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Do Young Professionals in Malaysian Urban Areas Prioritise Sustainability When Making Housing Decisions?

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ABSTRACT

The present study delves into the decision-making processes pertaining to housing among young professionals residing in urban areas, focusing particularly on their preferences for sustainable housing options. Understanding the factors influencing the housing preferences of this demographic is critical for promoting sustainable urban development, given the ongoing challenges of urbanisation and environmental issues faced by cities. This study aims to explore the decision-making process pertaining to housing among young professionals in Malaysian urban areas and its correlation with sustainability. This study employs a mixed-methods approach, encompassing surveys and in-depth interviews, to analyse the significant factors and decision-making criteria of young professionals residing in urban settings concerning housing. This study primarily focuses on the economic aspect of housing decisions, specifically home affordability, without dismissing the social and environmental factors that may also influence these decisions. The present study contributes to the ongoing discourse on urban sustainability by elucidating the dynamic and evolving preferences of young professionals residing in urban areas. The findings provide valuable insights for politicians, urban planners, and developers who aim to construct housing options that are both sustainable and appealing to this influential demographic group. Ultimately, this contributes to the overall sustainability and resilience of urban communities.

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Highlights:	Contribution to the field statement:
-Most Malaysian young professionals prioritise home affordability over other factors when making housing decisions. -The study also highlights the impact of spending habits on home decisions. -The study emphasises the critical role of neighbourhood safety as a social factor influencing housing decisions.	The findings give useful information for politicians, urban planners, and developers striving to build more sustainable and appealing housing options for this influential demographic group, ultimately contributing to the overall sustainability and socio-economic resilience of urban communities.

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1. Introduction

In the dynamic landscape of urbanisation, housing decisions are of paramount importance in the crucial choices that individuals and societies make. As the world continues its rapid urban transformation, housing becomes a central nexus where socioeconomic, environmental, and personal factors converge. Young professionals, often on the cusp of their careers and personal lives, find themselves at the epicentre of these urban changes. This demographic's housing preferences, decision-making processes, and the role of sustainability therein have become subjects of paramount importance. Malaysia, like many other emerging economies, is undergoing significant urbanisation. In response to the pressing issues of climate change, resource scarcity, and an ever-increasing population, its cities are rising, diversifying, and striving for sustainability.

The primary objective of this study is to elucidate the complexities of decision-making pertaining to housing among young professionals in Malaysian cities and to determine how their choices intersect with sustainability. This study is both relevant and essential, as it aims to bridge the gap between the housing industry, urban planning, and the demands of an expanding population. The implications of this study extend well beyond the academic realm, resonating with policymakers, urban planners, real estate developers, and, notably, young professionals who make critical decisions regarding their future. The progression of cities corresponds to the housing options that are accessible to individuals. The housing decisions made in the present will have enduring impacts on the sustainability of cities and regions, encompassing the environment, society, and economy. Young professionals, being a dynamic and influential cohort, constitute a unique and insufficiently researched demographic with specific viewpoints and objectives regarding housing. Understanding their sustainability choices, beliefs, and decision-making processes might thus direct and impact the future of urban housing development.

The present study explores the decision-making process pertaining to housing among young professionals in Malaysian urban areas, addressing questions such as: To what extent does the cost of living affect housing decisions? What is the impact of the social factor on housing decisions? What is the environmental factor involved in making housing decisions? This study is based on the wider framework of urban sustainability, and its discoveries have significant implications for academia, urban policymakers, and housing developers. The findings of this study can provide valuable insights for the development of environmentally friendly and attractive housing options that cater to the specific demands of this key demographic. This study contributes to the overarching objective of improving the sustainability and resilience of urban areas in response to rapid urbanisation and increasing environmental issues.

2. Literature Review
a. Sustainability

A plethora of studies on sustainability have been conducted over the years since the blueprint of Agenda 21 in 1992. In fact, the 2030 Agenda for Sustainable Development Goals (SDGs), which started in January 2015, has advanced the idea of sustainability since the 1972 United Nations Conferences on the Human Environment in Stockholm (Vasallo & Bueno, 2021) and has since been furthered by the 2030 Agenda for Sustainable Development Goals (SDGs), which commenced in January 2015. The concept of sustainability is commonly defined by three fundamental pillars: environmental, social, and economic; however, some scholars place greater emphasis on a specific pillar (Gilmour et al., 2011; Parkin et al., 2003; Radermacher, 1999). For instance, the concept of sustainability originated in the 1980s, primarily focusing on the environment (Mannan, 2012). It played a vital role in maintaining ecological balance (Yadav et al., 2021) and ensuring the long-term ability of the natural environment to accommodate human life in economic development (Chiu, 2004). Hence, the concept of sustainability has been a subject of debate since past researchers have disputed and interpreted it in terms of the constraints imposed by human activities the world over, including determining the maximum population that a specific environment can support and the potential occurrence of a disaster if this capacity is exceeded (Healey and Shaw, 1993; Jacobs, 1999).

In contrast, the definition proposed by the Brundtland Commission defines development as the fulfilment of existing necessities while ensuring that the ability of future generations to fulfil their own needs is not

compromised. The concept of sustainable development, which takes into account environmental, social, and economic perspectives and aligns with the objective of achieving sustainability has been predominantly accepted and used despite the emergence of other definitions (Cerin, 2006). This definition was extremely prominent and promoted by the UN (Vasallo & Bueno, 2021). Sustainability focuses on meeting the core necessities of human beings while persistently striving to satisfy their aspiration for an improved quality of life. Undoubtedly, sustainability encompasses more than just the environmental dimension, as it also integrates the simultaneous concerns of social equity and economic development.

b. Sustainability in housing

Housing plays a significant role in the sustainable development agenda. The concept of sustainability in housing has been clearly established, encompassing the environmental, social, cultural, and economic pillars that are interconnected with one another (Chiu, 2004). Previous research, such as the study conducted by Hui and Ho (2006), has extensively examined sustainability in housing, which includes: (1) providing shelter for the underprivileged; (2) offering eco-efficient housing; and (3) strategically positioning residential units to enhance the surrounding amenities. According to Chiu (2004), housing must fulfil its fundamental requirements and enhance its habitability. The concept of sustainability in housing is associated with the provision of essential facilities such as piped water, sanitation, drainage, transportation, health care, education, and child development, which are crucial for ensuring the well-being, safety, affordability, and security of the occupants. Housing must be strategically planned to become a desirable neighbourhood that offers protection against environmental hazards such as chemical contamination and natural disasters.

Sustainability in housing is also explained in three pillars: environmental, economic, and social. Ironically, the majority of instances consistently indicate that the concept of sustainability in housing is primarily linked to economic factors and, to a lesser extent, environmental considerations (Karuppannan & Sivam, 2011). The economic aspect is ubiquitous, especially when discussing housing affordability (Baker et al., 2015; Sohaimi, 2022) Housing improvement is one of the most important sectors of the economy, which ensures the prosperity of urban development and sustainability. However, some have debated that housing affordability should be defined by integrating social and environmental aspects with the extensively sanctioned economic aspect (Sohaimi et. al, 2023). Attributes of economic housing sustainability are often associated with house size, monthly home-financing instalment, and physical criteria such as the number of bedrooms, bathrooms and construction costs (Ezennia & Hoskara, 2021). In addition to the economic component, there has been a need to investigate other aspects. In fact, in recent years, studies on housing affordability have emphasised consequential relationships among the economic, social, and environmental pillars (Dave et al., 2017; Gan et al., 2017; Mulliner et al., 2016), and this has contributed to emerging sustainability that is considered novel in research on housing affordability (Adabre & Chan, 2020; Ezennia & Hoskara, 2019). There is a dearth of research in Malaysia about housing decisions in relation to sustainability. Therefore, this study aims to address this gap and examine the extent to which young Malaysians consider sustainability while making housing decisions. This article makes a valuable contribution to the field of housing sustainability.

3. Materials and Methodology

The present study employed a mixed-methods approach to provide a comprehensive and all-encompassing outcome, as its objective was to identify housing options from a broad economic, social, and environmental perspective. The data were collected through a survey to address housing decisions from an economic perspective. Housing decisions, particularly those related to social and environmental aspects, are mostly obtained from in-depth interviews due to their ability to yield abstract responses. The study utilised an embedded design, where both quantitative and qualitative data were collected simultaneously and cross-validated throughout the interpretation process.

The study included young professionals in the initial tier of the built environment profession. The criteria for selecting young professionals for this study are as follows: i) The individuals must fall within the age range of 25 to 35; ii) They must possess a minimum of a bachelor's degree; iii) They must be employed

as an engineer, architect, urban planner, or quantity surveyor; and iv) they must either work or reside in Greater Kuala Lumpur.

The researcher managed to obtain four professional bodies: the Institute of Engineers Malaysia (IEM), the Malaysian Institute of Architects (MIA), the Malaysian Institute of Planners (MIP), and the Board of Quantity Surveyors Malaysia (BQSM) through phone calls, emails, and face-to-face meetings for cooperation in obtaining appropriate lists of young professionals. The permission process for cooperation took around three months due to the stringent requirements imposed by several professional organisations over the disclosure of respondents' personal information, including their name, contact number, and email. This was in compliance with the Personal Data Protection Act of 2010 (PDPA), which prohibits such disclosure. The Personal Data Protection Act (PDPA) of Malaysia regulates the handling of personal information in commercial transactions in order to protect individuals' personal data by regulating its processing and ensuring that it is not used for unauthorised purposes. Subsequently, the professional bodies provided the population size for each distinct profession; the researcher was then able to determine the sample size in accordance with Krejcie and Morgan's (1970) formula. The professional bodies reported a total population size of 10,900 individuals, indicating a required sample size of approximately 372.

Subsequently, the professional bodies randomly selected the names of each respondent from their database of graduate member lists. During the course of the procedure, the professional bodies have furnished data on the respondents, which encompasses their full name, contact number, and email address. Upon obtaining the necessary information, the researcher proceeded to engage with all selected respondents for the purpose of distributing questionnaires and conducting interviews. The number of interviews was determined based on data saturation, resulting in 14 interviewees who reached data saturation by providing identical outcomes. The diagram in Figure 1.0 below illustrates the steps involved in the research process.
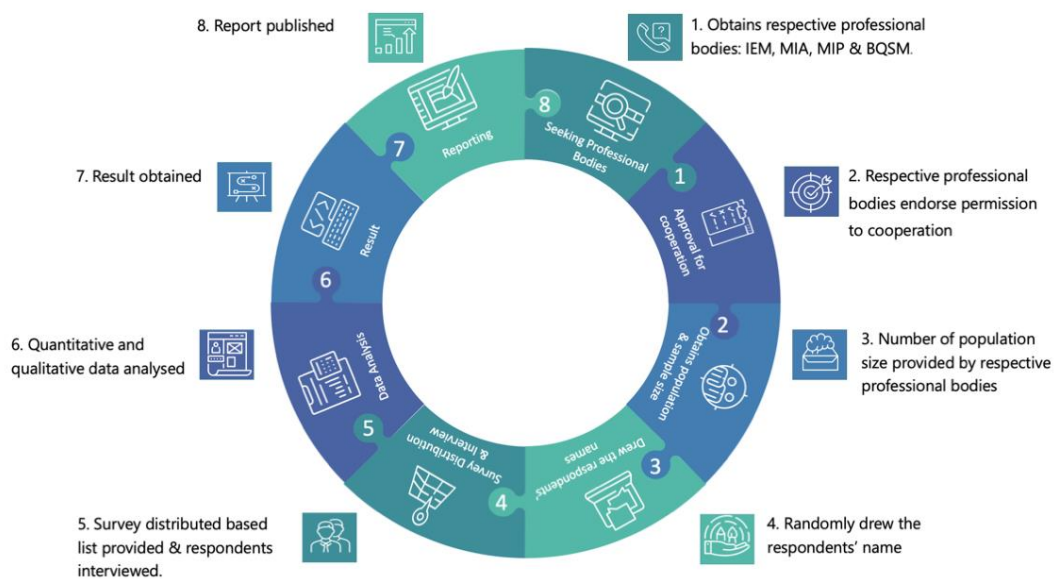
Fig. 1. Research methodology process.

As aforementioned, the study examines three perspectives for determining housing decisions, each employing distinct methods and analyses to address the research questions. The questionnaire is divided into three sections: demographic information, household income data, and household expenditure allocations, while environmental and social perspectives are addressed in the interview questions. The data was assessed using cash budget flow analysis and housing eligibility simulation analysis prior to addressing the discussed outcomes related to the achievement of housing sustainability. Table 1.0 shows the summary of the research method.

Table 1. Research method.

The study has employed the residual income model, which defines housing affordability as the presence

Perspectives	Research Questions	Method	Analysis
Economy	To what extent does the cost of living influence housing decision?	Quantitative: i. Questionnaire	i. Cash budget flow analysis ii. Housing Eligibility Simulation Analysis
Social	How does the social aspect influence housing decisions?	Qualitative: i. In-depth interview	i. Thematic analysis
Environment	What is the environmental aspect of a housing decision?	Qualitative: i. In-depth interview	i. Thematic analysis

of a surplus in monthly household income after deducting expenses for households, transportation, and housing. Conversely, housing unaffordability is characterised by the absence of such a surplus. In summary, housing affordability is assessed as follows:

$$\textbf{HA = MON.HI} - \textbf{(MON.HE + MON.TC + MON.HC)}$$
$$= \pm \textbf{ balance of HI}$$

Fig. 2. Residual income model.

The variables in the model are explained in Table 2.0, as follows:

Table 2. Variables of housing affordability.

| Symbol	Variable	Description	References
HA	Housing affordability	Housing affordability is affordability for homeownership or rental.	Linneman & Megbolugbe (1992)
		Housing affordability is referred to as affordability for renters, homeowners, and prospective homeowners.	DTZ Research (2004)
Mon. HI	Monthly Household Income	The monthly income of the household head and spouse (if both are working) is referred to as the household income.	Arimah (1997)

Mon. HE	Monthly Household Expenditure	The monthly household expenditure is based on the following items: ● Food and non-alcoholic beverages ● Alcoholic beverages and tobacco ● Clothing and footwear ● Utilities (water, electricity, gas) ● Furnishing, household equipment, and routine household maintenance ● Health care (medical or personal life Insurance) ● Communication (telephone and Internet bills) ● Recreational services and culture (entertainment or travel) ● Restaurants and hotels (dining out) ● Miscellaneous goods and services ● Education	Department of Statistics Malaysia (2014)
MON. TC	Monthly transportation costs	Monthly transportation cost on follow items: ● Vehicle financial instalments ● Petrol / Fuel ● Toll fares ● Car parks ● Train tickets ● Services/Maintenance/Repairs ● Others	Scheiner (2016)
MON. HC	Housing costs	Monthly financial commitment for housing, either in the form of mortgage or rental rate	Bramley (1992)

The urgent need to provide environmentally friendly and socially equitable living spaces has driven significant attention to the idea of sustainability in housing decisions in recent years. This conceptual framework explains the essential elements and dimensions that drive sustainability in housing decisions, including economic, social, and environmental factors. Economic factors are the foundation of sustainable housing decisions. The financial cost required for procuring and maintaining a home is referred to as the housing cost, a key variable in this dimension. Household spending reflects the larger financial context in which housing decisions are made, including all financial commitments, such as housing costs, utilities, food, transportation, and other living expenses (Acolin & Green, 2017; Choi & Ramaj, 2023). The third element in the economic component is household income, which indicates the financial resources accessible to the individuals in the household.

The social dimension of sustainability in housing decisions is influenced by the variables of neighbourhood safety and location (Choi & Ramaj, 2023; Hosseini et al., 2016; Jussila et al., 2023; Tan et al., 2018). Neighbourhood safety refers to the security and well-being of residents in their immediate living environment. The second component in the social dimension is the aspect of location, which

pertains to the geographical setting of a housing option. Decisions about sustainable housing should take into account aspects such as proximity to essential services, educational institutions, workplaces, and public transportation. An optimal location minimises travel distances and facilitates convenient access to key resources.

The environmental dimension in housing decisions includes factors such as a clean environment and access to green spaces (Ezennia & Hoskara, 2019; Jiang et al., 2023). The clean environment variable is concerned with the overall hygiene, sanitation, and cleanliness of the living space. In this perspective, sustainability signifies residing in locations with clean air, water, and surroundings. Accessible green areas or spaces reflect the availability of natural spaces, parks, and recreational areas within the living environment. Sustainability in housing decisions promotes access to green spaces, which are crucial for the residents' physical and emotional well-being. Green spaces encourage relaxation, physical activity, and connection to nature, all of which contribute to a higher quality of life and overall sustainability. Figure 3 shows the conceptual framework of this study.
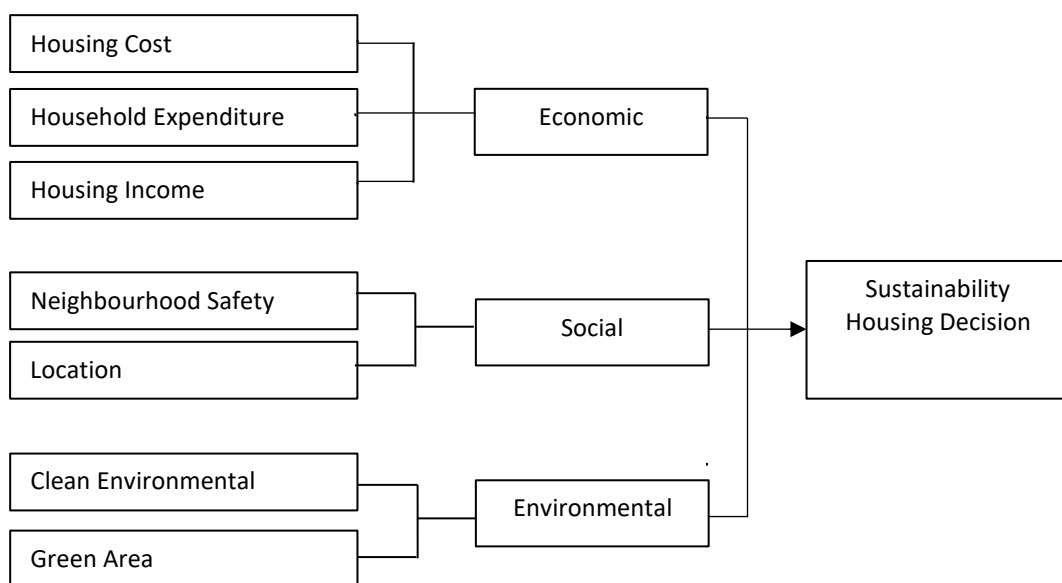
Fig. 3. The conceptual framework of the study.

4. Results and Analysis

The study's findings are elucidated using three dimensions that align with the concept of SDGs: economic, social, and environmental perspectives.

4.1 Housing decision from an economic perspective

From an economic perspective, this study focuses on the ability of household income to cover housing expenses and other household costs when discussing the affordability of housing. Accordingly, Table 3.0 displays the residual income for the three groups, which is calculated by subtracting monthly household expenses without including monthly housing expenditures. The results unequivocally demonstrate that the B40 demographic was underprivileged, as this particular group could only afford monthly housing expenses of up to MYR 680 (USD 161) after accounting for other household expenditures. Meanwhile, the M40 group has more advantages than the B40 group, but they cannot compete with the T20 group. The M40 group has a monthly household income of approximately MYR 3,080 (USD 731), which is half of the T20 group's residual income.

Table 3. The residual income of three income groups.

Groups	Monthly Household Income (MYR)	Monthly household expenditure (MYR) (exclude housing cost)	Residual Income (MYR)
B40	3,100	2,420	680
M40	7,500	4,420	3,080
T20	13,000	6,640	6,360

Note: MYR 1 = USD 0.24

Once the residual income for each household group is determined, a housing eligibility simulation analysis is performed to determine the suitable house price for each household group, taking into account their remaining income. Therefore, Table 4.0 shows an estimation of house prices and monthly house instalments for each household group, calculated using the Home Loan Calculator Malaysia. The simulation was initiated with an assumed interest rate of 4.3%, which is in line with the prevailing rates offered by local financial institutions. The down payment for the house was set at 10%, and the loan duration was estimated to be 30 years. Typically, Malaysians are given the option to have a loan duration of up to 35 years or until they reach the age of 70. However, this simulation assumes a loan period of 30 years, as the respondents included individuals up to the age of 35. From the simulation, it was found that the B40 group was only eligible to purchase a house priced up to MYR 150,000 (USD 35,672) with a monthly instalment of MYR 668.00 (USD 159), which is in the range of B40's residual income of MYR 680.00 (USD 162). Meanwhile, according to a comparable simulation, individuals with M40 and T20 income levels are projected to meet the criteria for purchasing residences valued at MYR 650,000.00 (USD 154,578) and MYR 1.3M (USD 237812), respectively.

Table 4. Estimation of monthly house instalments.

Groups	Residual Income	House Price (MYR)	Monthly House Instalment (MYR)	Down payment (MYR)	Interest Rate	Loan Period (Years)
B40	680	150,000.00	668.00	15,000.00	4.3	30
M40	3,080	650,000.00	2,895.00	65,000.00	4.3	30
T20	6,360	1.3 M	5,790.00	130,000.00	4.3	30

Note: MYR 1 = USD 0.24

The house price data was gathered from the National Property Information Centre's (NAPIC) report and geographically plotted using Google's location services to identify the exact geographic locations. Figure 4 unambiguously demonstrates that the majority of housing prices in the Greater KL area are above MYR 200,000 (USD 47,562), indicating that they are unaffordable for the B40 demographic. There is a scarcity of houses available in Greater KL that are priced at MYR 150,000 (USD 35,672). Alternatively, the B40 demographic may consider acquiring a house in a nearby city like Negeri Sembilan, which is part of Greater KL. However, this option has the drawback of incurring significant transportation expenses for commuting to work. Furthermore, the B40 contemplated the option of renting a residence in Greater Kuala Lumpur.
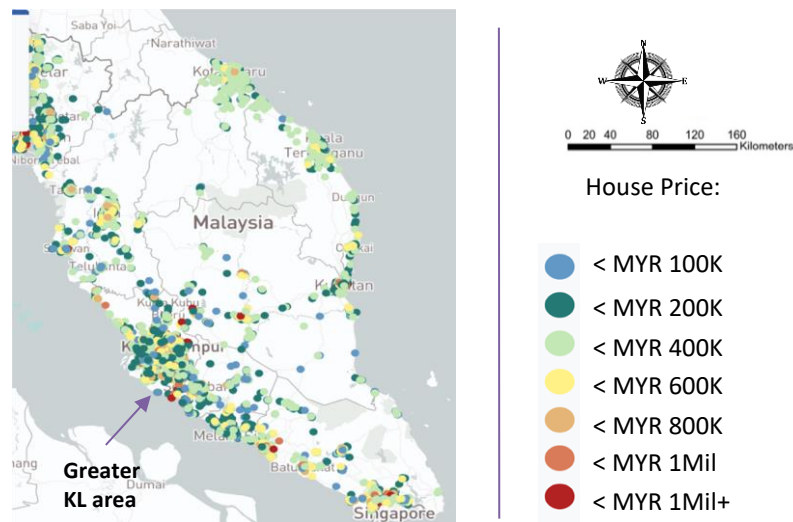
Fig. 4. House price coordinates.

Figure 5 is a Sankey diagram illustrating the distribution of expenditure among young professionals from three distinct household income groups: B40, M40, and T20. The study's survey provided data on both household income and expenditures, which were then categorised separately. Subsequently, an expenditure can be categorised into four distinct areas, i.e., household expenditure, education cost, transportation cost, and housing cost.

The allocation of household expenditures varies depending on the level of household income. Obviously, household income has a direct correlation with the increase in expenditure. The T20 group has the highest expenditure while concurrently maintaining substantial savings of approximately MYR 4360 (USD 1041) per month. Meanwhile, the B40 demographic has far lower incomes, with their monthly savings amounting to a meagre MYR 180 (USD 43). This sum is deemed insignificant, especially when confronted with uncertainty. In other words, it appears that the B40 group lacks the necessary emergency funds to cover unforeseen expenses such as car breakdowns, accidents, disasters, or loss of income. This circumstance has been putting constraints on the B40 group, which can only afford monthly housing costs of up to MYR 500 (USD 119).

Undoubtedly, all three categories of households reported the highest outflows of money for household expenditures. According to Figure 5, the majority of B40's income is allocated towards household expenditures, which amount to approximately MYR 1,300 (USD 310). Among these expenses, the highest amounts were spent on food, beverages, and dining out, totalling MYR 400 (USD 95) and MYR 200 (USD 48), respectively. Other household expenditures were less than MYR 100 (USD 24). The spending patterns for both the M40 and T20 groups are similar, with both groups showing the highest spending for household expenditure, specifically on food, beverages, and dining out. However, the T20 group has a higher proportion of spending in these categories compared to the M40 group.

Furthermore, young professionals across all household demographics incur substantial transportation expenses, encompassing not just vehicle payments but also additional costs such as fuel, tolls, parking fees, maintenance, and insurance. Figure 5 demonstrates that the B40 group lacks high-end vehicles, as their monthly vehicle instalment is as low as MYR 500 (USD 119), typically associated with local vehicle brands. The M40 group, following the B40 group, has a slightly higher monthly sum of roughly MYR 700 (USD 167). On the other hand, the T20 group has a much larger monthly car instalment of MYR 1500 (USD 387). Figure 5 illustrates the cash budget flow analysis, which depicts the cost of living or household expenditure for B40, M40, and T20.
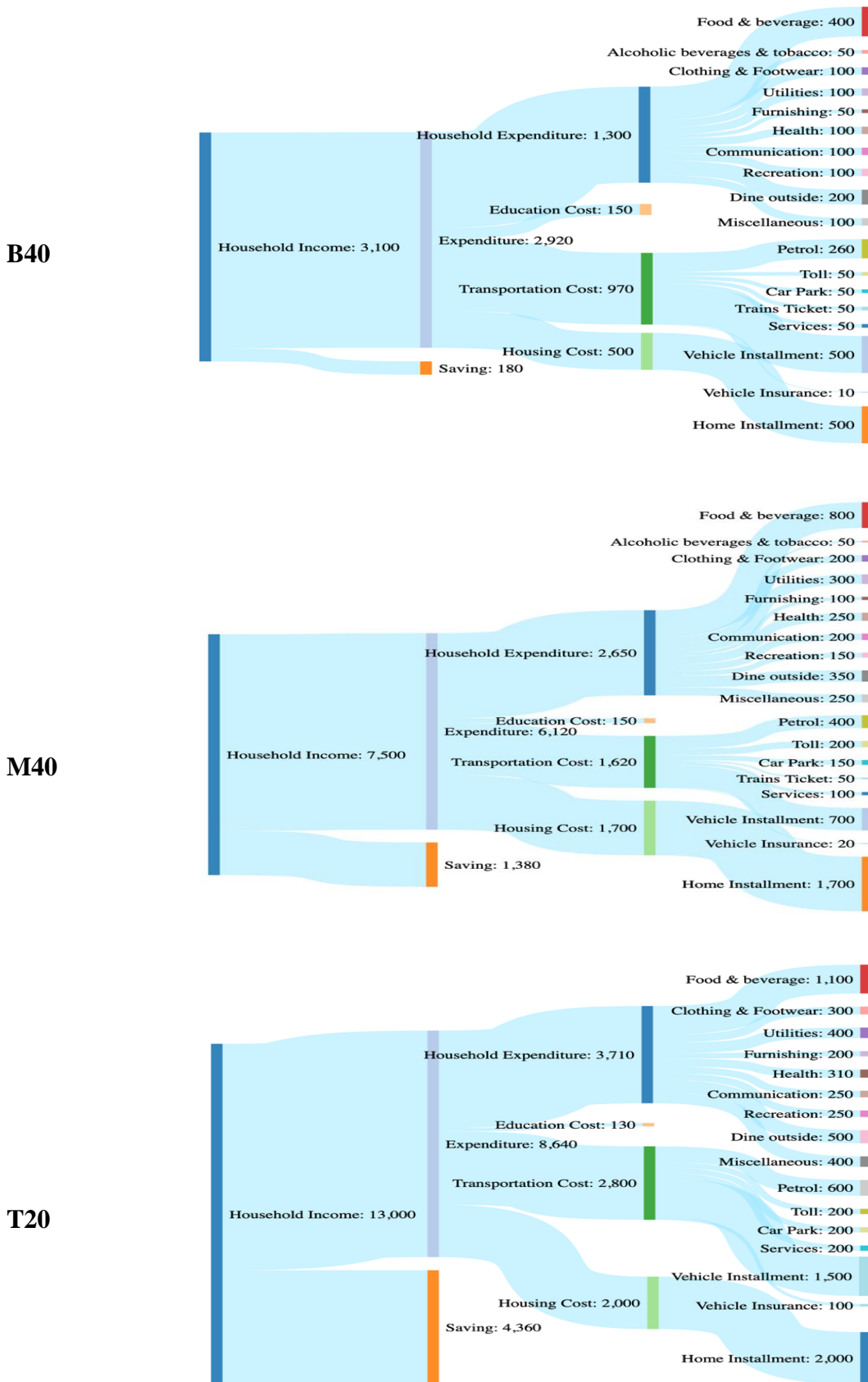
Fig. 5: Household expenditures of B40, M40, and T20.

4.2 Housing decisions from a social and environmental perspective

From a social perspective, neighbourhood safety is the most desirable factor when deciding on housing, particularly among those respondents with children. The respondents in this study have a spouse who is employed, resulting in limited availability to supervise their children at home. These young professional couples adhere to the standard working hours of 9.00 a.m. to 5.00 p.m. in Malaysia. Simultaneously, their children attend school from 7.30 a.m. to 1.30 p.m., and after school, the children either return home or prepare for further extracurricular activities. Therefore, the absence of parents, especially beyond school hours, is a major concern for parents regarding the safety of their children.

As stated in the interview, the majority of participants express discomfort with the influx of foreigners in the residential vicinity. Foreign workers typically encompass unskilled and inexperienced labourers, predominantly employed in the construction, manufacturing, and industrial sectors. Unfortunately, they are often associated with criminal incidents and exhibit aggressive behaviour, including intoxication, physical altercations, disruptive behaviour, and disrespect towards the local residents. Besides, these foreigners reside in homes with a significant number of households; for instance, a residence measuring 650 sq. ft. accommodates as many as eight individuals. Ordinarily, foreigners assume a home as shelter, and thus, they are willing to live in a crowded house. In a different context, young professionals assume a home to sustain their well-being and provide comfort to their families; as a result, they are deterred from cohabiting with the increasing number of foreigners. In addition, the interview revealed that young professionals experience unease when residing in low-cost or affordable housing units, as they are also associated with several societal problems such as substance abuse, excessive noise, vandalism, and inadequate facility management.

Young professionals are eager to acquire a residence in close proximity to their place of employment, with a desired distance of 20 kilometres. The majority of young professionals expressed a preference for residing in close proximity to their workplace due to the need to oversee their children. When both partners are employed, they need to locate a central home site that is equidistant from both workplaces. The affordability of housing in Greater KL is a significant concern due to the exorbitant prices. Alternatively, young professionals also prefer residences in close proximity to public transport in the event that they are where unable to purchase or rent a dwelling near their workplaces. In fact, young professionals heavily depend on public transportation, especially trains such as the light rail transit (LRT). The majority of young professionals have a preference for a comfortable residence with a desirable ambiance and surroundings. However, this criterion has been associated with increased housing costs. This study found that young professionals are unable to afford expensive housing options that provide a good ambiance and environment. Concurrently, they are hesitant to choose low-cost housing due to its poor reputation and atmosphere. On the contrary, they have a tendency to purchase or rent moderate-cost residences that provide a high standard of shared living space. Young professionals generally do not prioritise environmental factors, such as the presence of green spaces, when making housing decisions. Instead, they tend to focus primarily on issues related to cleanliness, such as garbage disposal and maintaining a harmonious living environment. However, those who can afford high-end housing options may take environmental considerations into account.

Table 5. Interviews with respondents.

Decision Factors	Annotation
Neighbourhood safety	"I can afford to buy a house priced at MYR 250,000 or a low-cost house, but I avoid it, as this kind of house has many foreigners involved in crime." (**R1**)
	"I used to grow up in a low-cost apartment, so I really understand the situation of low-cost houses, which are prone to social problems like drug addiction. I don't want my kids to be exposed to this environment." (**R3**)
	"If I buy a house priced below MYR 200,000, can we expect how the socioeconomic and neighbourhood are? And who do we communicate with? I really take this seriously about this because I need to set up a proper

plan for my growing children. So, I want to provide a better environment for my children. Furthermore, if I buy such a house, my children will be exposed to various social cultures or foreigners who occupy that unit, so I am worried about my children's security and safety." (**R9**)

"Previously, I rented a low-cost flat unit at Sg. Besi, Kuala Lumpur. Even though the rental rate was most affordable at MYR 450 compared to my current rental house at MYR 650, I was personally unhappy to live there because of a neighbourhood issue. There are foreigners who shared the house with a high density per unit, even mixed between men and women." (**R12**)

"When I was looking for a rental house at Pantai Dalam, Kuala Lumpur, I found an affordable unit, but during my visit to the house, I was not willing to rent there because there were scenes of fighting, noise, and parking issues." (**R13**)

Location	"I would not find a house far away from Kuala Lumpur unless it was near public transport. The houses away from public transport will let me think many times before making a decision. Even currently, we have GRAB car services, but personally, this public transportation is costlier than LRT. Young people like me have just finished their studies and have no cars." (**R2**)
	"One of the challenges in a housing decision is finding the right location so that I and my husband can benefit from it. I believe one of us has to work near the house so that we can manage our children, such as sending them to nursery or school in the future, but a house near the workplace is usually more expensive." (**R4**)
	"My wife and I rarely find a house close to our workplace. So, I rented a house close to the LRT so I could send my wife on the LRT." (**R6**)
	"Before we decided to buy a house in Puncak Alam, Selangor, we also did a survey about traffic congestion during peak hour, and we cannot do more on that and just accept the situation as long as we can buy a landed house. However, I admitted that the best house is near the workplace." (**R7**)
	"Before getting married, I had surveyed a terrace house priced at MYR 200,000 and located in Kundang, near Rawang, Selangor. However, I decided not to buy the house, although the house price is most affordable, and the location, 35 km from my office, was completely inconvenient for me. My preferred housing location is about 20 km to the office, as I have to consider petrol, toll, and time for managing my children and bonding with family. Now I bought a PP1M house with a location that is only 17km to the office." (**R13**)
Clean environment	"I found that the mentality of residents in a low-cost house is that they are not keeping the environment clean, such as by throwing garbage, being noisy, and committing vandalism. I moved to another rental house, although the rental price was higher than the previous one." (**R12**)
	"In my view, buying a house means we are buying the environment surrounding the house as well, so I bought a house that met my desired criteria, such as a good environment." (**R9**)

5. Discussion

From a multidimensional viewpoint that includes economic, social, and environmental issues, the present study examines the decision-making process pertaining to housing options among Malaysian young professionals in urban areas. This study used a mixed-methods approach, emphasising the importance of comprehensive awareness pertaining to housing options in order to solve sustainability issues that this demographic group faces. Findings from this study have significant implications for the housing industry, urban planning, and sustainability initiatives, providing insight into the complex interplay of factors that influence housing decisions. The results underscore profound economic disparities among different income groups, i.e., B40, M40, and T20, and their impact on housing affordability. The B40 group, characterised by limited financial resources, faces substantial setbacks in bearing housing costs. The study's simulations demonstrate that this particular group generally has the financial means to purchase housing that is priced at MYR 150,000 or less, therefore emphasising the significant gap in affordability across urban locations in Malaysia. In contrast, the T20 group enjoys significantly higher residual income, providing them with a greater capacity to purchase more expensive properties. The M40 group, positioned between these two extremes, faces affordability constraints of their own, further underscoring the need for targeted policies to address income-based disparities in housing access and affordability.

The study also highlights the impact of spending habits on home decisions. Notably, as income levels rise, household expenditure rises, resulting in increased savings among the higher-income group, T20. Conversely, the B40 demographic is vulnerable to unexpected financial challenges as a result of their limited reserves. This situation emphasises the necessity of not only affordable housing but also general financial stability. The potential insufficiency of savings within the B40 group to handle unexpected expenses is particularly alarming since it puts their ability to afford a home at risk. Furthermore, the study emphasises the critical role of neighbourhood safety as a social factor influencing housing decisions, particularly among young professionals with children. The responsibility to ensure the safety of their children in situations of parental absence beyond school hours greatly influences housing preferences. Environmental concerns still exist, despite exhibiting less significance in housing selections. Young professionals want refreshing living environments, but this inclination generally comes at an elevated cost. The study suggests that finding a balance between affordable housing and high-quality communal living conditions is a reasonable compromise. It is worth noting, however, that the majority of young professionals' disregard green spaces in their home decisions. Another important consideration is proximity to their workplaces, with young professionals choosing residential locations within a 20-kilometre radius of work. The critical problem, particularly in urban regions like Greater Kuala Lumpur, is the high cost of residing near workplaces. This emphasises the necessity of addressing both affordability and accessibility in housing options, particularly in high-cost areas.

6. Conclusion

The present study provides comprehensive knowledge of the decision-making process pertaining to housing among Malaysian young professionals in urban settings, shedding light on the interplay of economic, social, and environmental aspects. The economic discrepancies between income categories highlight the importance of tailored strategies to reduce affordability gaps. Furthermore, the findings emphasise the significance of financial stability and residential neighbourhood safety as significant social issues. Proximity to workplaces and public transit options are important practical considerations in housing planning and urban development. This study also emphasises the complex correlation between housing costs, environmental quality, and green areas, with affordability restrictions frequently influencing the decisions made by young professionals. These findings are useful for policymakers, urban planners, and other parties interested in promoting sustainable and inclusive housing options that are aligned with the SDGs. Investigating and developing innovations in sustainable housing design, construction, and technology, as well as their adoption by young professionals, can be a rewarding path. Understanding how new housing solutions match this demographic's preferences might contribute to the creation of more sustainable housing options. Finally, this study on housing decisions among urban young professionals in Malaysia sets the stage for other forthcoming investigations that will enhance public comprehension of this crucial topic. Future studies can target specific aspects of housing decisions,

evaluate policies and efforts, and provide a more holistic view of how educated housing options might enhance urban sustainability.

Conflicts of Interest
The author(s) declare(s) no conflicts of interest.

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Not Related.

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