It is useful for research that requires reaching large numbers of people spread over a wide area, especially when face-to-face contact is difficult (Mazhar et al., 2021).

3.2.2 Secondary Data

Secondary data comprise information that has been previously collected by another party and has already undergone statistical processing (Mazhar et al., 2021). It also refers to information obtained from published sources, encompassing a range of both qualitative and quantitative data (Taherdoost, 2021). For example, published printed sources, books, journals, newspapers, website, and government records (Kabir, 2016). In this study, a comprehensive literature review from a large scale of e-journals, books, and websites are referred to identify the factors affecting young adults' ability to settle in housing within the Klang Valley area.

3.3 Sampling Design

Sampling design is a key component of research methodology. It involves the systematic planning of selecting participants from the target population. It serves as a blueprint for collecting data, ensuring that the selected sample is representative and able to provide meaningful insights for the research objectives (Kabir, 2016).

3.3.1 Target Population

A target population is the entire group that needs to obtain information and draw conclusions (Kabir, 2016). In this study, the target population comprises young adults aged 18 to 30 residing in the Klang Valley area which include the state of Kuala Lumpur and various Selangor districts. The focus on the Klang Valley region is strategic as it is considered the most developed and fastest growing region in Malaysia (Wahab et al., 2022). This focus facilitates a nuanced exploration of the factors affecting young adults' ability to settle in housing, offering insights within the distinctive socio-economic and urban context of the region. Additionally, this targeted population ensures that the

study's insights are specifically tailored to address the challenges and opportunities unique to the Klang Valley area.

3.3.2 Sampling Frame and Sampling Location

A sampling frame is a comprehensive list of all sampling units from a selected sample. It encompasses a detailed compilation of elements from which the sample will be drawn (Kabir, 2016). In this study, The sampling frame will be young adults studying at university or working in the Klang Valley area who yet struggling to settle in housing. The sampling location for this study is the Klang Valley area as young adults in Malaysia today tend to gather and live in the Klang Valley area to earn a livelihood.

3.3.3 Sampling Elements

Sampling elements are the individuals whose information will be collected and analysed, commonly known as respondents (Burns et al., 2008). In this study, young adults within the age range of 18 to 30 will be identified and justified as the chosen elements for the study.

3.3.4 Sampling Technique

Sampling is a methodical approach used to choose a subset of individuals or items from a larger population. It involves the use of mathematical and statistical methods to ensure that the selected samples accurately reflect the characteristics of the entire population. This process enables researchers to gain insights, make conclusions, and predict outcomes related to the population without the need to study every individual or

element, saving time and resources (Williams, 2024). Sampling techniques are essential for obtaining representative data. The two types of sampling techniques include probability sampling and non-probability sampling (Stratton, 2021). Probability sampling is characterised by equal chances of selection for each member, and it stands out for minimizing bias and enabling statistical precision. The examples of probability sampling include simple random sampling, stratified sampling, cluster sampling, and systematic sampling (*"Probability sampling: Definition, types, & steps,"* n.d.). On the other hand, non-probability sampling involves selecting samples without guaranteeing an equal or known chance for every individual or item in the population to be chosen. It is determined by the researcher's judgment, convenience, or specific criteria. The subtypes of non-probability sampling include quota sampling, convenience sampling, judgmental sampling, purposive sampling, and snowball sampling (Williams, 2024).

In this study, the convenience sampling technique, a subtype of non-probability sampling, is adopted. Convenience sampling is the method of choosing individuals or items that are easily reachable for the researcher. It is also a quick and straightforward method often used in preliminary research or studies when resources are limited. By applying the convenience sampling method, this study will involve the distribution of online questionnaires through Google Forms. To clarify, the questionnaires will be distributed to young adults in the Klang Valley area, specifically targeting relatives and friends based on research convenience (Williams, 2024).

3.3.5 Sampling Size

Sample size refers to the number of observations in a study that affects the reliability of the study results. The process of determining an appropriate sample size is essential for drawing valid and generalised conclusions (Singh & Masuku, 2014). This determination involves careful consideration of various factors, including study objectives, population size, accuracy, and sampling error, as outlined by Chaokromthong and Sintao (2021).

In this study, the Taro Yamane sampling method is adopted to determine the sample size. The formula for the method is as below:

Figure 3.2: Taro Yamane Formula

<p>Taro Yamane Formula (Yamane, 1973)</p> $n = \frac{N}{1 + Ne^2}$

Source: Chaokromthong & Sintao, 2021

Where:

n = required sample size

N = total population size

e = error/ the desired level of precision

First, the total population size (N) of the target population within the study area needs to be determined. Thus, the population of young adults in the Klang Valley area as of 2023 is as follows:

Table 3.1: Population of Young Adults in the Klang Valley area as of 2023

No.	State/ District	Population of Young Adults (Aged 18-30)
1.	Federal Territory of Kuala Lumpur	270,100
2.	Gombak, Selangor	225,900
3.	Hulu Langat, Selangor	342,200
4.	Klang, Selangor	269,300
5.	Petaling, Selangor	543,700
6.	Sepang, Selangor	79,900
Total Population of Young Adults (N)		1,731,100

Source: DOSM, 2023

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According to the data sourced from the Department of Statistics Malaysia (DOSM, n.d.), the Federal Territory of Kuala Lumpur has the highest population of young adults at 270,100, followed by the districts in Selangor such as Gombak with 225,900, Hulu Langat with 342,200, Klang with 269,300, Petaling with 543,700, and Sepang with 79,900. To sum up, the total population of young adults (N) in the Klang Valley area is recorded at 1,731,100 as of 2023.

Next, In Yamane's formula, e signifies the desired precision, typically expressed as a decimal. Precision relates to the acceptable margin of error in the sample estimate. Researchers commonly use values like 0.05 or 0.10 for e , reflecting the study's specific requirements. For instance, $e = 0.05$ implies a 5% margin of error, while $e = 0.10$ indicates a 10% margin of error. The concept of choosing the margin of error is based on the principle that "the smaller the sample error, the larger the sample size, and the higher the precision" (Martínez-Mesa et al., 2014). However, since the population in this study is known to be highly variable, a larger margin of error may be deemed reasonable. Therefore, the marginal error (e) of this study is assumed to be 0.10.

The working calculations of sample size is as follows:

Given $N = 1,731,100$; $e = 0.10$

$$n = \frac{1,731,100}{1 + 1,731,100 (0.10)^2} = 99.9942 \approx 100$$

Therefore, it can be concluded that the required sample size for this study is 100 respondents.

3.4 Research Instrument

Research instruments are tools used to systematically collect research data. Examples of research tools include surveys, questionnaires, interviews, observations, or tests tailored to the

research objectives. The choice and design of the instrument can significantly affect the reliability and validity of the data (Trigueros et al., 2017). In this study, the research instrument incorporates the use of survey questionnaires to identify the factors affecting young adults' ability to settle in housing within the Klang Valley area by distributing one hundred (100) set online questionnaires to the target respondents.

3.4.1 Survey Questionnaires

Survey questionnaires serve as a highly effective survey tool, enabling the assessment of large populations with ease. (Jones et al., 2013). As highlighted by Cleave (2022), questionnaires enhance study effectiveness and can be administered through various channels including mail, in-person interviews, phone interviews, or online platforms. The benefits of distributing online questionnaires include automated data entry, reduced errors, manual response processing, and telephone surveys. The choice of questionnaire format depends on the research topic and target respondents. For instance, it could be open-ended or closed-ended survey questionnaires. Open-ended questionnaires allow respondents to freely express their thoughts, providing qualitative data, while closed-ended questionnaires offer predetermined response options, facilitating quantitative analysis (*"Open-ended vs closed-ended questions,"* n.d.). In this study, a closed-ended survey questionnaire is adopted.

3.4.2 Questionnaire Design

In this study, a closed-ended survey questionnaire has been developed using Google Forms. The survey questionnaire is specifically designed to be completed within 10 to 15 minutes. The questionnaire will be distributed over a two-week period and participants are required to respond to the questionnaire based on their personal experiences and knowledge.

The layout of the questionnaire is as below:

Table 3.2: Questionnaire Layout

Section	Description
A	Demographic Information
B	Factors Affecting Young Adults' Ability to Settle in Housing within the Klang Valley Area: A) Attitudes B) Subjective Norms C) Perceived Behavioural Controls D) Ability to Settle in Housing (Intention)

Source: Developed for the research

In section A, it consists of nine demographic questions that are designed with predetermined response options covering various aspects, including gender, age, ethnicity, marital status, household size, educational background, employment status, monthly income, and living arrangement.

While in Section B, the factors affecting young adults' ability to settle in housing is examined based on the Theory of Planned Behaviour (TPB), including terms such as Attitudes, Subjective Norms, and Perceived Behavioural Control. There are three main factors, each comprising three sub-factors, resulting in a total of nine questions for each factor. Additionally, the intention, ability to settle in housing, will also include three questions. The table below shows the variables and statement in detail.

Table 3.3: Variables and Statement

Variables	No.	Statements	Item in Questionnaire	Reference(s)
(A) Attitudes				
(i) Lack of Financial Literacy	1.	Young adults today lack confidence in handling debt, saving money, and managing credit.	S.B, A(i), Q1	Aziz & Kassim (2020)
	2.	The ease of obtaining credit cards contributes to a culture of debt among young adults, impacting their ability to settle in housing.	S.B, A(i), Q2	Lee et al. (2019)
	3.	Young adults do not have enough budget to settle in housing.	S.B, A(i), Q3	Counselling (2018)
(ii) Low-Income Level	1.	Houses in Malaysia are not reasonably priced by considering the median household income.	S.B, A(ii), Q1	Kathy (2019)
	2.	The current median residential cost of RM313,000 is unaffordable for many young adults.	S.B, A(ii), Q2	Hassan et al. (2021)
	3.	Low-income levels make it impossible for young adults to afford a house in the current market.	S.B, A(ii), Q3	The Malaysian Reserve (2020)
(iii) Personal Beliefs about Independence	1.	The trend of young adults delaying homeownership is related to personal beliefs about independence.	S.B, A(iii), Q1	Bialik & Fry (2019)

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	2.	There is a higher likelihood of young adults living with their parents for more extended periods.	S.B, A(iii), Q2	Bialik & Fry (2019)
	3.	Young adults today are moving less frequently and starting families later.	S.B, A(iii), Q3	Bialik & Fry (2019)
(B) Subjective Norms				
(i) Parental Financial Support	1.	Parental financial support plays an important role for young adults to settle in housing.	S.B, B(i), Q1	Larrimore et al. (2016)
	2.	Parental financial support can aid in the process of settling in housing.	S.B, B(i), Q2	Lee et al. (2020)
	3.	Parental financial support enables young adults to save a greater portion of their own money.	S.B, B(i), Q3	Lee et al. (2020)
(ii) Peer Influence on Housing Pathway	1.	Peers have influenced my housing decisions.	S.B, B(ii), Q1	Yap & Ng (2018) & Lennartz & Helbrecht (2018)
	2.	The decision to rent or live with multiple generations has been influenced by peers.	S.B, B(ii), Q2	Yap & Ng (2018)
	3.	Home ownership tends to be delayed as challenges in owning homes are anticipated, similar to my peers.	S.B, B(ii), Q3	Yap & Ng (2018)
(iii) Societal Expectations	1.	Societal expectations have significant impact on my living arrangement.	S.B, B(iii), Q1	Wei et al. (2017)

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and Marriage Norms	2.	Marriage is a significant factor in my decision to settle in housing.	S.B, B(iii), Q2	Wei et al. (2017)
	3.	An increase in house prices resulted a decline in housing demand, potentially leading to a decrease in marriage rates.	S.B, B(iii), Q3	González-Val (2022)
(C) Perceived Behavioural Controls				
(i) High Housing Prices	1.	High housing prices directly affect my ability to purchase a home.	S.B, C(i), Q1	Trading Economics (n.d.)
	2.	The property prices in urban districts like Klang Valley area has the highest price range.	S.B, C(i), Q2	NAPIC (2022)
	3.	House prices continued to rise after the outbreak of Covid-19 in 2020, leading to increased spending on home purchases.	S.B, C(i), Q3	Trading Economics (n.d.)
(ii) High Mortgage Loans	1.	High mortgage loans have significant impact on my ability to purchase a home.	S.B, C(ii), Q1	Abdul Adzis et al. (2021)
	2.	Current measures, such as property gains tax and lower loan-to-value caps, do not effectively address the challenges of high mortgage loans in the housing market.	S.B, C(ii), Q2	Yap & Ng (2018)
	3.	High mortgage loans necessitate buyers to make larger down payments to purchase a house.	S.B, C(ii), Q3	Yap & Ng (2018)
(iii) Government	1.	Malaysia's government faces challenges in providing affordable and adequate housing, particularly due to rapid	S.B, C(iii), Q1	MHLG (2013)

Policies and Programs		industrialization and the resulting movement of people from rural to urban areas.		
	2.	Households in most states struggle to own an affordable home at a price that is reasonable for their annual income.	S.B, C(iii), Q2	EPU (2016)
	3.	Medium households neither qualify for low-cost housing nor can they afford “medium-cost” residential projects.	S.B, C(iii), Q3	Baqtaya et al. (2019)
(D) Ability to Settle in Housing (Intention)				
N/A	1.	I don't have intention to purchase a house.	S.B, D, Q1	Self-Elicitation
	2.	I have the intention to purchase a house in future.	S.B, D, Q2	Self-Elicitation
	3.	Purchasing a house for personal living would be the first choice.	S.B, D, Q3	Self-Elicitation

Source: Developed for the research

3.5 Constructs Measurement

Constructs are abstract concepts used to describe things that are difficult to express in numbers. In research, these ideas need to be turned into something concrete and measurable, which is when we use the term “Measure”. In quantitative research, a measure is like a variable, aids in defining the specific qualities linked to a construct and allowing us to quantify and assess these abstract ideas (Shossain, 2020).

3.5.1 Scales of Measurement

In Section A, a variety of measurement scales is strategically employed to systematically gather crucial information. First, nominal scales are utilised for categorical data, facilitating the classification of respondents into distinct categories for variables like gender, ethnicity, marital status, employment status, and living arrangement. Meanwhile, ordinal scales are applied for ordered categories, providing a ranking system for variables such as age, household size, educational background, and monthly income (*"Scales of measurement,"* 2019). These measurement scales can ensure a comprehensive exploration of participants' demographic profiles, allowing for a nuanced analysis of their characteristics and influencing factors.

The example questions for Nominal Scale and Ordinal Scale are as follows:

Figure 3.3: Nominal Scale

<p>3. Ethnicity:</p> <p><input type="checkbox"/> Malay</p> <p><input type="checkbox"/> Chinese</p> <p><input type="checkbox"/> Indian</p> <p><input type="checkbox"/> Others</p>

Source: Developed for the research

Figure 3.4: Ordinal Scale

<p>5. Household Size</p> <p><input type="checkbox"/> 1-2</p> <p><input type="checkbox"/> 3-4</p> <p><input type="checkbox"/> 5-6</p> <p><input type="checkbox"/> 7 or above</p>
--

Source: Developed for the research

Next, Section B has been meticulously designed to prioritise clarity and understandability for participants based on the guidelines proposed by Adams and Cox (2008). The incorporation of a Likert Scale is a strategic decision aimed at enhancing the precision and consistency of the gathered responses. With the Likert Scale, participants are presented with five distinct options, enabling them to express their level of agreement or disagreement in a nuanced manner.

The five distinct options on the Likert Scale are as follows:

- (1) = Strongly disagree
- (2) = Disagree
- (3) = Neutral
- (4) = Agree
- (5) = Strongly agree

This approach not only facilitates a more comprehensive understanding of participants' perspectives on the factors affecting young adults' ability to settle in housing but also contributes to the reliability and accuracy of the collected data.

The example questions for Likert Scale are as follows:

Figure 3.5: Example Questions for Likert Scale

In this section, please select the number that best represents your opinion by placing a "✓" for each statement using the Likert Scale provided:

[1= Strongly Disagree, 2= Disagree, 3= Neutral, 4= Agree, 5= Strongly Agree]

Your thoughtful responses are essential for a comprehensive analysis. There are no right or wrong answers; your honest opinions are highly appreciated.

A) Attitudes:

i) Lack of Financial Literacy

No.	Statement	1	2	3	4	5
1.	Young adults today lack confidence in handling debt, saving money, and managing credit.					
2.	The ease of obtaining credit cards contributes to a culture of debt among young adults, impacting their ability to settle in housing.					
3.	Young adults do not have enough budget to settle in housing.					

Source: Developed for the research

3.5.2 Reliability Test

Cronbach's alpha reliability is a widely used measure in social and organizational sciences, assessing the reliability of a sum or average of multiple measurements. It can be applied to various scenarios, such as multiple raters, occasions, alternative forms, questionnaire, or test items (Cronbach, 1951). In this study, Cronbach's alpha is used to assess the reliability of a Likert scale survey that included questions measuring underlying characteristics such as attitudes, subjective norms, and perceived behavioural control. The measure evaluates the degree of interrelatedness among these questions, providing valuable insights into the overall reliability of the survey ("Cronbach's Alpha: Definition, Interpretation, SPSS," n.d.).

To interpret the accuracy of the results, the rule of thumb is adopted as a guideline, as shown in figure below:

Figure 3.6: Rule of Thumb on Cronbach's Alpha

Cronbach's Alpha Score	Level of Reliability
0.0 – 0.20	Less Reliable
>0.20 – 0.40	Rather Reliable
>0.40 – 0.60	Quite Reliable
>0.60 – 0.80	Reliable
>0.80 – 1.00	Very Reliable

Source: Ahdika, 2017

The rule of thumb for interpreting Cronbach's Alpha on a Likert scale suggests that an alpha coefficient of higher than 0.60 is generally considered reliable for assessing the internal consistency reliability of Likert scale items. However, the Cronbach alpha level is recommended to fall at least within the range of 0.60 to 0.80 to ensure the test accuracy (Ahdika, 2017).

3.5.3 Normality Test

The normality test evaluates whether the data follows a normal distribution, which is a key assumption in many statistical analyses. When dealing with large samples, a normality test is often applied to assess whether the data conforms to a normal distribution. This is because the sample size does impact the normality test, as larger samples better represent the data distribution, reducing the risk of drawing false conclusions about normality (Feldman, 2023). This consideration is also important for selecting appropriate statistical methods and ensuring the validity of inferences.

While in the normality test for hypothesis testing, the null hypothesis states that the data follows a normal distribution, while the alternative hypothesis proposes that the data deviates from a normal distribution. Statistical tools often assume a normal distribution,

and if the data are skewed, alternative tools may need to be used. A normality test starts by assuming that the null statement (H_0) is not statistically different from a normal distribution. Meanwhile, the alternative hypothesis (H_1) suggests the opposite. The results, obtained through graphical or statistical methods, help decide whether to reject or fail to reject the null hypothesis, impacting subsequent analytical choices (Feldman, 2023). The guideline for assessing normal distribution states that if the significance level (Sig.) exceeds 0.05, the data is considered normal; conversely, if it falls below 0.05, the data significantly deviates from a normal distribution (“Testing for normality using SPSS statistics when you have only one independent variable,” n.d.).

Since the sample size of this study is more than 50, the normality test adopted is the Kolmogorov-Smirnov test. The Kolmogorov-Smirnov test is suitable to be adopted as it is effective in handling larger datasets. It also serves to evaluate whether a dataset conforms to a normal distribution by testing the null hypothesis that the data is drawn from such a distribution. This statistical test generates test statistics, which, in conjunction with a degrees of freedom parameter, are utilized to assess the presence of normality in the dataset (Ghasemi & Zahediasl, 2012).

3.5.4 Pilot Study

The pilot study explored the feasibility, necessity, and methodology of the proposed research effort. It is characterised by a reduced scale compared to the main study and is intended to improve the quality and efficiency of preliminary investigations. This pilot study has multiple purposes, including assessing the safety of the treatment, assessing recruitment potential, examining the randomization, and blinding process, increasing researcher familiarity with the study method or intervention, and providing an estimate of sample size calculations. This review delves into the misconceptions and ethical considerations associated with pilot studies, while also presenting guidelines for interpreting their results (In, 2017).

3.5.5 Pilot Test

When determining the sample size for the pilot test, the most straightforward approach is to employ sample size rules of thumb. According to Browne (1995), a general guideline of at least 30 or more subjects for parameter estimation is recommended. Therefore, the pilot test of this study involved 30 participants (30% of the intended sample size) to validate the research methodology. The pilot test closely mirrored the main study's criteria and procedures, ensuring representativeness. Through rigorous evaluation of data collection methods and survey instruments, participant feedback, and preliminary data analysis, specific refinements were identified. These included minor modifications to survey item wording and procedural adjustments, enhancing the overall validity and reliability of the research instruments. Insights gained from the pilot test played a pivotal role in streamlining and improving data collection processes for the subsequent main study involving the complete sample size of 100 participants.

3.6 Data Processing

Upon receiving the completed survey questionnaires, the data processing phase is integral to preparing the dataset for analysis using Statistical Package for the Social Sciences (SPSS). The subsequent parts explain each key process in detail.

3.6.1 Data Checking

First, an initial review of the questionnaires is important to identify any missing, incomplete, or inconsistent responses in the survey data. This step ensures data accuracy and compliance with predefined formats.

3.6.2 Data Editing

Next, the dataset should be refined by removing invalid responses that include missing or unclear answers. To reduce this, it is important to ensure clarity through participant communication and standardise response formats to maintain consistency.

3.6.3 Data Coding

Then, qualitative data such as gender and marital status should be transformed into numerical codes to facilitate quantitative analysis. Coding schemes are established to align with research objectives and variables, ensuring a standardised approach to data interpretation.

3.6.4 Data Cleaning

Since the survey questionnaire does not include open-ended questions, the data transcription step will be skipped, and the process will proceed directly to data cleaning. During this stage, the identification and handling of outliers or unusual data points are addressed. For example, any predetermined transformations or adjustments for specific variables are to ensure the integrity of the dataset. After that, the data is ready to be entered into the SPSS software for statistical analysis.

3.7 Data Analysis

Data analysis is a comprehensive process that involves examining, cleaning, transforming, and modelling data to find useful information, draw conclusions, and aid decision-making. It employs various techniques to interpret data from various sources and formats, both structured and unstructured (*"What is Data Analysis? An Expert Guide With Examples,"* 2023).

As mentioned previously, this study applies Statistical Package for the Social Sciences (SPSS) for data analysis. SPSS is valuable for survey data analysis as it allows researchers to collect and organise data from participants. With SPSS functions like ANOVA, T test, MANOVA, and regression analysis, researchers can effectively identify relationships and data trends. Besides, utilising SPSS in survey data analysis enhances the efficiency and quality of data evaluation, aiding researchers in exploring final outcomes, improving authenticity, and clarifying recent trends. Lastly, the software also proved beneficial in interpreting data relationships between dependent and independent variables, facilitating hypothesis-driven inquiry exploration (*"What is SPSS data analysis and How Does it Benefit for Survey Data,"* 2021).

3.7.1 Descriptive Analysis

Descriptive analytics is a type of data analysis that objectively understands and summarises data, focusing on key features, patterns, or trends without making predictions. It provides a comprehensive overview using statistical measures and visuals (Rawat, 2021). This method is a critical starting point before advanced analysis, offering a concise summary of observed phenomena (Villegas, 2023). The process involves identifying variables so that univariate analysis can be performed on one variable, and multivariate analysis can be conducted on more variables. After the identification process, measures such as frequency (e.g., frequency distribution), central tendency (mean, median, mode), dispersion or variation (range, variance, standard

deviation, skewness, kurtosis), and position (percentile and quartile ranks) can be carried out. This systematic approach helps identify patterns and guides the selection of appropriate mathematical or statistical methods for subsequent analysis (*"Types of Descriptive Statistics,"* n.d.).

In this study, the frequency and percentage are utilised to present nominal and ordinal data in Section A. This section covers various aspects, including gender, age, ethnicity, marital status, household size, educational background, employment status, monthly income, and living arrangement.

3.7.2 Content Analysis

Content analysis relies on the belief that texts offer rich data with the potential to reveal valuable insights about specific phenomena. This method involves categorising text based on participant and context considerations to identify similarities, differences, patterns, and associations, both explicit and implied (Kleinheksel et al., 2020). Widely used in educational research, content analysis is adaptable for both qualitative and quantitative studies, primarily focusing on textual or transcribed content analysis. Content analysis can be categorised into two types: quantitative content analysis and qualitative content analysis. Quantitative content analysis aims for objectivity, measurability, and prevalence, while qualitative content analysis seeks deeper exploration and interpretation of shared meanings within the text (Krippendorff, 2018).

In this study, qualitative content analysis is adopted to achieve the first research objective: to identify the factors affecting young adults' ability to settle in housing. To clarify, this study critically examines diverse textual sources such as academic articles, reports and theoretical frameworks to uncover how socio-economic, cultural and personal factors that affect young adults' ability to settle in housing.

3.7.3 Inferential Analysis

Inferential analysis is a critical aspect of research, focusing on understanding relationships between variables in datasets derived from representative samples of larger populations. The sampling process is essential, given the impracticality of collecting data from entire populations. This analytical approach encompasses two primary methods: parameter estimation and hypothesis testing. Parameter estimation employs sample statistics to estimate population parameters, providing either a single value (point estimate) or a range of values (confidence intervals) considering acceptable error. On the other hand, hypothesis testing involves verifying statements about populations based on sample analysis, involving four steps: setting null and alternative hypotheses, determining the level of significance, calculating the test statistic, and lastly deciding between the null and alternative hypotheses (*"Data analysis 101: The types of analysis you can conduct,"* 2024). Since multiple regression is adopted in this study, it involves the process of testing hypotheses.

3.7.3.1 Multiple Regression Analysis

Multiple regression analysis is an important method for assessing the impact of independent variables on dependent variables. Its main role is to facilitate the assessment of the model's overall fit and the relative contribution of each predictor to the explained variance, aiding in understanding how much of the variance in the dependent variable is attributable to the combined effect of the predictors and their individual contributions. For instance, multiple regression could be applied to investigate whether exam performance can be forecasted using variables such as revision time, test anxiety, lecture attendance, and gender (*How to perform a multiple regression analysis in SPSS statistics*, n.d.).

In this study, multiple regression analysis is employed to examine the relationship between the dependant variable, young adults' ability to settle in housing, and several independent variables including attitudes, subjective norms, and perceived behavioural control.

This analysis starts from computing the R Square, followed by the significant level of the ANOVA, and lastly the coefficient unstandardised coefficients and its significant level. First, R-squared serves as a key metric in linear regression analysis, representing the proportion of the variance in the dependent variable explained by the independent variables collectively. This statistic measures the strength of the relationship between the model and the dependent variable on a scale from 0 to 100%. After fitting a linear regression model, evaluating the R-squared value is critical to measuring how well the model fits the data (Frost, 2018). Then, ANOVA table assesses the overall significance of the regression model. It compares the variability explained by the regression model to the variability remaining (residual) unexplained. The rule of thumb for a valid model is a significant level less than ($<$) 0.05 (Siegel & Wagner, 2022). Furthermore, unstandardised coefficients commonly show how the response changes when the predictor changes by one unit. For instance, if the coefficient (β) is 0.5, a one-unit change in the predictor leads to an average change of 0.5 units in the response variable (Lefcheck, 2021). Moreover, the significant level of a coefficient's p-value is computed to identify all the significant factors. A factor can be considered statistically significant when it is lower than 0.05 ("Regression analysis | SPSS annotated output," n.d.).

3.8 Conclusion

In conclusion, this chapter provided a comprehensive overview of the research methodology. It began by discussing the selection of the research design to meet the study objectives, utilizing both primary and secondary data collection methods. The sampling design included details about the target population, sampling frame, location, and selection techniques. The survey

questionnaires underwent a meticulous design process and a preliminary pilot study to ensure reliability and validity. Furthermore, measures were constructed to quantify and assess ideas. Other than that, data processing procedures, including checking, editing, coding, and cleaning were done to ensure the accuracy and integrity of the collected data. Finally, the data analysis section highlighted descriptive analysis, content analysis, and inferential analysis methods used in the study.

CHAPTER 4: DATA ANALYSIS

4.0 Introduction

This chapter comprises the data of survey questionnaire collected from the 100 respondents within the Klang Valley area. The summarized data is examined, identified, and all the results is produced by using the SPSS software. The research data underwent statistical tests, including descriptive analysis, scale measurement, and inferential analysis, to draw meaningful conclusions.

4.1 Descriptive analysis

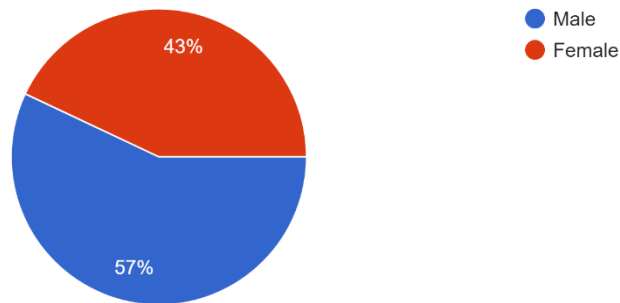
Descriptive analysis has been applied in this survey questionnaire. The presentation of nominal and ordinal data in Section A is facilitated through the utilization of frequency and percentage measurements.

4.1.1 Respondent Demographic Profile

The descriptive analysis was adopted to determine various aspects of the people living in the Klang Valley area, including gender, age, ethnicity, marital status, household size, educational background, employment status, monthly income, and living arrangement.

4.1.1(a) Gender

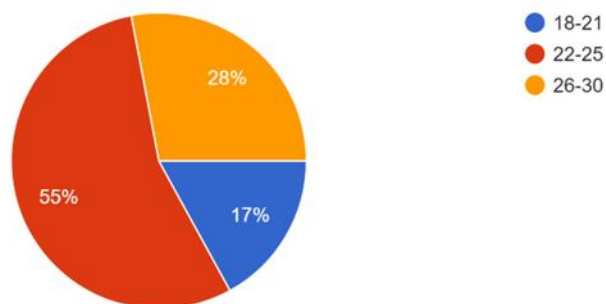
Gender
100 responses



Among the 100 respondents, 57% of them are male, and 43% are female.

4.1.1(b) Age

Age
100 responses

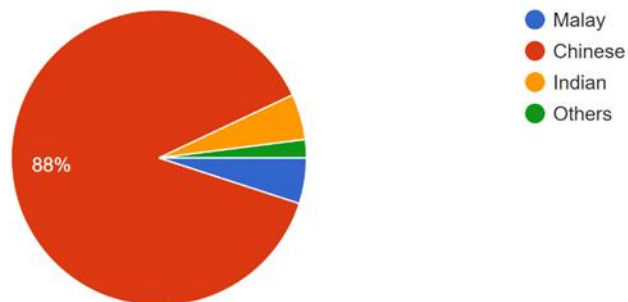


Among the 100 respondents, the age group of 22-25 contributes the highest percentage which is 55%, followed by the age group of 26-30, which is 28%, and lastly 17% of the respondents are from age group of 18-21.

4.1.1(c) Ethnicity

Ethnicity

100 responses

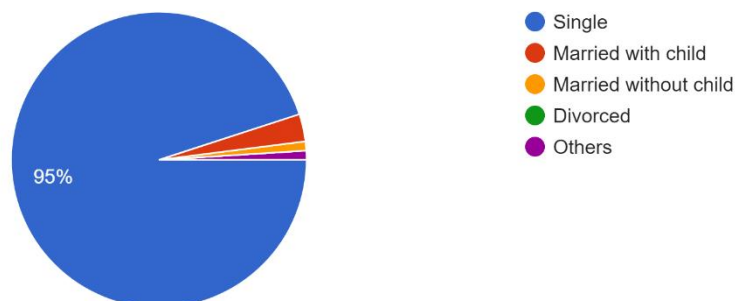


Among the 100 respondents, the majority are Chinese, accounting for 88%, followed by Indians and Malays, accounting for 5% each, and finally others, of which Malaysian indigenous people account for 2%.

4.1.1(d) Marital Status

Marital Status

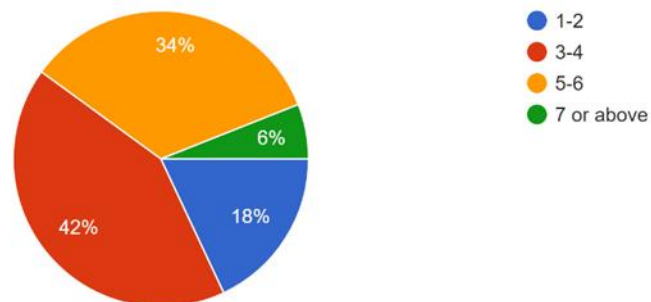
100 responses



Among the 100 respondents, 95% are single, 3% are married with children, and 1% have other commitment.

4.1.1(e) Household Size

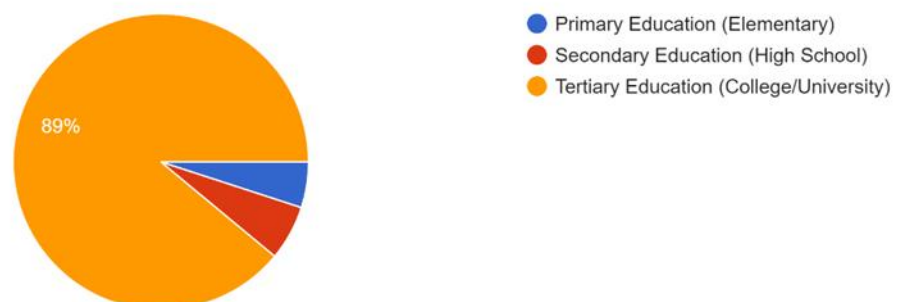
Household Size
100 responses



Looking at the family size of the 100 respondents, 42% have 3-4 people, 34% have 5-6 people, 18% have 1-2 people, and finally, 6% have 7 or above.

4.1.1(f) Educational Background

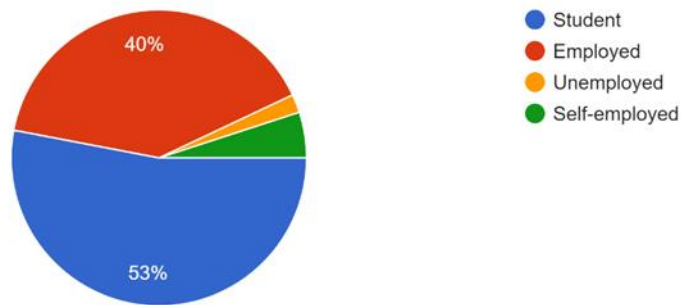
Educational Background
100 responses



For the education background of the 100 respondents, 89% of them hold tertiary education, 6% of them hold secondary education, and 5% of them hold primary education.

4.1.1(g) Employment Status

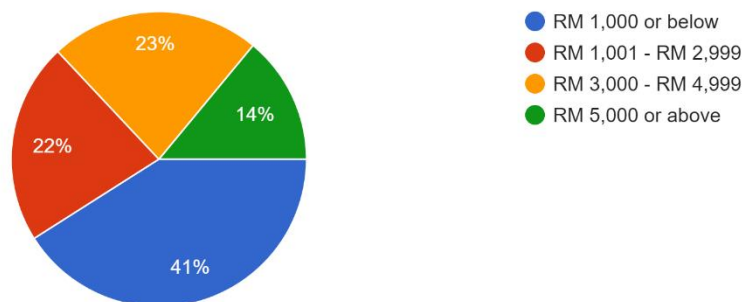
Employment Status
100 responses



Among the 100 respondents, 53% of them are students, 40% of them are employed, 5% of them are self-employed, and finally 2% of them are unemployed.

4.1.1(h) Monthly Income

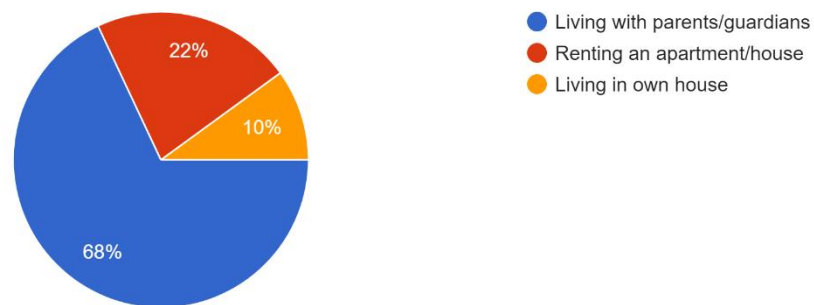
Monthly Income
100 responses



For the monthly income of the 100 respondents, 41% of them have RM1,000 or below, 23% of them have RM3,000 to RM4,999, 22% of them have RM1,001 to RM2,999, and lastly 14% of them have RM5,000 and above.

4.1.1(i) Living Arrangement

Living Arrangement
100 responses



Among the 100 respondents, 68% of them are living with parents/guardians, 22% of them are currently renting an apartment/house, and lastly only 10% of them are living in own house.

4.2 Content Analysis

Table 4.1: Content Analysis

Factors Affecting Young Adults' Ability to Settle in Housing		Reference(s)
Attitudes	Lack of Financial Literacy	Aziz & Kassim (2020), Lee et al. (2019), Counselling (2018)
	Low Income Level	Kathy (2019), Hassan et al. (2021), The Malaysian Reserve (2020)

	Personal Beliefs about Independence	Bialik & Fry (2019)
Subjective Norms	Parental Financial Support	Larrimore et al. (2016), Lee et al. (2020)
	Peer Influence on Housing Pathway	Yap & Ng (2018), Lennartz & Helbrecht (2018)
	Societal Expectations and Marriage Norms	Wei et al. (2017), González-Val (2022)
Perceived Behavioural Controls	High Housing Prices	Trading Economics (n.d.), NAPIC (2022)
	High Mortgage Loan	Abdul Adzis et al. (2021), Yap & Ng (2018)
	Government Policies and Programs	MHLG (2013), EPU (2016), Baqutaya et al. (2019)

Source: Developed for the research

The content analysis table provides an in-depth exploration of the various factors affecting young adults' ability to settle in housing. Under the attitudes category, factors such as lack of financial literacy, low income levels, and personal beliefs about independence clearly significantly influence housing decisions. Furthermore, subjective norms, including parental financial support, peer influence, and social expectations, play a crucial role in shaping housing pathways. In addition, perceived behavioural controls such as high house prices, mortgages and government policies emerge as key determinants of young adults' housing choices. By combining information from various sources, the analysis offers valuable insights into how socio-economic, cultural, and personal factors interact to shape the ability of young adults to settle in housing.

4.3 Scale Measurement

4.3.1 Reliability Analysis

4.3.1.1 Cronbach's Alpha

Table 4.2: Reliability Statistics

Reliability Statistics			
Factors Affecting Young Adults' Ability to Settle in Housing	Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
Attitudes	0.765	0.766	3
Subjective Norms	0.648	0.644	3
Perceived Behavioural Control	0.666	0.665	3
Total of Items			9

Source: Developed for the research

Based on the results of the pilot test with 30 samples, the reliability statistics for the questionnaire assessing factors affecting young adults' ability to settle in housing. The questionnaire comprises three factors: Attitudes, Subjective Norms, and Perceived Behavioral Control, with each comprising three sub-factors. The Cronbach's Alpha coefficient represents an acceptable level of internal consistency reliability at which the data is considered reliable, with values ranging from 0.6 to 0.8 (Ahdika, 2017). In this study, the Cronbach's Alpha coefficients for Attitudes, Subjective Norms, and Perceived Behavioral Control are 0.765, 0.648, and 0.666 respectively. Thus, all the factors are considered reliable as each of them has a value more than 0.6.

4.3.2 Normality Test

4.3.2.1 Kolmogorov-Smirnov^a Test

Table 4.3 Kolmogorov-Smirnov^a Test

Tests of Normality: Kolmogorov-Smirnov^a				
Factors Affecting Young Adults' Ability to Settle in Housing		Statistic	<i>df</i>	Significant Level (p-value)
Attitudes	Lack of Financial Literacy	.135	100	<.001
	Low Income Level	.114	100	.003
	Personal Beliefs about Independence	.128	100	<.001
Subjective Norms	Parental Financial Support	.145	100	<.001
	Peer Influence on Housing Pathway	.100	100	.015
	Societal Expectations and Marriage Norms	.124	100	<.001
Perceived Behavioural Control	High Housing Prices	.136	100	<.001
	High Mortgage Loan	.108	100	.006
	Government Policies and Programs	.115	100	.002
a. Lilliefors Significance Correction				

Source: Developed for the research

The table above presents the results of the Kolmogorov-Smirnova test examining the normality of factors affecting young adults' ability to settle in housing. Each factor, categorized under attitudes, subjective norms, and perceived behavioural control, underwent testing. Notably, factors such as Lack of Financial Literacy, Personal Beliefs about Independence, Parental Financial Support, Societal Expectations and Marriage Norms, and High Housing Prices

exhibited statistically significant deviations from normality, with p-values less than 0.001, indicating non-normal distributions. Conversely, factors like Low Income Level, Peer Influence on Housing Pathway, High Mortgage Loan, and Government Policies and Programs also showed significant departures from normality at $p < 0.05$, suggesting non-normal distributions but with less extreme significance.

4.3.3 Inferential Analyses

4.3.3.1: Multiple Regression Analysis

In this study, the dependent variable to be tested is the young adults' ability to settle in housing, while the independent variables (predictors) include lack of financial literacy, low income level, and personal beliefs about independence from attitudes, parental financial support, peer influence on housing pathway, and societal expectations and marriage norms from subjective norms, and lastly, high housing prices, high mortgage loan, and government policies and programs from perceived behavioural control.

4.3.3.1(a): Model Summary^b

Table 4.4: Model Summary^b

Model Summary^b				
Model	R	R Square (R²)	Adjusted R Square	Std. Error of the Estimate
1	.568 ^a	.323	.255	.53753
a. Predictors: (Constant), Attitudes, Subjective Norms, Perceived Behavioural Control b. Dependant Variable: Ability to Settle in Housing				

Source: Developed for the research

Based on the model summary, the R Square has a value of 0.323, indicating there is approximately 32.3% of the variance in the dependent variable (young adults' ability to settle in housing) is explained by the independent variables (attitudes, subjective norms, and perceived behavioural control) collectively. This means that the model accounts for a moderate amount of variability in the dependent variable, suggesting a moderate strength of the relationship between the model and the outcome variable. Therefore, this R-squared value provides valuable insight into the effectiveness of the regression model in explaining the observed data, highlighting its significance in assessing the goodness of fit.

4.3.3.1(b): ANOVA^a

Table 4.5: ANOVA^a

ANOVA ^a					
Model	Sum of Squares	<i>df</i>	Mean Square	F	Significant Level
Regression	8.404	3	2.801	8.959	<.001 ^b
Residual	30.018	96	0.313		
Total	38.421	99			
a. Dependant Variable: Ability to Settle in Housing b. Predictors: (Constant), Attitudes, Subjective Norms, Perceived Behavioural Control					

Source: Developed for the research

According to the ANOVA^a table, the significance level is less than (<) 0.001, indicating that the model of this study is valid and effective. To clarify, it indicates strong evidence against the null hypothesis, supporting the conclusion that the model is valid and effective in explaining the relationship between the independent and dependent variables.

4.3.3.1(c): Coefficients^a

Table 4.6: Coefficients^a

Coefficients ^a								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for β	
		β	Std. Error	Beta			Lower Bound	Upper Bound
1	(Constant)	1.758	0.411		4.275	0.000	0.942	2.574
	Attitudes	-0.030	0.145	-0.056	-0.410	0.043	-0.347	0.228
	Subjective Norms	0.370	0.121	0.375	3.052	0.003	0.129	0.611
	Perceived Behavioural Control	0.093	0.145	0.177	1.278	0.024	-0.102	0.472

a. Dependant Variable: Ability to Settle in Housing

Source: Developed for the research

The table presents the results of a regression analysis aimed at understanding the factors affecting young adults' ability to settle in housing. The "Unstandardized Coefficients" column displays the coefficients of each predictor variable, while the "Standardized Coefficients" column shows these coefficients standardized for comparison purposes. The 't' column represents the t-values, which assess the significance of each coefficient, with corresponding significance levels (Sig.) indicated. Additionally, confidence intervals for each coefficient are provided in the last two columns.

In this study, the variable “Subjective Norms” appears to have the most significant impact on the ability to settle in housing, as it possesses the highest unstandardized coefficient (β) which is 0.370, and is statistically significant at $p < 0.05$, which is $p=0.003$. This indicates that for every unit increase in “Subjective Norms,” there is a corresponding increase of 0.370 units in the ability to settle in housing.

In addition, other factors that are statistically significant at $p < 0.05$ such as “Attitudes” and “Perceived Behavioural Control” also present statistical significance at $p < 0.05$, with p-values of 0.043 and 0.024 respectively. This indicates that they are significantly affecting the young adults' ability to settle in housing.

4.4 Conclusion

In conclusion, Chapter 4 provided a detailed analysis of the data collected in this study. It began with descriptive analysis, examining respondent demographic profiles and central tendencies measurement of constructs related to attitudes, subjective norms, perceived behavioural controls, and the ability to settle in housing. Scale measurement was then conducted, including reliability analysis using Cronbach's Alpha and a normality test using the Kolmogorov-Smirnova Test. Finally, inferential analysis, which is the multiple regression analysis, was performed to explore relationships among variables. These analyses provide valuable insights into the findings and contribute to the discussion and interpretation in subsequent chapter.

CHAPTER 5: DISCUSSION, CONCLUSION AND IMPLICATIONS

5.0 Introduction

In this chapter, the link between the previous chapter's key themes is established, providing an overview of this chapter's aims and structure. Next, a summary of the statistical analyses, covering both descriptive analysis and inferential analysis from Chapter 4 is presented. Then, discussions on major findings are outlined to support the research objectives and hypotheses, including a summary of hypothesis testing results. Furthermore, the study's implications are explored, beginning with practical implications for policy makers and practitioners. Additionally, study limitations, particularly regarding data collection and less significant factors, are acknowledged. Finally, recommendations for future research are proposed to guide further investigation, concluding this chapter.

5.1 Summary of Statistical Analyses

In summary, the survey questionnaire on factors affecting young adults' ability to settle in housing within the Klang Valley area underwent a comprehensive descriptive analysis. This analysis covered various demographic aspects of the respondents, including gender, age, ethnicity, marital status, household size, educational background, employment status, monthly income, and living arrangement. For instance, the majority of respondents were male (57%), primarily aged between 22-25 years (55%), and predominantly Chinese ethnicity (88%). Additionally, most respondents were single (95%), had tertiary education (89%), and were either students (53%) or employed (40%).

Next, the content analysis table examines different factors affecting young adults' ability to settle in housing. It gathers information from various reliable sources to show how attitudes, subjective norms, and perceived behavioural controls impact today's young adults.

Moreover, reliability and inferential analyses were conducted to assess the validity and significance of the survey findings. Reliability analysis, measured by Cronbach's Alpha, indicated acceptable internal consistency among the factors examined. The normality test, using the Kolmogorov-Smirnova test, revealed deviations from normality for several factors, informing subsequent inferential analyses. Lastly, multiple regression analysis provided insights into the relationship between independent variables (attitudes, subjective norms, and perceived behavioural control) and the dependent variable (young adults' ability to settle in housing). In addition, the ANOVA and coefficient tables further clarified the overall significance of the regression model and the impact of individual predictors on the ability to settle in housing.

5.2 Discussions of Major Findings

5.2.1 Research Objective 1 (RO1): To identify the factors affecting young adults' ability to settle in housing.

Research Objective 1 is achieved through content analysis. Table 5.1 below shows the factors identified by sourcing various journals and articles:

Table 5.1: Content Analysis: Factors Affecting Young Adults' Ability to Settle in Housing

Independent Variables	No.	Statements	Reference(s)
(A) Attitudes			
(i) Lack of Financial Literacy	1	Young adults today lack confidence in handling debt, saving money, and managing credit.	Aziz & Kassim (2020)
	2	The ease of obtaining credit cards contributes to a culture of debt among young adults, impacting their ability to settle in housing.	Lee et al. (2019)
	3	Young adults do not have enough budget to settle in housing.	Counselling (2018)
(ii) Low-Income Level	1	Houses in Malaysia are not reasonably priced by considering the median household income.	Kathy (2019)
	2	The current median residential cost of RM313,000 is unaffordable for many young adults.	Hassan et al. (2021)
	3	Low-income levels make it impossible for young adults to afford a house in the current market.	The Malaysian Reserve (2020)
(iii) Personal Beliefs about Independence	1	The trend of young adults delaying homeownership is related to personal beliefs about independence.	Bialik & Fry (2019)

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	2	There is a higher likelihood of young adults living with their parents for more extended periods.	Bialik & Fry (2019)
	3	Young adults today are moving less frequently and starting families later.	Bialik & Fry (2019)
(B) Subjective Norms			
(i) Parental Financial Support	1	Parental financial support plays an important role for young adults to settle in housing.	Larrimore et al. (2016)
	2	Parental financial support can aid in the process of settling in housing.	Lee et al. (2020)
	3	Parental financial support enables young adults to save a greater portion of their own money.	Lee et al. (2020)
(ii) Peer Influence on Housing Pathway	1	Peers have influenced my housing decisions.	Yap & Ng (2018) & Lennartz & Helbrecht (2018)
	2	The decision to rent or live with multiple generations has been influenced by peers.	Yap & Ng (2018)
	3	Home ownership tends to be delayed as challenges in owning homes are anticipated, similar to my peers.	Yap & Ng (2018)
	1	Societal expectations have significant impact on my living arrangement.	Wei et al. (2017)

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(iii) Societal Expectations and Marriage Norms	2	Marriage is a significant factor in my decision to settle in housing.	Wei et al. (2017)
	3	An increase in house prices resulted a decline in housing demand, potentially leading to a decrease in marriage rates.	González-Val (2022)
(C) Perceived Behavioural Controls			
(i) High Housing Prices	1	High housing prices directly affect my ability to purchase a home.	Trading Economics (n.d.)
	2	The property prices in urban districts like Klang Valley area has the highest price range.	NAPIC (2022)
	3	House prices continued to rise after the outbreak of Covid-19 in 2020, leading to increased spending on home purchases.	Trading Economics (n.d.)
(ii) High Mortgage Loans	1	High mortgage loans have significant impact on my ability to purchase a home.	Abdul Adzis et al. (2021)
	2	Current measures, such as property gains tax and lower loan-to-value caps, do not effectively address the challenges of high mortgage loans in the housing market.	Yap & Ng (2018)
	3	High mortgage loans necessitate buyers to make larger down payments to purchase a house.	Yap & Ng (2018)

(iii) Government Policies and Programs	1	Malaysia's government faces challenges in providing affordable and adequate housing, particularly due to rapid industrialization and the resulting movement of people from rural to urban areas.	MHLG (2013)
	2	Households in most states struggle to own an affordable home at a price that is reasonable for their annual income.	EPU (2016)
	3	Medium households neither qualify for low-cost housing nor can they afford "medium-cost" residential projects.	Baqutaya et al. (2019)

Source: Developed for the research

The provided table breaks down the various factors affecting young adults' ability to settle in housing into three main groups: attitudes, subjective norms, and perceived behavioural controls. These factors are drawn from research studies and reports, providing a comprehensive view of the challenges young adults face in housing settlement.

Firstly, in terms of attitudes, research indicates that many young adults lack confidence in managing their finances, which affects their ability to handle debt and save money (Aziz & Kassim, 2020). Additionally, low incomes make it difficult for them to afford housing, leading to delays in homeownership (Kathy, 2019; Hassan et al., 2021). Furthermore, personal beliefs about independence play a role, with many young adults delaying homeownership and starting families later (Bialik & Fry, 2019).

Secondly, subjective norms, or external influences, play a significant role. Parental financial support is crucial for young adults in securing housing (Larrimore et al., 2016; Lee et al., 2020). Peers also influence housing decisions, such as whether to rent or buy, and the choice of living

arrangements (Yap & Ng, 2018; Lennartz & Helbrecht, 2018). Moreover, societal expectations, including the pressure to marry, also impact housing decisions (Wei et al., 2017; González-Val, 2022).

Thirdly, perceived behavioural controls, or external factors affecting behaviour, are also important considerations. High housing prices directly affect young adults' ability to purchase homes (Trading Economics, n.d.; NAPIC, 2022). Similarly, high mortgage loans pose challenges, requiring larger down payments and limiting options (Abdul Adzis et al., 2021; Yap & Ng, 2018). Government policies also shape the housing landscape, with challenges in providing affordable options for young adults (MHLG, 2013; EPU, 2016; Baqutaya et al., 2019).

In summary, this table offers insights into the complex factors affecting young adults' ability to settle in housing. By delving into the attitudes, subjective norms, and perceived behavioural controls, policymakers can develop targeted interventions to improve housing affordability and accessibility for young adults in Malaysia.

5.2.2 Research Objective 2 (RO2): To identify the most affecting factor that affects young adults' ability to settle in housing.

Research Objective 2 is achieved through reviewing the value of Unstandardized Coefficients (β) from the multiple regression analysis conducted. Table 5.2 below shows the Unstandardized Coefficients (β) retrieved from IBM SPSS:

Model		Unstandardized Coefficients (β)
1	(Constant)	1.758

Attitudes	-0.030
Subjective Norms	0.370
Perceived Behavioural Controls	0.093

Table 5.2: Unstandardized Coefficients (β)

Source: Developed for the research

Based on the table above, it reveals that “Subjective Norms” stands out as the most significant factor affecting the dependent variable with a notable positive coefficient of 0.370. This suggests that there is a strong positive relationship between subjective norms and young adults’ ability to settle in housing. This finding is supported by Wei et.al.(2017), where societal expectations have significant impact on young adults’ living arrangement.

5.2.3 Concluding Hypotheses

The hypotheses can be concluded by referring the significant level (p-value) obtained from the multiple regression analysis conducted. Table 5.3 below shows the significant level (p-value) retrieved from IBM SPSS:

Table 5.3: Significant Level (*p-value*)

Model		Significant Level (<i>p-value</i>)
1	(Constant)	0.000
	Attitudes	0.043
	Subjective Norms	0.003
	Perceived Behavioural Controls	0.024

Source: Developed for the research

Rule of thumb in statistical hypothesis testing (“*What is P-value in statistical hypothesis?*,” 2023):

- I. Reject H_0 if $p\text{-value} \leq 0.05$
- II. Do not reject H_0 if $p\text{-value} > 0.05$

a) Attitudes

Table 5.4: Hypotheses for Attitudes

Hypotheses	Results
H_0 : Attitudes do not significantly affect the ability of young adults to settle in housing.	Reject H_0
H_1 : Attitudes significantly affect the ability of young adults to settle in housing.	Accept H_1

Source: Developed for the research

Since the $p\text{-value}$ for attitudes is 0.043, which is less than the significance level ($p\text{-value}$) of 0.05, the null hypothesis (H_0) is rejected. Therefore, the alternative hypothesis (H_1) is accepted, indicating that attitudes significantly affect the ability of young adults to settle in housing. This finding is supported by Counselling (2018), where the ease of obtaining credit cards contributes to a culture of debt among young adults, impacting their ability to settle in housing. Besides, it is also supported by Bialik & Fry (2019), where the probability of young adults living with their parents for more extended periods is high.

b) Subjective Norms

Table 5.5: Hypotheses for Subjective Norms

Hypotheses	Results
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<i>H0</i> : Subjective norms do not significantly affect the ability of young adults to settle in housing.	Reject <i>H0</i>
<i>H1</i> : Subjective norms significantly affect the ability of young adults to settle in housing.	Accept <i>H1</i>

Source: Developed for the research

Since the *p-value* for subjective norms is 0.003, which is less than the significance level (*p-value*) of 0.05, the null hypothesis (*H0*) is rejected. Therefore, the alternative hypothesis (*H1*) is accepted, indicating that subjective norms significantly affect the ability of young adults to settle in housing. This finding is supported by Yap & Ng (2018), where the decision of young adults to rent or live with multiple generations has been influenced by peers. Besides, it is also supported by Larrimore et al. (2016), where parental financial support can aid in the process of settling in housing.

c) Perceived Behavioural Controls

Table 5.6: Hypotheses for Perceived Behavioural Controls

Hypotheses	Results
<i>H0</i> : Perceived behavioural controls do not significantly affect the ability of young adults to settle in housing.	Reject <i>H0</i>
<i>H1</i> : Perceived behavioural controls significantly affect the ability of young adults to settle in housing.	Accept <i>H1</i>

Source: Developed for the research

Since the *p-value* for perceived behavioural controls is 0.024, which is less than the significance level (*p-value*) of 0.05, the null hypothesis (*H0*) is rejected. Therefore, the alternative hypothesis (*H1*) is accepted, indicating that perceived behavioural controls significantly affect the ability of young adults to settle in housing. This finding is

supported by Trading Economics (n.d.), where house prices continued to rise after the outbreak of Covid-19 in 2020, leading to increased spending on home purchases. Besides, it is also supported by Yap & Ng (2018), where high-value mortgages require buyers to make a larger down payment to purchase a home.

5.3 Implications of the Study

Understanding the factors affecting young adults' ability to settle in housing is crucial for their well-being, as attitudes, subjective norms, and perceived behavioural control significantly influence their housing stability. To be clear, understanding factors such as financial literacy, parental support, social expectations, and housing costs can help young people make informed decisions within their own capabilities and circumstances.

Apart from young adults, this study also has important implications for both policymakers and practitioners. First, policy developments should include housing policies that address affordability, job market stability, and access to resources to meet the unique needs and demands of this population. With this, urban planners can use these insights to design inclusive communities that provide affordable housing, recreational facilities, and efficient public transportation. At the same time, financial institutions must adopt flexible lending practices and provide financial literacy programs to support young adults' access to housing. On the other hand, social service agencies and community organizations can develop targeted support programs, including housing search assistance, financial counselling, and employment support, to assist with challenges in housing settlements. Moreover, employers who recognize the link between housing stability and productivity can offer stable employment opportunities and housing-related benefits. In addition, collaboration among stakeholders is essential to develop comprehensive solutions that promote housing stability and socioeconomic advancement for young adults, ultimately promoting their overall well-being and inclusion in society.

5.4 Limitations of the Study

The main limitation or challenge of this study was analysing the data collected. First, during the normality test, not all variables followed a normal distribution pattern. This complicates statistical analysis, as certain tests and models rely on the assumption of normality. Moreover, with a relatively small sample size of 100 in this study, the data distribution may not mirror a normal distribution, even if the underlying population does. This is because smaller sample sizes inherently require more variability and reduce the precision of parameter estimates, further leading to non-normality in the data distribution.

Besides, when conducting the multiple regression analysis, the computed R Square was less than 0.5, which falls below the recommended critical point of 0.4 to 0.5 for establishing a strong relationship. This suggests that the model of this study only moderately explains the variability in the dependent variable. Consequently, the moderate strength of the relationship between the model and the outcome variable makes it challenging to draw definitive justifications or conclusions in that particular part.

5.5 Recommendations for Future Research

Considering the limitations of this study, several recommendations for future research can be considered. First, conducting studies with larger groups of people would make the findings more reliable, especially in understanding how data is spread out. Secondly, exploring different statistical methods that do not depend too much on specific assumptions could give more accurate insights into the research topic. With this, it can also improve how data is measured when predicting outcomes. In short, all these suggestions are able to enhance the quality and depth of future research topics.

5.6 Conclusion

In summary, Chapter Five provides a comprehensive look at the discussion, conclusions, and implications of the study. The objectives and structure of the chapter are first outlined, followed by a summary of the statistical analysis in Chapter 4. This is followed by an in-depth discussion of the main findings, providing support for the research objectives and hypotheses. Then, several conclusions about the hypotheses are drawn through significance level analysis. Moreover, the implications of this study, particularly for policymakers and practitioners, highlighted the need for tailored housing policies and collaborative efforts. Finally, by acknowledging the limitations of the study, recommendations for future research are presented to address these limitations and enhance understanding of the field.

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APPENDICES

Appendix A: Questionnaire Sample



Universiti Tunku Abdul Rahman

Faculty of Accountancy and Management

Bachelor of Building and Property Management (Honours)

Survey Questionnaire

**Factors Affecting Young Adults' Ability to Settle in Housing within the
Klang Valley Area**

Dear Sir/Madam/Mr/Ms

I am Lee Yuen Ween, student ID no. 2003462, currently enrolled at Universiti Tunku Abdul Rahman. This survey is being conducted as part of the requirements for the Bachelor of Building and Property Management (Honours) project. The purpose of this survey is to understand and evaluate the factors affecting young adults' ability to settle in housing within the Klang Valley area.

Your voluntary participation in this study is greatly appreciated. The questionnaire has been designed to take ten to fifteen minutes to complete. Please be assured that the information collected will be used for academic purposes only and your responses will be kept confidential.

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Your participation is invaluable, and I express my gratitude in advance for contributing to this research.

If you have any questions or require further information about the study, please feel free to contact me via email at yvonne0430lee@lutar.my.

Survey Questionnaire

This questionnaire comprises Two (2) sections, Section A and Section B. Kindly respond to all questions in both sections. Thank you.

Section A: Demographic Information

In this section, please provide the following demographic information by adding a "✓" to the description that best describes you.

1. Gender:

- Male
- Female

2. Age:

- 18-21
- 22-25
- 26-30

3. Ethnicity:

- Malay
- Chinese
- Indian
- Others

4. Marital Status:

- Single
- Married with child
- Married without child
- Divorced
- Others

5. Household Size

- 1-2
- 3-4
- 5-6
- 7 or above

6. Educational Background:

- Primary Education (Elementary)
- Secondary Education (High School)
- Tertiary Education (College/University)

7. Employment Status:

- Student
- Employed
- Unemployed
- Self-employed

8. Monthly Income:

- RM 1,000 or below
- RM 1,001 - RM 2,999
- RM 3,000 - RM 4,999
- RM 5,000 or above

9. Living Arrangement:

- Living with parents/guardians

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- Renting an apartment/house
- Living in own house

Section B: Factors Affecting Young Adults' Ability to Settle in Housing within the Klang Valley Area

In this section, please select the number that best represents your opinion by placing a "√" for each statement using the Likert Scale provided:

[1= Strongly Disagree, 2= Disagree, 3= Neutral, 4= Agree, 5= Strongly Agree]

Your thoughtful responses are essential for a comprehensive analysis. There are no right or wrong answers; your honest opinions are highly appreciated.

A) Attitudes:

i) Lack of Financial Literacy

No.	Statement	1	2	3	4	5
1.	Young adults today lack confidence in handling debt, saving money, and managing credit.					
2.	The ease of obtaining credit cards contributes to a culture of debt among young adults, impacting their ability to settle in housing.					
3.	Young adults do not have enough budget to settle in housing.					

ii) Low-Income Level

No.	Statement	1	2	3	4	5
1.	Houses in Malaysia are not reasonably priced by considering the median household income.					
2.	The current median residential cost of RM313,000 is unaffordable for many young adults.					

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3.	Low-income levels make it impossible for young adults to afford a house in the current market.					
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iii) Personal Beliefs about Independence

No.	Statement	1	2	3	4	5
1.	The trend of young adults delaying homeownership is related to personal beliefs about independence.					
2.	There is a higher likelihood of young adults living with their parents for more extended periods.					
3.	Young adults today are moving less frequently and starting families later.					

B) Subjective Norms:

i) Parental Financial Support

No.	Statement	1	2	3	4	5
1.	Parental financial support plays an important role for young adults to settle in housing.					
2.	Parental financial support can aid in the process of settling in housing.					
3.	Parental financial support enables young adults to save a greater portion of their own money.					

ii) Peer Influence on Housing Pathway

No.	Statement	1	2	3	4	5
1.	Peers have influenced my housing decisions.					
2.	The decision to rent or live with multiple generations has been influenced by peers.					
3.	Home ownership tends to be delayed as challenges in owning homes are anticipated, similar to my peers.					

iii) Societal Expectations and Marriage Norms

No.	Statement	1	2	3	4	5
1.	Societal expectations have significant impact on my living arrangement.					
2.	Marriage is a significant factor in my decision to settle in housing.					
3.	An increase in house prices resulted a decline in housing demand, potentially leading to a decrease in marriage rates.					

C) Perceived Behavioural Controls:

i) High Housing Prices

No.	Statement	1	2	3	4	5
1.	High housing prices directly affect my ability to purchase a home.					
2.	The property prices in urban districts like Klang Valley area has the highest price range.					
3.	House prices continued to rise after the outbreak of Covid-19 in 2020, leading to increased spending on home purchases.					

ii) High Mortgage Loans

No.	Statement	1	2	3	4	5
1.	High mortgage loans have significant impact on my ability to purchase a home.					
2.	Current measures, such as property gains tax and lower loan-to-value caps, do not effectively address the challenges of high mortgage loans in the housing market.					
3.	High mortgage loans necessitate buyers to make larger down payments to purchase a house.					

iii) Government Policies and Programs

No.	Statement	1	2	3	4	5
1.	Malaysia's government faces challenges in providing affordable and adequate housing, particularly due to rapid industrialization and the resulting movement of people from rural to urban areas.					
2.	Households in most states struggle to own an affordable home at a price that is reasonable for their annual income.					
3.	Medium households neither qualify for low-cost housing nor can they afford "medium-cost" residential projects.					

D) Ability to Settle in Housing (Intention)

No.	Statement	1	2	3	4	5
1.	I don't have intention to purchase a house.					
2.	I have inability to secure for housing loan.					
3.	I don't want to have new commitment.					

Thank you for your participation. Your input is valuable for the research.

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Appendix B: SPSS Raw Data

The screenshot displays the IBM SPSS Statistics Data Editor interface. The title bar reads '*Untitled2 [DataSet1] - IBM SPSS Statistics Data Editor'. The menu bar includes File, Edit, View, Data, Transform, Analyze, Graphs, Utilities, Extensions, Window, and Help. Below the menu bar is a toolbar with various icons and a search application field. The main window shows a data grid with 28 rows (cases) and 39 columns (variables). The variables are: Gender, Age, Ethnicity, Marital Status, Homehold, Educational Background, Employment Status, Monthly Income, Living Arrangement, AAttitudesLackofFinancialLiteracy1.Y., AAttitudesLackofFinancialLiteracy2.T., AAttitudesLackofFinancialLiteracy3.Y., AAttitudesLackofFinancialLiteracy1.House., AAttitudesLackofFinancialLiteracy2.Thecur., AAttitudesLackofFinancialLiteracy3.Lowin., and AAttitudesLackofFinancialLiteracy3.Lowin. The data values are integers ranging from 1 to 5. The status bar at the bottom indicates 'Overview Data View Variable View'.

Case	Gender	Age	Ethnicity	Marital Status	Homehold	Educational Background	Employment Status	Monthly Income	Living Arrangement	AAttitudesLackofFinancialLiteracy1.Y.	AAttitudesLackofFinancialLiteracy2.T.	AAttitudesLackofFinancialLiteracy3.Y.	AAttitudesLackofFinancialLiteracy1.House.	AAttitudesLackofFinancialLiteracy2.Thecur.	AAttitudesLackofFinancialLiteracy3.Lowin.	AAttitudesLackofFinancialLiteracy3.Lowin.
1	2	2	2	2	14	3	1	1	1	4	3	5	3	4	4	4
2	2	1	2	2	13	3	1	1	1	4	4	5	5	4	4	2
3	2	2	2	2	12	3	1	1	1	4	3	5	3	4	4	3
4	1	2	2	2	14	3	1	2	1	3	4	2	3	5	2	2
5	1	2	2	2	11	3	4	3	2	2	1	1	5	5	5	4
6	1	2	2	2	11	3	1	1	1	4	3	3	4	3	4	2
7	1	3	2	2	13	3	2	2	1	5	5	5	5	5	5	5
8	2	2	2	2	12	3	1	2	1	4	4	4	4	5	5	4
9	1	2	2	2	12	3	2	2	1	4	3	4	4	3	4	4
10	1	3	2	2	14	2	2	3	1	4	4	4	4	3	3	5
11	1	2	2	2	11	3	1	2	3	4	4	5	2	5	5	5
12	2	2	2	2	13	3	1	2	1	4	4	4	4	4	3	4
13	2	1	2	2	13	3	1	2	1	5	1	5	4	5	4	5
14	1	2	2	2	12	3	1	1	2	2	3	4	4	4	4	4
15	1	2	4	1	11	3	2	3	2	4	5	4	5	3	5	1
16	2	3	2	2	13	3	2	4	1	4	3	5	4	4	5	2
17	1	3	2	3	3	3	2	4	1	4	4	5	5	5	5	3
18	1	1	2	2	12	3	1	1	2	5	5	5	2	3	3	3
19	1	1	2	2	13	3	1	3	1	5	1	2	5	1	4	2
20	1	1	2	2	12	3	1	1	1	1	2	2	3	1	2	2
21	1	1	2	2	12	2	1	1	1	4	5	2	3	4	5	4
22	1	3	2	2	22	3	2	4	3	4	4	4	4	4	4	2
23	2	3	2	2	22	3	2	4	3	2	4	4	4	5	4	4
24	1	3	2	2	12	3	2	4	1	5	5	5	5	3	2	4
25	1	2	2	2	52	3	2	3	2	3	3	4	2	3	3	3
26	1	1	2	2	13	2	1	1	1	3	4	3	2	2	4	3
27	2	3	1	2	13	3	2	3	1	3	3	4	5	5	5	4
28	1	1	2	2	13	3	1	1	2	4	4	4	3	3	4	4