

Revisiting Homeownership Affordability Issues Among the Urban Middle-income Group in Penang, Malaysia: Multi-dimensional Impacts

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ABSTRACT

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The affordability to own a home among the urban middle-income group has been getting much attention from various parties in Malaysia. Various policies and strategies have been introduced by the government to increase homeownership among Malaysians. However, this issue has not been solved comprehensively until today. This article discusses the multi-dimensional impacts of the unaffordability to own a home among the urban middle-income group in the state of Penang. A qualitative study was conducted through an in-depth interview method with 30 urban middle-income earners in Penang. Data obtained from the interview was analysed using the content analysis method. The initial results of the study show four main dimensions of the impacts due to the unaffordability to own a home among the urban middle-income group: personal, geographical, financial, and physical. The implication of this study is the necessity to apply a multi-dimensional approach in analysing the homeownership affordability issues among the urban middle-income group so that these issues can be resolved more effectively. This approach is in tandem with the sustainable development approach which emphasizes the balance between economic, social, and environmental aspects of human lives. This comprehensive approach can help to formulate more conclusive housing policies and strategies in the future.

Contribution/Originality: The paper's primary contribution is finding that there are multiple dimensions of impacts due to unaffordability of the urban middle-income group to own a home. Thus, it is important to analyse homeownership affordability from a multi-dimensional approach to help formulate more effective housing policies and strategies in the future.

1. Introduction

Homeownership has evolved through time as it is no longer viewed only to fulfil basic human needs but is an important component in ensuring human basic rights in society (Khoo & Woo, 2020). It is a universal issue among developing as well as developed countries. A nation having issues in providing sufficient houses to its people shall not be acknowledged as a developed country (Khoo et al., 2017). Owning a home has a significant impact on an individual's household and a bigger impact on the nation's economy and environment (Nor Malina & Azrina, 2012). It is reported that in 2014 about 330 million urban households live in substandard housing or are financially exhausted by housing costs. Homeownership issues are most severe in developing countries such as Malaysia and India but are also a significant problem in developed countries such as Japan and Australia. It also projected that in 2025, about 440 million households equivalent to 1.6 billion people live without proper affordable housing (Woetzel et al., 2014).

The unaffordability to own a home among the urban middle-income group has been getting much attention from various parties in Malaysia, especially the government. Various policies and strategies have been introduced by the government to further increase the level of affordability to own a home among Malaysians since a few decades ago. However, the issue of housing was and is still one of the major challenges in urban development in Malaysia. Rapid development in Malaysia has given a direct impact on the demand and supply in the urban housing sector. Under the Tenth Malaysian Plan (10th MP) (2011-2015) the government has tried to create a conducive environment to further improve the quality of life (Nor Malina et al., 2017). Consequently, the Eleventh Malaysian Plan (11th MP) (2016-2020) continued the efforts to provide affordable houses for all types of groups to own a home. The government has targeted to increase the ability level to own a home among low-income and middle-income groups, strengthen the system delivery, establish good governance in public housing administration, and promote an efficient and sustainable housing industry (Economic Planning Unit, 2015). In the Twelfth Malaysia Plan (12th MP), the government aims to provide quality, affordable housing for Malaysians, especially the B40 and M40, with another 500,000 units of affordable homes to be built during the duration of the 12MP, as well as enhance financing facilities, such as the Fund for Affordable Housing, Youth Housing Scheme and Rent-to-Own Programme, to relieve the burden of instalment payments among the B40 and M40 (Economic Planning Unit, 2021).

In rapidly developing urban areas, the government and the private sector faced the arduous task of providing adequate affordable houses for low-income and middle-income groups due to shortages of land which then caused the land prices to rise constantly. Based on observations, housing developers tend to build more high-cost homes compared to affordable homes despite the latter being highly demanded by the low-income and middle-income groups (Nor Malina & Azrina, 2012). At the same time, the middle-income group is also not eligible to own a low-cost house offered based on the household income (Nooriah, 2019). Nowadays, the need to own an affordable house among the urban middle-income group is getting much more attention because the unaffordability to own a home is affecting the lives of this group in various aspects. The nation's housing development growth has given an impact on the level of homeownership among the urban middle-income group in terms of a mismatch between demand and supply of affordable homes. Various multi-dimensional or multi-faceted aspects must be taken into consideration to maintain the well-being of society and

achieve sustainable housing development. A study was conducted to investigate homeownership issues through a multi-dimensional approach to provide a comprehensive solution when dealing with homeownership among the urban middle-income group. Therefore, this article aims to discuss the initial findings of the multi-dimensional impacts due to the unaffordability to own a home among the urban middle-income group.

2. Literature Review

2.1. Urbanisation And Homeownership

The introduction of Sustainable Development Goals (SDGs) has opened a new chapter in the context of development. SDGs were the highlight of the United Nations: 2030 Agenda for Sustainable Development, as a universal call to catalyze cooperative and transformative action at the international scale in achieving 17 sets of applicable, integrated objectives for sustainable development. SDG11 emphasizes issues related to urban development by making cities and human settlements inclusive, safe, resilient, and sustainable. The first target of SDG11 is to ensure access for all to adequate, safe, and affordable housing and basic services, and upgrade slums by the year 2030 ([United Nations Economic and Commission for Asia and the Pacific, 2015](#)). Malaysia's rapid urbanisation process since independence has resulted in a large number of people migrating from rural areas to urban areas. Statistics from the 3rd National Physical Plan (3NPP) show that Malaysia experienced an increase in population due to urbanisation with estimation urban population rate increasing from 77% in the year 2020 to not more than 85% in the year 2040 ([JPBD Semenanjung Malaysia, 2019](#)). Without a doubt, urbanisation has been one of the catalysts for the rapid economic growth in Malaysia. In Malaysia, the Second National Urbanisation Policy (NUP2.0) (2016-2025) was formed to solve national urbanisation issues, problems, and challenges from economic, physical, and environmental aspects. It aims to focus on managing and administrating urban areas effectively and efficiently by ensuring the needs of the urban population are fulfilled. It is done by creating conducive quality urban life, especially in the aspect of providing sufficient, reasonable, and affordable houses ([JPBD Semenanjung Malaysia, 2016](#)).

However, urbanisation tends to cause an increase in the economic, social, and environmental aspects such as rental, transportation, housing, land, drug abuse, crime rate, and other social issues. It also caused environmental pollution, congestion, squatters, unemployment, and urban poor ([Mok et al., 2007](#)). A rapid urbanisation process had created instability in social disaggregation of weaker social groups among urban populations such as low-income and middle-income groups living in urban areas. It had also caused problems for the stakeholder in providing services and infrastructures, job opportunities, and sufficient houses for all urban populations ([Yasin Abdalla & Narimah, 2012](#)). The unaffordability of the urban population to own a home will cause flaws in the family's institution because it affects the well-being of the society and the nation.

Penang is among the most developed state in Malaysia with its stable growth in Gross Domestic Product (GDP) per capita of 5.1% in 2019, which was above the national rate of 4.7%. Penang's population has also increased consistently by 1.762 million people in 2018 ([Jabatan Perangkaan Malaysia, 2019](#)) compared to 1.561 million in 2010. Meanwhile, Penang consistently recorded a high migration rate with the highest

recorded at 4.4% for the period between 2010 and 2011. Penang's total land size area is measured at 1,049 km per square with a population density of 1,604 people for each km square (Penang Institute, 2016). Hence, such density of population and rapid economic development, it had caused homeownership issues and problems in Penang. Furthermore, the housing development in Penang is imbalanced in providing houses for all income groups whereby affordable houses are less built compared to high-cost houses. This had increased the inability to own a house for low-income and middle-income groups (MacDonald, 2012). The imbalance between the supply and demand of houses will cause economic and social stress in society (Nor Baizura et al., 2016).

2.2. The Ability to Own a Home Among the Middle-Income Group

The ability to own a home is a process involving multi-dimensional determination such as type of house and land, jobs, income, social culture, and demography. Owning a house in a preferred location will give a feeling of comfortable living, a sense of control and support, as well as a guarantee of stability and security in the surroundings (O'Brien, 1994). The middle-income group is having problems owning a house not only in terms of its inability but also concerning the sizes and types of houses that are affordable to them (Wan Nor Azriyati et al., 2011). The theory of housing needs clarifies that everyone will have the desire to own a house according to their needs. The level of needs will accordingly move up a step higher once the current level of needs is fulfilled (Fang, 2005).

Owning a house is a complicated situation as there are many factors to consider. The urban population will eventually end up spending their expenditures by renting a house to get a place to stay in the urban area (Mohd Hamdan, 2017). The ability to own a house is a household's choice in making a decision between house expenditures and non-house expenditures whereby choices made is very subjective. It will constrain the urban population from owning a house because in principle households could not finance a house if it is more than 30% of the total household expenditures. If a household decides and insists on spending house expenditures more than the designated percentage, then it will indicate the occurrence of housing stress within that particular household (Mariana et al., 2017).

The inability to own a house among the urban low-income and middle-income groups should not be ignored by the government. Otherwise, the middle-income group will be left out of the nation's development agenda (Shadiya et al., 2015). Providing sufficient affordable houses and meeting the needs of urban low-income and middle-income groups is especially important to increase the homeownership rate. In the effort to create well-balanced development progress, the policy formulated for the urban middle-income group should be paralleled with a policy meant for the urban low-income group. This needed to be done to avoid urban middle-income groups from becoming new urban poor groups (Nor Malina et al., 2017). History has shown that previous public policies have indirectly created an obvious and worrying gap involving the middle-income group (Suraya et al., 2015). Therefore, various public policies have been formed with various programs, activities, and incentives being implemented by the government in dealing with such issues. All the incentives and programs are based on maintaining a sustainable housing development, whereby it is balanced between the needs of social, economic, and environmental. Therefore, it is obvious that housing is an important component in terms of quality of life and sustainable development (Nooriah, 2019).

2.3. Multi-dimensional Approach in Urban Homeownership Studies

Issues related to the ability to own a home cannot be solved by just focusing on a single aspect such as economic or financial only. Instead, the multi-dimensional aspects such as economic, social, political, and personal also need to be taken into consideration. Social, cultural, demographical, environment, among others, also have impacts on solving the issue of homeownership (Nor Malina et al., 2017). The middle-income group is facing difficulties and is unable to own a house, especially in the urban area due to challenges and obstacles they faced. Those challenges and obstacles will have a direct impact on influencing the ability to own a house among this urban middle-income group. Therefore, the actual evaluation on a broader scale must be taken into consideration concerning various aspects that impact the household (Mulliner & Maliene, 2012).

This is because the urban middle-income group is trapped between the nation's low-income and high-income groups (Khoo et al., 2017). While the low-income group is being treated well by the government, the high-income group can survive on their own without much assistance (Norshuhada et al., 2017). Most of the previous studies conducted were focussing on one or a few specific elements separately without considering the multi-dimensional perspectives. The majority of these studies were more interested to analyse the elements of economic and financial only without giving much attention to other aspects or dimensions that might have impacts on the middle-income group. Among these dimensions were the level of savings to own a house (Eh Run & Hairunnizam, 2017), aspect of housing properties pricing, and housing price index (Gholamreza et al., 2015; Suhaida et al., 2011; Zainal Abidin, 2010), the relationship between monthly income and ability to own a house (Hamidah & Eleeza Eleena, 2016), household socio-economic perspective (Norizan et al., 2016) and a recent study that concluded income household is the important factor in influencing homeownership (Junaidi et al., 2020). Findings of previous studies from 2005 until 2016 concluded that there are nine themes or dimensions that could be generated related to the ability to own a house, and the most important theme is security (Dzul Ashari & Hamzah, 2017). Another study has proved that house location nearer to workplace and comfortable size should also be considered (Rosliana et al., 2020).

The sustainable development concept emphasizes the multi-dimensional perspectives of economic, social, and environmental (Ana Maria, 2015). Therefore, a multi-dimensional approach to analysing homeownership issues is consistent with the concept of sustainable development which aims to ensure all aspects are being considered in determining the impacts due to the inability to own a house among the urban middle-income group. In the context of Penang, very few studies have been conducted on the multi-dimensional impacts due to the inability to own a house among the urban middle-income group. As homeownership is tightly knitted with our quality of life and to the achievement of sustainable development, it is very important to investigate the impacts of the inability to own a house from a multi-dimensional perspective. In this manner, a more comprehensive housing policy can be formulated to ensure that society's well-being and quality of life are preserved following the sustainable development approach.

3. Research Methodology

This study was conducted using the qualitative approach of using the in-depth face-to-face interview method as a data collection technique. The interview was conducted physically or virtually via a video-conferencing platform depending on the situation. The

informant selection technique was done through purposive and snowball sampling to obtain quality data from reliable informants that meet the criteria. 30 informants were targeted for data collection for this study. The average monthly income of all the informants is between RM2,614.00 and RM10,456.00 representing the urban middle-income group in Malaysia. The income categorisation is consistent with the definition of a middle-income household that was outlined clearly in the 11th MP mid-term review (Kementerian Hal Ehwal Ekonomi, 2018). Informants are either residing or working in an urban area in Penang state. The qualitative data analysis technique used for this study was the content analysis method to obtain the meaning in the contextual form of the texts recorded. A thematic content analysis and domain analysis matrix was developed from the content analysis process that was conducted systematically based on the information collected from the informant.

4. Results and Discussions

Results from the thematic and domain analysis methods show four major themes or dimensions that were generated to identify the multi-dimensional impacts due to the inability to own a house among the urban middle-income group. The thematic content analysis matrix is shown in Table 1 below:

Table 1: Multi-dimensional Impacts Due to the Inability to Own a House among Urban Middle-income Group

Dimension	Domain	Frequency of response
Personal	Individual choice	18
Geographical	Location	15
Financial	Expenditure	10
Physical	Area Size	8

Table 1 shows that there are various multi-dimensional impacts due to the unaffordability to own a home among the urban middle-income group. These multi-faceted impacts are equally important and must be taken into consideration in finding the solution to homeownership issues.

4.1. Personal Impact

The findings of the study identified personal impact as one of the multi-dimensional impacts due to the inability to own a house among the urban middle-income group. The personal impact is further sub-categorized according to a few themes which consist of personal choice, sacrifice, perception, being neglected, and oppressed. The findings also show that personal choice is the most dominant sub-category for the personal impact dimension. The main aspect related to personal choice is to choose between renting or buying whatever house they can afford. Several informants tend to rent a house to survive living in the urban areas due to their inability to buy their own homes.

This is consistent with the statement made by informant #8, a 46-year-old medium-scale entrepreneur having to doing business for almost 20 years. He opted to rent a house nearby to his office in the urban area. He is currently still living in a rental house and is still looking for a suitable house to be owned when the time comes. According to him:

"I prefer to own a house that is near to my office within the urban area, and I am currently renting a house because now I can't afford to own a

house in the urban area. The house I rented is located at Seberang Jaya, Seberang Perai Tengah which suits the criteria I desire. Now, I will only be able to rent a house and any plans to own a house very much depends on my business."

Furthermore, informant #8 also emphasized that the impact of the inability to own a home is that he had to sacrifice by renting a house. This is because he would rather rent a comfortable house compared to owning a non-comfortable house in an urban area. His statement is as follows:

"The obvious impact to me is that I have to rent a landed house in the urban area rather than owning an apartment. If I were to own an apartment, if just for the sake of living but I will have to bear the limited space available for my family to live in. Therefore, at this moment, I have no other choice but just to rent a much bigger space of place to stay in."

Apart from that, the urban middle-income group will have to make do with renting a house sufficient enough as a place of resting and sleeping, so that at least there is a shelter for them. This fact is supported by informant #2 a 31-year-old assistant manager giving an example of his own experience when rented a house before he eventually bought a house. The experience told by him as below:

"At that time, to save a small saving from my daily expenditures, I decided to rent a low-cost house at Flat Amna, Sungai Dua. Living in a moderate rental house will prevent the purchase of expensive and exaggerated house items and furniture. There is always the feeling of disappointment whereby it is necessary to take care of the house as our own house, although the house is owned by someone else."

From this study, it is concluded that personal impact is one of the important impacts due to the inability to own a home among the urban middle-income group. Renting a house is considered an effort by the urban middle-income group to provide shelter for their families and as a sense of having a place to stay in the urban areas. As stated by [Mohd Hamdan \(2017\)](#) the urban population will have no other choice but to spend a certain portion of their expenditures by renting a house in an urban area as a place of shelter for them. The inability to own a home among the middle-income group will give a deep impact on the urban population. It will cause social and personal stress and it will continuously exist unless proper actions are taken immediately. Social stress can be eliminated by fulfilling the social needs as structured by [Fang \(2005\)](#) in the housing needs theory.

4.2. Geographical Impact

The geographical impact is another multi-dimensional impact due to the inability to own a house among the urban middle-income group. In general, the geographical impact is related to house location, distance, land usage, and housing environment. In this context, location means that the middle-income group who works in an urban area will have to search for a suitable location for the house to be owned which may be further away from the workplace.

This explanation is further supported by informant #15, a 30-year-old assistant director who is originated from Bukit Gambir, Penang but decided to own a PR1MA house which is still under construction located at Butterworth, Penang. The decision was made after considering that it is exceedingly difficult and will take a longer period to own a house in the island area. His thoughts are as follow:

"I originated from the island area of Penang and it is my sentimental value to own a house in that particular area. Nevertheless, with my condition of just started working a permanent job and with my current salary, I have opted to own a house in the mainland area. Furthermore, I am also currently working in the island area, but I have no other choice as houses in the island area are out of my reach at this moment."

Apart from that, due to the inability of the middle-income group to own a home in an urban area, they will choose to live outside of the urban area despite having to travel quite a distance to the workplace in the city. This experience is shared by informant #11, a 28-year-old factory engineer who is staying in the mainland area but working on the island of Penang. Her explanation is as below:

"I'm currently still living with my parents at Nibong Tebal but now working at Bayan Lepas Industrial Area which the distance is considered far between both destinations. My estimated travelling time is around a one-hour drive provided there is no abnormal traffic congestion. I will have to face this situation because I am not quite ready to own my dream house yet."

There is also a situation whereby the location of the house owned is located far from the urban area because this group of people prefers to live in proximity to their parents, siblings, and relatives due to health, age, and other factors. This situation is shared by informant #17, a 36-year-old lecturer who owns a house in Sungai Petani, Kedah but is currently working on Penang island. Her point of view is as follows:

"Despite the significant distance from my house to my workplace, I choose to buy a house in Sungai Petani because I want to be close to my mother who is living alone there. It is easier for me to take care of her when needed. I am comfortable with this situation, even though I have to travel to Penang every day to work."

Geographical impact in terms of the suitable location of the house will influence the ability to own a house. As [Rosliana et al. \(2020\)](#) highlighted that location and size are important in the decision making to owning a house. A house that fulfils the quality and location needs of the society will empower the ability to own a house. This study highlighted that houses in an urban area will be preferred by the people that have strong financial stability. Whereas, the middle-income group will normally choose houses located either in the sub-urban areas or even in rural areas which are more affordable to them. According to [O'Brien \(1994\)](#), having a house in a preferred location will arise the feeling of comfortable, control, and support, together with the stability and security of the location chosen.

4.3. Financial Impact

Another impact due to the inability of the urban middle-income group to own a house identified is the financial impact. Among the sub-categories related to financial impact are household expenditure, financial commitment, and others. However, the dominant sub-category for financial impact is related to household expenditure. Household expenditure has always been related to the ability of a person or a household to spend their income to buy a house. It is also linked to financial commitment because once your income exceeds the expenses you made, then you tend to seek an alternative to cover your expenses such as obtaining financial assistance or loans from financial institutions.

The majority of the informants stated they had to rely on home financing packages from financial institutions both in the private and public sectors to own their current homes. For example, according to informant #16, a 48-year old public administrative officer:

"I purchased my first home using a bank loan because at that time I was working with the private sector. When I joined the government sector in 2007, I obtained a government loan to purchase my second home which I am currently living in Bukit Mertajam. So, of course, if you obtain a loan, you must set aside some portion of your income for loan repayment every month. The higher the house price, the more your financial expenses will be. If your financial commitment is already big, then a housing loan will add more burden to you."

Thus, this financial commitment increases their monthly household expenses as they need to spend a large portion of their monthly income to pay for the monthly instalment. This statement is supported by informant #18, a 49-years senior lecturer who lives in Kepala Batas, Penang. According to her:

"Because houses nowadays are unaffordable, we have to obtain housing loans to buy our own homes. This adds to the other household expenditures like food, health, transportation, children's education, and others. Previously, we do not have to spend on gadgets like smartphones, laptops, tablets... but now all are necessary for the whole family. So, it is an added burden if you need to pay the monthly instalment for your housing loan which covers the most in your monthly budget."

Having many financial commitments in addition to other necessary households expenditures can also affect the affordability to own a home. For example, informant #12, a 28-year-old junior researcher who is living in Teluk Kumbar and working in George Town, Penang, has to postpone his plan to buy his own home due to having to pay other household expenses and insufficient savings to purchase a house. According to him:

"After getting married, due to financial commitments, we are postponing the intention to own a house. Now, we are thinking of giving priority to other costs of living. At this moment, we are committed to a few monthly repayments such as car loans, personal loans, house rental, apartment maintenance fees, while the balance is utilized for household expenditures."

This study has shown that large household expenses become the impact due to the unaffordability of home prices in urban areas. In order to finance their home purchases, the urban middle-income groups depend on the home financing packages that are offered by various financial institutions both in the private and public sectors. This in turn increases their monthly household expenditures because they need to pay their financial commitment apart from other usual expenditures.

4.4. Physical Impact

Another multi-dimensional impact due to the inability to own a home among urban middle-income groups consists of physical impact. The findings show that the size of a house plays an important part in deciding to own a house or otherwise among the middle-income group. There is a gap in house sizes between houses located in the mainland area and island area in Penang, despite the selling price of the houses being equally the same. This is consistent with a study by [Wan Nor Azriyati et al. \(2011\)](#) which concluded that the middle-income group is unable to own a house due to the mismatch in house sizes and types between what they desired and what is offered in the market.

According to informant #7, an administration executive aged 55-year-old who owns a house at Bertam, Kepala Batas, he is also renting another house in Sungai Nibong as his office is located on the island area. Due to the size of the houses on the island being smaller compared to the ones on the mainland, he decided to buy a larger house on the mainland. He stated as follows:

"I realized that I'm unable to afford to own a house in the island area with the high price of such houses compared to houses in mainland areas of the same size of houses in comparison. Therefore, my experience renting in Sungai Nibong has convinced me to own a house in Bertam due to the spacious size of the house. You could get a bigger size of a landed house on the mainland but only a smaller size high-rise apartment building on the island."

It is also supported by informant #10, a 46-year-old working as an immigration officer who opted to own a house at Simpang Ampat in the mainland area due to the size factor which is worth the value of the house. She said that:

"Houses built meant for middle-income in the urban area and high population density will remain high and get higher due to the limited land resources and rapid development progress. For example, if we are searching for a house valued at RM300,000.00, we could only get a small single-story terrace house or just an apartment on the island, instead, we could get a two-storey terrace house on the mainland."

However, some informants would not mind owning a house of a smaller size due to their nature of work. According to informant #5, a special officer to a state assemblyman aged 39-year-old, he still prefers living in a smaller house on an island area. His justification is as follows:

"It did come across in my mind to own a house in the mainland area which cost is cheaper while getting a bigger size of a house and I could even get a landed type of house. However, I decided to own a house in the

island area because my work nature needed me to be close to my community apart from avoiding long journeys and traffic congestion going to work."

This study found out that physical impact is among the impacts due to the inability to own a home among the urban middle-income group. In general, physical impact refers to the size, built area, design, and quality of a house. Some informants are unable to buy a house due to the mismatch between the desired house prices and sizes. The houses that they can afford to buy are much smaller than what their families need. Others resort to smaller and less comfortable homes because what more important to them is to have a place to stay.

In contrast with previous studies which were highlighted earlier, the findings of this study acknowledged the importance of understanding the issue of homeownership unaffordability from a multi-dimensional perspective. This is because the solutions to close the gap in urban homeownership must also come in multi-dimensional forms. Only then we may be able to solve the issue of homeownership unaffordability more effectively and comprehensively. Additional attention should be paid to multi-dimensional impacts rather than just focusing on unidimensional impacts particularly economic impacts because all these impacts affect the lives of the urban middle-income group who are unable to own a home. It is also equally important to note that initial findings from this study have shown that personal impact is the most significant impact as a result of the unaffordability of the middle-income group to own a home. This in turn indicates that homeownership unaffordability can affect the well-being of this income group which then influences the achievement of our sustainable development goals (SDGs) particularly SDG11 which aims to make cities and human settlements inclusive, safe, resilient, and sustainable.

5. Conclusion

Initial findings from this study reveal multiple dimensions of personal, geographical, financial, and physical impacts due to the unaffordability of the urban middle-income group to own a home. Thus, not only the factors influencing the affordability of the middle-income group to own a home is multi-dimensional, but it also appears that the impacts of homeownership unaffordability are also multi-faceted or multi-dimensional. Currently, the need to own an affordable home among the urban middle-income group is getting much more attention because the unaffordability to own a home is affecting the lives of this group in various aspects. Various multi-dimensional or multi-faceted aspects must be taken into consideration to maintain the well-being of society and achieve sustainable housing development. The practical implication of this study is the need to analyse the impacts of the inability to own a house among urban middle-income groups from a multi-dimensional approach to fully understand this persistent housing issue. This comprehensive approach can help to formulate more effective and conclusive housing policies and strategies in the future. It is particularly important to find solutions to increase homeownership among the urban middle-income group to close the gap in homeownership disparity in the urban areas. It also concluded that an effective housing policy will improve the quality of life and enhanced sustainable development.

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Conflict of Interests

The authors declare no conflict of interest in this study.

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