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THE RELATIONSHIP BETWEEN SOCIO-ECONOMIC BACKGROUND AND RENTAL HOUSING CRITERIA AMONG UNIVERSITY STUDENTS

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Abstract:

This study examines the impact of socio-economic disparities on university students' rental housing preferences in Malaysia, a country where the rising cost of living and limited on-campus housing options pose significant challenges, especially for students from lower-income backgrounds (B40). The study aims to explore how socio-economic status influences students' housing decisions and the subsequent effects on their academic performance and well-being. Using a cross-sectional research design, data was collected from 103

students at a public university in Malaysia's northern region through an online survey. The data was analyzed using one-way ANOVA, Kruskal-Wallis, and chi-square tests to identify differences in housing preferences across socio-economic groups. The findings reveal that students from lower-income families prioritize affordability, often compromising on housing quality and proximity to campus, while those from higher-income backgrounds (M40 and T20) can afford better-quality housing closer to the university. These disparities in housing choices underscore the need for targeted interventions by university administrators and policymakers to ensure that all students, regardless of their socio-economic status, have access to safe, affordable, and adequate housing. Addressing these issues is crucial for supporting the academic success and overall well-being of students from diverse socio-economic backgrounds.

Keywords:

Socio-Economic Background, Student's Housing, Rental Price, Safety, Environment, University Students

Introduction

The global housing crisis has emerged as a significant issue affecting university students, especially in the context of rental housing. As urbanization intensifies, the demand for affordable housing has surged, leading to heightened competition and increased rental prices. This situation is further exacerbated by socio-economic disparities, which significantly influence the housing options available to students. Students from lower socio-economic backgrounds often struggle to secure affordable and adequate housing, a challenge that impacts their academic performance and overall well-being. The intersection of socio-economic status and housing availability underscores the urgent need to address these global challenges to ensure equitable access to both education and housing for all students (Coupé, 2020; Wood & Schuch, 2021; Saripek, Peker & Cerev, 2024).

In Malaysia, the relationship between socio-economic background and rental housing criteria among university students is particularly pronounced. According to the Malaysia Education Blueprint 2015-2025, there has been a significant increase in enrolment in higher education institutions, with the number of students enrolling in universities growing steadily each year. Despite this growth, there has not been a corresponding increase in affordable on-campus housing, leading to a higher percentage of students living off-campus (Khozaei et al., 2012).

This lack of affordable housing disproportionately affects students from lower-income families, who face significant challenges in securing suitable housing due to limited financial resources. These students often have to prioritize affordability over other housing criteria, such as the quality of facilities or proximity to the university. The rental housing market around universities often fails to meet the demand, with higher rental costs exacerbating the financial burden on students from lower socio-economic backgrounds. Consequently, these students frequently compromise on housing quality or distance from the university to manage their limited budgets (Revington, 2023; Mohd Mustafa Kamal, Mohd & Baharun, 2022).

Research supports the challenges faced by these students, highlighting the severe impact of a lack of affordable housing on academic performance and well-being. Sotomayor et al. (2022) emphasize that students who are "house-poor," meaning they allocate a significant portion of

their income to housing, are more likely to experience academic stress and lower academic outcomes. Additionally, global research into urbanization's effects on housing, such as the study by Costello (2007), urban migration and the rise of the sharing economy are significant factors contributing to the increase in rental prices. This trend has made it increasingly difficult for students from lower socio-economic backgrounds to find affordable and adequate housing near their universities.

Despite the recognition of these challenges, there remains a substantial research gap in understanding how these issues specifically affect the student population in Malaysia. Most existing studies have focused on broader housing issues or the general student population without addressing the nuanced experiences of students from varying socio-economic backgrounds. This study seeks to fill this gap by exploring how socio-economic status influences rental housing criteria among Malaysian university students and how these factors impact their academic performance and well-being. Understanding these dynamics is crucial for universities to develop preventive measures for off-campus housing, ensuring adequate student support and fostering a conducive study environment.

Literature Review

Socio-Economic Disparities
Socio-economic disparities are a fundamental determinant of access to resources, opportunities, and overall quality of life. In Malaysia, the socio-economic landscape is stratified into three broad income clusters: B40 (bottom 40%), M40 (middle 40%), and T20 (top 20%). According to the Department of Statistics Malaysia (DOSM), household incomes are categorized based on income levels, with B40 representing incomes below RM2,499, M40 ranging from RM2,500 to RM10,959, and T20 encompassing incomes exceeding RM15,039 (Department of Statistics Malaysia [DOSM], 2024). These socio-economic disparities play a significant role in complicating housing preferences.

The rising cost of living in urban areas, where most universities are located, exacerbates these socio-economic disparities. Students from B40 families are particularly vulnerable to fluctuations in rental prices and may struggle to find housing that meets both their financial constraints and personal needs. Conversely, students from wealthier backgrounds are better equipped to absorb these costs, allowing them to select housing that offers superior safety, comfort, and access to resources, thereby ensuring a more stable and conducive living environment for their studies (Ayeni et al., 2023).

In the context of university students, socio-economic disparities have a profound impact on housing choices. Students from B40 families, often constrained by limited financial resources, face considerable challenges in securing affordable and adequate housing. These students are typically compelled to prioritize affordability, often at the expense of other critical factors such as proximity to campus, safety, and access to essential amenities. Consequently, students from lower-income backgrounds frequently find themselves residing in suboptimal living conditions, which can adversely affect their academic performance and overall well-being (Revington & Wray, 2024).

On the other hand, students from M40 and T20 families benefit from greater financial flexibility, enabling them to consider additional factors beyond price when selecting housing. These students are more likely to prioritize location, seeking accommodations that are close to campus, thereby reducing travel time and costs. Proximity to the university not only offers convenience but also enhances students' engagement with academic and extracurricular activities, contributing to a more comprehensive university experience (Pang, 2022). Moreover, students from higher-income families can afford to consider environmental attributes such as neighbourhood safety, the quality of living conditions, and access to amenities, which significantly contribute to their overall satisfaction with their housing choices (Yaacob, Kadapi, & Hussin, 2023).

Student Rental Housing Preferences

University students' housing preferences are shaped by a complex interplay of factors, each reflecting the diverse needs and socio-economic realities that influence their decision-making processes. The primary factors considered by students when selecting rental housing include price, location, environment, and housing attributes.

To gain a comprehensive understanding of these factors, it is essential to explore their interdependence and the constraints they impose on students, particularly those from lower socio-economic backgrounds. To provide a comprehensive understanding of these factors, a synthesis of recent studies is presented in **Table 1**.

The table summarizes key studies from the past five years that examine the factors influencing student rental housing preferences. These studies utilize a range of methodologies, including quantitative surveys, hedonic pricing models, and multinomial logit analysis, to explore how students prioritize different aspects of housing.

Price remains the most influential factor, particularly for students from lower socio-economic backgrounds. The necessity of balancing affordability with other housing attributes often forces these students to compromise on the quality of the housing or its proximity to the university. Studies by Kedin et al. (2021) and Jafari and Akhavian (2019) emphasize that affordability is paramount, especially for students from lower-income backgrounds, aligning with broader market trends where price sensitivity is a dominant concern for renters.

Location is another critical factor influencing students' housing choices. The proximity of housing to the university directly impacts daily commute times and associated costs, making it a key consideration for students. Research by Smith and Pinkerton (2020) reveals that security and accessibility are particularly important for Asian students, reflecting cultural differences in housing preferences. Similarly, Pang (2022) found that proximity to campus is a key consideration for students at UTAR Sungai Long Campus, as it minimizes travel time and costs, thereby enhancing their overall academic experience.

Table 1: Past Studies on Student Rental Housing Preferences

Author(s)	Year	Title	Method	Key Findings
Kedin et al.	2021	What matters to university students when looking for a rental house?	Quantitative research, online questionnaire	Price, location, security, and utilities/amenities are critical factors in students' housing decisions. Rental agreements are the most significant criterion.
Ayeni et al.	2023	Assessment of the contribution of environmental attributes to residential property rental value	Hedonic regression, structured questionnaires	Neighbourhood, natural, and structural attributes significantly influence property values, with environmental attributes contributing about 70.1% to the determination of property value in selected areas.
Smith & Pinkerton	2020	Apartment selection by college students	Online questionnaire, theory of consumption values	College students prioritize utilitarian over hedonic attributes, with security and accessibility being more important for Asian students compared to their American counterparts.
Jafari & Akhavian	2019	Driving forces for the US residential housing price: A predictive analysis	Hedonic Pricing Method, stepwise regression	Square footage, location, and the number of bathrooms/bedrooms are the main determinants of housing prices, with neighbourhood characteristics having a lesser impact.

Gomaa	2022	Investigating the socioeconomic factors influencing households' residential location choice using multinomial logit analysis	Multinomial Logit Model, National Household Travel Survey	Household income, race, and household size are critical in residential location choices, with high-income groups valuing proximity to work, school, and friends/family.
Triono & Solikin	2021	Valuation of market rental value of a planned dormitory using hedonic pricing method: A case study of Polytechnique of State Finance STAN, Indonesia	Proportional stratified random sampling, SPSS	The location of bathrooms, monthly income, and room size significantly influence dormitory rental values, with gender and origin also playing a role in determining rental prices.
Nhlabathi	2021	Dimensions of students' satisfaction with residential housing and its impact on their loyalty – A South African study	Likert scale-based questionnaires	Satisfaction with washroom facilities, building quality, and support services correlates with students' loyalty to residential housing, while the bedroom environment has a smaller impact.
Wannagoat & Kruanachid	2023	Factors affecting the decision to choose dormitory accommodation among students of the College of Arts, Media and Technology	Online questionnaire, 7Ps marketing mix	Product, price, physical appearance, and process are the most important factors influencing dormitory selection, while educational level and domicile have little effect on choice.

Yaacob, Kadapi, & Hussin	2023	Housing preference among young people: A study from the perspective of university students in Malaysia	Survey and interviews, mixed-method research	Students in Malaysia prioritize affordability, proximity to campus, and safety, with many students expressing dissatisfaction with the available housing options that do not meet their preferred standards of quality and convenience.
Pang	2022	Factors that influence students in selecting student housing: A case study in UTAR Sungai Long Campus	Survey and focus groups	Price, safety, and proximity to campus were identified as the most influential factors, with students expressing a preference for housing that offers a balance between cost and convenience.

Environmental attributes and housing quality also play a significant role in students' decision-making processes. Studies by Ayeni et al. (2023) and Nhlabathi (2021) demonstrate that the condition of the surrounding environment, including safety, natural features, and neighbourhood quality, significantly influences both rental values and students' satisfaction with their housing. Environmental factors are especially relevant in urban areas, where the quality of the living environment can vary widely between neighbourhoods.

Finally, housing attributes such as room size, amenities, and building quality are critical determinants of students' housing choices. Research by Triono and Solikin (2021) and Wannagoat and Kruanachid (2023) underscores that these attributes, alongside price and location, shape both the perceived value of the property and students' willingness to commit to a rental agreement.
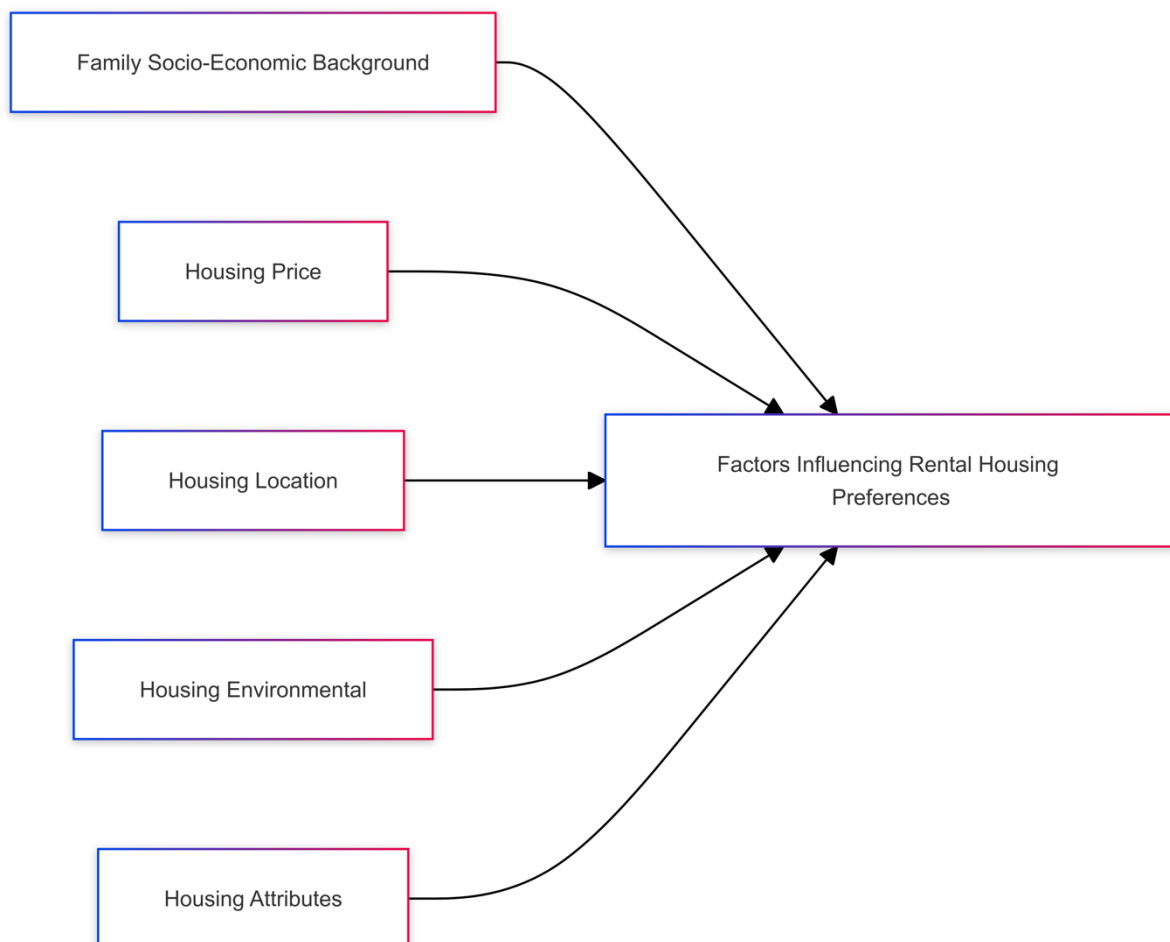

Figure 1: Factors Influencing Rental Housing Preferences

Methodology

This research utilised a cross-sectional approach to examine the effect of students' socio-economic background on rental houses among Non-Resident (NR) areas in one public university situated in Malaysia's northern region. Cluster sampling was utilised to select participants from the target population. The study managed to gather responses from a total of 103 respondents. For the purpose of data collection, an online survey approach was selected to

gather data regarding students' perceptions of the selection of rental houses. The Google Form platform was chosen to gather the data from respondents in this research to conduct the online survey. Note that the questionnaire was distributed randomly to respondents through the WhatsApp application.

A structured questionnaire served as the instrument for data collection, which contained three parts: Part A - Demographic information, Section B - Safe environment, and Section C - Rate of a rental house. The current research instrument uses five semantic or numerical scale measurement methods in the form of closed-ended questions.

Statistical analyses explored potential differences or associations between students' socio-economic status and various aspects of rental housing. One-way ANOVA was utilised to examine differences in monthly rental rates and safety environment based on socio-economic status categories (T20, M40, B40). The Kruskal-Wallis test was conducted to evaluate variations in deposit payments made by the owner among various socio-economic status groups. The chi-square test was employed to determine associations between socio-economic status and the criteria of the rental house (fully furnished/half furnished).

Informed consent was attained from all participants, ensuring voluntary participation as well as response confidentiality. It is crucial to recognise potential research limitations, including reliance on self-reported data, as well as the limited generalisability of findings beyond the study population. Correspondingly, statistical analyses were conducted using IBM SPSS (Statistical Package for the Social Sciences) to ensure the results' accuracy and reliability.

Results and Discussion

Demographic Characteristics

Table 2 displays the demographic details concerning participants. As seen from table below, majority of participants were females (40.78%), and 40.78%) were males. More than half of the participants were aged 30–49 (56.31%). About 76.70% were from bachelor's degrees, while 23.30% were from diplomas. Most of the respondents are from the B40 group (64.08%), followed by M40 (21.36%), and the lowest respondents are from the T20 group (12.63%).

Table 2: Demographic Attributes Regarding the Participants (n = 103)

Demographic		N (%)	Mean (SD)
Gender			
	Male	42 (40.78)	
	Female	61 (59.22)	
Age			
	18 - 21	45 (43.69)	21.88 ±1.31
	22 - 25	58 (56.31)	
Education			
	Diploma	24 (23.30)	
	Degree	79 (76.70)	
Socio-economic status			
	B40	66 (64.08)	
	M40	22 (21.36)	
	T20	13 (12.63)	

Factors Of Rental House Based on Socio-Economic Status

ANOVA was conducted to explore potential differences between the socio-economic class background with monthly rental houses and the safety environment of the rental house. The one-way ANOVA and mean and standard deviation outcomes are shown in **Tables 3a** and **Table 3b** respectively.

Table 3a: One-way ANOVA Comparing the Family Socio-Economic Groups On The Rental Price

	Sum of Square	df	Mean Square	F	Effect size, (η^2)
Rental price					
Between Groups	43844.782	2	21922.391	4.5*	0.083
Within Groups	487199.834	100	4871.998		
Total	531044.617	102			
Safety environment					
Between Groups	1.225	2	0.612	1.107	0.022
Within Groups	55.337	100	0.552		
Total	56.562	102			

df =degree of freedom *$p < 0.05$

Table 3b: Descriptive Statistic for A Monthly Rental House

Socio-economic group	n	Rental price		Safety environment	
		$\bar{x}$	s	$\bar{x}$	s
T20	13	196.154	75.447	3.789	0.749
M40	22	155.545	43.963	3.4773	0.566
B40	68	134.375	75.142	3.4559	0.790
T20	103	196.154	75.447	3.789	0.749

The analysis yielded a significant difference among the three socio-economic levels (T20, M40, and B40) in terms of monthly rental expenses ($F(2,100)$ =4.5, $p = 0.013$). Post hoc Tukey HSD tests further elucidated the nature of these differences. Notably, students from the T20 background exhibited significantly higher mean rental costs compared to the students from the B40 group (p =0.012). Nonetheless, insignificant disparities were examined between the mean rental expenses of students from the M40 background compared to either T20 ($p = 0.225$) or B40 ($p = 0.435$). The effect size, as indicated by eta squared (η^2), was calculated to be 0.083, suggesting a medium effect. Interestingly, despite these findings, another analysis did not reveal statistically significant differences between group means ($F (2,100)$ =1.107, $p = .0335$) regarding the safety environment of rental houses. The effect size was calculated to be 0.022, suggesting a small effect.

Based on the results provided, it is evident that socio-economic background has a notable impact on the monthly rental costs of students' housing as the rising cost of living affects students, including increased rent prices and challenges in finding affordable housing. This finding suggests that socio-economic status is crucial in determining the financial capacity of students to afford housing, with those from higher socio-economic backgrounds having a higher tendency to pay for more expensive accommodations. The medium effect size further

supports the practical significance of this disparity, suggesting that it is not simply a random occurrence but rather a meaningful distinction in rental expenditure patterns among students from various socio-economic backgrounds.

Conversely, the analysis did not identify any significant statistical variances in the safety environment among students from different socio-economic backgrounds. This indicates that, despite variations in rental costs, students across different socio-economic strata do not necessarily experience differences in the safety conditions of their rental housing.

Table 4: Kruskal-Wallis on deposit issued based on students' opinion according to socio-economic

Socio-economic status	n	Mean of ranks	s	χ^2
T20	13	31.92		
M40	22	51.14	1.239	7.601*
B40	68	56.12		

$* \, p < 0.05$

A Kruskal-Wallis H test reveals a statistically significant disparity in deposit payments issued by the owner based on students' opinions, H (2) = 7.601, p = 0.022, as displayed in **Table 4**. The mean rank opinion of deposit payment varied across different socio-economic backgrounds. Students from the T20 category had the lowest mean rank opinion at 31.92, followed by students from the M40 category at 51.14, and students from the B40 category had the highest mean rank opinion at 56.12. This trend suggests that students from lower-income backgrounds (B40) tend to have higher expectations or preferences regarding deposit payments compared to their counterparts from middle-income backgrounds (M40) and higher-income backgrounds (T20). Correspondingly, this finding suggests variations in deposit payments among students from different socio-economic backgrounds.

Most students at this university came from lower- and middle-income class families. This demographic characteristic underscores the importance of price in their decision-making process when selecting rental houses. Given the financial constraints students from these backgrounds may face, deposit payments likely carry significant weight in their housing choices.

The observed differences in deposit payments could be attributed to various factors. Students from lower-income backgrounds may have limited financial resources and prioritise affordability when considering rental options. As a result, they may expect lower deposit payments or negotiate more vigorously for favourable terms. Conversely, students from higher-income backgrounds may have greater financial flexibility and be more willing to accept higher deposit payments.

Table 5: Example (TNR, 12, Single Spacing, Bold, Centre, Capitalize Each Word)

Accommodation of house	Socio-economic status			χ^2
	B40	M40	T20	
Fully furnished	44 (64.7%)	7 (31.8%)	13 (100%)	6.501*
Half furnished	24 (35.5%)	15 (68.2%)	0 (0.0%)	

$* \, p < 0.05$

A chi-square analysis was conducted to evaluate whether there exists a relationship between socio-economic status and criteria among students when choosing a rental house. **Table 5** provides the Pearson chi-square results and indicates an association between the student's socio-economic background and house rent criteria ($\chi^2 = 6.501$, $df = 2$, $n = 103$, $p = 0.039$).

Students from T20 backgrounds expressed a preference for fully furnished rental houses. This preference could be attributed to their relatively higher financial means, allowing them to afford the additional amenities and comforts associated with fully furnished accommodations. On the other hand, students from M40 families, constituting 68.2% of the sample, favoured half-furnished rental houses, indicating a balance between affordability and comfort. These students deemed the average monthly rental of approximately RM156.00 reasonable, suggesting a pragmatic approach to housing choices within their budget constraints. Interestingly, a considerable proportion of students from B40 backgrounds (64.7%) expressed a desire for fully furnished rental houses despite potentially facing financial limitations. This finding may reflect the importance of comfort and convenience regardless of socio-economic constraints.

Conclusion

This study has revealed key findings about the impact of socio-economic status on university students' rental housing preferences. The research highlight that students from lower-income families (B40) face significant challenges in securing adequate housing due to financial constraints. This often forces them to prioritize affordability over other important factors such as proximity to campus, safety, and quality of housing, which can negatively affect their academic performance and overall well-being. Conversely, students from higher-income families (M40 and T20) have more flexibility in choosing housing that better meets their needs, including proximity to campus, safety, and access to amenities, thus enhancing their university experience.

Theoretically, this study contributes to the existing body of knowledge by highlighting the nuanced ways in which socio-economic disparities influence housing preferences among university students in Malaysia. It supports the theory that socio-economic status is a critical determinant of access to resources, including housing, which in turn affects educational outcomes. Practically, these findings have significant implications for university administrators and policymakers. The study suggests the need for targeted housing policies that consider the diverse needs of students from different socio-economic backgrounds. Universities should prioritize creating affordable housing options that are safe and close to campus, particularly for students from lower-income families, to ensure equitable access to education.

Despite its contributions, the study has several limitations. The reliance on self-reported data may introduce bias, as students might have underreported or overreported their housing preferences and financial situations. Additionally, the study's focus on a single public university in Malaysia's northern region limits the generalizability of the findings to other contexts. Future research should consider a larger sample size across multiple universities to enhance the robustness and applicability of the results.

Future research should explore the long-term effects of housing conditions on students' academic performance and well-being. Longitudinal studies could provide valuable insights into how housing preferences evolve over time and how changing socio-economic conditions

impact these preferences. Additionally, there is a need for more research on the effectiveness of university policies and government interventions aimed at improving housing conditions for students, particularly those from disadvantaged backgrounds. Such studies could inform the development of more comprehensive and inclusive housing strategies that better address the needs of all students.

In conclusion, this study highlights the critical role of socio-economic disparities in shaping university students' rental housing preferences. Addressing these disparities requires targeted interventions and policies that ensure all students, regardless of their financial situation, have access to safe, affordable, and adequate housing. By doing so, universities and policymakers can better support the academic and personal development of students, contributing to more equitable educational outcomes.

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