

Affordability Under Siege: Intersecting Barriers to Home Ownership for Johor's Civil Servants

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ABSTRACT

This study examines the barriers that hinder civil servants in Johor, Malaysia, from achieving home ownership. Despite the existing housing policies and financing schemes, many civil servants remain unable to secure home ownership. A qualitative approach and case study design were employed through purposive sampling and in-depth, semi-structured interviews with five Johor civil servants who are categorised under the working-class category and are unable to own any house yet. The findings reveal four key barriers, i.e., social, economic, policy, and psychological barriers. Under the social barrier, family expectations and strains are found to be a profound barrier. Additionally, the high cost of living and debt burdens are identified as economic barriers. Policy barriers include the mismatch between policy definitions and market realities, as well as policy unsustainability due to political instability. Finally, work-related stress and demotivation exacerbate the issue further. This research highlights the multidimensional nature of housing challenges faced by civil servants, emphasising the need for holistic policy reforms, financial instruments tailored to income realities and psychological support for employees. The study contributes to policy, financial institutions and community awareness regarding housing access challenges.

Keywords: home ownership, civil servants, housing affordability, Malaysia, barriers

INTRODUCTION

Home ownership is a crucial indicator of socio-economic stability. However, in Johor, Malaysia, government employees continue to face difficulties in achieving home ownership due to rising housing prices, slower salary growth, and limited access to affordable schemes. Johor's proximity to Singapore has further inflated property prices, widening the affordability gap. Although policies such as the National Housing Policy (2018-2025) and housing financing schemes exist, barriers persist in terms of eligibility, financial constraints and

structural inefficiencies. This paper examines the multidimensional barriers that limit home ownership among civil servants in Johor, Malaysia, offering insights for policymakers, financial institutions, and the broader community.

STATEMENT OF THE PROBLEM

Home ownership among government employees in Johor has become a growing concern, despite the Malaysian government's various housing policies and financing schemes. Rising property prices, especially in Johor due to its proximity to Singapore, have created affordability challenges that outpace the income growth of civil servants (Bhatia & Tyagi, 2018; Botta, 2020). Loan restrictions, debt burdens such as student loans and bureaucratic inefficiencies further reduce their ability to purchase homes (Nguyen & Vergara-Alert, 2023). At the same time, social expectations equating home ownership with stability and success add pressure to employees who are unable to meet these norms (Ruonavaara, 2018). Political instability and policy inconsistency also reduce confidence in existing schemes (Zyed et al., 2016). These overlapping economic, social, policy, and psychological barriers highlight the multidimensional nature of the problem and underscore the urgency of identifying comprehensive solutions to ensure fair and sustainable access to housing for civil servants in Malaysia.

RESEARCH OBJECTIVE

The study aims to achieve the following objective:

To explore the barriers that hinder home ownership among civil servants in Johor, Malaysia.

SIGNIFICANCE OF THE RESEARCH

This research examines the barriers that hinder home ownership among civil servants in Johor and offers several important contributions at both practical and theoretical levels. The findings provide direct benefits to civil servants by raising awareness of the social, economic, policy, and psychological barriers they face, which can encourage more informed financial decisions and long-term planning.

Secondly, the study provides valuable insights for policymakers to design more responsive housing strategies, particularly in addressing property inflation, bureaucratic inefficiencies and policy inconsistency. Evidence from this research can guide the government in strengthening housing schemes, tailoring financing instruments and improving implementation to ensure fairer access for civil servants. For instance, policies may be adjusted to provide more affordable housing units, targeted subsidies, or simplified loan procedures to reduce the barriers faced by working-class employees. In addition, the research contributes to financial institutions by highlighting gaps between current loan structures and the realities of civil servants' incomes. These findings may encourage the development of more flexible mortgage products, innovative financing packages, or debt-restructuring options that are better aligned with the financial capacity of public sector employees.

Finally, this study also provides a foundation for future researchers by identifying gaps in housing policy studies and suggesting new directions for comparative and interdisciplinary work. Theoretically, it strengthens the understanding of housing as a multidimensional issue, linking economic structures with social, political, and psychological dimensions, and thereby contributing to broader debates in sociology, public policy, and development studies.

LITERATURE REVIEW

Family Expectations

In many societies, housing is far more than a physical structure. It is a deeply embedded social institution that carries symbolic meaning. Home ownership is institutionally and culturally framed as a marker of adulthood,

stability, and family formation (Ruonavaara, 2018). This framing is not accidental. It is reinforced through social norms, policy structures, and intergenerational expectations. In Malaysia, these associations are particularly pronounced among government employees, who are often perceived as role models of stability and responsibility. Within this context, owning a home becomes a public signal of having “arrived” at a socially recognized stage of life. The absence of ownership, therefore, is not merely a financial gap but a perceived shortfall in fulfilling one’s social role. This can lead to feelings of inadequacy, as the inability to secure property ownership may be interpreted by peers, family, and the broader community as a failure to achieve a key milestone of respectability. This symbolic weight of housing can intensify the psychological and social consequences of inaccessibility, making it both a material and a status-based issue.

In addition, housing access is often shaped by the resources and expectations of one’s family. Lux et al. (2018) show that intergenerational wealth transfers, whether through inheritance, financial gifts, or shared property, significantly increase the likelihood of home ownership. In Malaysia, where family obligations and collective identity are culturally embedded, these transfers are not only shared but also socially expected, especially after marriage. Marriage itself often acts as a trigger for both financial assistance and heightened pressure to purchase a home quickly. For government employees, whose wage growth may be modest compared to market price increases, such assistance can be the decisive factor in entering the housing market. However, the literature also points to a structural inequality embedded in this system, i.e., those without access to family wealth or property face a compounded disadvantage. They are not only excluded from the economic benefits of early ownership. However, they may also experience social marginalization, as peers with family support advance more quickly toward the culturally valued milestone of homeownership. This dynamic reinforces a cycle where housing advantage is reproduced across generations, while disadvantage persists for those outside these networks.

High Cost of Living and Debt Obligations

Economic barriers remain one of the most visible and persistent obstacles to home ownership. Bhatia and Tyagi (2018) highlight how inflation erodes disposable income, making it harder for households to accumulate savings. Inflation not only limits wealth growth but also increases financial fragility, especially for households with modest incomes (Islamiah, 2025). In Johor, Malaysia, this challenge is magnified by a high cost of living, with significant portions of income consumed by essentials such as food, education, and transportation. Debt obligations, particularly education loans, further reduce saving capacity for early-career civil servants (Botta, 2020). At the same time, property prices in Johor have risen at a pace far exceeding wage growth, driven in part by cross-border demand from Singapore. This creates a competitive disadvantage for local buyers, who must compete in a market shaped by purchasing power beyond their own. Even with government-backed financing schemes, the gap between income and property prices remains substantial. The literature suggests that without structural changes to address both income stagnation and speculative price pressures, affordability will remain elusive, and policy interventions will continue to have limited reach.

Mismatch Between Policy Definitions and Market Realities

The disconnection between the affordability criteria of government housing policies and the actual economic conditions of property markets limits their effectiveness for working-class groups. Zyed et al. (2016) argue that Malaysian affordable housing schemes often fail to meet their objectives because the targeted price ranges do not align with actual market conditions. In Johor, where property values are heavily influenced by external demand, this mismatch is particularly stark. Rising property prices in Malaysia have made it increasingly difficult for Generation Y to achieve home ownership, even when assisted by targeted schemes (Shoed & Subramaniam, 2015).

Policy Unsustainability

Nguyen and Vergara-Alert (2023) note that frequent changes in political leadership and policy direction create uncertainty for both buyers and developers, thereby undermining confidence in long-term housing

commitments. This instability is compounded by bureaucratic inefficiencies such as slow loan approvals, opaque allocation processes, and restrictive eligibility criteria, which discourage potential buyers, including civil servants, from engaging with official housing channels. It disrupts developers' planning processes, leading to delays in project implementation and reduced housing supply (Nuruddin et al., 2015).

Work-related Stress

Mahapatra et al. (2019) note that stress impairs rational decision-making, leading individuals to prioritize short-term coping strategies over disciplined saving. High cognitive load and stress can impair the ability to make systematic, well-considered financial decisions, often leading individuals under mental strain to opt for short-term or suboptimal choices. In addition, Ilies et al. (2015) highlight that heavy workloads and job-related distress contribute to physical, cognitive, and emotional fatigue, which spills over into personal life and diminishes the capacity to manage non-work responsibilities effectively. This psychological withdrawal is not simply a byproduct of financial strain, but it actively reinforces structural barriers by reducing the motivation to engage with available opportunities, even when they exist.

Demotivation

While economic and policy factors are critical, the literature also underscores the psychological toll of housing inaccessibility. Boddez et al. (2022) describe how repeated failure to achieve financial goals can lead to learned helplessness, i.e., a state in which individuals disengage from long-term aspirations because they perceive success as unattainable. Among the employees, this effect is compounded by occupational stress and heavy workloads, which limit the cognitive resources available for careful financial planning. As a result, Sissons and Houston (2019) note that in markets with rapidly escalating property prices, some households lower their aspirations or abandon homeownership altogether, shifting toward long-term renting as a more attainable option.

METHODOLOGY

Research Approach and Design

This study adopts a qualitative research approach as it is most suitable for exploring the lived experiences of individuals facing complex social and economic issues (Taylor et al., 2016). The approach enables an in-depth understanding of how government employees interpret their struggles with housing affordability and the meanings they attach to homeownership. A case study design was employed to capture multifaceted realities in different personal and professional contexts. This design provided flexibility to uncover the interplay between social, economic, political and psychological dimensions that influence the barriers to home ownership among civil servants in Johor, Malaysia.

Sample and Sampling Techniques

Purposive sampling was used to select participants based on their relevance to the research objectives (Etikan et al., 2015). It allows researchers to identify information-rich cases and maximize the effectiveness of limited resources (Palinkas et al., 2015). Additionally, the criterion sampling technique was employed to expand the participant pool. This technique enabled researchers to select informants based on predefined characteristics, specifically that all samples were from the working-class category and did not own a house. The sample also included the Johor civil servants of varying ages, genders, occupations, locations, and marital statuses. The sample size was determined using the saturation principle, where data collection ceased once no new themes or insights emerged (Tarnoki & Puentes, 2019). As a result, a total of five informants participated in this study, representing civil servants from different backgrounds in Johor, Malaysia.

TABLE I Demographic Profile of the Informants

Informants' demography	Anna	Bedah	Caliph	Daud	Ehsan
Age	37	33	29	36	28
Gender	Female	Female	Male	Male	Male
Occupation	Administrative assistant	Assistant engineer	Administrative assistant	Subdistrict chief	Assistant legal officer
Location	Johor Bahru, Johor	Johor Bahru, Johor	Batu Pahat, Johor	Mersing, Johor	Batu Pahat, Johor
Marital status	Single	Married, with 2 children	Single	Married, with 1 child	Single
Monthly Income (MYR)	MYR4,850 and below	MYR4,850 and below	MYR4,850 and below	MYR4,850 and below	MYR4,850 and below

Table I shows the demographic profile of the five informants in this study, highlighting diversity in age, gender, occupation, location, marital status, and monthly income. The sample consists of two women (Anna and Bedah) and three men (Caliph, Daud and Ehsan), aged between 28 and 37 years. The informants represent various positions within the government sector, ranging from administrative assistants to assistant engineers, subdistrict chiefs, and assistant legal officers. Geographically, the informants are all based in Johor but come from different districts, i.e., Johor Bahru (Anna and Bedah), Batu Pahat (Caliph and Ehsan) and Mersing (Daud). This distribution ensures representation from both urban and suburban contexts.

In terms of marital status, three informants (Anna, Caliph, and Ehsan) are single, while two are married with children, Bedah (married with two children) and Daud (married with one child). This mix reflects both family-related and individual perspectives on housing challenges. The monthly income of all the informants falls in the working-class category. Interestingly, their backgrounds also differ in seniority and work contexts. For instance, Anna and Caliph are senior-level admin assistants, while Bedah and Ehsan represent junior executive-level positions in urban and suburban areas. Daud, as a subdistrict chief, reflects community leadership from a suburban district. Overall, the demographic diversity of the sample captures multiple perspectives across gender, age, income, marital status, and occupational roles. This variation provides a solid foundation for analyzing the social, economic, political and psychological factors that influence home ownership barriers among civil servants in Johor, Malaysia.

Data Collection Procedure

The interviews were conducted based on the availability and convenience of the informants, who were allowed to select the time, date and location of the sessions. Most interviews took place in comfortable and informal settings such as cafés and workplace lounge areas, which created a relaxed environment and encouraged open conversation. Prior to each session, the researchers provided an information sheet and informed consent form to ensure that all informants clearly understood the purpose, objectives, and scope of the research. They were also assured of confidentiality and informed that their contributions would only be used for academic purposes, with the freedom to withdraw at any stage.

The interview protocol focused on issues related to the barriers to owning a house, combining both closed-ended and open-ended questions. Closed-ended questions captured demographic information such as age, gender, marital status, occupation, location, and monthly income range. Open-ended questions, on the other hand, were designed to elicit narratives that addressed the study's objectives, namely the social, economic, political and psychological factors affecting homeownership among the informants. With consent, all interviews were audio-recorded and later transcribed. The interviews were conducted in either Malay or English, depending on the preference of the informants, and each lasted approximately 45 minutes to one hour.

Data Analysis

Following data collection, all audio recordings were transcribed verbatim to preserve the accuracy of the informants' accounts. The transcripts were then systematically coded using thematic analysis, which allowed the researchers to identify, categorize, and interpret emerging themes (Tarnoki & Puentes, 2019). The coding framework was instrumental in linking the participants' experiences with broader structural issues, enabling a comprehensive understanding of the barriers to home ownership among the informants.

RESEARCH FINDINGS AND DISCUSSION

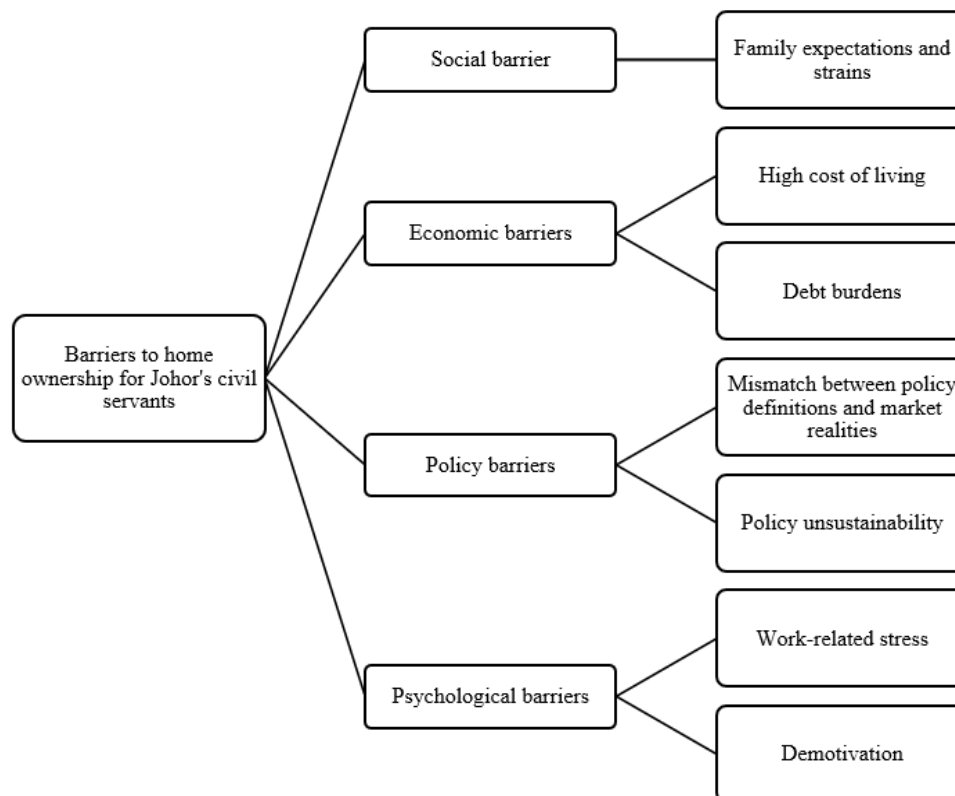


Fig. 1 Barriers to home ownership for Johor's civil servants

Based on Figure 1, this study identified four critical themes that influence the barriers to home ownership among civil servants in Johor, Malaysia. The four themes are social, economic, policy, and psychological barriers. The sub-theme under the social barrier is family expectations and strains. The sub-themes under economic barriers are the high cost of living and debt burdens. The sub-themes under policy barriers include the mismatch between policy definitions and market realities, as well as policy unsustainability. Finally, the sub-themes under psychological barriers are work-related stress and demotivation.

Social Barrier

The findings show that family expectations and strains are a vital social barrier to homeownership among the informants. The following paragraphs will discuss those issues in detail.

Family expectations and strains: Family expectation was a strong influence, with informants narrating how constant reminders about home ownership created social strain. One of the informants, Anna, a 37-year-old single administrative assistant in Johor Bahru, narrated the following:

“As usual, family members keep asking, ‘When are you getting your own house?’ That pressure makes me plan my finances more tightly, because the cost of living in Johor Bahru is definitely not cheap.”

Anna's experience highlights how family questioning intensified her financial worries, even when resources are limited. In the meantime, being single was repeatedly mentioned as a disadvantage in the journey toward home ownership. Informants highlighted that unmarried employees were often perceived as having fewer needs, which lowered the urgency of supporting their housing applications. One of the informants, Caliph, a 29-year-old single administrative assistant from Batu Pahat, explained:

"When you are single, people think owning a house isn't that necessary. However, once you are married, your family keeps pressuring you to buy because a house is considered a basic need."

The findings show that family pressure to purchase a home often intensifies after marriage, as home ownership is widely regarded as a necessity within both social and institutional norms. These norms link owning a house to a traditional life trajectory, influencing not only the timing but also the type of property pursued. Financial assistance from family members, such as shared living arrangements or resource support, can reinforce these expectations. While such support may benefit some, it also perpetuates patterns that disadvantage single or non-traditional households, thereby contributing to inequality in housing access and sustaining existing ownership trends.

These findings highlight how family expectations and life-stage norms shape housing decisions, with marriage frequently acting as a trigger for heightened pressure to buy a home. This pattern aligns with Lux et al. (2018) observation that parental support and cultural norms create intergenerational pressure, guiding both the timing and nature of home purchases. It also reflects Ruonavaara's (2018) argument that life-stage norms privilege those who follow the traditional sequence of marriage before home ownership, while disadvantaging others. In this way, the inaccessibility of housing is not solely an economic issue. However, it is deeply embedded in broader social and cultural meanings, where institutional and familial expectations continue to influence access and perpetuate status-based inequalities.

Economic Barriers

The findings show that the high cost of living and debt burdens are substantial economic barriers to homeownership among the informants. The following paragraphs will discuss those issues in detail.

1) High cost of living: All informants described how basic expenses such as food, transportation, schooling, and healthcare were rising more than their income. Anna, a 37-year-old single administrative assistant, explained:

"In the past, MYR50 could buy a week's worth of groceries, but now it might not even last two days. The cost of food, fuel, tolls, electricity, and water has all gone up. Salaries have increased, but not in line with the cost of living. When daily expenses are already high, there is less room to save. In the end, the money intended for a house is spent on other necessities. The rising cost of living has pushed home ownership even further out of reach."

Anna's statement reflects the struggle of working-class officers whose salaries barely cover necessities. Similarly, Bedah, a 33-year-old assistant engineer, highlighted that supporting two children in Johor Bahru left very little room for saving:

"The cost of living in a city like Johor Bahru is indeed high, including expenses like food, children's schooling, and fuel. When daily expenses rise, savings for buying a house become more limited."

The findings show that rising living costs substantially erode household savings, as a larger share of income is diverted to essential expenses such as food, housing, transportation, and utilities. This shift reduces the capacity to pursue long-term financial goals, weakens financial buffers, and heightens vulnerability to economic shocks. The pattern reflects broader macroeconomic dynamics in which inflation steadily diminishes purchasing power, discourages savings, and slows wealth accumulation. This situation is

particularly pronounced among the working-class category, whose wages often fail to keep pace with price increases.

These findings are consistent with Islamiah's (2025) observation that inflation not only limits wealth growth but also increases financial fragility, especially for households with modest incomes. Bhatia and Tyagi (2018) further emphasise that when wage growth lags inflation, the resulting decline in real income forces households to reduce savings, undermining both individual financial resilience and broader economic stability. In this context, the inability to save becomes a structural barrier to home ownership, as reduced savings capacity limits the ability to accumulate deposits, secure favourable loan terms, and invest in long-term assets.

Debt burdens: Another significant economic barrier was debt, particularly education loans such as the National Higher Education Fund Corporation and personal commitments. About this, Ehsan, a 28-year-old legal officer, noted:

"I had to spend my monthly salary to repay the National Higher Education Fund Corporation loan. So, the budget for saving up for a house deposit gets reduced."

For younger informants, starting their careers with debt meant delayed saving for property. Caliph, a 29-year-old administrative assistant, similarly explained that while his monthly income was fixed, his debts kept rising:

"At the moment, I have to repay my two vehicle loans monthly. There are many other things I need to think about, and for me, the car is a priority right now."

The informants reveal that existing debt commitments, particularly the National Higher Education Fund Corporation education loans and vehicle financing, have a substantial and sustained impact on the ability of government employees to save for a house deposit. These recurring monthly repayments are prioritized in household budgets, as they are legally binding and carry immediate consequences if unpaid. As a result, a substantial portion of disposable income is diverted away from savings, leaving little room to accumulate the lump sum required for home ownership. This financial strain is compounded by the fact that many working-class earners already face high living costs, meaning that debt obligations consume an even larger share of their limited resources. Over time, this reduces financial flexibility, delays the timeline for purchasing a home, and erodes overall financial resilience. The pattern observed here reflects a broader economic reality in which accumulated debt obligations act as a structural barrier to wealth accumulation, particularly for those whose income growth is slow and whose essential expenses are non-negotiable.

The findings that show multiple debt commitments restrict the capacity to save for home ownership is consistent with existing literature on household indebtedness in Malaysia. Rahman et al. (2016) highlight that when households carry several loan obligations simultaneously, their debt service ratios increase, leaving minimal disposable income for long-term financial goals such as buying a home. This aligns with the "debt overhang" effect described by Botta (2020), where high levels of existing debt constrain the ability to invest in wealth-building opportunities, including property ownership. For working-class earners, the cumulative burden of education loans, vehicle financing, and other credit facilities not only delays the transition from renting to owning but also perpetuates socio-economic inequality by limiting upward mobility. In this context, debt is not merely a short-term financial challenge but a long-term structural constraint that shapes life trajectories, influencing when, or if, individuals can enter the housing market.

Policy Barriers

The findings show that the mismatch between policy definitions and market realities, as well as policy unsustainability, are substantial policy barriers to homeownership among the informants. The following paragraphs will discuss those issues in detail.

Mismatch between policy definitions and market realities: Several informants explained that housing programs did not match the realities of the Johor property market. An informant called Bedah, who earns below MYR4,850 per month, described the situation:

“This program is indeed helpful, especially for young people. However, in Johor Bahru, house prices are so high that it still feels burdensome even with the scheme.”

Bedah’s concern highlights the gap between policy goals and real market affordability. Similarly, Daud, a 36-year-old subdistrict chief from Mersing, explained:

“In addition, the houses categorised as ‘affordable’ under the program are still expensive. Houses priced at MYR250,000-MYR300,000 are already considered affordable, whereas with my salary of around MYR2,800, they are still beyond my means. Although the government’s policy appears favourable on paper, its impact on me personally is not particularly significant. I still feel far from being able to own my own home.”

Informants reported that while government housing schemes provide some relief, particularly for young buyers entering the property market, their effectiveness is undermined by persistently high property prices in Johor Bahru and the limited availability of genuinely affordable units. One informant highlighted that even with a monthly salary of MYR2,800, properties classified as ‘affordable’ remain financially inaccessible, underscoring an apparent mismatch between policy definitions of affordability and actual market realities. This gap suggests that although such schemes are well-intentioned, they do not adequately address the structural market conditions that continue to make homeownership unaffordable for many government employees.

These findings are consistent with Shoed and Subramaniam’s (2015) study, which states that rising property prices in Malaysia have made it increasingly difficult for Generation Y to achieve home ownership, even when assisted by targeted schemes. Similarly, Zyed et al. (2014) observed that while affordable housing initiatives can be beneficial, their overall impact is diminished by high land costs, limited supply in desirable locations, and broader market constraints. Taken together, this evidence suggests that without addressing these underlying structural issues, such as price inflation, land scarcity, and location-based disparities, housing policies may alleviate some financial pressure but will remain insufficient to resolve the accessibility gap fully.

2) Policy unsustainability: Frequent changes in government policies were also raised as a key concern. An informant named Anna remarked:

“When the government changes, policies change too. Confidence becomes shaky because there is fear that the current schemes will not last long.”

Such uncertainty discouraged employees from relying on long-term programs. An informant called Ehsan added:

“When government policies change frequently, it is difficult for people like me to make long-term plans. Buying a house is not a small decision. It is a 30-year commitment. So, I need the certainty of consistent policies. However, the reality now is that policies often change, and that creates a sense of doubt within me.”

Informants emphasised that frequent changes in government often trigger shifts in housing policies, creating uncertainty about the continuity of existing schemes. This lack of policy stability undermines the confidence of both potential homebuyers and property developers, making it difficult for them to engage in long-term financial or project planning. Such instability reflects a broader issue of policy unsustainability, where political transitions disrupt the consistency required for effective housing programs. The resulting uncertainty not only delays decision-making among buyers but also discourages developers from committing to large-scale projects, thereby slowing the overall progress of housing provision.

This finding aligns with Nguyen and Vergara-Alert's (2023) observation that political uncertainty can slow property price growth and reduce transaction volumes by weakening market confidence. Similarly, Nuruddin et al. (2015) found that sudden changes in housing policy disrupt developers' planning processes, leading to delays in project implementation and a reduction in housing supply. In the context of Johor, such instability limits the long-term effectiveness of housing programs, as stakeholders are hesitant to invest time and resources in initiatives that may be altered or discontinued with a change in government. Without consistent policy direction, even well-designed housing schemes risk underperforming, as the lack of continuity erodes trust, disrupts market activity, and ultimately hinders efforts to improve housing accessibility.

Psychological Barriers

The findings indicate that work-related stress and demotivation are significant psychological barriers to homeownership among the informants. The following paragraphs will discuss those issues in detail.

1) Work-related stress: Several informants described how their existing occupational stress was one of the barriers to their not being able to achieve home ownership. A 36-year-old informant named Daud shared:

“As a young civil servant, I am sometimes given tasks beyond my capacity because I am considered to have the energy still. The pressure of working alone is already exhausting. When I return to my small, rented home, I hope to relax, but my mind often drifts to thoughts about the future. In a mentally fatigued state, I find it difficult to make major decisions such as buying a house. I am afraid of making a hasty decision. Work pressure also leaves me with little time to research housing projects, loans, and other related matters. This further delays my process of owning a home. The layers of mental stress from work and financial pressure ultimately lead me to choose to ‘hold on’ by renting for the time being, rather than adding another burden that I might not be able to bear.”

Similarly, another young informant, Caliph, 29 years old, remarked as follows:

“Workload is already exhausting, and thinking about home ownership adds even more stress. Sometimes plans get delayed because I need to focus on work first.”

Informants reported that high job demands and long working hours leave individuals mentally and physically drained, thereby reducing the energy, focus, and motivation necessary for adequate housing and financial planning. Heavy workloads, frequent meetings, and persistent job-related stress were described as key factors that led many to postpone or even avoid making important housing decisions. This pattern illustrates how occupational fatigue can spill over into personal life, leading to psychological burnout and an increased cognitive load. As mental resources are depleted, individuals find it more difficult to process complex information, compare housing options, or make long-term financial commitments. Over time, this sustained fatigue not only delays home ownership plans but also reinforces a cycle in which work pressures crowd out the capacity for strategic life planning.

The findings are consistent with research indicating that occupational fatigue can impair decision-making and long-term financial planning. Mahapatra, Raveendran, and De (2019) demonstrate that high cognitive load and stress reduce the ability to engage in systematic, well-considered financial decisions, often pushing individuals under mental strain toward short-term or suboptimal choices. Similarly, Ilies, Huth, Ryan, and Dimotakis (2015) found that heavy workloads and job-related distress contribute to physical, cognitive, and emotional fatigue, which spills over into personal life and diminishes the capacity to manage non-work responsibilities effectively. Together, these studies support the view that work-related exhaustion not only undermines workplace performance but also erodes the cognitive resources required for careful evaluation of housing and financial options. In the context of government employees in Johor, such fatigue becomes a hidden barrier to homeownership, as the mental bandwidth needed for market research, loan comparison, and long-term planning is persistently compromised by the demands of their professional roles.

2) Demotivation: The rising property prices in Johor also fostered a sense of demotivation. A 28-year-old informant, Ehsan, expressed as follows:

"Sometimes when I think about the rising cost of houses, I feel hopeless. This feeling makes me less motivated to seek opportunities or make long-term plans."

This sense of learned demotivation was also echoed by Anna, who admitted to lowering her expectations:

"Sometimes I feel hopeless because even if I try to save money, house prices are still far beyond my means. It feels like my effort will never be enough."

Informants described how persistently rising house prices have fostered a deep sense of hopelessness, gradually eroding their motivation to pursue homeownership. Even disciplined saving was perceived as futile when property prices continued to outpace income growth, creating the belief that ownership would remain out of reach. Several participants admitted to delaying or abandoning their housing plans altogether, as the perceived gap between effort and outcome felt insurmountable. This reflects a learned helplessness effect, where repeated exposure to unattainable goals leads individuals to disengage from the pursuit entirely, even when future opportunities might arise.

This pattern of withdrawal aligns with the concept of learned helplessness, in which repeated experiences of perceived failure led to a diminished willingness to act. Boddez et al. (2022) explain that when individuals internalise such setbacks as uncontrollable, they reduce their approach behaviour, even in the presence of new opportunities. Sissons and Houston (2019) similarly note that in markets with rapidly escalating property prices, some households lower their aspirations or abandon homeownership altogether, shifting toward long-term renting as a more attainable option. In the Johor context, persistent affordability barriers not only limit financial capacity but also undermine psychological readiness to engage with the housing market. This dual constraint, i.e., stress and demotivation, reinforces a cycle of inaction, where disengagement further delays or prevents entry into home ownership.

CONCLUSION

This study has shown that the inability of most government employees in Johor to achieve home ownership is the result of an interlocking set of social, economic, policy, and psychological barriers. Housing is not merely an economic commodity but a socio-cultural institution, where ownership is tied to perceptions of adulthood, stability, and social respectability. Family expectations, particularly after marriage, exert pressure to purchase a home quickly. However, access to intergenerational wealth remains uneven, creating structural inequality between those with and without family support. Economic constraints, including high living costs and debt burdens, severely limit saving capacity. These pressures are compounded by property prices in Johor, which have risen faster than incomes, partly due to cross-border demand from Singapore. Policy interventions, while well-intentioned, often fail to align with market realities, and policy unsustainability due to political instability undermines public confidence in housing schemes. Beyond these structural barriers, the research highlights the psychological toll of prolonged inaccessibility. Work-related stress and repeated setbacks foster feelings of hopelessness and learned helplessness, reducing motivation to pursue ownership even when opportunities arise. For government employees, who are expected to embody stability in their public roles, this gap between societal expectation and material reality creates both personal and professional strain. The evidence underscores that housing inaccessibility is a multidimensional challenge that requires integrated solutions addressing not only affordability but also cultural, political, and psychological dimensions.

RECOMMENDATION

Addressing the inability of government employees in Johor to achieve home ownership requires a multi-pronged strategy that integrates economic, policy, and psychosocial interventions. First, housing policies must be stabilized and aligned with actual market conditions. Long-term frameworks that transcend political

cycles would help restore public confidence. At the same time, periodic reviews of “affordable” price thresholds are essential to ensure they accurately reflect prevailing property values, particularly in high-demand areas influenced by cross-border purchasing power.

Financial mechanisms should be recalibrated to ease entry into the housing market for civil servants burdened by existing debts. Flexible housing loan repayment schemes, especially for those servicing the National Higher Education Fund Corporation or vehicle loans, could free up disposable income for housing deposits. Complementary measures, such as targeted down-payment assistance for first-time buyers without family financial support, would help bridge the equity gap between employees with and without intergenerational wealth. Administrative reforms are equally important. Streamlining loan approvals, simplifying eligibility criteria, and digitizing allocation processes would reduce bureaucratic delays and improve transparency, making official housing schemes more accessible and appealing.

Additionally, on the supply side, increasing the availability of genuinely affordable units in strategically located areas is crucial. Public–private partnerships could be leveraged to reduce land and construction costs, while developer incentives tied to quotas for mid-range housing aimed at civil servants would ensure that supply meets the needs of this segment.

Finally, the psychological dimension of housing inaccessibility must not be overlooked. Financial literacy programs tailored to government employees should focus on long-term savings strategies, debt management, and informed decision-making. In parallel, counselling and advisory services could help address the demotivation and stress that often accompany prolonged housing inaccessibility, enabling employees to re-engage with ownership goals.

Taken together, these recommendations emphasize that housing inaccessibility is not solely an economic challenge but a multidimensional issue. Effective solutions must therefore combine affordability measures with policy stability, administrative efficiency, and psychosocial support, ensuring that government employees can realistically aspire to and achieve homeownership.

LIMITATION

While this qualitative study offers valuable insights into the barriers to home ownership among civil servants in Johor, it also has its limitations. The findings are based on a small group of informants, and as such, they may not fully reflect the experiences of all civil servants across Malaysia. The reliance on in-depth interviews, though rich in narrative detail, may also limit generalizability. Future research could benefit from adopting a mixed-methods approach, combining surveys with qualitative interviews to measure the prevalence of these factors more broadly and extend the analysis to other states for comparative understanding.

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