

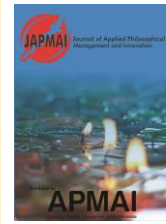


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SINGLE MOTHER AFFORDABILITY TO OWN A HOUSE

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Abstract

The issue of housing affordability often involves middle and lower income groups. However, the problem of housing affordability is more critical, experienced by single mothers due to single mother is an individual who is the head of the family. The objective of this research to examine the factors that influences the problem of single mothers to own their own house. In addition, this research also to identify the type and price range of affordable house for single mothers. The process of the study begins from problem identification, literature review, case study, data collection, analysis and interpretation of research findings. Questionnaires are used to collect the primary data from respondents while literatures reviews are the secondary data for the research. The sample of this research includes 95 single mothers who are working and registered under The Ministry of Women and Family Darul Takzim. The random sampling technique was the method of sampling utilized.

The findings of the research found out that there are a few main factors which influence the affordability of single mother to own their own house influenced by socio economic status such as race, age, single mother status, level of education, working period, the number of household, lower household incomes and house prices in the market. Besides, the type of affordable house may afford by single mothers is single storey and double storey house in a range price between RM50,000 to RM100,000. They are also may own an affordable housing provide by government which is single and double storey low and medium cost in range RM50,000 to RM80,000. In the end of study, various proposals are recommended such as government should control the house price in the market, loosening the loan conditions, the payment of 10 percent deposit and also loosening the rate interest. For developer, they should increase the number of housing for target groups and carry out the market study to identify the affordable housing price.

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Introduction

The ability to afford a house often linked with the lower income people. The emphasis on housing affordability is consistent with the National Housing Policy and nation's aspiration to achieve the goals of '*1 Isi Rumah 1 Rumah* (1 family 1 house)'. Government's main policy in this housing sector is to provide affordable house for every citizen especially for the lower income and the target group.

According to Susan (2003), studies conducted in the United States shows that 4.9 million families spend more than half their income on housing. The study also showed that 41 percent of the tenants of low income single mothers who cannot afford to own a house. Poverty among single mothers is due to many factors the number of dependents,



doing jobs that do not generate high earnings in the informal sector, not working, not doing side work, old age and poor health and education (Aini dan Doris, 2012).

According to Azlah *et. al.*, (2004), single mother incomes in Johor Bahru area are only within the range of RM500 to RM1000 per month. Mention by Rosadah (2002), house prices in Johor Bahru area for single storey terrace houses and two storeys in the price range of RM100, 000-RM200, 000, while in some other areas reach up to RM300, 000.

Based on the provisions of the National Housing Policy, the government is committed to ensuring that all people can afford to purchase an own house or rent a house. Here the existence of problems with respect to the ability of single mothers to have their own house based on their income. Thus the objective of this study to gain a better understanding of factors influencing the problem. Not just that, through this study also made the identification of the type of house and price range affordable house single mothers are.

This article was structure into five sections. The first section will be introduce about the issues arise, problem background and objectives of the research. Then, the second part will review some of the previous related research on the definition; this includes the factors that influence the problems housing affordability among single mother. For the next section, the research methodology will be discussed. Then it will be follow by results, discussion and also the remainder of conclusion and recommendations of the research. Lastly, this article also point out the limitations of the study and recommendations for the future research.

Literature Review

Definition of Single Mothers

The definition of a woman is considered to be a single mother when their husband's death and had to continue the task of raising children or a woman who has been divorced and is given legal guardianship over his children, or a woman who is suspended is not given string without alimony or women in divorce process (Roharty and Rais, 1999).

According to Yayasan Pembangunan Keluarga Terengganu (2010), woman who meets one of the following characteristics are defined as a single mother. A woman is defined as a single mother if: First, women who lost their husbands and ready to continue the task of raising children. Second, women who have been divorced by her husband and given custody of her children. Thirth, women are not given alimony by the husband to support her and her children. Fourth, women who are in the process of divorce (which may take a long time). Fifth, husband sickly and unable to provide alimony and require intensive care. And seventh, women care others children without the help of husband.

Housing Affordability

Affordability is defined as “*willingness or ability to achieve or do something*” (Kamus Dewan, 4th Edition, 2005). According to Bujang *et. al* (2010), affordability is the ability of a person in providing something, which is usually referred as a person ability in financial terms. It reflects the ability of the people to purchase or renting the house. This concept involve a number of several issues such as the distribution of housing price, housing quality and income, the ability of household to borrow, government policies and the conditions of the housing market (Linneman and Mebololugbe, 1992).

According to Bujang (2006), household have to allocate a total of 30 percent of the monthly income for the purpose of house purchase, and the total will determine the level of their affordability. Thus, 30 per cent provided by the individual for the purpose of housing will determine whether or not a person is capable buy a house or determine the type of home that can be purchased in house prices in the current market.



Affordable Housing

Generally, the concept of affordable housing is house category that have a low value, but at the same time capable to meet the requirements. To meet and achieve housing affordability for everybody, the government also plays an important role in providing an affordable home for every layer of society.

Affordable housing specifically stated by the Malaysian-National Urban Indicators Network on Sustainable Development (MURNInets) is as follows: 1) Various types of low-cost houses priced at RM42, 000 and below (low cost private, *Program Perumahan Rakyat* (public houses program) – PPR/ *Jabatan Perumahan Negara* and *Program Perumahan Mesra Rakyat / Program Perumahan Mampu Milik* – SPNB); 2) Various types of low medium cost houses priced between RM42, 000 - RM80, 000 (low-medium-cost private and public), and; 3) Various types of medium cost houses priced not exceeding RM300, 000 (ie, the ceiling price set at national level which refers to the maximum price of PRIMA house).

The Factors that Influencing the Housing Affordability

In determining the affordability of a person to own a house, the factor of income, expenses and financial resources can also be considered as the cost of living. The higher cost of living in a place, it indirectly reduces purchasing power or effective demand for housing needs, particularly houses (Zanil, 2000).

Factors taken into consideration in this study is the household income, household expenditure patterns, house prices, marital status, race, age, education level, type of occupation, number of households and housing finance.

There are also previous studies that focus on housing subsidy variable (Thalmann, 1999; Grigsby and Bourassa, 2003; Thalmann, 2003), interest rates on loans (Weicher, 1977), types of occupation (Gyourko and Linneman, 1993) and the monthly payment (Bramley, 1992). However, according to Norazmawati (2007), many studies on housing affordability focus on three main variables of household income, household expenditure and housing prices.

Method

The data was collect through primary data and secondary data. Primary data are obtained by distributing the questionnaire on the selected population study area. While the secondary data are attained through the sources that have been published such as journals, article, conference papers, books, internet, newspaper and others related sources. Both data are used during this research is carried out to achieve the objectives.

The process of the study begins from problem identification, literature review, case study, data collection, analysis and interpretation of research findings. Questionnaires are used to collect the primary data from respondents while literatures reviews are the secondary data of the research. Taro Yamane (1973) formula is used to estimate the number of respondent for the analysis. In this calculation, the degree of confidence is at 90 percent of the total population of 570. Based on the calculation using Taro Yamane formula the minimum number of respondents needs is 85 persons. However, the questionnaires were distributed randomly and 95 were returned. This research analyzed using the frequency, Likert Scale, Cross Tabulation, Correlation Analysis and Content Analysis. All the data obtained are analyzed by using SPSS (Statistical Package for the Social Sciences) software. Frequency analysis and Likert scale is used for 'ranking' and the degree of importance factors. Cross tabulation analysis is used to examine the relationship between a single mother house ownership with the factors that affect housing affordability problems of single mothers. Meanwhile, Pearson's Chi Square analysis and correlation analysis is used to identify significant relationship between factors with house ownership. Content analysis is used to analyze the proposal and opinion of respondent.



Analysis and Result

The questionnaires for survey is divided into several parts and analyzed using the above mention approaches. Besides, the result and the finding of the research then divide into four parts. First part is about the information of socio economic of the respondent, then followed by the recent housing affordability, factors that influence the housing affordability among the single mothers, and the final part is about the criteria for house selection.

On the analysis of respondent profile, it has been found that majority of the respondent are Malay. The analysis also found that half of the respondent was category in the age of 26 to 35 year old. Besides that, more than half of them are work by self-employed and majority of them have low and medium educational backgrounds. In other hand, the research analysis also indicates that commonly of the respondent have one to three children. Moreover, the analysis shows majority of single mothers income for the household is around RM 1,000 to RM 1,500.

Affordability to own a home is measured by the amount of income earned by an individual and the ability to repay all the costs involved in the process of buying a house (Whitehead, 2009). As mentioned previously, the housing affordability are reflects by the household purchasing power to buy a house. Basically, there are few ways to measure the level of housing affordability such as price income to ratio and housing affordability index modeland monthly mortgage payment to income ratio, residual income approach (Liu *et. al.*, 2008).

However in this study, housing affordability is measured based on household income, status of owning the house, types and also the level of price that the single mother considered afford to buy. Table 1 shows the analysis on the housing status of single mother, and Table 2 shows the monthly income level.

Table 1. Housing Status

Status	Frequency	Percent (%)
Own House	20	21.1
Rent	33	34.7
Live with family	42	44.2
Total	95	100.0

From the Table 1, shows most of the respondents live with the family with 44.2 percent, while 34.7 percent of respondents are still rent and fewest respondents afford to own a house with 21.1 percent. This means from the 95 respondents, there are only 20 respondents owned a house, while 75 respondents

Table 2. Monthly Income Level

Total Income	Frequency	Percentage (%)
Less than RM 1,000	16	16.8
RM1,001 – RM1,500	72	75.8
RM1,501 – RM2,000	7	7.4
Total	95	100

For the Table 2, shows the majority of respondent have an income around RM1, 000 to RM1, 500 with a total of 75.8 percent. Next the second highest income is below RM1, 000 with a total of 16.8 percent and the least amount is RM1, 500 to RM2, 000 with a total of 7.4 percent. From the Table 1 and 2 above, it can be said the most of the respondent are from the lower and medium income groups. In terms of affordable



housing by the respondents, Table 3 shows the analysis on the type of house owned by respondent. While in Table 4 shows the analysis on the house price owned by the respondent during the purchase.

Table 3. Type of House Owned by Respondent

Type of House	Frequency	Percentage (%)
Single Storey Terrace	13	65.0
Double Storey Terrace	5	25.0
Low Cost Flat	2	10.0
Total	20	100.00

Analysis of Table 3 shows 65 percent of respondents own house types of single storey terrace, while 25 percent have a double storey terrace houses, and the remaining 10 percent have low-cost flats.

Table 4. House Price Owned by the Respondent

House Price	Frequency	Percentage (%)
Less than RM50,000	3	15.0
RM50,001 - RM100,000	10	50.0
RM100,001 - RM150,000	7	35.0
Total	20	100.00

Table 4 shows the majority of single mothers who own their own house have been purchase a house within range from RM50, 000 to RM100, 000 during the purchase is 50 percent. While, only 35 percent have owned a house costing RM100, 001 to RM150, 000. For the house price below RM50,000 there are only 15 percent. Only single mother who rent and live with their family are wish to buy a house, and who have their own house is not interested in buying the new house. Table 5 shows the type of affordable housing, and Table 6 shows the affordable price to own.

Table 5. Analysis on the Type of Affordable Housing

Type of House	Frequency	Percentage (%)
Single Storey Terrace	34	81.0
Double Storey Terrace	8	19.0
Total	42	100.00

Table 5 shows the types of affordable housing. Most of the respondent can afford to stay in the single storey terrace which is 81 percent. 19 percent can afford to stay in double storey terrace.

Table 6: Analysis on the Affordable Price

House Price	Frequency	Percentage (%)
Less than RM50,000	8	19.0
RM50,001-RM100,000	29	69.0
RM100,001-RM150,000	5	12.0
Total	42	100.00



Table 6 shows that 69 percent of the respondent affordable price to pay for housing range RM50,001 to RM100,000 per unit. While 19 percent afford to pay less than RM50,000 and the balance 12 percent afford to pay for housing between RM100,001 to RM150,000.

From the analysis Table 5 and Table 6, it can be pointed out that most of the respondents are from the lower and medium income groups. Most of them only afford to stay in the low and medium cost houses with the affordable price between RM50,001 to RM100,000 per unit.

To identify the factors that influenced the single mother problems to afford their own house in the district of Johor Bahru, a field survey through questionnaires is carried out. Result from the field survey and analysis, the identified factors that influenced single mother problems is shown in Table 7.

Table 7. Factors Influenced Single Mother Problems to Afford a House

Factors	Total Score	Average Score
House price out of capability	458	4.82
The loan amount is burdensome	458	4.82
Difficult to provide 10% deposit in home purchase	457	4.81
Loan eligibility beyond capability	448	4.72
High loan interest	445	4.68
High installment loan payment	440	4.63
Housing costs beyond capacity	409	4.30
Types of home shipping are increasingly high	395	4.16
Low income	394	4.15
A large number of families	359	3.78

Besides, cross-tabulation is used to investigate relationship and the level of housing affordability against the monthly household income. This is shown in Table 8. While Table 9 shows the relationship between household income and the types of affordable housing and Table 9 shows the relationship between household income and the price of the affordable housing.

Table 8. Relationship between Household Income and types of affordable housing

Household Income	Housing Status			Total
	Own House	Rent	Live with family	
Below than RM1000	10	1	5	16
RM1,001-RM1,500	9	29	34	72
RM1,501-RM2,000	1	3	3	7
Total	20	33	42	95

As shown in Table 8, most of the respondents are renting a house or live with their family especially for those household who earned an income between RM1001 to RM1,500 per month. While the respondent who earned an income below RM1000 per month have been owned their own house. Then the cross-tabulation is carried out between household income and affordable housing price that had been consider by the respondent. Table 8 shows the analysis carried out on the relationship between household income and affordable housing price.



Table 9. Relationship Between Household Income and Affordable Housing Price

Household Income	Housing Price			Total
	Below RM50k	RM50k- RM100k	RM100k- RM150k	
Below RM1,000	0	3	0	3
RM1,001-RM1,500	9	24	4	37
RM1,501-RM2,000	0	1	1	2
Total	9	28	5	42

Based on the analysis in Table 9, the result demonstrated that the respondent with the total monthly income above RM1001, the affordable housing for them is from RM 50,000 to RM 100,000 and even above RM100, 000. While for most respondents with the total income below RM 1,000 the affordable housing is below from RM 100,000. This result indirectly interpreted the concept that had been mentioned by Whitehead (2009), which; the housing affordability are also measure based on the house price that they could afford to buy. For example, average house price to average earnings income while lower quartile earnings are to lower quartile house price.

Next, Table 10 will show the types of housing preferred by the respondent based on their income level. As shown in Table 10, majority of the respondents would prefer to own a single storey and double storey house compared than others type. On the other hand, respondents with the total income from RM 1001 to RM 2000 were more preferred to buy a single storey terrace house. However, those who earned the monthly income less than RM1000also want to buy single and double storey house. Most of their affordable housing price between RM50,001 to RM80,000 and less than RM150,000.

Table 10. Relationship Between Household Income and Affordable Housing Type

Household Income	Housing Type		Total
	Single Storey Terrace	Double Storey Terrace	
Below RM1,000	2	1	3
RM1,001-RM1,500	30	7	37
RM1,501-RM2,000	2	0	2
Total	34	8	42

Finally, it can be conclude that, most of the respondents have the ability to own a house. For those who earned the monthly income less than RM1,000, they can only buy the low or medium cost house. This is because the affordability also relies on the housing market price and the types of housing that they afford to buy which is also influenced by their total monthly income.

The Pearson's Chi-Square test is used to determine whether or not the differences between the group frequencies, and also to find out whether or not variables of home-ownership and factors that influence the housing affordability are correlated with each other (Bujang, 2010). Table 11 show the analysis outcome on the factors that influence the housing affordability problems and ownership.

Table 11 shows the analysis outcome from Pearson's Chi-Square on ten factors that influence the housing affordability problems based on 95 of respondent's background. Significant value for these types of analysis is to be less than 0.05 (Tasir & Abu, 2005). Based on the above analysis there are three factors that have significant value less than 0.05. These factors are household income, house price and housing financing. Thus, through this analysis it can be concluded that these three factors are the



most influencing factors and other factors also have an impact, but with little effect. Next, Table 13 below shows the analysis and findings.

Table 11. Summary of Analysis on Factors That Influence the Housing Affordability Problems and Home-Ownership by Using Pearson's Chi-Square

Factor that influence housing affordability	Value	df (Degree of Freedom)	Asymp. Sig. (2 Sided)	Relationship between home-ownership
Household income	9.810	2	.007	Significant
Expenditure	0.439	2	.803	Not Significant
House Price	16.408	1	.000	Significant
Housing Financing	6.211	2	.045	Significant
Loan Instalment	3.367	2	.186	Not Significant
Loan Eligibility	0.398	1	.528	Not Significant
Interest Rate	1.809	1	.179	Not Significant
Amount of Loan	0.315	1	.575	Not Significant
10% deposit	1.838	1	.175	Not Significant

Table 12 shown there is significant correlation between the three factors that affect housing affordability problems of respondent. For house price factor and the number of household showed significant results with the 0.007, which is significantly smaller than the base set 0.01. The result indicates that the correlation of pairs of households and house prices have a strong relationship because the value of correlation is higher and closer to the value 1. The analysis clearly shows that the number of households is more closely to the impact of owning the house. This is because, the high prices of house in the market makes it difficult for single mothers with many children to buy their own house.

Table 12. Summary of Bivariate Correlation Analysis

Factors		Household income (F1)	House Price (F3)	Number of household (F4)
Household income (F1)	Pearson Correlation	1	.076	.261*
	Sig. (2-tailed)		0.463	.010
	N	95	95	95
House Price (F3)	Pearson Correlation	.076	1	.273**
	Sig. (2-tailed)	.463		.007
	N	95	95	95
Number of household (F4)	Pearson Correlation	.261*	.273**	1
	Sig. (2-tailed)	.010	.007	
	N	95	95	95

**Correlations is significant at 0.01 level (2 tailed)

*Correlations is significant at 0.05 level (1 tailed)

Discussion

Based on the analysis and literature review the most important finding in this paper is the influenced of household income on the level of affordability to buy and own a house. This positive relationship shows that, the higher of the household income, it will also indirectly increase the level of housing affordability for the single mothers. It can be concluded that income is the main factor influencing the ability to buy. It also influenced the types of affordable housing that a household can buy. Thus income earned is the determination on the price and type of houses that is affordable by a household (Sabariah Salbi, 2002).



Moreover, analysis also indicates that house price influence single mother to own the house. As mention by Gwin and Ong (2004), house price will determine whether an individual is able to own a house and willing to pay a price set by the seller or developer. Besides that, number of household also influence single mother to buy their own house. According to Dielman and Evaraers (1994), the affordability to own a house for households that have children is lower than the households without children. The larger the household size, the larger the household expenses and this will affect housing affordability household.

Next factor that has a strong relationships is race. The outcome of the analysis implicitly shows that race has the significance relationship with the individual to buy a house. This results probably due to the several factors such as the housing policies that had been implemented by the government. As an example, one of the regulations on this policy is the discounting of 5 to 10 percent given to the Bumiputera from the developer selling price. Moreover, the developer also had to reserve 30 percent of the total development for the Bumiputera buyers (Bujang *et. al.*, 2008).

Education level is also one of the factors that influenced the ability of individual housing. As mention by Gyourko and Linneman (1993), individual with high education have the potential to get good jobs and produce high salary and they will be able to own a house.

Another factor that influenced housing affordability is marital status. This finding explained, a single mother are difficult to owned a house compare to the household consist of husband and wife. It is because they need to support their families' without the help of her husband and had to bear the high cost of living alone (Nor Aini *et. al.*, 2009).

Age can also influence individual affordability to purchase a house. This probably explained that older people gets higher pay compared to the younger one. As explained before, higher income indirectly increases the level of affordability among the single mother.

In this case study, majority of the single mothers come from the lower and middle income groups. The affordable housing they can own is the low and medium cost with the price below RM150,000. For single mother with income less than RM1,000, they can buy low cost affordable housing which is RM 50,000 to RM80,000 per unit, while the single mother with income RM1,000 to RM 1,500 they can afford medium cost housing between RM80,000 to RM150,000 per unit. Thus, the types of housing can afford by single mother are single and double storey low and medium cost.

Conclusion

From the result of the study, the majority of single mother are able to own their own house. However, they can only have certain types of house with a certain price level. Through this paper, there are some solution which is; the government should control the rise in house prices in the market, housing developers should increase the number of residential units and the government should create a special quota for single mothers, provides flexibility of the loan, reduce the interest rate and payment of deposit and the last one improve the ability of single mothers in terms of financial aid. This is due to majority of the respondents are affordable to own a house compare to those who are unaffordable. However, this consequence will become conversely if the housing price is continuing to increase. Thus, the related parties such as the local developers, local government as well as policy makers should find the proper ways to improve the level of housing affordability for the local residents into the better stage.



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