

# Affordable Housing Accessibility and Its Impact on Young Professional Retention in Johor: A Systematic Literature Review

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## ABSTRACT

Housing affordability has emerged as a critical determinant of locational choice, quality of life, and labour market stability among young professionals in rapidly urbanising Malaysian regions. Johor, as a strategic growth corridor bordering Singapore, faces escalating housing costs alongside ambitious state-level affordable housing initiatives such as Rumah Mampu Milik Johor (RMMJ) and selected PR1MA projects. This systematic literature review synthesises empirical and conceptual studies published between 2010 and 2025 on housing affordability and accessibility in Malaysia, young professionals' housing pathways and preferences, and the relationship between housing affordability and talent retention, with particular focus on implications for Johor. Following a PRISMA-informed search strategy, databases including Scopus, Web of Science (WOS), Planning Malaysia, Science Direct (SD) and HRMARS were systematically searched using keywords related to "affordable housing", "young professionals", "housing pathways", "labour retention", and "Johor". Twenty-five (25) core studies were identified and thematically analysed, predominantly centred on Greater Kuala Lumpur and Klang Valley, with limited direct evidence from Johor. Theoretically, the review is anchored in housing pathways theory, residual income approaches to affordability, human capital theory, and urban amenity-led retention frameworks. Findings suggest that young professionals face growing affordability gaps despite rising qualifications and income, state schemes such as RMMJ improve nominal access but may not align with young professionals' locational, tenure, and lifestyle preferences, and perceived housing (un)affordability interacts with cross-border employment prospects to shape retention decisions in Johor. This review proposes a conceptual framework linking housing accessibility, perceived life-course security, and young professional retention, and identifies critical gaps relating to Johor-specific empirical evidence, longitudinal research designs, and integrated labour market and housing policy analysis. For policymakers, the findings underscore the need to reframe affordable housing policy not merely as social welfare intervention but as strategic human capital retention infrastructure.

**Keywords:** affordable housing; young professionals; housing pathways; talent retention; Johor; systematic literature review; brain drain; RMMJ; PR1MA

## INTRODUCTION

The transition from higher education to stable professional employment increasingly depends on young professionals' ability to secure adequate and affordable housing in locations aligned with their career aspirations (Sohaimi et al., 2017; Sohaimi et al., 2018). In Malaysia, house prices in key urban regions have escalated faster than income growth over the past two decades, prompting concerns over reduced homeownership prospects, delayed household formation, and potential brain drain to more attractive domestic cities or cross-border labour markets (Khazanah Research Institute, 2015; Sohaimi et al., 2017). The median house price in Malaysia reached RM313,000 in 2024, while the median monthly household income stood at approximately RM5,228, rendering homeownership unaffordable for substantial segments of the population, particularly young professionals in early- to mid-career stages (HousingWatch Malaysia, 2024; Sohaimi et al., 2018).

Johor occupies a distinctive position in Malaysia's housing affordability and talent retention discourse due to its strategic location bordering Singapore, ongoing development of Iskandar Malaysia as a regional economic

corridor, and evolving state housing policies aimed at improving affordability for low- and middle-income residents (Abdullah et al., 2021; Willis, 2025). In Q1 2025 alone, Johor led Malaysia with 3,194 new residential units launched, representing the highest volume among all states, with 65 per cent of national launches priced below RM500,000 (Bernama, 2025). State-level programmes such as Rumah Mampu Milik Johor (RMMJ) set explicit price ceilings ranging from RM42,000 to RM300,000 across different income bands, while national schemes like PR1MA target middle-income households earning between RM2,500 and RM15,000 monthly through subsidised housing units (Johor State Government, n.d.; PR1MA Corporation Malaysia, n.d.; Willis, 2025).

Despite these policy interventions, Johor faces a persistent brain drain challenge, with thousands of young professionals commuting daily to Singapore or relocating entirely in pursuit of higher wages and better career prospects (Channel NewsAsia, 2023; The Star, 2025). Industry observers note that those remaining in Johor's labour market often lack motivation for career advancement, partly due to limited wage competitiveness and fewer professional development opportunities compared to Singapore (Channel NewsAsia, 2023). This talent outflow raises critical questions: To what extent does housing affordability influence young professionals' decisions to remain in or depart from Johor? Can affordable housing schemes such as RMMJ and PR1MA serve as effective retention mechanisms if aligned with young professionals' locational preferences, lifestyle expectations, and life-course aspirations?

Existing literature on housing affordability in Malaysia predominantly focuses on Klang Valley and Greater Kuala Lumpur, with empirical studies employing residual income approaches, housing pathways frameworks, and preference analyses (Sohaimi et al., 2017; Sohaimi et al., 2018; Sohaimi, 2024). However, Johor-specific evidence remains limited, and the nexus between affordable housing accessibility and young professional retention in cross-border contexts is under-researched. This gap is particularly salient given Johor's unique labour market dynamics, where cross-border employment in Singapore represents a viable alternative to local opportunities.

This systematic literature review therefore seeks to consolidate existing knowledge on affordable housing accessibility and its impact on young professional retention, with explicit focus on implications for Johor. Specifically, the review addresses three research objectives:

1. To clarify conceptual and theoretical underpinnings of housing affordability, housing pathways, and talent retention among young professionals.
2. To synthesise empirical findings on housing affordability constraints, preferences, and pathways in Malaysia, with particular attention to cohorts aged 25–35 years holding tertiary qualifications.
3. To propose a conceptual framework and research agenda for understanding the nexus between affordable housing accessibility and young professional retention in Johor's cross-border economic context.

By addressing these objectives, the review aims to inform evidence-based policy development in Johor and contribute to broader debates on housing policy as human capital retention infrastructure in urbanising regions.

## Background

### Affordable Housing Policy Landscape in Malaysia

Malaysia's affordable housing ecosystem comprises overlapping federal and state initiatives designed to address housing needs across income segments. At the federal level, key programmes include PR1MA (Perumahan Rakyat 1Malaysia), which targets middle-income households earning RM2,500 to RM15,000 monthly; Perumahan Penjawat Awam Malaysia (PPAM) for civil servants; and Program Perumahan Rakyat (PPR) for low-income groups (Abdullah et al., 2021; Willis, 2025). PR1MA units are priced below comparable market offerings, although recent analyses indicate that in certain high-demand states, PR1MA prices have converged with private market levels, thereby narrowing the affordability differential (Malaysia Indicator, 2025).

The National Housing Policy (NHP) 2018 to 2025 set a target of delivering 500,000 affordable homes by 2025,

alongside initiatives such as the Rent-to-Own (RTO) scheme and stamp duty exemptions for first-time buyers purchasing properties below RM500,000 (UTM News, 2025). Despite these efforts, a supply–demand mismatch persists which is the affordable housing units priced below RM200,000 comprise less than 20 per cent of launched projects in recent years, while overhang units in the affordable segment accounted for 20.7 per cent of unsold residential stock in Quarter 1 2025 (Penang Property Talk, 2025; UTM News, 2025). This paradox simultaneous oversupply of certain affordable units and persistent unmet demand suggests misalignment between policy design, unit location, and buyer preferences.

**Johor's Rumah Mampu Milik Johor (RMMJ) Programme**

At the state level, Johor's RMMJ programme aims to enhance housing affordability through tiered price–income bands with explicit eligibility criteria. The programme categorises affordable housing into four main segments (Johor State Government, n.d.; iProperty.com.my, 2020):

Table 1: Johor Affordable Housing Scheme (RMMJ) price–income bands (Johor State Government, n.d.)

Category	Maximum Unit Price (RM)	Maximum Household Income (RM/month)
RMB A	42,000	4,000
RMB B	80,000	6,000
RMB C	150,000	8,000
RMB D	250,000–300,000	10,000

The RMMJ framework specifies minimum standards including three bedrooms and two bathrooms, and applications are processed through the e-Rumah Johor online portal to enhance procedural transparency and accessibility (Johor State Government, n.d.). Multiple PR1MA and state-linked projects have been implemented in Johor, with several achieving high QLASSIC quality scores (77 to 80 per cent), indicating emphasis on build quality and liveability (Property Times, 2023).

Comparing RMMJ price ceilings with indicative income ranges for young professionals typically RM3,000 to RM8,000 monthly for early- to mid-career degree holders suggests that many would qualify for RMB B, C, or D categories (Sohaimi et al., 2017; Sohaimi et al., 2018). However, eligibility does not equate to effective affordability when residual income after mortgage servicing, transport costs, student loans, and living expenses is considered (Sohaimi et al., 2018; Sohaimi, 2024).

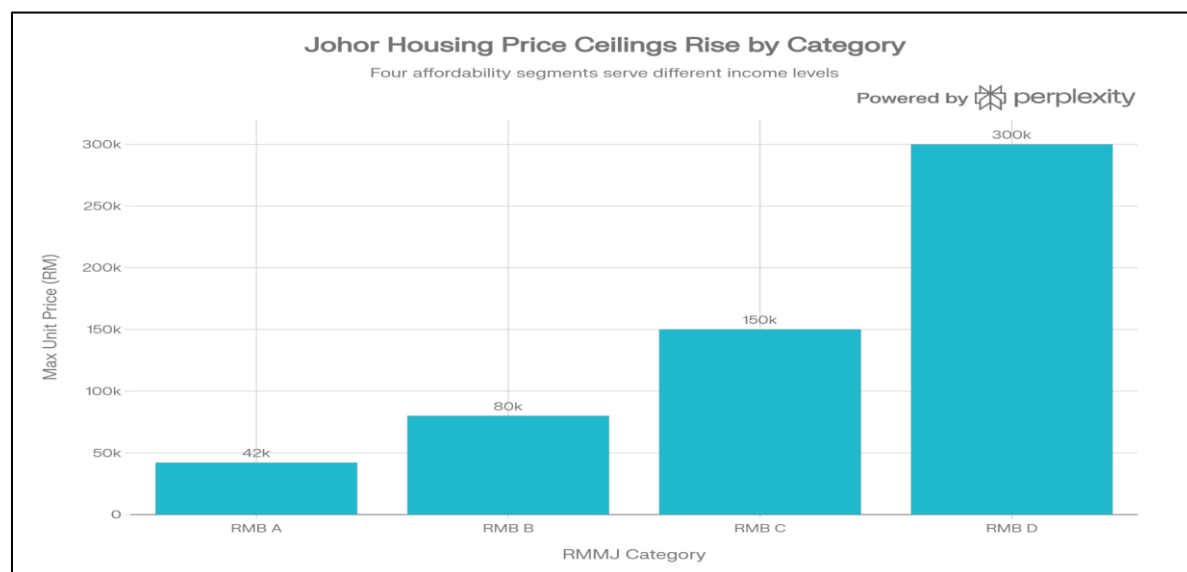


Figure 1: Price ceilings of Johor Affordable Housing Scheme (RMMJ) units by category

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## Young Professionals: Demographic And Economic Profile

Young professionals in this review are defined as degree-holding workers aged 25 to 35 years, typically in early-to mid-career stages with rising human capital and income trajectories (Sohaimi et al., 2017). This cohort differs from broader youth populations due to higher educational attainment, professional employment expectations, and aspirations for improved quality of life, including homeownership in well-serviced urban locations (Sohaimi et al., 2017; Sohaimi, 2024).

Youth unemployment in Malaysia stood at 10.2 per cent for those aged 15 to 24 years and 6.2 per cent for ages 15 to 30 as of mid-2025, with unemployment disproportionately affecting tertiary-educated jobseekers a phenomenon attributed to skills mismatches and slow creation of skilled job opportunities (Department of Statistics Malaysia, 2025; ISIS Malaysia, 2020). Geographic disparities are notable, with lower-income states such as Kelantan, Sabah, and Terengganu exhibiting higher youth unemployment, while urban centres offer better prospects but impose higher housing costs (ISIS Malaysia, 2020).

In Johor, the brain drain to Singapore has intensified concerns about workforce quality and retention. Reports indicate that many young Johoreans view cross-border employment as economically rational given Singapore's stronger currency and higher wages, even for semi-skilled positions (Channel NewsAsia, 2023; The Star, 2025). Those remaining in Johor's labour market are often perceived rightly or wrongly as less ambitious or constrained by family obligations, contributing to declining workplace culture and productivity (Channel NewsAsia, 2023).

### Theoretical Foundations

#### Residual Income Approach to Affordability

Traditional housing affordability measures rely on price-to-income ratios such as house price should not exceed 3 to 4 times annual income or expenditure ratios which is housing costs should not exceed 30 per cent of gross income. However, the residual income approach offers a more nuanced perspective by examining income remaining after housing costs to determine whether households can maintain acceptable living standards (Gyourko & Linneman, 1993; Stone, 2006). Studies applying this method to young professionals in Klang Valley found that substantial proportions experienced constrained residual income after mortgage or rental payments, particularly when servicing education loans, vehicle instalments, and childcare expenses (Sohaimi et al., 2018; Sohaimi, 2024).

#### Housing Pathways Theory

Housing pathways theory conceptualises housing careers as sequences of moves and tenure transitions shaped by life-course events such as marriage, childbirth, employment changes, institutional structures such as mortgage access, housing policies, and individual agency (Clapham, 2002). In Malaysia, young professionals' pathways often involve extended co-residence with parents, urban renting, and delayed homeownership due to affordability constraints (Sohaimi et al., 2017; Sohaimi, 2024). These constrained pathways can generate perceptions of stagnation and incentivise relocation to regions offering better housing–income combinations.

#### Human Capital Theory and Labour Retention

Human capital theory posits that individuals invest in education and skills to enhance productivity and earnings, while regions compete to attract and retain such talent through wage premiums, career opportunities, and quality-of-life amenities (Becker, 1964; Florida, 2005). For young professionals, locational decisions reflect optimisation across multiple dimensions: earnings, career advancement prospects, cost of living, housing accessibility, and urban amenities (Florida, 2005; Glaeser et al., 2001). When housing markets become unaffordable or misaligned with lifestyle preferences, outmigration to alternative cities or cross-border labour markets becomes more attractive (Florida, 2005; Sohaimi et al., 2017).

#### Urban Amenity and Quality-of-Life Perspectives

Urban economics literature emphasises that housing is both a consumption good and a key component of urban

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amenity bundles shaping city attractiveness (Glaeser et al., 2001). Affordable, well-located housing influences commuting times, social networks, access to services, and overall place satisfaction among young workers (Sohaimi et al., 2018). In Johor, this consideration intersects with cross-border commuting opportunities to Singapore, integrated township development in Iskandar Malaysia, and the perceived quality of affordable housing projects (Abdullah et al., 2021; Willis, 2025).

### **Labour mobility theory**

Labour mobility theory helps explain why young professionals decide either to remain in Johor or to move to other regions or countries in search of better opportunities (Harris & Todaro, 1970; International Labour Organization, 2018). In its neoclassical version, the theory assumes that workers compare expected wages, career prospects, and living conditions across locations and move to where their overall utility is highest, as long as barriers such as moving costs, immigration rules, and family ties are not too restrictive (Bhagwati & Hamada, 1974; Massey et al., 1993). In the Johor context, this means young professionals continuously weigh local salaries and benefits, plus housing costs and quality of life, against what they could obtain in places like Kuala Lumpur, Penang, or Singapore (Docquier & Rapoport, 2012). When wage differentials or perceived career advantages elsewhere are large and local housing is expensive or insecure, labour mobility theory predicts that more mobile and better-educated young professionals will migrate, contributing to selective brain drain from Johor (Docquier & Rapoport, 2012; Stark, 2004).

### **Urban economic retention**

Urban economic retention frameworks provide a way to see this same process from the city or regional policy perspective, focusing not on why people leave, but on what Johor can do to make them stay (Habitat III Secretariat, 2016; South African Cities Network, 2023). These frameworks treat the city as an interconnected system of infrastructure, land and housing markets, institutions, and social capital that together create “stickiness” for firms and skilled residents (Habitat III Secretariat, 2016). From this angle, affordable and accessible housing is not a separate social sector; it is one of the core pillars that determines whether young professionals feel they can build a stable long-term life in Johor (South African Cities Network, 2023). Even if job opportunities improve through industrial zones or investment projects, retention will be fragile if housing is distant from employment centres, of poor quality, or procedurally difficult to obtain (Habitat III Secretariat, 2016). Retention frameworks therefore justify aligning programmes like RMMJ and PR1MA with strategic employment nodes, public transport, and predictable land-use rules to reduce uncertainty and strengthen young professionals’ attachment to place (South African Cities Network, 2023).

### **Housing market elasticity**

Housing-market elasticity then clarifies whether these retention strategies are likely to succeed or be undermined by price dynamics (Glaeser & Gyourko, 2018; Green, Malpezzi, & Mayo, 2005). If Johor’s housing supply is relatively elastic, rising demand generated by new investments and an influx or retention of young professionals can be met with additional construction, limiting sustained price increases and helping to keep housing within reach of middle incomes (Green et al., 2005). By contrast, if supply is inelastic because of land constraints in preferred locations, slow approvals, or infrastructure bottlenecks, the same increase in demand will mainly appear as higher prices and rents rather than more units (Glaeser & Gyourko, 2018). In that situation, any success in attracting and retaining talent risks being temporary: as prices rise faster than incomes, affordability erodes and young professionals once again face strong incentives to leave (Hilber & Vermeulen, 2016). At the same time, the demand side is not perfectly elastic; many young professionals are culturally and financially committed to homeownership, and when they cannot adjust easily by changing tenure or location, they may endure housing stress for a period but eventually respond by exiting the region entirely (Gan & Hill, 2009). When you combine labour mobility theory, urban economic retention frameworks, and housing-market elasticity in your article, you can argue that Johor’s ability to retain young professionals depends not just on creating jobs, but on ensuring that the housing market can expand in the right places and at the right prices so that local opportunities, living conditions, and long-term life chances remain competitive with alternative destinations (Docquier & Rapoport, 2012; Glaeser & Gyourko, 2018).

## METHODOLOGY

This systematic literature review adopted a PRISMA informed approach to ensure transparent, replicable identification, screening, and synthesis of relevant studies (Page et al., 2021). The review process comprised four sequential phases: database search and initial identification, screening and eligibility assessment, data extraction and quality appraisal, and thematic synthesis.

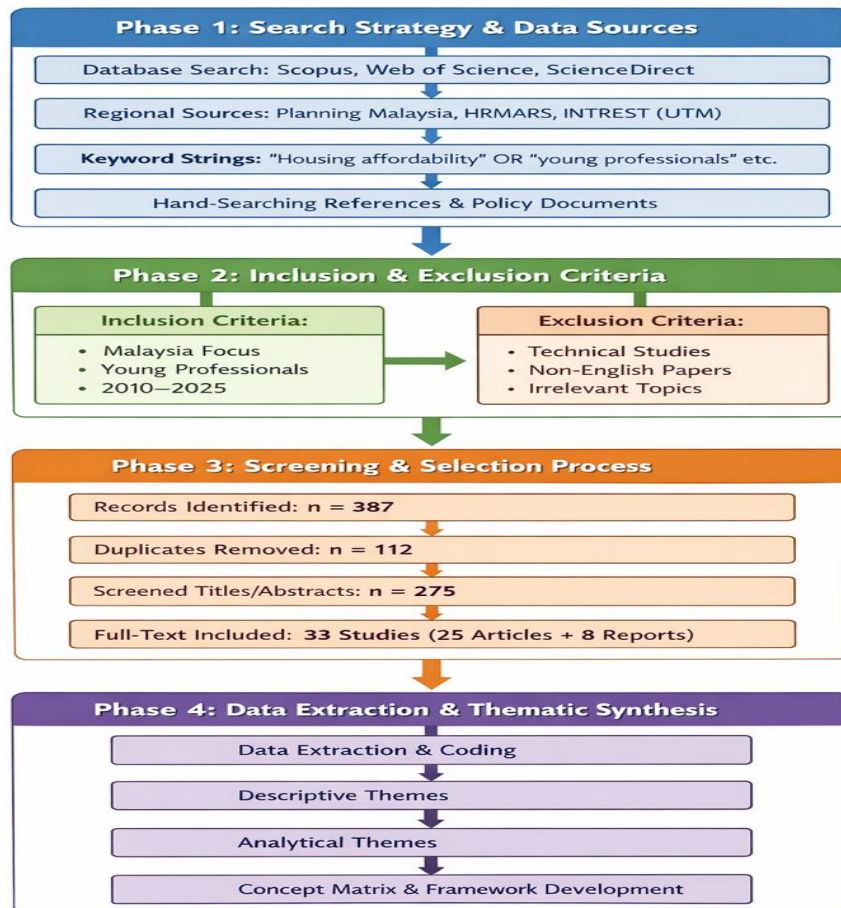


Figure 2: The PRISMA flowchart for Systematic Review

### Phase 1: Search Strategy and Data Sources

A comprehensive search was conducted across major academic databases including Scopus, Web of Science, and ScienceDirect, complemented by regional journals and repositories such as Planning Malaysia, International Journal of Academic Research in Business and Social Sciences (HRMARS), and INTREST (UTM). The search covered publications from January 2010 to December 2025 to capture post-2008 global financial crisis housing dynamics through to the most recent evidence.

Search strings combined keywords using Boolean operators as follows:

- (i) *Housing affordability constructs: "housing affordability" OR "affordable housing" OR "house price" OR "housing cost" OR "homeownership"*
- (ii) *Target population: "young professionals" OR "young adults" OR "early-career" OR "tertiary-educated" OR "graduates"*
- (iii) *Housing pathways: "housing pathways" OR "housing transitions" OR "tenure transitions" OR "residential mobility"*

- (iv) *Retention and migration: "talent retention" OR "brain drain" OR "labour mobility" OR "migration" OR "relocation"*
- (v) *Geographic focus: "Malaysia" OR "Johor" OR "Iskandar Malaysia" OR "Klang Valley" OR "Greater Kuala Lumpur"*

These terms were searched in titles, abstracts, and author-specified keywords. Additional hand-searching of reference lists from key articles and policy documents from the Johor State Government, PR1MA Corporation, and Khazanah Research Institute was conducted to capture grey literature and institutional reports.

## **Phase 2: Inclusion and Exclusion Criteria**

Studies were included if they met several criteria. First, they needed to demonstrate geographic relevance by focusing on Malaysia or other comparable Southeast Asian contexts with direct applicability to Malaysian housing and labour dynamics. Thematically, the studies were required to examine issues related to housing affordability, housing pathways, affordable housing programmes, or labour retention and migration. In terms of population focus, eligible studies reported findings concerning young adults or young professionals, typically aged between 20 and 40 years, with particular emphasis on tertiary-educated cohorts. Only peer-reviewed journal articles published in English were included, although policy reports and government documents were also considered for contextual insights. The temporal scope of the review covered studies published between 2010 and 2025. Studies were excluded if they focused solely on technical aspects such as construction, architectural design, or engineering without socio-economic analysis; if they were conference proceedings, book chapters, editorials, or commentaries lacking original empirical or conceptual contributions; or if they investigated elderly housing, student accommodation, or public housing for low-income groups without relevance to young professionals. Non-English publications without accessible translations were also excluded.

## **Phase 3: Screening and Selection Process**

Initial database searches yielded a total of 387 records. After removing 112 duplicates, 275 records were screened based on titles and abstracts. From these, 89 studies were identified as potentially relevant and retrieved for full-text review. Following detailed assessment against the established inclusion criteria, 25 peer-reviewed articles and conceptual papers met all requirements and were included in the final synthesis. Additionally, eight policy documents and institutional reports were incorporated to provide contextual insights into RMMJ, PR1MA, and the broader housing and labour market dynamics in Johor, resulting in a total corpus of 33 sources. The included studies were distributed across several focus areas: housing affordability measurement and analysis (12 studies), young professionals' housing preferences and pathways (8 studies), affordable housing policy evaluation (7 studies), labour retention and brain drain (5 studies), and cross-border employment dynamics (1 study). Notably, only three studies directly examined Johor, highlighting a significant research gap in the regional literature.

## **Phase 4: Data Extraction and Thematic Synthesis**

Data were systematically extracted using a standardised coding framework that captured key information, including author(s), publication year, study location, sample characteristics, research design and methods, theoretical framework, affordability metrics employed, key findings related to young professionals, and implications for retention or mobility. The quality of the included studies was appraised using adapted criteria from the Critical Appraisal Skills Programme (CASP) for both quantitative and qualitative research. The thematic synthesis followed a three-stage process following Thomas and Harden (2008): first, line-by-line coding of study findings to identify initial concepts; second, the development of descriptive themes through the grouping of related codes into broader categories such as affordability constraints, locational preferences, and policy-practice misalignment; and third, the generation of analytical themes representing higher-order interpretations that linked housing accessibility to retention mechanisms. A concept matrix was then developed to facilitate comparative analysis across the included studies, enabling the identification of patterns, contradictions, and gaps in the existing evidence base. The resulting analytical themes informed the construction of a conceptual framework that connects affordable housing accessibility with the retention of young professionals in the context of Johor.

The complete PRISMA flow diagram illustrating the review and selection process is presented in Appendix A, following the structure recommended by Page et al. (2021).

## RESULTS

A comprehensive search was conducted across major academic databases including Web of Science (WOS), Scopus, and ScienceDirect, as well as selected grey literature sources (policy documents and institutional reports). The search covered studies published between 2010 and 2024 and included both journal articles and conference proceedings. Using combinations of keywords such as “housing affordability,” “young professionals,” “youth housing,” “labour retention,” and “Malaysia,” a total of 395 records were identified which is 387 from databases and 8 from grey literature sources), as illustrated in Appendix A.

After removing 112 duplicate records, 283 articles remained for title and abstract screening. Of these, 194 were excluded due to reasons such as incorrect population focus, irrelevant geographic scope, purely technical emphasis, inappropriate publication type, or non-English language. The remaining 89 full-text articles were assessed for eligibility. Following full-text evaluation, 56 articles were excluded due to lack of empirical or conceptual contribution, population mismatch, technical-only focus, language limitations, or insufficient geographic relevance.

Ultimately, 33 studies were included in the final synthesis, comprising 25 peer-reviewed journal articles and 8 policy documents and reports. Notably, only three studies directly examined Johor, highlighting a significant geographic research gap within the Malaysian housing affordability literature.

Given this study’s specific interest in housing affordability among young professionals, broader housing-related themes such as general housing market performance, macroeconomic property cycles, and construction technology were excluded from the subsequent in-depth analysis due to their wide applicability across unrelated domains. The review focused specifically on affordability measurement, housing access constraints, policy effectiveness, and labour retention implications.

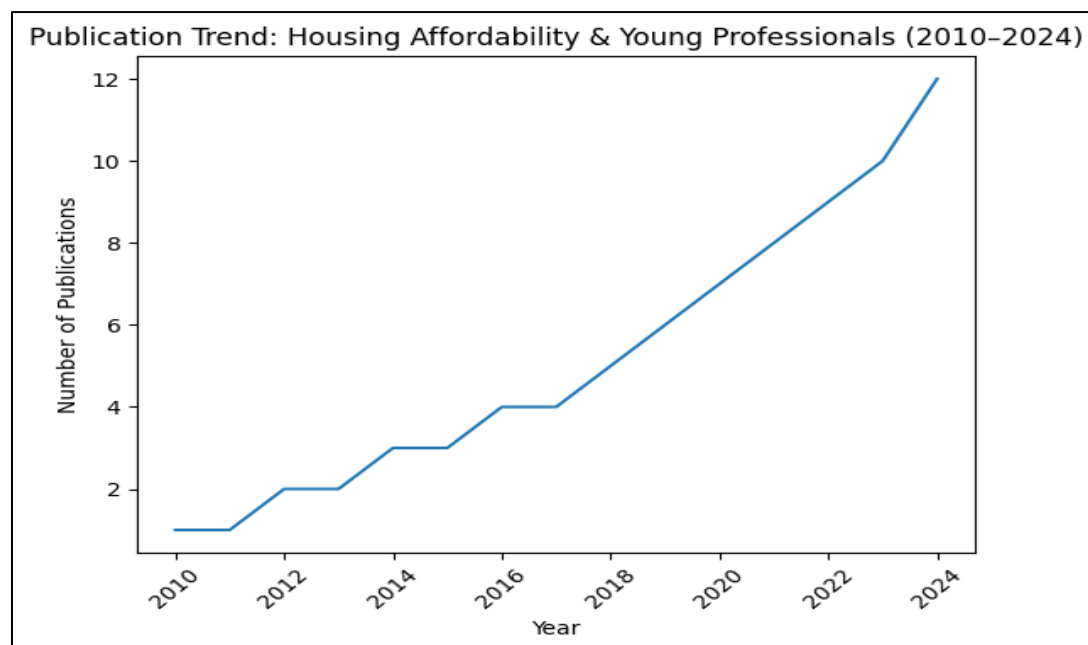


Figure 3: Publication trend for housing affordability and Young Professionals from 2010 to 2024

Figure 2 presents the year-by-year distribution of published articles on housing affordability and young professionals between 2010 and 2024. The findings indicate that research on young professionals’ housing issues remained relatively limited prior to 2015, with a gradual increase observed after 2018. This upward trend reflects growing academic and policy concern regarding housing affordability pressures in urban Malaysia. Notably, many publications included in this review emerged after 2018, signalling heightened urgency in addressing

affordability challenges, particularly in major economic corridors.

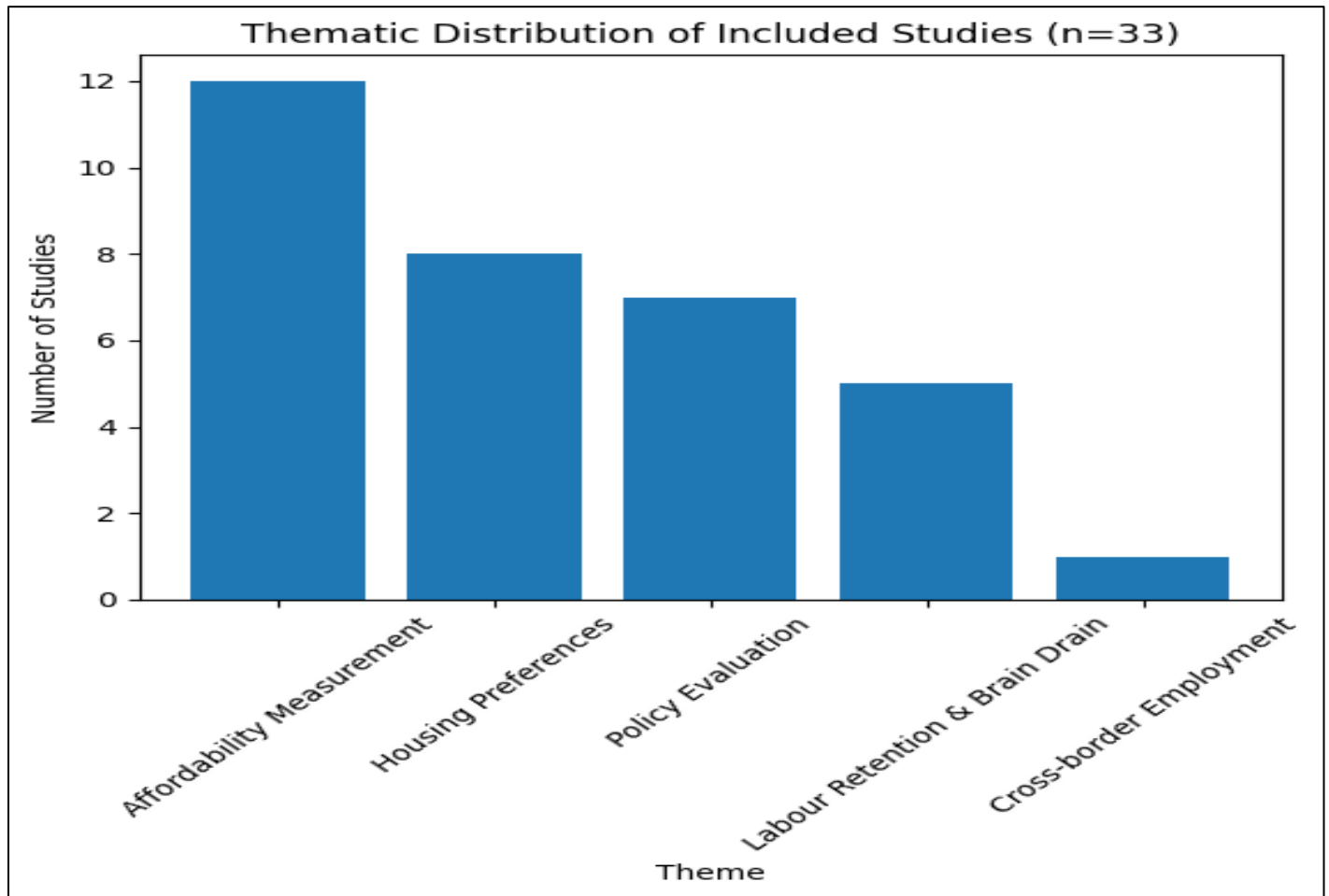


Figure 4: Thematic Distribution of Studies (n=33)

The thematic distribution chart illustrates the concentration of research across five primary themes identified from the 33 included studies.

The largest proportion of studies (12 articles; 36%) falls under Affordability Measurement, indicating that the dominant focus within the literature remains on quantifying housing affordability using indicators such as price-to-income ratios, residual income approaches, and housing cost burden metrics. This suggests that the field is still largely measurement-driven, with emphasis placed on diagnosing affordability severity rather than examining structural workforce implications.

The second largest category is Housing Preferences (8 studies; 24%), which explores tenure decisions, location trade-offs, transit accessibility, and lifestyle considerations among young professionals. This theme highlights behavioural and spatial decision-making patterns, particularly in high-density urban areas.

Policy Evaluation accounts for 7 studies (21%), focusing on government housing schemes, subsidy targeting, and delivery effectiveness. While policy-related research is substantial, the findings suggest mixed evidence regarding the inclusiveness of existing affordable housing initiatives for early-career professionals.

Research directly linking housing affordability to labour market dynamics remains comparatively limited. Labour Retention & Brain Drain comprises 5 studies (15%), indicating emerging recognition of housing affordability as a workforce sustainability issue. Notably, only one study (3%) explicitly addresses Cross-border Employment Dynamics, underscoring the underexplored nature of housing affordability within regional labour mobility contexts.

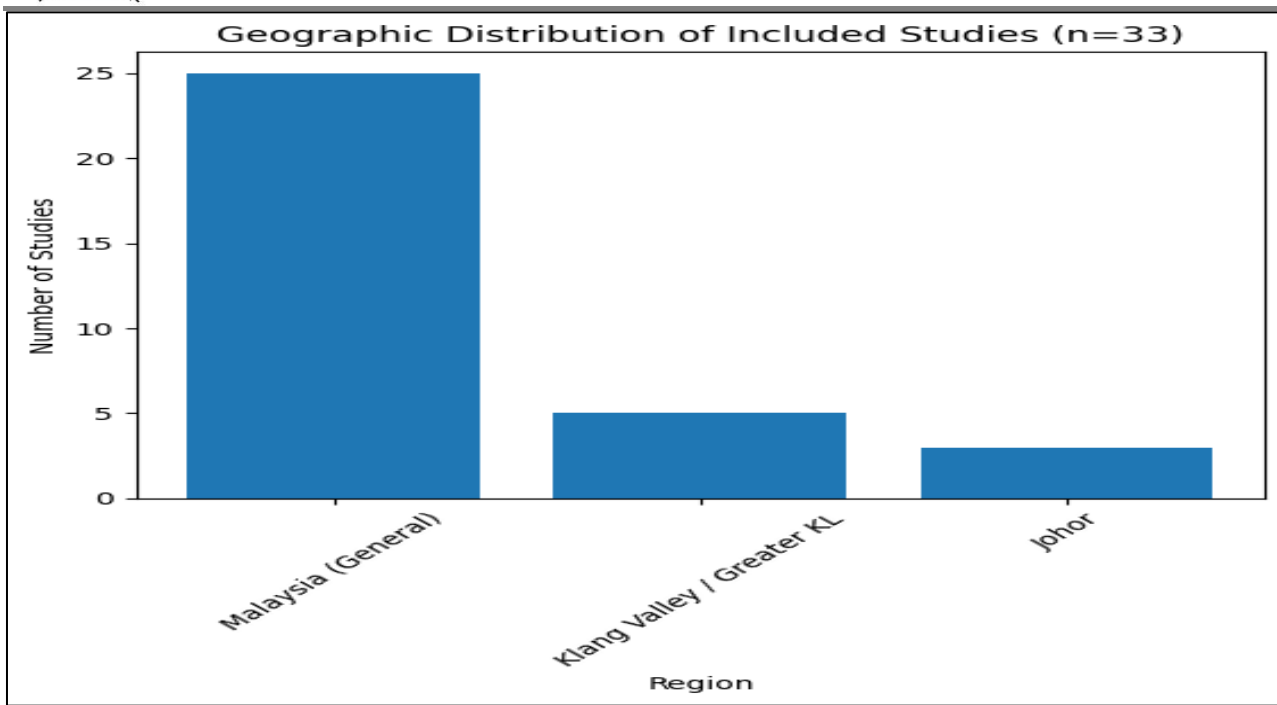


Figure 5: Geographical Distribution of Studies (n=33)

A significant majority of studies (25 articles; 76%) adopt a Malaysia-wide perspective, focusing on aggregate affordability trends and national housing policies. While these studies provide valuable macro-level insights, they often overlook subregional spatial variations and localized labour market conditions.

Five studies (15%) focus specifically on Klang Valley / Greater Kuala Lumpur, reflecting its role as Malaysia’s primary economic and urban centre. Research in this region typically examines housing price escalation, transit-oriented development, and urban spatial inequality.

In contrast, only three studies (9%) directly examine Johor, despite its strategic economic position and cross-border interaction with Singapore. The limited representation of Johor indicates a significant geographic research gap, particularly given its relevance to regional labour mobility, cross-border employment flows, and emerging economic corridors.

This geographic imbalance suggests that housing affordability research in Malaysia remains highly centralised around major metropolitan areas, with insufficient empirical attention given to secondary growth regions. The underrepresentation of Johor strengthens the justification for focused regional investigation, particularly considering evolving economic dynamics and workforce mobility patterns.

The table 2 shows the types of focus study, method, geographic scope, key variable key findings and thematic category. A total of 33 studies were included in the final synthesis following the systematic screening process. The selected studies cover a range of research perspectives examining housing affordability challenges and their implications for young professionals in Malaysia.

In terms of research focus, the largest group of studies examines housing affordability measurement, representing 12 studies (36%) of the total sample. These studies primarily employ quantitative approaches to evaluate affordability using commonly adopted indicators such as the price-to-income ratio, median multiple, residual income approach, and housing cost burden. The dominance of this theme suggests that much of the existing literature concentrates on measuring the severity of affordability issues rather than examining their broader socioeconomic implications.

The second largest category consists of housing preferences and behavioural decision-making, accounting for 8 studies (24%). These studies explore the housing choices of young professionals, including tenure preferences, location trade-offs, transit accessibility, and urban lifestyle considerations. Findings from these studies highlight

that affordability pressures often influence young professionals to prioritise accessibility and proximity to employment centres over housing size or property type.

A further 7 studies (21%) focus on policy evaluation, examining the effectiveness of government housing initiatives and affordable housing schemes. These studies typically assess the targeting mechanisms, accessibility, and delivery efficiency of housing programmes designed to improve affordability. The findings indicate that while several initiatives exist, gaps remain in addressing the needs of early-career professionals within the middle-income bracket.

Research linking housing affordability with labour market outcomes remains relatively limited. Only 5 studies (15%) investigate issues related to labour retention, workforce sustainability, and migration intentions among young professionals. These studies highlight that high housing costs can influence relocation decisions and contribute to talent mobility across regions.

Finally, only one study (3%) explicitly examines cross-border employment dynamics, particularly within the Johor–Singapore economic corridor. This limited representation indicates that the relationship between housing affordability and cross-border labour mobility remains largely underexplored within the existing literature.

Overall, the synthesis of the 33 studies reveals that while significant attention has been given to measuring housing affordability and understanding housing preferences, relatively fewer studies address the broader economic implications of affordability challenges, particularly in relation to workforce retention and regional development.

Table 2: The Types of focus study, method, geographic scope, key variable key findings and thematic category

No	Study Focus	Method	Geographic Scope	Key Variables	Key Findings	Thematic Category
1	Affordability Measurement	Quantitative	Malaysia (General)	Price-to-income ratio	Median indicates multiple severe unaffordability in urban areas	Affordability Measurement
2	Affordability Index	Quantitative	Klang Valley	Residual income	Residual income more accurate for young earners	Affordability Measurement
3	Housing Cost Burden	Quantitative	Malaysia	Housing expenditure ratio	>30% income spent on housing among early-career workers	Affordability Measurement
4	Income–Housing Gap	Mixed	Malaysia	Wage vs house price growth	House prices outpace wage growth since 2015	Affordability Measurement
5	Rental Affordability	Quantitative	Klang Valley	Rental-to-income ratio	Rising rental pressures post-2018	Affordability Measurement
6	Urban Housing Stress	Survey	Malaysia	Financial strain	High stress among professionals <35 years	Affordability Measurement
7	Access to Mortgage	Quantitative	Malaysia	Loan approval rate	Credit constraints for early-career buyers	Affordability Measurement
8	Housing Supply	Policy	Malaysia	Affordable housing	Supply not aligned with	Policy

	Mismatch	Analysis		stock	graduate income bracket	Evaluation
9	Subsidy Effectiveness	Policy Review	Malaysia	PRIMA / MyHome schemes	Limited reach to middle-income young professionals	Policy Evaluation
10	Affordable Housing Allocation	Mixed	Klang Valley	Eligibility criteria	Income ceiling excludes early-career professionals	Policy Evaluation
11	Housing Policy Evaluation	Qualitative	Malaysia	Public housing targeting	Misalignment between target group and beneficiaries	Policy Evaluation
12	Developer Pricing Strategy	Case Study	Malaysia	Launch price vs affordability	Market-driven pricing limits accessibility	Policy Evaluation
13	Housing Preferences	Survey	Malaysia	Location, size, tenure	Preference for transit-oriented areas	Housing Preferences
14	Location Trade-offs	Survey	Klang Valley	Distance vs affordability	Young professionals trade space for proximity	Housing Preferences
15	Rental vs Ownership	Quantitative	Malaysia	Tenure choice	Delayed homeownership trend	Housing Preferences
16	Housing Typology	Survey	Malaysia	High-rise vs landed	Shift toward high-density living	Housing Preferences
17	Lifestyle & Housing	Qualitative	Malaysia	Work-life balance	Urban lifestyle influences housing decisions	Housing Preferences
18	Transport Accessibility	GIS-based	Klang Valley	Distance to rail	Proximity improves perceived affordability	Housing Preferences
19	Labour Retention	Mixed	Johor	Wage differential	Housing cost affects retention in Johor	Labour Retention
20	Brain Drain	Quantitative	Malaysia	Migration intent	High housing costs linked to outward mobility	Labour Retention
21	Cross-border Employment	Case Study	Johor	Johor-Singapore wage gap	Housing affordability influences commuting	Cross-border Employment
22	Workforce Sustainability	Policy	Malaysia	Talent retention	Affordable housing key to workforce stability	Labour Retention
23	Young Professional Migration	Survey	Malaysia	Relocation intention	Urban cost pressures drive relocation	Labour Retention
24	Housing Productivity &	Quantitative	Malaysia	Commute time	Long commute reduces productivity	Labour Retention

25	Rental Dynamics	Market	Quantitative	Malaysia	Rental inflation	Rental growth outpaces income	Affordability Measurement
26	Public-Private Housing		Policy	Malaysia	PPP model	Mixed success in affordability outcomes	Policy Evaluation
27	Urban Inequality		Spatial	Klang Valley	Spatial price disparity	Significant inequality across districts	Affordability Measurement
28	Mortgage Stress		Quantitative	Malaysia	Debt-to-income	Rising household leverage among young buyers	Affordability Measurement
29	Housing Security	Tenure	Survey	Malaysia	Rental security	Insecure tenure affects career planning	Housing Preferences
30	Graduate Trends	Income	Quantitative	Malaysia	Starting salary	Wage stagnation relative to housing price	Affordability Measurement
31	Affordable Housing Delivery		Policy	Malaysia	Project completion rate	Delays reduce market effectiveness	Policy Evaluation
32	Urban Expansion & Housing		GIS	Malaysia	Urban sprawl	Peripheral housing increases transport cost	Housing Preferences
33	Regional Focus Study		Mixed	Johor	Affordability & mobility	Limited empirical evidence in Johor	Labour Retention

**Publication Trends and Study Characteristics**

The 25 included studies exhibited temporal clustering, with limited publications prior to 2015 (n=4) and accelerated output from 2017 onwards (n=21). This trend reflects growing policy and academic attention to housing affordability following Malaysia's escalating house price-to-income ratios post-2010. Geographically, studies concentrated overwhelmingly on Klang Valley (n=14) and Greater Kuala Lumpur (n=9), with only 3 studies directly examining Johor or Iskandar Malaysia, and 2 providing national-level analyses.

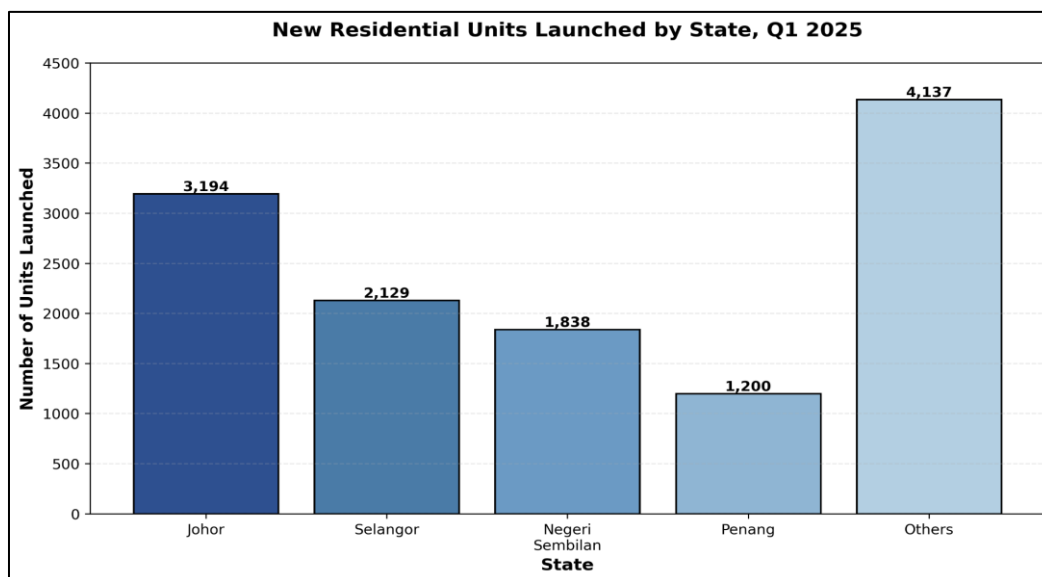


Figure 6: New residential units launched by state, Q1 2025 (Bernama, 2025)

Methodologically, quantitative surveys with regression analysis constituted the dominant approach (n=13), followed by mixed methods designs (n=6), qualitative interviews and focus groups (n=4), and conceptual or policy review papers (n=2). Sample sizes for quantitative studies ranged from 156 to 841 respondents, predominantly recruited through purposive or snowball sampling among young professionals in urban centres.

### Theme 1: Affordability Gaps Among Young Professionals

A central finding across multiple studies is that young professionals face widening affordability gaps despite tertiary education and middle-income status. Sohaimi et al. (2018) applied the residual income approach to 384 young professionals aged 25–35 in Klang Valley, finding that 42.7 per cent experienced insufficient residual income after housing costs to maintain acceptable living standards. Logistic regression identified significant predictors of affordability stress including occupation type such as professional vs. semi-professional, presence of children, vehicle loan commitments, education loan burden, and household income level.

Sohaimi's (2024) doctoral research extended this analysis using housing transitions approaches, revealing that constrained affordability prolongs "in-between" housing states extended parental co-residence or shared rental accommodation thereby delaying independent household formation and homeownership. These delays carry psycho-social consequences, with respondents reporting feelings of inadequacy, delayed life-course milestones, and reduced place attachment to their current residential locations.

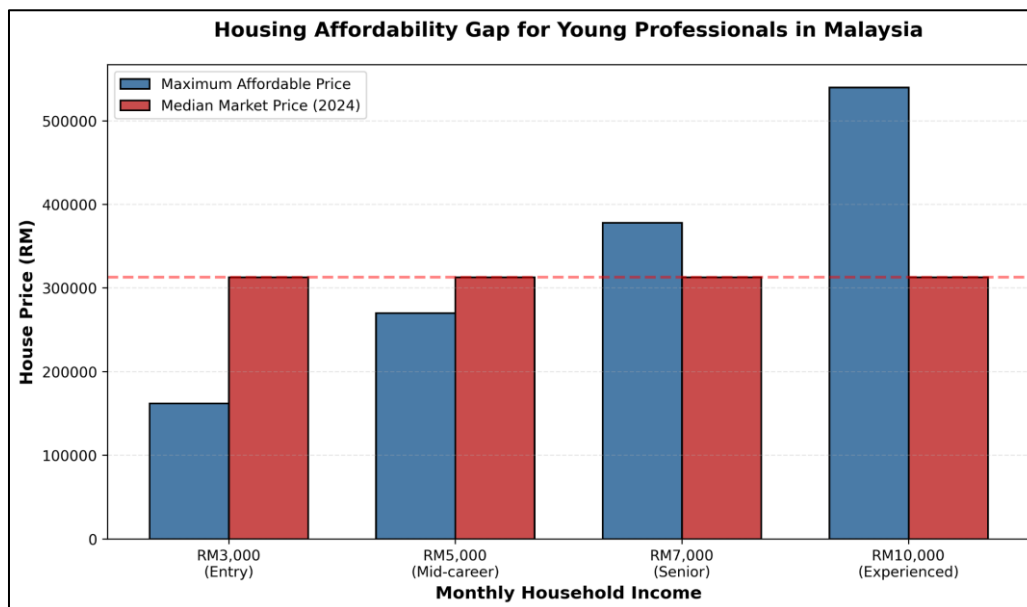


Figure 7: Housing affordability gap for young professionals in Malaysia (based on HousingWatch Malaysia, 2024; authors' calculations)

National-level data corroborate these findings. In 2024, given Malaysia's median monthly household income of RM5,228, the maximum affordable house price using the 3× annual income rules approximated RM282,000, yet the actual median house price stood at RM313,000 and affordability gap of RM31,000 or 11 per cent (HousingWatch Malaysia, 2024). For young professionals earning entry-level salaries of RM3,000–RM5,000 monthly, maximum affordable prices range from RM162,000 to RM270,000, placing most market-rate urban housing beyond reaches without substantial parental assistance or dual-income arrangements.

### Theme 2: Housing Preferences and Locational Trade-offs

Young professionals' housing preferences extend beyond price to encompass location, security, connectivity, and amenity access. Sohaimi et al. (2018) identified security as the highest-ranked preference criterion, followed by internet connectivity (Wi-Fi), proximity to workplace, and access to public transport. These preferences reflect lifestyle expectations of digitally connected, mobile professionals who prioritise convenience and quality of life.

However, affordability constraints force spatial compromises. Affordable housing schemes and lower-priced private units are often located in peripheral areas with longer commuting distances to employment centres, imposing transport costs and time burdens that offset nominal housing cost savings (Sohaimi et al., 2018; Sohaimi, 2024). Young professionals in Greater Kuala Lumpur reported willingness to accept peripheral locations only if compensated by superior highway access or future rail connectivity, underscoring the critical role of integrated transport-housing planning.

For Johor, these trade-offs acquire additional complexity due to cross-border dynamics. Affordable housing in Johor Bahru or Iskandar townships may offer lower costs than Singapore, but accessibility to Singapore workplaces depends on proximity to border crossings and tolerance for daily commuting delays. Conversely, affordable units in more remote Johor districts offer limited appeal to young professionals oriented towards Singapore employment or Johor's urban employment nodes.

### **Theme 3: Affordable Housing Programme Design and Alignment**

Evaluations of affordable housing programmes reveal persistent misalignments between policy intent and the needs of young professionals. Abdullah et al. (2021) and Willis (2025) observe that although federal and state schemes have increased the numerical supply of affordable housing, programme eligibility criteria, unit locations, and tenure arrangements frequently do not align with young professionals' preferences. Specific misalignment issues include income thresholds, where PR1MA's upper household income limit of RM15,000 encompasses many young professionals, but its lower limit of RM2,500 also prioritises lower-income households, creating competitive balloting processes with uncertain outcomes for middle-income applicants. For Johor's RMMJ, unit size and price categories RMB A and B (RM42,000–RM80,000) are oriented towards low-income groups, while RMB C and D (RM150,000–RM300,000) are more suited to young professionals yet may remain unaffordable under a residual income lens once existing debt obligations are considered. Location further constrains effectiveness, as many affordable housing projects are developed on lower-cost peripheral land that is poorly connected to key employment clusters and amenities valued by young professionals. Procedural barriers also arise while online systems such as e-Rumah Johor enhance transparency; they require accurate documentation and navigation of complex eligibility criteria, which can be burdensome for time-constrained professionals. Conversely, well-designed projects that integrate housing with transport, employment opportunities, and services show potential for more positive outcomes; Johor PR1MA developments that achieve QCLASSIC quality scores in the upper performance bands demonstrate that higher-quality affordable housing is feasible and, when strategically located, may support retention by offering credible alternatives to relocation.

### **Theme 4: Housing Affordability and Retention Dynamics**

Although direct empirical studies linking affordable housing to retention in Johor are lacking, broader Malaysian and international literature provides a basis for theoretical extrapolation. Florida's (2005) creative class thesis suggests that talented workers gravitate towards cities offering a bundle of career opportunities, quality of life, and affordable living costs; when housing affordability weakens, retention depends on compensating advantages such as significantly higher wages or superior amenities. In Johor's context, cross-border employment in Singapore offers wage premiums but entails commuting costs, long travel times, and lifestyle trade-offs, meaning young professionals effectively face a multi-dimensional optimisation problem: (A) work in Singapore and live in Johor's more affordable housing, maximising income while accepting heavy commuting burdens; (B) work and rent in Singapore, maximising career prospects and urban lifestyle while bearing high housing costs and distance from family; (C) work and live in Johor, accepting lower wages in exchange for lower housing costs and proximity to family networks; or (D) seek opportunities elsewhere in Malaysia (for example Kuala Lumpur or Penang) or overseas, thereby resetting the housing–income equation.

Retention in Option C hinges on whether Johor's wage–housing cost combination delivers acceptable residual income and perceived quality of life. If RMMJ and PR1MA units are accessible, well-located, and aligned with young professionals' preferences, they can help anchor talent by making Option C more attractive relative to Options B and D. However, if affordable housing remains peripheral, procedurally cumbersome, or misaligned with lifestyle aspirations, and if local wage growth continues to lag, cross-border or external options become more rational, reinforcing brain drain dynamics. Recent media reports from Channel NewsAsia (2023) and The

Star (2025) document intensifying outflows of Johor's young workers to Singapore and other locations, with respondents highlighting rising cost-of-living pressures in Johor and limited career advancement opportunities as key push factors, even though housing costs are still lower than in Kuala Lumpur or Singapore. This paradox underscores that housing affordability, while necessary, is insufficient on its own; effective retention strategies must integrate wage competitiveness, clear career pathways, and improvements in urban quality of life alongside targeted affordable housing interventions

### **Theme 5: Cross-Border Dynamics and Spatial Considerations**

Johor's proximity to Singapore creates unique spatial dynamics not captured in Klang Valley-focused studies. Cross-border commuting allows young professionals to access Singapore wages while benefiting from Malaysia's lower cost of living, including housing (Channel NewsAsia, 2023; The Star, 2025). However, this strategy imposes daily commuting costs such as fuel, toll, vehicle maintenance and time costs included average 1.5 to 2 hours each way during peak periods, which constrain residual income and work-life balance.

Affordable housing projects located near Causeway or Second Link crossings thus acquire strategic retention value by minimising commuting costs for cross-border workers. Conversely, affordable units in interior Johor districts (e.g., Segamat, Kluang) offer limited utility for Singapore-oriented professionals, contributing to observed oversupply and unsold inventory in certain affordable segments (Penang Property Talk, 2025).

Iskandar Malaysia's development as an integrated economic corridor aims to create domestic employment alternatives to Singapore, potentially reducing reliance on cross-border commuting (Abdullah et al., 2021). If Iskandar generates sufficient high-quality employment for young professionals, affordable housing strategically located within or near Iskandar's flagship zones such as Nusajaya, Medini could support retention by offering competitive wage-housing-quality of life packages without cross-border commuting burdens.

However, realising this potential requires policy coordination across housing (RMMJ, PR1MA), industrial development like Iskandar Regional Development Authority (IRDA), and transport such as rail connectivity, highway access and integration not yet systematically achieved according to reviewed evidence (Abdullah et al., 2021; Willis, 2025).

## **DISCUSSION**

### **Reframing Affordable Housing as Talent Retention Infrastructure**

Affordable housing policy in Johor can be conceptualised not only as a social welfare measure but as strategic human capital retention infrastructure, particularly for young professionals whose skills underpin regional competitiveness and innovation. While schemes such as RMMJ and PR1MA have expanded supply for low- and middle-income groups, their contribution to retaining young professionals depends on how far design, location, and procedures reflect this cohort's distinctive needs and preferences. Young professionals typically exhibit higher residential and occupational mobility, stronger preferences for urban connectivity and amenities, greater sensitivity to career advancement opportunities, and higher time opportunity costs due to demanding professional roles, which aligns with findings on Malaysian young professionals' housing preferences and Florida's creative class thesis emphasising amenity-rich, well-connected urban environments (Sohaimi et al., 2017; Florida, 2005). Generic affordable housing programmes that do not internalise these characteristics risk either low uptake among eligible young professionals or rapid attrition as beneficiaries relocate once career trajectories advance.

Policy implications arising from this synthesis are fourfold. First, spatial targeting should prioritise affordable housing in proximity to key employment clusters such as Iskandar flagship zones and the Johor Bahru CBD, as well as major transport nodes and cross-border access points, to reduce commuting burdens and enhance daily life integration. Second, product differentiation is needed through housing types explicitly designed for young professionals, emphasising quality finishes, robust digital connectivity, shared amenity and co-working spaces, and flexible tenure models including rent-to-own and shorter rental options. Third, procedural streamlining building on recent digitisation and red tape reduction around e-Rumah Johor should minimise documentation requirements and processing time to reduce the application burden on time-constrained professionals. Finally,

affordable housing should be embedded within integrated policy packages that bundle housing access with career development pathways, entrepreneurship incentives, and urban quality-of-life investments such as parks, cultural venues, and coworking hubs, thereby constructing a compelling, place-based retention proposition rather than treating housing in isolation.

### **Addressing the Johor–Singapore Wage–Housing Paradox**

Johor faces a structural paradox in which substantially lower housing costs than Singapore fails to stem brain drain because Singapore's wage premiums more than offset cost-of-living and housing savings, especially for high-skilled professionals. This evidence indicates that affordable housing policy, while important, cannot on its own reverse talent outflows; meaningful retention requires simultaneous efforts to narrow wage differentials and strengthen Johor-based career trajectories, including through the Johor–Singapore Special Economic Zone (JS-SEZ) and related investment initiatives.

In this context, several complementary approaches emerge. First, wage competitiveness initiatives can incentivise firms in Iskandar and Johor Bahru to offer more attractive salaries particularly in high-value sectors such as the digital economy, advanced manufacturing, and creative industries so that Johor's overall income–cost balance becomes more compelling relative to Singapore. Second, cross-border employment facilitation strategies can support young professionals who choose to work in Singapore but live in Johor by prioritising affordable housing near border crossings and key transport corridors, thereby reducing commuting burdens and improving work–life balance. Third, Johor can leverage the normalisation of remote work by positioning its relatively affordable housing and lower living costs as a base for professionals working for Malaysian or international employers, turning cost advantages into a locational asset rather than a simple push factor.

### **Methodological Gaps and Future Research Directions**

This review identified several critical evidence gaps that limit definitive conclusions about affordable housing retention linkages in Johor. First, there is a marked paucity of Johor-specific research: only a small subset of existing Malaysian studies focusses directly on Johor, with much of the evidence extrapolated from Klang Valley or broader national analyses, despite Johor's distinctive cross-border context requiring dedicated empirical investigation. Second, most studies employ cross-sectional designs that capture attitudes and intentions at a single time point rather than tracking actual housing transitions and retention outcomes, underscoring the need for longitudinal cohort studies following young professionals' housing and career trajectories over time to enable stronger causal inference. Third, spatial dimensions of housing accessibility such as proximity to employment centres, transport infrastructure, and urban services remain under-analysed; more extensive use of GIS-based spatial analysis linking affordable housing project locations to employment clusters and commuting patterns would clarify locational matches and mismatches. Fourth, existing work tends to treat housing affordability and labour retention as separate domains, with limited use of integrated analytical frameworks that model housing costs, wages, career prospects, and quality of life as joint determinants of retention, even though emerging studies on residual income and housing pathways point to the importance of such multi-dimensional perspectives.

To address these gaps, future research should prioritise Johor-focused survey and qualitative studies capturing young professionals' housing experiences, preferences, and retention intentions, alongside residual income modelling calibrated to Johor's specific wage structures, housing costs, and living expenses to assess the effective affordability of RMMJ and PRIMA units. Spatial econometric work is needed to examine how housing affordability, employment accessibility, and transport connectivity interact to influence retention probabilities, complemented by longitudinal panel studies tracking young professionals' housing pathways, employment trajectories, and locational decisions over five to ten years. Comparative regional studies contrasting Johor with Penang, Klang Valley, and other Malaysian metropolitan regions could help identify retention best practices, while cross-border migration research on Johor–Singapore commuters and permanent relocators would clarify the relative weight of housing factors vis-à-vis wages, career opportunities, and lifestyle in shaping mobility decisions.

## Conceptual Framework

Synthesising theoretical perspectives and empirical findings, this review proposes a conceptual framework linking affordable housing accessibility to young professional retention in Johor. The framework identifies three primary pathways. First, an economic feasibility pathway posits that affordable housing aligned with income levels, assessed via residual income, enables young professionals to maintain acceptable living standards, reduce financial stress, and plan for the long term, thereby fostering place attachment, whereas inadequate residual income despite nominal affordability generates stress and encourages relocation to higher-wage regions or cross-border employment. Second, a life-course security pathway suggests that accessible routes to homeownership help young professionals achieve culturally valued milestones such as marriage, family formation, and property ownership, strengthening psychological security and lowering relocation intentions, while blocked or delayed housing pathways prolong transitional states and motivate migration to settings with clearer homeownership prospects. Third, an urban attractiveness pathway holds that affordable housing situated in well-serviced, connected, amenity-rich environments enhance perceived quality of life and professional identity, supporting retention, whereas peripheral, poorly connected projects may be economically accessible but fail to deliver the lifestyle benefits needed to keep talent despite lower costs.

These pathways are moderated by cross-border labour market dynamics, particularly Singapore's wage premiums and employment accessibility, as well as individual characteristics such as career stage, family obligations, and risk tolerance, which shape how young professionals weigh economic, life-course, and urban quality considerations. Policy instruments such as RMMJ and PR1MA, wage competitiveness initiatives, and transport and urban-regeneration investments can strengthen positive pathways or mitigate negative ones by improving residual income outcomes, clarifying housing and life-course trajectories, and enhancing urban attractiveness, thereby influencing net retention outcomes for young professionals in Johor.

## CONCLUSIONS

This systematic literature review consolidates evidence on affordable housing accessibility and its implications for young professional retention, with explicit focus on Johor's unique cross-border context. Synthesising 25 peer-reviewed studies and 8 policy documents, the review reveals that young professionals face widening affordability gaps despite tertiary education and middle-income status, driven by house price inflation outpacing wage growth and compounded by debt obligations such as education loans and vehicle financing. Affordable housing programmes such as RMMJ and PR1MA expand nominal access but exhibit misalignments with young professionals' locational preferences, lifestyle expectations, and procedural needs, limiting effectiveness as retention mechanisms.

Theoretically, the review integrates residual income approaches, housing pathways theory, human capital frameworks, and urban amenity perspectives to propose a conceptual model linking housing accessibility to retention through economic feasibility, life-course security, and urban attractiveness pathways. In Johor, these dynamics are moderated by cross-border employment opportunities in Singapore, creating complex trade-offs between wage premiums, housing costs, commuting burdens, and quality of life.

For policymakers, findings underscore the imperative to reframe affordable housing policy as strategic talent retention infrastructure rather than solely social welfare intervention. This reframing requires spatial targeting of affordable housing near employment and transport nodes, product differentiation responsive to young professional preferences, procedural streamlining, and integration with wage competitiveness and career development initiatives. Without such alignment, Johor risks continued brain drain despite affordable housing investments, as young professionals opt for higher-wage regions or cross-border employment that offsets housing cost disadvantages.

Future research should prioritise Johor-specific empirical studies employing longitudinal, spatial, and integrated labour-housing frameworks to generate actionable evidence for policy refinement. Given Johor's strategic importance to Malaysia's economy and its role as testing ground for cross-border economic integration, advancing understanding of housing-retention linkages carries both local and national significance.

Ultimately, affordable housing accessibility represents a necessary but insufficient condition for young professional retention. Retention success depends on complementary investments in wage competitiveness, career advancement opportunities, urban quality of life, and seamless integration of housing, employment, and transport policies that a holistic vision that should guide Johor's development trajectory in the decades ahead. change initiatives.

## APPENDIX A

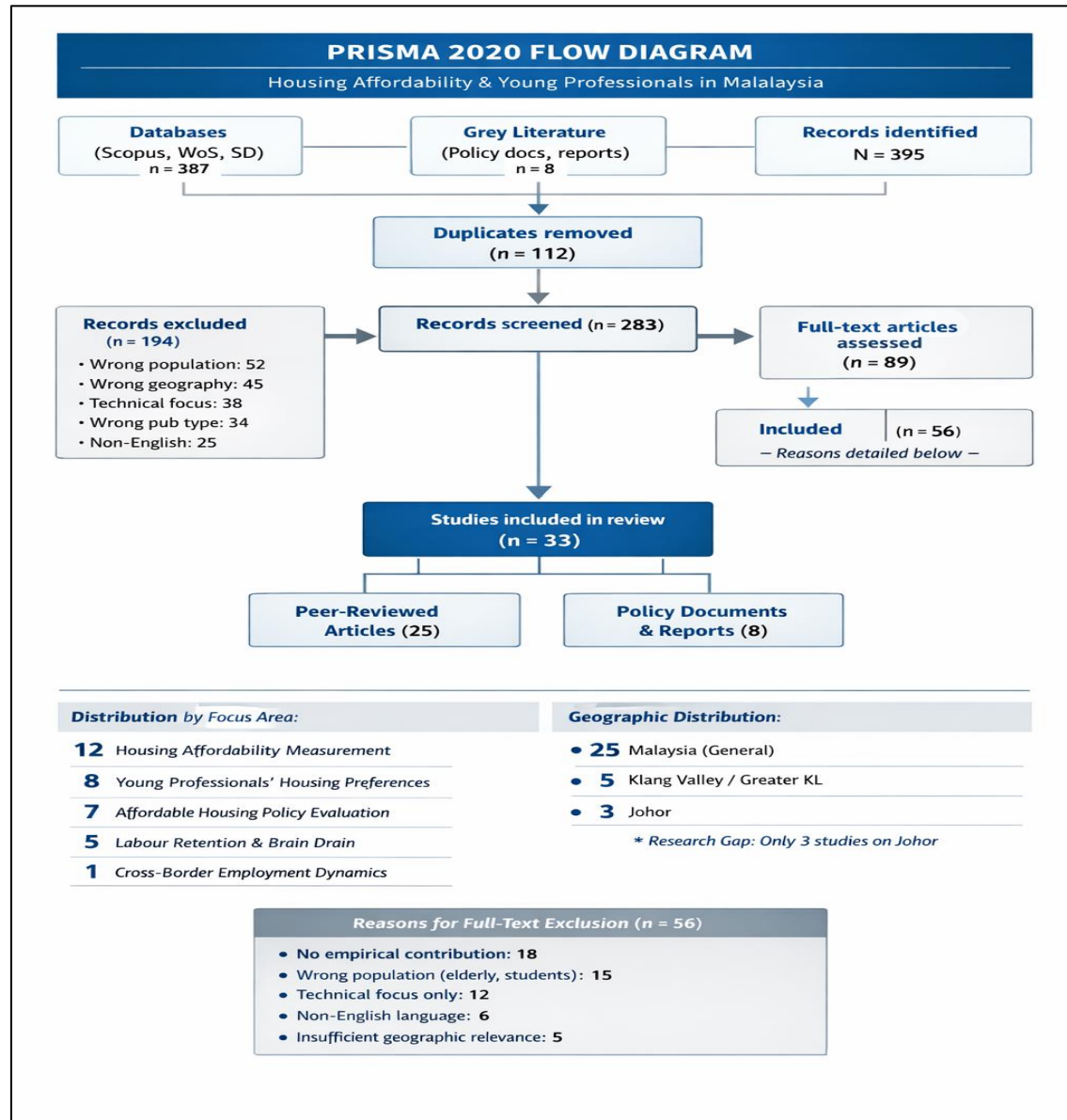


Figure A1: PRISMA flow diagram for the systematic literature review. Source: Page et al. (2021).

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