

International Conference on Public Policy & Social Sciences 2025

Al Meroz Hotel, Bangkok, Thailand, 3 - 5 Oct 2025

Organiser: Faculty of Administrative Science & Policy Studies, Universiti Teknologi MARA, Negeri Sembilan, Malaysia

**Beyond Four Walls:
How housing shapes youth well-being in Klang Valley, Malaysia**

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Abstract

This study investigates the impact of housing conditions, housing affordability, and housing mobility on the well-being of youth in the Klang Valley, with gender serving as a moderating factor. Data were collected from 411 working youth through a structured online questionnaire. The findings reveal that housing conditions, affordability, and mobility significantly affect youth well-being. Gender was found to be partially moderate relationships, which gender only moderate housing affordability and housing mobility. The study recommends the implementation of youth-focused housing policies, financial literacy programs, and housing counselling services to support healthier transitions to independent living among youth.

Keywords: Youth Well-Being; Housing Conditions; Housing Affordability; Housing Mobility

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1.0 Introduction

The United Nations Human Rights Office of the High Commissioner (2022) underscores that adequate housing is fundamental to the right to an adequate standard of living. Adequate housing extends beyond mere shelter; it includes protection from forced evictions and access to employment, health care services, education, and essential social services. It must also be habitable, secure, culturally appropriate, and affordable.

In the Malaysian context, youth are increasingly experiencing difficulties in achieving homeownership, resulting in a growing reliance on rental housing and extended co-residency with parents. Yaacob and Mohd Noor (2023) highlighted that this trend is becoming more prevalent among young people due to the disparity between stagnant wages and rising housing costs. Despite the presence of housing policies, Malaysia still lacks a comprehensive housing policy that specifically addresses the needs of youth. Current initiatives, such as rent-to-own schemes and public housing projects, often fail to account for the structural and transitional barriers faced by young adults in urban areas. Many young Malaysians remain trapped in renting, without sufficient financial resources or policy support to facilitate their transition to independent homeownership.

The recent incident at a Loke Yew flat, where strong winds damaged a family's living room wall, underscores the urgent issue of poor living conditions in Malaysia's older public housing, which can affect residents' well-being (Shah, 2024). The Malaysia National Health and Morbidity Survey 2019 (MNHMS 2019) indicate higher depression rates among children and adults in the B40 income group,

many of whom live in high-density, low-cost flats due to rapid urbanisation. With Malaysia's urban population expected to reach 46.1 million by 2040, the demand for adequate housing is increasing, highlighting the need to address issues of poor housing and overcrowding.

Reports from The Malaysian Reserve (2019) and Khazanah Research Institute (KRI) (2015, 2019) describe Malaysia's housing market as "severely unaffordable" in many states, with the national average property price at RM471,918, substantially above the affordability threshold of RM300,000 (Kunasekaran, 2023). This issue is particularly acute in Klang Valley cities like Kuala Lumpur and Selangor, where housing prices are highest. As a result, 87% of potential buyers are discouraged by high costs, and 66% are affected by rising interest rates (Tamezi, 2024). Additionally, 59% of young individuals worry they may never afford homeownership, while 90% want the government to provide more affordable housing options (Malaysiakini, 2022).

A study in Selangor revealed that 74.5% of participants experienced diminished mental well-being due to long commutes, with 82.1% reporting mental exhaustion affecting their work focus (Mohd Suadi Nata et al., 2024). While living farther from the city offers more affordable or comfortable housing, it leads to longer travel times associated with increased anxiety, stress, and mental fatigue.

Considering ongoing housing challenges, this study aims to investigate the influence of housing conditions, affordability, and mobility on youth well-being in the Klang Valley. Simpson et al. (2024) examine how these factors affect mental health, life satisfaction, financial well-being, and living conditions, while also assessing the moderating role of gender. Given the socio-economic pressures affecting Malaysian youth, this research strives to provide insights into how housing systems impact overall youth well-being. Therefore, objectives are as follows:

1. To investigate the influence of housing conditions, housing affordability, and housing mobility towards the youth well-being.
2. To examine the moderating effect of demographic profile (gender) on the relationship between housing conditions, housing affordability, and housing mobility towards the youth well-being.

2.0 Literature Review

2.1 Youth Well-Being

Youth undergo significant transitions from childhood to adulthood in areas such as education, employment, and social identity, which can create uncertainty about their future. Seo and Park (2021) highlight that these transitions greatly affect young people's mental health. Arundel et al. (2024) describe youth well-being as a multidimensional construct that includes mental, emotional, physical, social, and developmental health among late adolescents. Housing-related factors make youth well-being particularly susceptible to insecurity and poor living conditions, with Hock et al. (2024) noting that the quality, stability, and affordability of housing are crucial for understanding how structural inequalities impact the mental and physical health of young populations.

2.2 Housing Conditions

The findings reveal that housing conditions significantly affect youth mental health, with environmental quality and living arrangements influencing psychological well-being. Groot et al. (2022) show that safe, outdoor-friendly, and socially engaging environments improve resilience during stressful times, such as the COVID-19 lockdown. In contrast, youths in high-density or isolated areas experience greater loneliness and lower life satisfaction, underscoring the necessity for accessible social and outdoor spaces to support mental health.

Zhou et al. (2021) highlight that overcrowding diminishes privacy and increases family conflicts, acting as chronic stressors for adolescents and impacting psychological stability. Similarly, Seo and Park (2021) note that poor housing features like inadequate ventilation, dampness, and noise serve as environmental stressors, especially for those transitioning to independent living. These conditions contribute to emotional fatigue and mental exhaustion, indicating that the physical quality of housing significantly affects emotional resilience and well-being.

Keller et al. (2022) reveal that both overcrowding and social isolation in households are associated with heightened anxiety and loneliness, illustrating that various spatial and social configurations can adversely affect mental health. Collectively, these studies underscore that poor housing conditions, stemming from physical environment, overcrowding, or isolation, significantly undermine youth mental health.

2.3 Housing Affordability

Housing affordability has become a vital factor affecting individual and societal well-being, particularly for youth facing challenges in securing stable housing. It refers to the capacity to access adequate housing without sacrificing essential needs, with unaffordable housing leading to financial burdens and psychological stress. Liu and Ong (2021) identified four dimensions influencing housing affordability: household income, housing prices, financing ability, and planning, where imbalances can cause long-term affordability stress that undermines financial stability and mental health. Acharya et al. (2022) show that low-income renters spending over 50% of their income on housing face higher eviction risks and heightened anxiety and depression levels. Similarly, Arundel et al. (2024) highlight spending 30% or more of income on housing adversely affects overall well-being, especially for youth at the start of their careers. In Malaysia, Yaacob et al. (2024) found that middle-income earners struggle with high housing costs and daily expenses, leading to

financial strain and stress. Overall, findings demonstrate that housing affordability is a crucial determinant of mental health and quality of life, impacting economic security and emotional well-being.

2.4 Housing Mobility

Housing mobility, defined as relocation from one residence to another (Kang, 2021), is an important factor shaping youth well-being. While moving can sometimes offer positive opportunities, Henkens et al. (2024) noted that even a single move during adolescence, a critical stage for identity formation and peer bonding, can disrupt social ties, increase anxiety, and lead to loneliness. Frequent moves, particularly more than twice a year, are often indicators of housing instability and linked to poor health outcomes (Wang et al., 2024).

Buh et al. (2025) found that repeated relocations weaken community belonging, leaving youth feeling isolated and unsupported. Similarly, Rodriguez-Perez and Castellanos (2024) showed that children and adolescents who move often struggle to maintain stable relationships, heightening emotional stress. Although Wong et al. (2025) suggested mobility may sometimes provide better opportunities, frequent moves especially among low-income groups typically reinforce instability and harm long-term well-being. The literatures synthesise the exploration of how housing conditions, affordability and mobility influence youth well-being, yet gaps exist in understanding how gender may affect youth especially in Malaysia which become the objective of the study.

3.0 Methodology

3.1 Research Method and Design

This study adopts a quantitative research approach to obtain accurate findings aligned with the research objectives. A cross-sectional design is utilized, as it allows for data collection from a single sample at a specific point in time, providing a snapshot of the variables of interest (Bouchrika, 2022). The unit of analysis comprises working youth aged 20 to 34 years residing in Petaling Jaya, Klang, or Gombak to assess how perceptions related to housing conditions, affordability, and mobility influence their overall well-being.

The age range of 20 to 34 years was selected based on data from the Department of Statistics Malaysia (2024). The total population within this age group is approximately 1,551,900 individuals nationwide, distributed across three sub-groups. Using Krejcie and Morgan's (1970) guidelines, a sample size of 384 respondents was determined to be sufficient for this population.

The sampling method employed is probability sampling, which ensures that everyone in the population has an equal chance of selection. To enhance representativeness and manageability, a Multi-Stage Sampling technique was used. In the first stage, Selangor was selected as the overall study area due to its high population density of youth and diverse housing options. In the second stage, respondents within the cities of Petaling Jaya, Klang, and Gombak, Malaysia is chosen using cluster sampling, as these cities have substantial working youth populations within the targeted age group, based on data from the Department of Statistics Malaysia (2024). Finally, the respondents were obtained using random sampling based on the inclusive criteria. This sampling strategy ensures the collection of representative and comprehensive data, facilitating meaningful analysis of the relationships between housing factors and youth well-being across the Klang Valley region.

3.2 Data analysis

To achieve Research Objective 1, the study analyses using Multiple Regression Analysis to predict the value of a dependent variable based on the combined influence of two or more independent variables. The study also employs moderation analysis, using PROCESS Model a statistical technique used to test whether the strength or direction of the relationship between an independent variable (IV) and a dependent variable (DV) varies depending on the level of a third variable, known as a moderator, to answer the second research objective.

4.0 Findings

4.1 Research Objective 1- To investigate the influence of housing conditions, housing affordability, and housing mobility towards the youth well-being.

Hierarchical Multiple Regression analysis was conducted to examine the influence of housing conditions, housing affordability, and housing mobility on youth well-being. In Model 1, only housing conditions were included. The standardized beta coefficient was $\beta = 0.594$, which was statistically significant at $p < 0.001$. This indicates that housing conditions had a strong and positive influence on youth well-being. The model explained 35.3% of the variance in youth well-being ($R^2 = 0.353$, Adjusted $R^2 = 0.351$), with a significant F value of 222.851 ($p < 0.001$). In Model 2, housing affordability was added to the model. The results showed that both housing conditions ($\beta = 0.500$) and housing affordability ($\beta = 0.284$) remained statistically significant at $p < 0.001$.

The model's explanatory power improved to $R^2 = 0.425$, with an R^2 change (from Model 1 to Model 2) was 0.072, indicating that affordability contributed an additional 7.2% to the variance explained. This change was statistically significant (F change = 50.918, $p < 0.001$), highlighting the importance of affordability in influencing youth well-being.

In Model 3, housing mobility was included as the third predictor. The standardised beta coefficient for housing mobility was $\beta = 0.04$, which was not statistically significant ($p = 0.368$). The R^2 only increased marginally from 0.425 to 0.426. The R^2 value increased from 0.425 (Model 2) to 0.426 (Model 3) which indicates a very slight increase of 0.001. The F change of 0.812 was not significant, indicating

that housing mobility did not contribute to the model. The Durbin-Watson statistic for the final model was 1.637, suggesting no severe issues of autocorrelation in the residuals. The results support that only housing conditions and housing affordability significantly influence youth well-being, with housing conditions being the strongest predictor. However, housing mobility does not have a statistically significant impact when controlling for the other two variables. Therefore, Research Objective 1 is partially supported, as only two out of the three housing dimensions showed an influence on youth well-being.

Table 1. Regression Analysis

Variables	Std Beta Model 1	Std Beta Model 2	Std Beta Model 3
Independent Variables			
Housing Conditions	0.594	0.500	0.496
Housing Affordability		0.284	0.264
Housing Mobility			0.04
R Square	0.353	0.425	0.426
Adjusted R Square	0.351	0.422	0.421
F Value	222.851	150.483	100.547
F Change	222.851	50.918	0.812
Sig. F Change	<0.001	<0.001	0.368
Durbin Watsons			1.637

***p<0.01, **p<0.05, *p<0.10

3.2 Research Objective 2 – To examine the moderating effect of demographic profile (gender) on the relationship between housing conditions, housing affordability, and housing mobility towards the youth well-being.

HA (i): Gender moderates the relationship between housing conditions and youth well-being.

Table 2 displays the result of PROCESS Analysis. Table 2 indicates the p-value exceeds the conventional significance threshold of $p < 0.05$, indicating that the moderating effect of gender is statistically insignificant. The interaction term (Housing Conditions and Gender) has a coefficient of 0.1024 with a p-value of 0.1911, indicating that the moderating effect of gender on the relationship between housing conditions and youth well-being is not statistically significant because 0.1911 exceeds the p-value ($0.1911 > p\text{-value}$).

Furthermore, the confidence interval for the interaction term ranges from LLCI = -0.0513 to ULCI = 0.2560, which includes zero. This suggests that there is no significant moderating influence of gender on the relationship between housing conditions as the independent variable (IV), and youth well-being as the dependent variable (DV). Therefore, the analysis demonstrates that gender does not alter or impact the strength or direction of the relationship between housing conditions and youth well-being.

Table 2i. PROCESS Analysis: Model 1 Table of Housing conditions

R	R-sq	MSE	F	Df1	Df2	P
0.5963	0.3556	0.3639	74.8636	3.0000	407.0000	0.0000

Table 2ii. PROCESS Analysis: Model 1 Table of Housing conditions

Variable	coeff	se	t	p	LLCI	ULCI
constant	1.9373	0.3830	5.0585	0.0000	1.1844	2.6902
Housing Conditions	0.4150	1.1112	3.7315	0.0002	0.1964	0.6337
Gender	-0.3236	0.2706	-1.1958	0.2325	-0.8557	0.2084
Int_1	0.1024	0.0782	1.3096	0.1911	-0.0513	0.2560

Table 2iii. PROCESS Analysis Test (s) Housing conditions

	R2-chng	F	Df1	Df2	P
X*W	0.0027	1.7150	1.0000	407.0000	0.1911

N=411 respondents

HA (ii): Gender moderates the relationship between housing affordability and youth well-being.

According to Table 3, the p-value for the interaction term is 0.0271, which is below the conventional significance criterion of $p < 0.05$, indicating that the moderating effect of gender is statistically significant. The interaction term (Housing Affordability and Gender) has a coefficient of -0.2198, confirming this significant moderation, as the p-value of 0.0271 shows that gender significantly moderates the relationship between housing affordability and youth well-being. Furthermore, the confidence interval for the interaction term ranges from LLCI = -0.4145 to ULCI = -0.0250, which does not include zero. This suggests that there is a significant moderate influence of gender on the relationship between housing affordability as the independent variable (IV) and youth well-being as the dependent variable (DV). Therefore, the analysis demonstrates that gender alters the strength or direction of the relationship between housing affordability and youth well-being.

Table 3i. PROCESS Analysis: Model 1 Table of Housing affordability

R	R-sq	MSE	F	Df1	Df2	P
0.4718	0.2226	0.4390	38.8458	3.0000	407.0000	0.0000

Table 3ii. PROCESS Analysis: Model 1 Table of Housing affordability

Variable	coeff	se	T	p	LLCI	ULCI
constant	0.6593	0.4527	1.4562	0.1461	-0.2307	1.5493
Housing Affordability	0.7638	0.1365	5.5935	0.0000	0.4954	1.0322
Gender	0.8671	0.3200	2.7096	0.0070	0.2380	1.4962
Int_1	-0.2198	0.0991	-2.2184	0.0271	-0.4145	-0.0250

Table 3iii. PROCESS Analysis Test (s) Housing affordability

	R2-chng	F	Df1	Df2	P
X*W	0.0094	4.9213	1.0000	407.0000	0.0271

N=411 respondents

HA (iii): Gender moderates the relationship between housing mobility and youth well-being

Table 4 shows the p-value for the interaction term is 0.0000, below the conventional significance criterion of $p < 0.05$, indicating that the moderating effect of gender is statistically significant. The interaction term (Housing Mobility and Gender) has a coefficient reflecting this significant moderation, as the p-value of 0.0000 demonstrates that gender significantly moderates the relationship between housing mobility and youth well-being. The confidence interval for the interaction term ranges from LLCI = -0.7014 to ULCI = -0.3659, which does not include zero. This suggests that there is a significant moderating influence of gender on the relationship between housing mobility as the independent variable (IV) and youth well-being as the dependent variable (DV). Therefore, the analysis demonstrates that gender alters the strength or direction of the relationship.

Table 4i. PROCESS Analysis: Model 1 Table of Housing mobility

R	R-sq	MSE	F	Df1	Df2	P
0.4311	0.1858	0.4597	30.9644	3.0000	407.0000	0.0000

Table 4ii. PROCESS Analysis: Model 1 Table of Housing mobility

Variable	coeff	se	t	p	LLCI	ULCI
constant	-0.1126	0.4092	-0.2751	0.7834	-0.9169	0.6918
Housing mobility	1.0317	0.1240	8.3203	0.0000	0.7879	1.2755
Gender	1.8049	0.2724	6.6261	0.0000	1.2694	2.3404
Int_1	-0.5336	0.0853	-6.2533	0.0000	-0.7014	-0.3659

Table 4iii. PROCESS Analysis Test (s) Housing mobility

	R2-chng	F	Df1	Df2	P
X*W	0.0782	39.1036	1.0000	407.0000	0.0000

N=411 respondents

5.0 Discussion

5.1 The influence of housing conditions, housing affordability, and housing mobility towards the youth well-being

The findings revealed that housing-related factors such as conditions, affordability, and mobility affect youth well-being to varying degrees. Model 1, which tested only housing conditions, showed a strong positive relationship, explaining 35.3% of the variation in youth well-being, indicating that comfort, safety, and housing quality significantly enhance how young people feel and function. Adding housing affordability in Model 2 further improved the model, explaining 42.5% of youth well-being, with both housing conditions ($\beta = 0.500$) and affordability ($\beta = 0.284$) being significant, highlighting the importance of financial accessibility and reduced rent burden for mental health, consistent with (Ludlow et al., 2025).

In contrast, Model 3, which included housing mobility, showed a minimal and non-significant effect, suggesting that moving houses or changing locations has little impact on youth well-being once housing quality and affordability are considered. These results align with previous studies (Henkens et al., 2024), emphasising that while mobility alone is not a key determinant, the quality and financial accessibility of housing remain critical drivers of youth well-being.

5.2 The moderating effect of demographic profile (gender) on the relationship between housing conditions, housing affordability, and housing mobility towards the youth well-being.

The analysis indicated mixed results regarding the impact of gender on the relationship between housing factors and youth well-being. The interaction term for Housing Conditions and Gender suggested that the moderating effect of gender is not statistically significant, implying that gender does not play a meaningful role in this context. This indicates that the relationship between housing conditions and youth well-being does not differ between male and female respondents.

However, gender was found to significantly moderate the relationship between housing affordability and youth well-being, confirming a meaningful impact. Additionally, the interaction between housing mobility and gender indicated a strong and significant moderation effect. These findings suggest that both housing affordability and mobility are influenced by gender in their effects on youth well-being. According to Zhou et al. (2022), the findings indicate that gender plays a moderating role in the relationship between housing affordability

and housing mobility on youth well-being. This is consistent with previous research that highlights how males and females may experience housing-related challenges differently due to varying emotional responses and social expectations. Findings by Sadler et al. (2022) supported that the transformation of low-income neighbourhoods into more expensive areas can negatively impact girls more than boys, especially in terms of increased anxiety and depression.

Good housing conditions like quality of the housing led to higher happiness and lower depression for both male and female adolescents. Roberts et al. (2025) found that housing affordability stress experienced during youth had a more serious long-term impact on women. Young women facing housing insecurity were more likely to experience ongoing stress and depression, as they got older, compared to men.

6.0 Conclusion

Our findings underscore that housing is not merely a physical structure providing shelter, but a critical determinant of youth's emotional, social, and economic well-being. The interplay between housing conditions, affordability, and mobility significantly shapes their lives, often creating challenges that extend beyond the purely financial. Our exploration revealed that these challenges are not experienced uniformly. Gender emerged as a crucial moderating factor, highlighting the importance of considering diverse experiences and vulnerabilities when addressing housing issues. These insights emphasise the need for policy interventions that are both targeted and inclusive, recognising the unique needs and circumstances of young people in Malaysia. As Malaysia continues to urbanise, it is imperative that housing policies move beyond simply increasing homeownership rates. A holistic approach is essential for improving youth housing quality and affordability, includes investing in financial literacy programs, expanding access to counselling services, and developing innovative housing models that cater to the evolving needs of this demographic. This study concentrates on the Klang Valley, which may limit the generalisability of its findings. Future research should encompass a broader geographical scope to better capture the diverse housing realities of Malaysia's youth. By prioritising youth-centric housing policies, Malaysia can create a more equitable and sustainable future, allowing all young people to have access to housing. These efforts aim to support youth in achieving homeownership and contribute to Sustainable Development Goal (SDG) 11, which promotes access to adequate, affordable, and sustainable housing for all.

Acknowledgements

This study has acknowledged the participation of the respondents in this study. The Faculty of Administrative Science and Policy Studies is gratefully acknowledged for the financial support provided toward the submission of this article at the conference.

Paper Contribution to Related Field of Study

This article enhances understanding of how housing affects youth well-being in Malaysia, highlighting key environmental and social factors. It provides insights for policymakers and urban planners to address housing-related challenges and support youth welfare.

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