

# Housing Satisfaction among the Young Renters: An Empirical Study on Housing Conditions, Housing Security, Housing Environment and Institutional Support

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## ABSTRACT

The poor quality of housing facilities and incomprehensive housing policy can lead to residents' low rental satisfaction. This paper explores housing satisfaction among young renters, focusing on critical variables such as housing conditions, security, environment, and institutional support. The study population is focused on young residents living in Selangor and Johor. The study uses questionnaires as a research instrument, and the development of research instruments for this research is divided into two stages, namely the pilot study stage and the actual distribution stage of the questionnaire for 350 respondents. The findings found that young renters are generally satisfied with their housing conditions, housing environment, and institutional support, while housing security was insignificant in affecting satisfaction. The main implication of this study is the importance of analysing the factors that could determine the satisfaction towards rental housing from a multidimensional perspective to help plan housing policies and strategies to become more effective and conclusive for the younger generation's well-being. This research also provides a better understanding of the demographic factors affecting house renting satisfaction. The results of this research can be used as a basis for formulating housing policies that consider relevant aspects such as housing and renter factors.

**Keywords:** Housing Satisfaction, Young Generation, Rental Housing, Housing Security, Institutional Support

## INTRODUCTION

As housing markets grow increasingly competitive, understanding the housing preferences and satisfaction levels among young renters is vital for policymakers and housing providers (Cullingworth, 2021). The study focuses on housing conditions, security, environment, and institutional support to assess their impact on renters' satisfaction. A house is where people live to shelter from the weather and threats, gain privacy, and others. It is natural for humans to have their own homes for personal and family needs (Kimhur, 2020). The housing industry in Malaysia has been growing over time due to the government's desire to increase the progress of the nation's construction industry.

The increase in the cost of building materials such as steel, cement, and wood, as well as the increase in the cost of energy such as electricity and gas, have caused the cost of house construction to increase, which in turn will cause an increase in the sale price of the house. According to the National Property Information Centre (NAPIC), the national average house price was recorded at Ringgit Malaysia (RM) 467,144 per unit in 2023, topped by Kuala Lumpur (RM778,485 per unit), followed by Selangor, Sarawak, and Sabah, respectively, at RM 535,131, RM511,035 and RM 496,762 per unit, respectively (NAPIC, 2024). Therefore, we can observe that housing prices are continuously increasing in Malaysia. The government has implemented various housing programs through the National Affordable Housing Policy. The policies introduced by the government are the My Deposit Scheme, Prime Housing, First Home Scheme, Civil Servant Housing Scheme, and Subsidy Scheme for Developers who build affordable houses (Abdullah et al., 2021). Every class in society dreams of owning a home but must face various challenges to achieve that wish. Middle-income groups are also not exempt from this problem. Funding for public low-cost housing programs usually originates from the federal government

(Abdullah et al., 2021). For some groups, especially low-income groups (B40) or young people, buying a house is considered unaffordable (Daud et al., 2022). Moreover, loans from financial institutions are also increasingly difficult to obtain (Saleh et al., 2024). Hence, they prefer to rent a house. The uncertainty that exists because of the COVID-19 pandemic has caused more Malaysians to choose to rent a home instead of buying their own (Zulkarnain et al., 2024). Renting has become a practical option, especially for those starting their careers and building financial portfolios. However, this growing demand for urban housing has led to overcrowding and substandard living conditions, as Nur Azmi et al. (2019) reported. Shared accommodations and poorly maintained rental spaces are increasingly common, exacerbating the challenging rental experience.

The issues renters face is further aggravated by the financial and emotional stress of living in substandard housing. Ismail, Bujang, Jaafar, and Wijayaningtyas (2020) emphasised that many young renters live in poor living conditions and often pay high rents for inadequate spaces. Barnard, Howden-Chapman, and Pierse (2020) highlighted the mental health implications of such environments, which can lead to stress and diminished well-being. Opportunistic landlords, identified by Zahra Nasreen and Ruming (2019), have taken advantage of high demand by converting small living spaces into premium rental units, increasing the overcrowding problem. For instance, Kuala Lumpur has the highest average rent at RM1,995, 51% higher than Selangor and allows young renters to feel burdened, as reported by IQI Malaysia Report 2024 (The Edge Malaysia, 2024).

Renters demand adequate, affordable, and quality homes, which could affect their housing satisfaction (Forrest et al., 2021). The public facilities must be more sufficient to support residents' basic needs. According to Ainslie et al. (2024), well-functioning residential facilities can ensure residents achieve the desired housing satisfaction level. Cullingworth (2021) stated that renter satisfaction relates to housing cost, design, safety, public facilities, distance to workplaces and commercial places, public transport, cleanliness, and neighbourhood. Non-economic factors contributing to housing satisfaction include population density, parking, cleanliness, comfort, and safety (Khasawneh & Khasawneh, 2024). However, renters and residents often need help with the quality of housing facilities. Facilities provided in most low-cost housing still need to be improved and insufficient (Basri et al., 2024). In addition, the density of house occupants is due to the small size of the house, but the occupants having a large family size has resulted in a lack of parking and crowded housing space. This can cause the road to be too congested when residents park their vehicles on both sides, making it difficult for other cars to pass through (Wojewódzka-Wiewiórska & Dudek, 2023). This situation causes anger and dissatisfaction among other occupants (Khasawneh & Khasawneh, 2024).

The specific legal provisions regarding rental agreements in Malaysia have yet to be commented on. Although a study is being conducted to enact the Residential Rental Act, enforcing it may take several more years. Although there is no specific law related to rental agreements, some legal provisions can still be referred to (Abdullah et al., 2023). Among the related laws are 1) Contracts Act 1950 – The law covering any issue regarding a draft rental agreement; 2) Civil Law Act 1956 – The law relating to the payment of rent; 3) Forfeiture Act 1951—the law relating to the eviction of tenants. 4) Specific Relief Act 1950 – Landlords are prohibited from evicting tenants, changing locks, and others without a court order, and 5) General/case law – Basic and general matters about tenancy disputes (Abdullah et al., 2023). The landlord can raise the monthly rental rate without a rental agreement. They can give various reasons for increasing the rate (Furukawa & Onuki, 2022). The rental period can also be shortened, and the tenant must find another house if that happens. The rental agreement will protect the tenant from any uncertainty in the rental rate during the period specified in the agreement. An excellent rental contract clearly explains all the rules and responsibilities of the landlord and tenant (Furukawa & Onuki, 2022). Hence, this study developed research objectives as follows:

- To evaluate the rental satisfaction levels among young renters.
- To examine the influence of housing conditions, housing security, housing environment, and institutional on support overall housing satisfaction.

This research suggests ways to improve the quality of rental housing facilities. Identifying the causes of rent dissatisfaction will benefit owners and renters. This study will also enlighten the authorities to improve the current housing policy.

## LITERATURE REVIEW

### Renters' satisfaction

Overview of relevant research on housing satisfaction factors, mainly focusing on young generations. Studies on affordable housing, rental agreements, and housing policies (e.g., Ibrahim et al. 2015; Rasit 2020; Ehwi et al. 2022). Renters' satisfaction, defined as the fulfilment of individuals' needs within the renting culture, is influenced by various factors such as the residential environment, housing affordability, and overall housing quality. Numerous studies have demonstrated that renters across the globe face similar challenges, particularly in the wake of economic crises, rising housing prices, and shifting cultural attitudes toward homeownership. Research by Li et al. (2023) in China found that renters living in commercial areas report higher satisfaction than those in urban areas, suggesting that the residential environment and perceived social exclusion play crucial roles in determining life satisfaction. Similarly, Fuster, Arundel, and Susino (2019) highlighted that the economic downturn shifted many young adults from homeownership aspirations to rental housing in Spain, as renting was seen as a more flexible and secure option amidst financial instability.

Studies in China by Zheng, Cheng, and Ju (2019) further emphasised that high housing prices and government incentives influence young people's renting behaviours. In the UK, McKee et al. (2020) explored the struggles of the 'rent generation,' finding that financial insecurity and lack of control over rental conditions led to feelings of powerlessness and anxiety. Additionally, Marquez, Dodge, and Gerstenberger (2019) discussed how poor housing conditions exacerbate renters' physical and emotional well-being, while Najib et al. (2018) showed that the quality of on-campus housing significantly affects students' behaviour and satisfaction. However, these studies have primarily focused on specific subpopulations, such as renters among young generations, leaving a gap in understanding renters' satisfaction in broader contexts, particularly among young generations in Malaysia. Given the housing affordability and instability challenges in Malaysia, further research on the satisfaction of young renters is necessary to fill this gap and provide insights that can inform better housing policies and practices.

### Housing Conditions

Bo Li, Chi Jin, Sylvia Jansen, Harry Heijden and Peter Boelhouwer (2021) explored private renters' satisfaction of renting residential property (urban village housing, commercial rented housing, and Long-term Rented Apartment) that were measured across a variety of factors. Three independent variables were measured. One of the variables was used to measure the level of renters' satisfaction among residents. The study examined housing characteristics in terms of living space and facilities, such kitchen facilities, water heater, stable network, adequate space for personal activity and adequate privacy. Findings revealed that the availability of kitchen facilities, housing size, appropriate space, and adequate privacy had the greatest impact on renters' satisfaction of commercial housing in cities and Long-term Rented Apartment.

Meanwhile, Walsingham and Wickramarachchi (2022) further validate these findings by examining satisfaction among renters in public and private housing schemes, noting that accessible and spacious living areas, such as bedrooms, kitchens, and living rooms, are influenced the level of residential satisfaction. Both studies support the view of housing conditions that provide adequate basic facilities with sufficient space especially in crowded cities where resources and space are often to be limit. For instance, by having access to a well-equipped and functional kitchen allows renters to prepare meals by their self, which significantly reduce the expenses by cutting down the cost from eating at restaurant. Thus, this study believed that discussions on previous literature reviews had shown the importance of housing conditions and its influence on renters' satisfaction.

### Housing Security

A few recent studies show different views on housing security among renters. The study from Muhamad, Esa, Nur, Syed, and Hussin (2023) found that these security features at low-cost apartments enhance residents' satisfaction by providing a sense of physical safety. In a study on this topic, Jongsei Kim, Ayoung Woo and Gi-Hyoung Cho (2020) found that young people labelled shared housing a more secure residential unit than living alone. In the view of Marquez et al. (2019), the study found that poor housing conditions caused by the landlord's

irresponsibility could lead to housing insecurity and displacement. Meanwhile, according to McKee et al. (2020), investigations on private renting among the 'generation rent' found that security in private renting lacked authority, and their living conditions were based on decisions made by others. Findings showed that the landlord himself decided to increase the rent and sell the property without informing the current renters, which led to feelings of insecurity among renters. Renters living in poor housing were afraid they would be evicted by the landlord anytime without any reason, which led to dissatisfaction among renters. This aspect of housing insecurity indicates a more significant power disparity, mirrored by McKee and Harris (2023), who provided qualitative evidence on experiences of renting in private and public rental housing shaped by informal interactions and social relations with landlords.

The impact of the relationship between landlords and renters on private housing posed several key challenges that affect renters' experience. This study on landlord and agent behaviours emphasised benefits for both parties. The growth of the private renting sector in lightly regulated markets raises questions about its ability to provide a comfortable environment for tenants (Rolfe et al., 2022). Findings suggest that the landlord should touch on timely communication, flexibility concerning arrears repayments and responsive maintenance of the rental housing. The eviction and termination affecting renters illustrates the need to investigate the relationship between housing security and renters' satisfaction. Thus, private renting security is not only about housing conditions but also the sense of powerlessness that leads to feelings of insecurity and lack of reassurance about renting the house. Based on the literature review above, this study found that housing security affects renters' satisfaction.

### **Housing Environment**

The housing environment is defined as the housing environment that provides basic amenities, accessibility to transportation and shopping malls, as well as social relationships with neighbours, landlords, and housemates. Previous studies have found this variable to be one of the criteria households use to rent a house. Pankaj Kumar, Parveen Kumar, Ramesh Kumar Garg and Rakesh Garg (2021) had examined the relationship between the housing environment, renters' satisfaction and happiness in gated private residential areas. Key elements of the housing environment, such as maintenance service, social infrastructure, dwelling attributes, accessibility, and residential amenities were examined.

Findings show an insignificant relationship between accessibility and residents' satisfaction. Furthermore, Zhilin Liu and Luyao Ma (2021) used a location that provided better accessibility, better maintenance, and a supportive neighbourhood with a safer environment to measure PRH renters' residential satisfaction in a public rental housing area. Findings indicate that the renters would be very satisfied if the public rental housing was located within 1 kilometre from a public transport hub and there is accessibility to grocery shops. In comparison, the living environment was used by Ziarul Musa, Wan Aziz, Zafirah Zyed, Rosly Hanif, Ainioriza Aini, Peter Tedong, and Ghani Sarip (2020) to measure the residents' satisfaction with medium-cost residential housing. The study mentioned that in a high-density environment, social interaction was considered an indicator of growing leisure activities, and it is believed that convenience and access to a variety of services in semi-public places will increase renters' satisfaction. Thus, the review of previous literature indicated that basic amenities, such as accessibility to transportation, shopping malls and social relationships (with the neighbour, landlord, and housemate) provided a better living environment that might affect renters' satisfaction among the young generation.

### **Institutional Support**

These studies emphasised the importance of institutional support, especially that on government interventions, housing policies and designs guidelines in shaping renters' satisfaction with different types of housing environments. Moreover, based on a recent investigation by Fang Zhang, Chuanyong Zhang, and John Hudson (2018), the provision of well-designed housing policies not only positively influence renters' satisfaction levels, but they also contribute to social cohesion enhancement reinforcing the necessity for government sponsored programs targeting low-income households. This is supported by Arig Eweida (2023), who looks at policy and law affecting the protection of tenants in their rented accommodation, commenting that old acts are outdated in their ability to provide security, which makes renters feel more insecure. Bashari et al. (2021) also stressed that the poor facilities and infrastructure conditions in public housing contribute to low satisfaction among residents

from lower rates, especially given the pressing condition of equitable living environments. An exciting addition by Marquez, Dodge Francis and Gerstenberger (2019) makes a case that policy reform is essential to address the systemic inequities in low-income areas concerning health and safety regulations. Similarly, Riazi and Emami (2018) revealed that residential satisfaction is enhanced by policies focusing on safety, public facilities, and well-planned design standards in affordable housing. These studies demonstrate that institutional assistance is more of a whole-of-setting intervention than just getting people into housing. In the absence of rental policies, renters, especially among young generations and low-income households, become more dissatisfied as they struggle with their insecure tenancies, their poor amenity provisions, and their lack of tenant autonomy, all of which show how current housing frameworks fall short and may influence policymakers to focus on housing-related issues that are desperately needed. Based on the literature review earlier, there is a need to measure the relationship between institutional support and renters' satisfaction among the young generation as the current literature found a significant relationship between them.

## METHODOLOGY

This study aims to assess housing satisfaction among young renters by focusing on four key variables: housing conditions, housing security, housing environment, and institutional support. To achieve this, a quantitative research design was adopted, utilising a survey-based approach for data collection. The methodology is described in detail below:

### Research Design

The study employed a cross-sectional survey method to collect data from young renters, individuals between 18 and 35, living in rental housing. This design was chosen due to its effectiveness in describing participants' attitudes and satisfaction levels. The main objective was to examine the relationships between housing conditions, security, environment, institutional support, and overall rental satisfaction.

### Sampling Technique and Sample Size

This study employed the cluster sampling technique in the first stage, as the chosen areas for this study were Selangor and Johor. The sample consisted of 350 young renters residing in Selangor, Malaysia (e.g. Petaling, Gombak, Klang) and Johor (Johor Bahru, Kulai and Kluang), ensuring a diverse representation of housing types and locations. Convenience sampling was then used on each selected cluster to collect participant data. According to the Department of Statistics Malaysia (2021), Selangor (6.6 million) and Johor (3.8 million) are among the states with the highest population distribution, with 2.4 million and 1.3 million people aged 20 to 39, respectively. Participants were selected based on their willingness to participate and met the inclusion criteria of being current renters within the defined age group. The sample size of 350 was deemed adequate for conducting structural equation modelling (SEM) and confirmatory factor analysis (CFA), which require a relatively large sample to produce valid and reliable results.

### Data Collection Instrument

A structured questionnaire was used to gather data, consisting of five main sections that measured the key variables. The questionnaire included 34 items, with each item measured on a 5-point Likert scale ranging from "strongly disagree" (1) to "strongly agree" (5). The variables included in the questionnaire were organised as follows: Part A consists of items measuring housing conditions (e.g., usable space, facilities, room size). Part B covers questions related to housing security (e.g., privacy, tenancy agreements, safety); Part C contains questions measuring the housing environment (e.g., proximity to amenities, access to transportation); and Part D involves institutional support (e.g., standardisation of rental agreements, housing policies). Finally, Part E includes items measuring overall rental satisfaction (e.g., sense of home, security, and policy satisfaction).

The survey was administered online and in person to ensure accessibility for all participants. Participants' anonymity and confidentiality were ensured throughout the research process. Informed consent was obtained from all participants, and they were allowed to withdraw from the study at any time. The UiTM Ethical Committee approved the study under reference number 600-TNCPI-5/1/6. A pilot study was conducted to help

refine data collection instruments, estimate variability and improve study design. This comprehensive methodology ensures the reliability and validity of the findings, providing a robust foundation for analysing housing satisfaction among young renters.

### Data Analysis

The collected data were analysed using SPSS and AMOS software. Descriptive statistics were first employed to summarise each variable's mean scores and standard deviations. Confirmatory factor analysis (CFA) was used to validate the measurement model and assess the relationships between observed variables and their latent constructs. Structural equation modelling (SEM) was then employed to test the hypotheses and examine the direct relationships between the four independent variables (housing conditions, security, environment, and institutional support) and the dependent variable (rental satisfaction). The fitness of the model was evaluated using indices such as the Root Mean Square Error of Approximation (RMSEA), Comparative Fit Index (CFI), and Tucker-Lewis Index (TLI).

## FINDINGS AND DISCUSSION

### Descriptive Analysis

This section displays the Descriptive Analysis of five (5) variables measured using the Likert scale. The questions addressed the first research objective of the study. Thirty-four (34) Likert scale-based questions were used to identify housing satisfaction among the young generation. Each of the questions was measured using a 5-point Likert scale, in which the values were 1 for "strongly disagree", 2 for "disagree", 3 for "Neither/nor agree", 4 for "agree", and 5 for "strongly agree". As shown in Table 1, it is an indicator for analysing the level of the mean score. A high score implies that respondents agree with the questions, demonstrating their contentment with their housing condition, housing security, housing environment, institutional support, and overall satisfaction while renting. (Narasimha & Salmah, 2011; Azlina Ibrahim et al., 2015; Rusmiyati Mohamad Rasit, 2020; Richmond Ehwi et al., 2022). This indicator determines whether the respondents are satisfied with their rental housing. This section offers policymakers and housing providers the information needed to make well-informed plans that enhance the rental market, especially for the young generation. Below are findings on housing conditions, housing security, housing environment, institutional support, and overall renting satisfaction.

Table 1 Interpretation of The Mean Score

Mean score level	Interpretation
1.00 – 2.00	Low
2.01 – 3.00	Moderately low
3.01 – 4.00	Moderately high
4.01 – 5.00	High

Source: Rusmiyati Mohd Rasit, 2020

A six-question survey was conducted to determine renters' satisfaction among the young generation and evaluate rental housing conditions. Table 1 displays the mean score for each item, which ranged from 3.82 to 4.29. The first item is housing conditions. The highest mean score (4.29) was for 'HC1: useable area'. This suggests that renters among the young generation who participated in the study were satisfied with the usable space in their rented houses. This indicates that renters value usable areas, particularly those who require a comfortable living environment. Findings in Table 2 show that 'HC2: basic facilities' had the second-highest mean score of 4.24. This indicates that the young renters were satisfied with the basic facilities in their rented house, such as electricity, water supply, and functional kitchens. The availability of basic amenities is essential to a comfortable living situation, and this result implies that the landlords had provided appropriate amenities. The mean score for 'HC4: room size' was 4.22, which indicates that young renters were satisfied with the size of the rooms in their rented homes. This outcome is crucial since room size might affect renters' comfort and convenience. The mean score for 'HC5: toilet/bathroom' among young renters was 4.21. This indicates that they

were satisfied with the functionality and cleanliness of the toilets and bathrooms in their rental homes. Functional toilets and bathrooms are essential for a comfortable lifestyle. The mean score for ‘HC3: living room’ was 4.15. This indicates that young renters were satisfied with the size and comfort of their living rooms in their rented houses. These results suggest that the landlords provided renters with a suitable living area vital for socialising, entertainment, and relaxation. The sixth item, ‘HC6: parking area’, had the lowest mean score of 3.82. This indicates that the parking area provided by the landlords was not satisfactory to renters. This outcome should not be surprising given that parking spots are frequently a limited resource, specifically in apartments or condominiums in urban areas. Thus, if a landlord offers sufficient parking space, they can attract additional renters and increase their satisfaction. As such, findings conclude that most young renters are satisfied with their housing conditions, indicating that their landlords have supplied a comfortable living environment in the rental house. However, parking remains a priority for renters and landlords as adequate parking can attract more renters and increase renters’ satisfaction.

Table 2 Descriptive statistics for items measuring Housing Conditions (HC)

Item	Questions	N	Min.	Max	Mean	Std. Deviation	Interpretation
HC1	I can utilise the usable areas for my daily activities (e.g., cooking, eating, reading)	350	1.00	5.00	4.29	.92	High
HC2	I can easily utilise the facilities provided in my current house (e.g., dining table, washing machine, and kitchen).	350	1.00	5.00	4.24	.90	High
HC3	The living room in my current rental house is spacious and has a comfortable home environment.	350	1.00	5.00	4.15	.96	High
HC4	The room size at my current rental house is comfortable.	350	1.00	5.00	4.22	.90	High
HC5	I am comfortable with the toilet/bathroom facilities at my current house.	350	1.00	5.00	4.21	.86	High
HC6	I can easily access the parking space for my vehicle.	350	1.00	5.00	3.82	1.22	High
	Overall Mean for Housing Conditions	350	1.33	5.00	4.15	.69	High

Next is the variable related to Housing security. Renters must feel safe and secure in their rented houses. This study assessed the amount of housing security among young renters by posing five questions to measure their satisfaction with it. The renters were satisfied with the level of housing security provided by their landlords, as indicated by the mean score in Table 3. The item with the highest mean score of 4.14 is ‘HS4: privacy in the house/room’. This suggests that renters value privacy highly and hope to enjoy it in their rented houses. This is a crucial element of housing security, as renters must be able to live without fear of interference. ‘HS2: existence of written agreement’ received the second-highest mean score of 4.05.

This indicates that renters feel safer when they and their landlords have a documented agreement (tenancy agreement). This is a significant conclusion since it demonstrates that written contracts are viewed as a means of assuring housing stability. A written agreement can also aid in avoiding disputes and misunderstandings between renters and landlords. The ‘HS5: criminal activities’ category has the third-highest mean score of 4.02.

This suggests that renters feel safe in their rented houses and believe the likelihood of criminal activity to be low. This ensures that renters feel safe and secure in their homes, and the possibility of criminal activity can be a significant stress source. The fourth-highest mean score is 4.01 for ‘HS3: discussion concerning any changes in the agreement between landlord and renters. This indicates that renters prefer clear communication with their landlords and feel more secure during discussions. This is a significant result, as communication is essential for sustaining a positive relationship between renters and landlords. ‘HS1: clear contract or written agreement’ has the fifth-highest mean score of 3.98. This suggests that renters value the clarity and details of the rental agreement or tenancy contract. This conclusion is particularly significant since it implies that renters feel safer when they are aware of their landlord's requirements. An explicit rental agreement helps reduce misunderstandings and conflicts between renters and landlords. Overall, the mean scores for the five questions varied from 3.98 to 4.14, indicating that renters who participated in the study were relatively satisfied with the level of housing security offered by their landlords. This is a positive conclusion, given the importance of housing security for renters.

However, it is essential to note that the mean score for the item ‘HS1: a clear contract or written agreement’ is slightly lower than the scores for other items, indicating that there may be a potential for further research in this field. In conclusion, this study indicates that renters among the young generation are relatively satisfied with the housing security their landlords offer. According to the mean scores for the five questions in Table 3, renters placed a high importance on their privacy, the existence of a written agreement, the low threat of criminal activity, discussion with their landlords, and transparent rental or tenancy agreements. These findings have significant consequences for landlords and housing providers since they underline the necessity of providing renters safe and secure accommodation.

Table 3 Descriptive statistics for items measuring Housing Security (HS)

Item	Questions	N	Min.	Max	Mean	Std. deviation	Interpretation
HS1	I have been provided with a concise contract or written agreement landlord/homeowner.	350	1.00	5.00	3.98	1.22	Moderately High
HS2	The existence of a written agreement reassures me that I should rent and continue renting the house/rooms.	350	1.00	5.00	4.05	1.14	High
HS3	My current landlord/homeowner discussed this with me before making any amendments to the written agreement.	350	1.00	5.00	4.01	1.10	High
HS4	I feel the privacy in the house/room I am renting.	350	1.00	5.00	4.14	.93	High
HS5	Very few criminal activities occur around my neighbourhood.	350	1.00	5.00	4.02	1.15	High
	Overall Mean for Housing Security	350	1.40	5.00	4.04	.84	High

The third is about the Housing Environment variable, which consists of eight (8) items, as depicted in Table 4 below. This study aimed to determine renters’ satisfaction with the housing environment among the young generation in Malaysia. Data were collected through a survey questionnaire that contained eight items. Findings display the mean scores for each item, providing insight into renters’ satisfaction level towards their housing environment. Four of the eight items received high mean scores, indicating that the renters strongly agreed. The item with the highest mean score was ‘HE4: accessibility to the market, hypermarkets, and shopping malls’, with a mean score of 4.24. This indicates that the availability of markets, hypermarkets, and shopping malls is vital

for renters among the young generation in Malaysia. The second highest mean score was for ‘HE3: accessibility to hospitals and medical facilities’, with a mean score of 4.07.

This suggests that easy access to medical facilities is a crucial factor determining housing environment satisfaction among young renters. The third and fourth highest mean scores were for ‘HE1: nearby the workplace’ (mean score = 4.04) and ‘HE5: relationship with the landlord’ (mean score = 4.02), respectively. This indicates that proximity to the workplace and a good relationship with the landlord are essential for renters among the young generation in Malaysia. The remaining four items received moderately high mean scores, which suggests that they are still important but less crucial than the high-scored items. The item ‘HE7: responsible landlord’ received a mean score of 3.91, indicating that having a responsible landlord is essential but not as crucial as the other items. When there is a responsible landlord, it would be easy for renters to report issues or problems that can prevent the problem from worsening. The item, ‘HE:8 good cooperation for preserving a peaceful and pleasing environment’, received a mean score of 3.67. It suggests that the young generation renters value living in a peaceful and pleasing environment, but it is not a top priority.

The item, ‘HE2: can easily access public transportation’, received a mean score of 3.28, which suggests that having easy access to public transportation is still essential but not as crucial as the other items. Finally, item ‘HE7: active in the social community in my neighbourhood’ received the lowest mean score of 3.04, indicating that being active in the social community is less important than the other items measured. In conclusion, this study found that young generation renters in Malaysia valued the accessibility to markets, medical facilities, nearby workplaces, and good relationships with their landlords. While having a responsible landlord, living in a peaceful environment, and easy access to public transportation are still critical, they are less important than the high-scored items.

Table 4 Descriptive statistics for items measuring Housing Environment (HE)

Item	Questions	N	Min.	Max.	Mean	Std. deviation	Interpretation
HE1	My rental house/room is near my workplace.	350	1.00	5.00	4.04	1.07	High
HE2	I can easily access public transportation such as buses/LRT/MRT/train stations.	350	1.00	5.00	3.28	1.45	Moderately High
HE3	I am satisfied with the accessibility to hospitals and medical facilities (e.g., clinics, and pharmacies) in my neighbourhood.	350	1.00	5.00	4.07	.96	High
HE4	I am satisfied with my current house's accessibility to markets, hypermarkets, and shopping malls.	350	1.00	5.00	4.24	.84	High
HE5	I have a good relationship with my landlord.	350	1.00	5.00	4.02	.94	High
HE6	My landlord responds immediately and is responsive whenever I report any issue regarding my current house (e.g., broken fridge, servicing the air conditioner, other related housing issues)	350	1.00	5.00	3.91	1.03	Moderately High

Item	Questions	N	Min.	Max.	Mean	Std. deviation	Interpretation
HE7	I am active in the social community in my neighbourhood.	350	1.00	5.00	3.04	1.21	Moderately High
HE8	My neighbour is very cooperative, and this preserves a peaceful and pleasing environment (e.g., protection from burglary and robbery)	350	1.00	5.00	3.67	1.06	Moderately High
	Overall Mean for Housing Environment	350	1.40	5.00	4.04	.84	High

The fourth concerns the variable related to Institutional Support (IS). The mean scores for seven (7) items are presented in Table 5 below. Institutional Support (IS) is an essential component in renters' satisfaction. The item, 'IS3: standardising the rental agreement', received the highest mean score (4.35), indicating that respondents strongly agreed that the housing policy should explore standardising the rental agreement. The statement received the highest mean score. The lowest possible score for the IS3 was 2.00, which might reflect that no responder seriously disagreed with standardising the rental agreement. The item 'IS7: rental security deposit' received a mean score of 4.24, making it the second-highest scoring category overall. This demonstrates that renters are concerned about receiving their security deposit promptly and following their expectations when they move out of the property. The mean score for 'IS2: specific policy for rental' is 4.14, and 'IS5: available housing schemes focus more on homeownership than rental' is 4.11, which are the third and fourth items, respectively, that earned high mean scores indicating that many respondents agreed with the necessity for a strategy that focuses specifically on rental housing.

This shows that rent control, renters protection laws, and affordable housing efforts could make renting a more realistic choice for people unable to buy a property. Several government regulations promote house ownership over rental housing, making it difficult for renters to obtain affordable housing options, particularly in regions with high demand and limited availability. The last three items all obtained mean scores that were above average. 'IS4: existing housing scheme' (mean score = 3.99) and 'IS6: opportunities to own in the future' (mean score = 3.95) indicate that respondents are interested in schemes and policies allowing them to own a property. Specifically, the respondents are interested in the opportunity to own a property.

'IS1: the existing housing policy prioritises renters' needs' (mean score = 3.33) indicates that the respondents are not satisfied with the present housing policy and believe that there is a need for enhancing terms that cater to the demands placed on renters. In conclusion, renters value institutional support, particularly policies and programs that reduce the hardship of renting and defend their rights. Renters are concerned about security deposits and believe the rental agreement should be standardised. They are also interested in policies and programs that can provide them with additional possibilities of owning their own houses. Therefore, decision-makers should use these findings when revising housing policies and programs tailored to meet renters' conditions.

Table 5 Descriptive statistics for items measuring Institutional Support (IS)

Item	Questions	N	Min.	Max.	Mean	Std. deviation	Interpretation
IS1	The current housing policy caters for the renter.	350	1.00	5.00	3.33	1.22	Moderately High
IS2	There should be a specific policy focusing on rental housing.	350	1.00	5.00	4.14	.83	High
IS3	The housing policy should consider standardising the rental agreement between the	350	2.00	5.00	4.35	.74	High

Item	Questions	N	Min.	Max.	Mean	Std. deviation	Interpretation
	landlord/homeowner and renters.						
IS4	Renters also benefit from existing housing schemes.	350	1.00	5.00	3.99	1.02	Moderately High
IS5	The available housing schemes focus more on homeownership than rental.	350	1.00	5.00	4.11	.96	High
IS6	Many housing schemes allow renters to own a house in the future.	350	1.00	5.00	3.95	1.04	Moderately High
IS7	The rental security deposit issue should be discussed under the housing policy.	350	1.00	5.00	4.24	.81	High
	Overall Mean for Institutional Support	350	1.14	5.00	4.01	.61	High

The next part displays respondents' overall satisfaction with their current rental housing, as presented in Table 6 below. This variable consists of eight (8) items that measure respondents' satisfaction. Four (4) items had high mean scores, while the other four (4) had moderately high mean scores. The high mean score for four (4) items in this part is 'RS6: understand the current renting policy and scheme' (4.10), 'RS4: satisfied with the accessibility' (4.05), 'RS1: feel at home living in my current house' (4.04) and 'RS2: understand the rental housing agreement' (4.02). While another four (4) had a moderately high mean score, which is 'RS3: feeling secure with my current rental housing' (3.93), 'RS5: provides a suitable living environment' (3.92), 'RS8: accessibility to housing information provided by the government' (3.69) and 'RS7: satisfied with current rental housing scheme/assistance' (3.65). All the items have a mean score of between 3.01 and 5.00, indicating that renters' satisfaction levels range from high to moderately high. In addition, none of the mean scores fall below 3.00, indicating that the renters were generally satisfied with their current rental housing situation. This proves that most renters portrayed their satisfaction with renting private housing.

Table 6 Descriptive statistics for items measuring Renters' Satisfaction (RS)

Item	Questions	N	Min	Max	Mean	Std. Deviation	Interpretation
RS1	I feel at home living in my current house	350	1.00	5.00	4.04	.99	High
RS2	I can understand the rental housing agreement provided by my landlord.	350	1.00	5.00	4.02	.98	High
RS3	I feel secure with my current rental housing.	350	1.00	5.00	3.93	1.02	Moderately High
RS4	I am satisfied with the accessibility of my current rental housing.	350	1.00	5.00	4.05	.83	High
RS5	I paid a good price for my current house because it provides a suitable living environment.	350	1.00	5.00	3.92	.97	Moderately High
RS6	A good knowledge of institutional support provided by the government helped me	350	1.00	5.00	4.10	.88	High

	understand the current renting policy and scheme.						
RS7	I am satisfied with the current rental housing scheme/assistance.	350	1.00	5.00	3.65	1.05	Moderately High
RS8	I can easily access all the housing information provided by the government.	350	1.00	5.00	3.69	1.09	Moderately High
	Overall Mean for Renters satisfaction	350	1.13	5.00	3.93	.72	Moderately High

**The assessment of Confirmatory Factor Analysis (CFA)**

The subsequent section will employ the Confirmatory Factor Analysis (CFA) to examine each variable and address the second research objective of this study, which is to investigate whether there is a relationship between housing condition, housing security, housing environment, institutional support, and renters’ satisfaction among the young generation. These assessments are necessary before proceeding to the following analysis: Structural Equation Modelling (SEM). It is imperative to ensure that the level of acceptance for the achieved validity is sufficient to assure the suitability of the model employed for this investigation. Confirmatory Factor Analysis (CFA) and Structural Equation Modelling (SEM) were employed for the actual data study to analyse and validate the measurement model of the latent construct used in this study. (Hair et al., 2020; Kline, 2015).

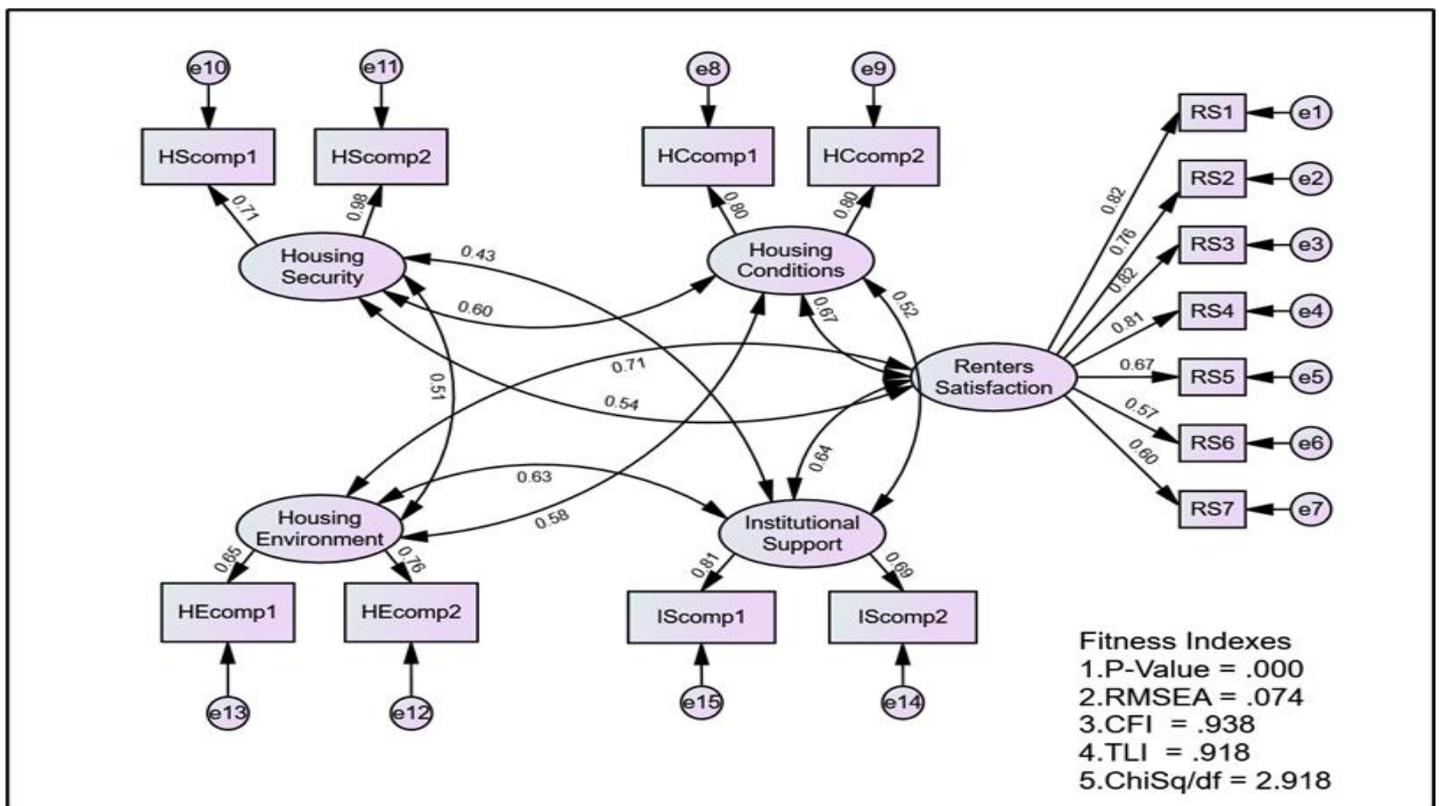


Fig 1 The CFA results

Based on Figure 1, construct validity is assessed by referring to the fitness indexes. The results show that values for (RMSEA = 0.074), (CFI = 0.938), (TLI = 0.918) (Chi, the five qsq/pdf = 2.198) can be considered as an achieved fitness index, as stated in Table 7 below. Overall -factor models, which consist of housing conditions, housing environment, housing security, institutional support, and renters’ satisfaction, resulted in an excellent fit value and confirmed that the empirically constructed model fits the collected data.

Table 7 Fitness of Indexes

Name of category	Name of Index	Level of Acceptance	Literature	Results	Comment
Absolute Fit Index	RMSEA	RMSEA < 0.1 (Ideal < 0.08)	MacCallum et, al. (1996), Browne and Cudeck (1993), Hu and Bentler (1999),	.074	Achieved
Incremental Fit Index	CFI	CFI > 0.85 (Ideal if > 0.9)	Hu and Bentler (1999), Hair et al. (2014), Awang et al. (2018)	.938	Achieved
	TLI	TFI > 0.85 (Ideal if > 0.9)	Hair et al. (2014)	.918	Achieved
Parsimonious Fit Index	Chisq/df	< 5.0 (Ideal if <3.0)	Hair et al. (2014), Awang et al. (2018)	2.918	Achieved

Meanwhile, convergent validity (AVE) and composite reliability (CR) were assessed to validate the relationship between indicators and their latent constructs. As Fornell and Lacker (1981) stated, the acceptance level must be more than 0.5 and, for composite, more than 0.6. The results shown in Table 8 show that all the latent constructs not only met but exceeded the level of acceptance for both assessments, providing reassurance about the validity of findings in this study.

Table 8 Results for AVE and CR

Construct	Item	Factor Loading	AVE (Above 0.5)	CR (Above 0.6)	Comment
Housing Conditions	HCcomp1	0.80	0.640	0.780	Achieved
	HCcomp2	0.80			
Housing Security	HScomp1	0.71	0.732	0.842	Achieved
	HScomp2	0.98			
Housing Environment	HEcomp1	0.65	0.500	0.665	Achieved
	HEcomp2	0.76			
Institutional Support	IScomp1	0.81	0.566	0.722	Achieved
	IScomp2	0.69			
Renters Satisfaction	RS1	0.82	0.530	0.886	Achieved
	RS2	0.76			
	RS3	0.82			
	RS4	0.81			
	RS5	0.67			
	RS6	0.57			
	RS7	0.60			

### Structural Equation Modelling Assessment

After testing the measurement model and achieving the level of acceptance for construct validity, convergent validity, composite reliability, discriminant validity and normality, the Structural Equation Modelling (SEM)

was assessed to examine the relationship between constructs, such as hypothesis-testing (Byrne, 2010). Four (4) hypotheses were tested for inter-relationships between four independent variables (housing conditions, housing security, housing environment, and institutional support) and one dependent variable (renters' satisfaction). Figure 2 illustrates the four (4) hypotheses for each inter-relationship path from H1 to H4.

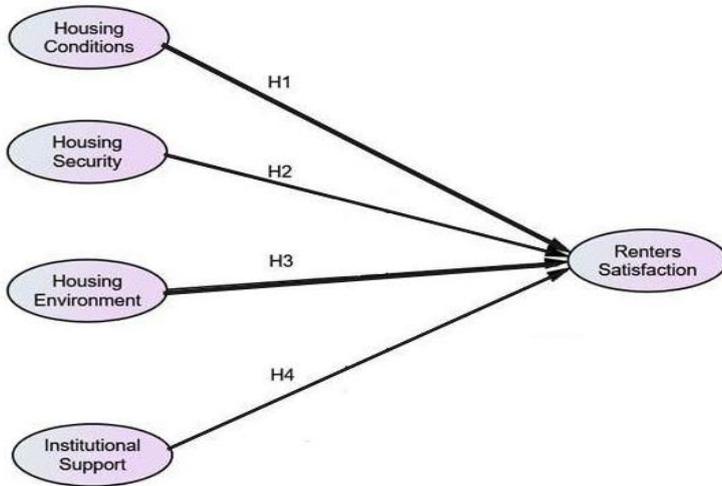


Fig 2 The conceptual framework with the hypotheses for this study

This study used path analysis to examine the impact of various housing factors on renters' satisfaction, particularly among young renters. The regression weights for the parameters, critical ratios and p-value are given in Table 7. Except for Housing Security, all other factors significantly affect renters' satisfaction. Results showed that (H1: Housing Environment), (H3: Institutional Support), and (H4: Housing Conditions) each significantly contribute to satisfaction, with path coefficients of 0.22, 0.16, and 0.13, respectively (all significant at  $p < 0.01$ ).

Housing Environment had the most substantial impact, indicating that aspects such as residential amenities, dwelling attributes, location, accessibility, maintenance services and social infrastructure are critical drivers of satisfaction. Pankaj Kumar et al. (2021) highlighted the influence of residential amenities, location, and social infrastructure on renters' satisfaction, particularly in private gated areas. This parallels the current study, where accessibility to daily needs, such as workplaces and public transportation, emerged as significant contributors to satisfaction. Similarly, Luyao and Ma (2021) stressed that neighbourhood management, safety perceptions, and access to public transportation strongly predict residential satisfaction. These findings underscore that renters prioritise practical and social aspects of their living environments, which extend beyond physical housing attributes.

Meanwhile, Institutional Support, which includes protections and assistance programs for renters, also plays a critical role in renters' experiences, highlighting the importance of supportive structures and policies. The role of institutional support in renters' satisfaction is another critical dimension, as policies and government initiatives shape housing accessibility and security. Zhang et al. (2018) argue for enhanced housing policies to improve living satisfaction and maintain social stability. In the context of the young generation, these reforms are particularly relevant, as they often face unemployment and financial instability. Marquez et al. (2019) further highlighted the need for equality focused on policies to ensure safe and secure housing opportunities for low-income renters.

This emphasises that while environmental factors directly influence satisfaction, the overarching institutional framework provides a critical foundation for sustainable satisfaction. The findings also point to the need for tenancy law reform to enhance housing security. Martin (2021) and Martin et al. (2018) stressed that stronger tenancy laws reduce eviction risks and power disparities between landlords and renters. This aligns with the need for institutional reforms highlighted in the study, such as incentives and regulations that enhance renters' experiences and mitigate dissatisfaction. Additionally, Bierre et al. (2023) argued for regulatory frameworks to

address safety concerns, reinforcing that effective governance is integral to renters’ satisfaction. As for housing conditions, they positively affect satisfaction, though to a lesser extent than the broader environment or institutional support. The findings were supported by Bo Li et al. (2023), whose study highlighted the connection between renters’ satisfaction and the objective attributes of their residential environment, including housing quality and space. Housing space and quality (bedroom/ bath or shower/ balcony/ hot water/ air conditioner/ elevator/ cooking facilities) were the objective attributes of the study. Hence, the results show that renters in urban areas were significantly less satisfied than commercial housing, which may be due to poor residential housing in urban areas. As highlighted by Chi Jin et al. (2023), the active movement among renters further supports the importance of housing conditions and quality in renters’ decisions. The study revealed that young migrant renters often rejected substandard urban housing conditions, actively seeking better alternatives to improve their living standards. This trend demonstrates how housing conditions directly influence renters’ mobility and preferences, a dynamic also reflected in the narratives explored in this study, where renters’ economic constraints and aspirations shape their housing choices. In contrast, Housing Security did not show a statistically significant effect on renters’ satisfaction, suggesting that renters may see security as a baseline requirement rather than a primary factor in satisfaction.

This contrasts with past studies, such as the work of Erika Marquez, Carolee Dodge Francis, and Shawn Gerstenberger (2019), which emphasised the critical role of housing security in renters' experiences. Their qualitative study highlighted how violations of lease agreements, such as early terminations initiated by landlords, contribute significantly to housing insecurity and exacerbate financial and emotional stress for renters, particularly in low-income rental communities. The disparities between the two studies raise questions about the generalizability of the role of housing security in determining renters’ satisfaction. Chris Martin (2018) approached the issue from a policy perspective, advocating for tenancy law reforms to limit landlords' ability to terminate leases without valid grounds. Such reforms aim to provide renters with more excellent stability and mitigate feelings of insecurity that stem from unpredictable tenancy terminations. While Martin’s arguments align with Marquez et al.'s findings on the importance of protecting renters from sudden displacement, the current study diverges by suggesting that broader terms of housing security, such as neighbourhood safety and guarded security services, may not significantly influence young renters’ satisfaction levels.

The divergence may result from differences in definitions of housing security where the current study adopts a more comprehensive view, including factors such as crime rates and security services, rather than focusing solely on lease agreements and tenancy stability. This broader perspective may dilute the direct impact of housing security on renters’ satisfaction. Nevertheless, the study acknowledges the need for more focused investigations into the role of written agreements, as earlier literature suggested. Transparent rental agreements that protect both landlords and renters could address concerns raised in studies like Marquez et al. (2019) while providing actionable policy recommendations along with Martin's (2018) proposals.

Table 7 Regression Path Coefficient and its Significance

Construct	Path	Construct	Path Coefficient (β)	Estimate	S.E.	C.R.	P
Renters Satisfaction	<---	Housing Conditions	0.13	.135	.033	4.035	***
Renters Satisfaction	<---	Housing Security	0.04	.037	.030	1.228	.219
Renters Satisfaction	<---	Housing Environment	0.22	.163	.053	3.071	.002
Renters Satisfaction	<---	Institutional Support	0.16	.217	.059	3.689	***

\*\*\* Indicates it is highly significant at < .001

Meanwhile, Table 8 below describes the analytical methods used to measure the hypothesis statement. The model has five constructs: four exogenous constructs (Housing Conditions, Housing Security, Housing Environment and Institutional Support) and one endogenous construct (Renters’ Satisfaction). The actual study

was conducted based on the results of the pilot study using EFA. Figure 3 displays five constructs and eight components extracted from the items used in the model. Four constructs were measured using two components; one was without an element. Meanwhile, twenty-nine (29) items were calculated using the questionnaire. Further assessment of the Confirmatory Factor Analysis (CFA) is specifically described in the next subtopic.

Table 8 Hypothesis statement and analytical method

	Hypothesis statement	method of Analysis	Hypothesis Result
H1	There is a significant relationship between housing conditions and renters' satisfaction among the young generation.	Path Analysis in SEM	Accepted
H2	There is a significant relationship between housing security and renters' satisfaction among the young generation.	Path Analysis in SEM	Rejected
H3	There is a significant relationship between the housing environment and renters' satisfaction among the young generation.	Path Analysis in SEM	Accepted
H4	There is a significant relationship between institutional support and renters' satisfaction among the young generation.	Path Analysis in SEM	Accepted

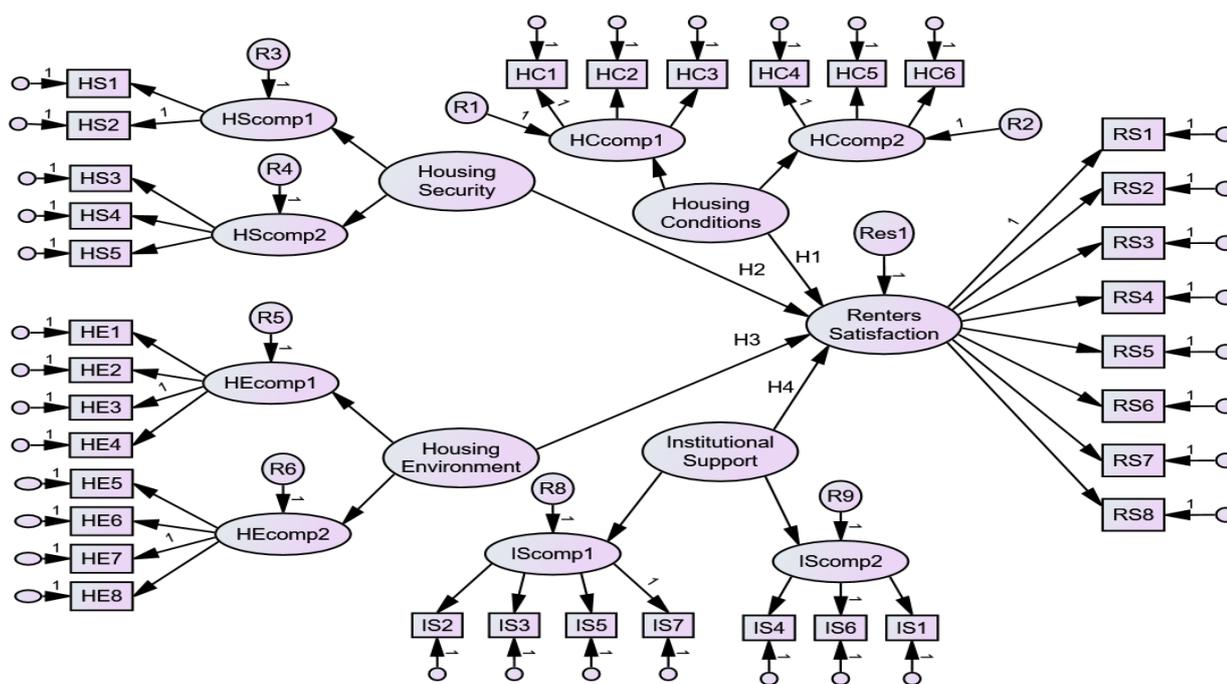


Fig 3 The latent construct and item for each construct

## CONCLUSION AND POLICY IMPLICATIONS

This study concludes that young renters are generally satisfied with their housing conditions, though improvements in parking, transportation, and housing policies are necessary. The findings highlight the need for more explicit institutional support and standardised rental agreements. As practical implications, rental houses over 10 years old need many repairs or replacements. For example, wiring electricity, drainage system, drainage sewage and irrigation, windows and doors, and iron fence installation. Failure and imperfection in maintaining premises can hurt every citizen in that environment (Forrest et al., 2021).

The tenants must improve the housing conditions and facilities. Apart from the basic facilities that are a necessity for a rental house, the house maintenance management is advised to provide external facilities such as a children's playground, driveway to the house, more organised garbage collection, and parking (apartment house), which is

systematic, and improve elevator systems for an apartment house. Next, the safety of residences and the environment must be enhanced (Kimhur, 2020). Safety is an essential and necessary aspect that renters and tenants consider (Cullingworth, 2021). The residents are also suggested to hold cooperative activities to clean up the residential area and ensure a conducive environment. Thus, rental houses can be adequately maintained. Next, the Residential Tenancies Act must be implemented as a policy implication. The Act has existed for a long time in countries such as the United Kingdom, Australia, New Zealand, and Canada to deal with the rights of landlords and tenants to ensure both are protected (Headey, 2021). However, in Malaysia, it is a different story, and to this day, there still needs to be a specific legal framework for tenants and landlords (Abdullah et al., 2023). House rental agreements can be made in two ways, namely verbally and in writing. The rights and responsibilities of both parties depend on the terms and conditions specified in the contract (Abdullah et al., 2023).

The problems will arise if the homeowner and tenant need help understanding each other (Martin & Pawson, 2024). This causes a big problem because one party and the other are not reasonably protected (Berrill et al., 2021). Although the provisions on renting and leasing are listed in the legislation, the existing law still needs to be clarified. In Malaysia, there is a lack of specific rules related to landlords and tenants, as well as no tribunals to resolve disputes related to rent control, racially charged requests, eviction notices, and other matters, which certainly make many parties depressed (Abdullah et al., 2023). The current house rental rate in Malaysia is based on current market conditions. Considering that we are just dealing with a global pandemic, it is appropriate that specific price controls for renting need to be implemented (Yaacob et al., 2024).

Moreover, the government should implement rules to avoid direct discrimination (Yaacob et al., 2024). It refers to someone being treated fairly compared to others because of their race or ethnicity, religion, gender, sexual orientation, or other rights protected by law. An example of direct discrimination is when a landlord or real estate agent refuses to rent a property to someone simply because of the colour of their skin. On the other hand, indirect discrimination is where there are conditions such as rules or policies that apply to everyone but at the same time can cause unfair treatment of specific groups such as women, the disabled, or those from a particular race.

Indirect discrimination can also occur when a landlord decides that he/she will only rent his home to married people, even though many single workers in the vicinity would most likely want to rent the property. The Australian Residential Tenancy Act 1997, used in New South Wales and Victoria, makes it illegal to discriminate against someone based on specific personal characteristics (Martin & Pawson, 2024). This means that landlords and real estate agents cannot reject someone's application to rent and stay based on factors such as age, disabilities, conviction of homosexual conduct, gender identity, job activity, marital status, parental status, or prospective tenant's status as a guardian, pregnancy, race/ethnicity, religious beliefs or activities, sexual activity or sexual orientation, and association (Martin & Pawson, 2024).

In a nutshell, renting a house is good and fun when the renters get a comfortable place at an affordable price. However, it can be stressful, especially when it involves the rights of the tenant and the landlord. Several factors influence renter satisfaction, such as location, price, accessibility, public amenities, and basic facilities. Owning a home is often a dream for every individual. In this fast-growing world, where real estate prices continue to rise and financial challenges become more apparent, the alternative to renting a house has become more relevant. The home provides protection, security, and peace as the foundation of life.

It is not only a place where we shelter from the rain and heat, but also a space where families gather, memories are created, and identities are formed. Having a place to call home reduces the uncertainty and anxiety often experienced in life. A comfortable personal space creates a relaxing atmosphere vital for positive mental health. A better understanding of renter satisfaction is essential for policymakers to make better decisions in planning future housing policies and programs. This study helps to improve awareness, and the researchers hope housing renters and residents are serious about fighting for their rights to enjoy a better quality of life.

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