

**THE RESIDENTIAL MOBILITY OF THE MALAY MIDDLE CLASS  
IN KUALA LUMPUR, MALAYSIA**

by  
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## **ABSTRACT**

This study seeks to provide an overview of the intra-urban population movement of the Malay ethnic group. It deals specifically with the housing decisions of the Malay middle-class in the context of the rapidly expanding conventional housing market. The study deals with family life-cycle, housing search, housing and locational choice, homeownership, and the spatial outcome of residential mobility. The study examines the factors leading to housing relocation amongst the Malay middle-class households.

The aim of the study is to assess the relative importance of household characteristics and socio-cultural factors in determining the residential mobility of the Malay middle-class in Kuala Lumpur.

The analysis of the study is based on a survey undertaken by the author in 1989 which examines the factors leading to the households' housing relocation decisions and subsequent adjustments to the new neighbourhood environment.

The findings of the study indicate that the desire for homeownership is the paramount reason while the need for more space plays an important supporting role. A large majority of the moving households preferred a mixed-community neighbourhoods, perhaps reflecting the multi-ethnic character of Kuala Lumpur. In addition, many of these households placed a high value on residential areas with positive environmental and neighbourhood attributes.

The study concludes that the established residential areas in the Western sector of the city, notably residential areas in Damansara, Bangsar and Taman Tun Dr. Ismail are the most sought-after neighbourhoods. Such neighbourhoods confer not only high socio-economic status, but also high environmental quality attributes.

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## **CHAPTER 1**

### **INTRODUCTION**

#### **1.1 Introduction**

This study is about household movements and housing. It attempts to relate movements of households in relation to housing development and the resultant residential environment. The study assumes that people as "economic man" would seek the best housing available to them with regard to their housing preference.

In other words, people would consider their economic circumstances, their living expectations and their social standing before committing themselves to a particular residential environment. Such an action would result in the sorting out and matching of people according to their housing needs and preferences. This means people are self-selecting themselves in terms of housing type and housing location according to their ability or inability to take advantage of a given housing opportunity.

##### **1.1.1 The Statement of the Problem**

Using data gathered from a city-wide sample of households in selected housing estates, this study attempts to answer the question "Why do households move?" and "Where do they move?".

In brief, this study considers the movement of households to their new homes and locations as the realisation of their housing aspirations. Each chosen home and location has some limitations which the households are willing to compromise. The chosen home and location also have something to offer which the households are looking forward to. Households who moved in but later find the home and neighbourhood environment not matching their expectations would, if financially possible, move to another location.

## **1.2 Housing and Residential Mobility**

Housing involves the matching of housing demand by the consumer and the supply of housing by the vendor.

The concern about housing usually appears in two forms. Firstly, regarding the quantitative aspect of housing, that is, the shortage of housing units for those people who need them. Secondly, the qualitative aspect of housing, that is, many of the housing units on offer in the market are not appropriate for those seeking decent housing.

The government can influence the supply of housing both in quantitative and qualitative terms through direct and indirect measures. Direct measures include regulations regarding land use and building control. Indirect measures include such measures as direct subsidies on housing and imposition of directives to financial institutions regarding lending policies and housing loan financing.

Regarding residential movements made by households, we have to consider factors such as the availability of housing, household affordability, and family life-cycle. This is because moves to new homes do not occur in isolation. A household would, whenever possible, try to improve its housing situation or standard. It will try to fulfil its ideal housing expectations at the earliest possible moment. What a household does at a given point in time may, therefore, only reflect its actions and reactions under a particular housing market condition. The assessment of why a

household chooses a particular type of housing and location at that particular point in time does not necessarily reflect its true housing desires.

### **1.3 The Empirical Study**

The empirical material for this study was obtained based on the field interviews held in Kuala Lumpur, Malaysia in 1988. Kuala Lumpur is only a small city compared to other Southeast Asian cities such as Jakarta (Indonesia), Bangkok (Thailand), Manila (Philippines) and the island city-state of Singapore. Nevertheless, the phenomena such as those dealt with in this study hopefully have relevance to an understanding of how and where households in the conventional housing sector in these cities live.

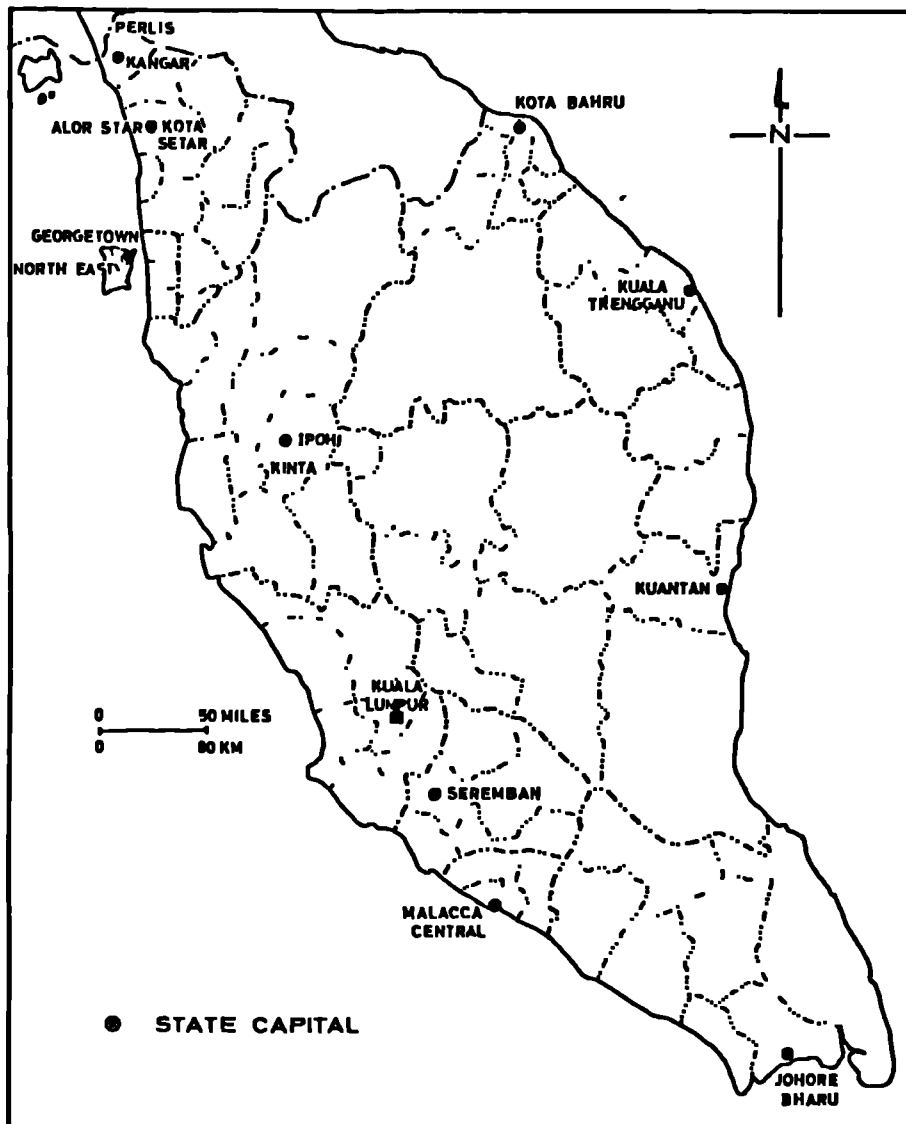
#### **1.3.1 General Background to The Study Area (Kuala Lumpur City)**

The study area is the city of Kuala Lumpur, Malaysia (Map 1.1). It was created as a federal territory on February 1st, 1974, consisting of the former area of The Municipality of Kuala Lumpur and the adjacent areas. Its enlarged area is about 243.5 square kilometers (Map 1.2).

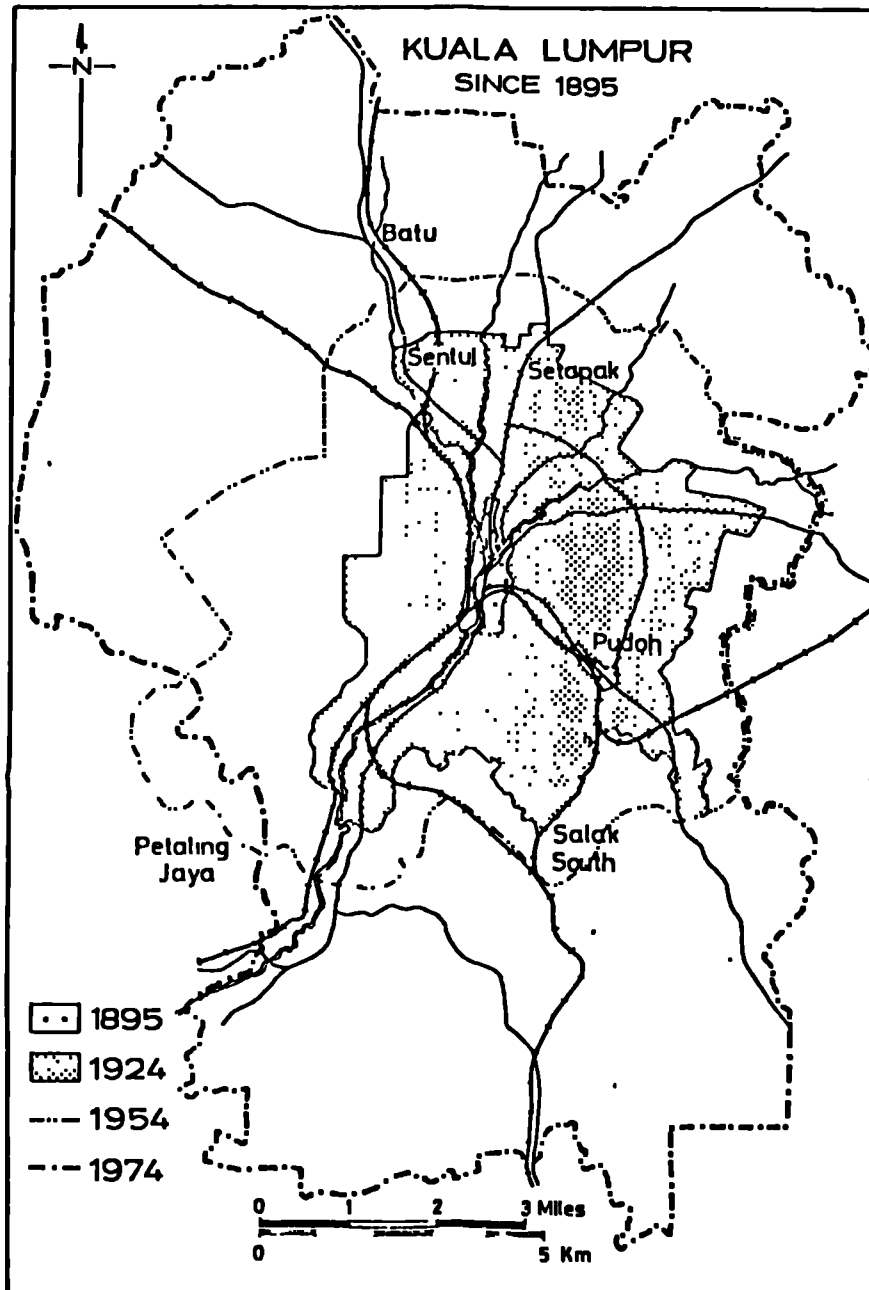
The history of Kuala Lumpur is one of continuous rapid population growth (Table 1.1). Kuala Lumpur established its dominance over the other urban centres in Peninsular Malaysia since the middle of the nineteenth-century. According to Gullick (1955), the settlement of Kuala Lumpur dates from 1850s. Its early establishment was originated with the influx of the Chinese immigrants engaged in the tin mining industry. Its rapid urban growth was due to the equally rapid expansion of tin mining operations, and later the development of coffee and rubber plantations in the surrounding areas.

In response to the rapid population growth, the housing stock has rapidly expanded (Table 1.2). This is indicated by the widespread construction of new family dwelling units as well as thousands of low-rise and high-rise apartment units. The

population, however, according to Pryor (1973) outgrew the pace of conventional housing development .



Map 1.1 Location of Kuala Lumpur



**Map 1.2 Expansion of Kuala Lumpur city boundary since 1895**



**Table 1.1 Population growth of Kuala Lumpur, 1857-2000.**

Year	Area (sq. km.)	Population	Inter-census increase	
			('000)	(percent)
1857 <sup>e</sup>		88		
1879		2,600	2,512	2854.5
1884		4,054	1,454	55.9
1891		19,020	14,966	369.2
1901	20.72	32,381	13,361	70.2
1911	20.72	46,718	14,337	44.3
1921	44.03	80,424	33,706	72.1
1931	44.03	111,418	30,994	38.5
1947	93.24	175,961	64,543	57.9
1957	90.65	316,230	140,269	79.7
1970	90.65	451,728	135,498	42.8
1980	243.50	978,300	526,572	116.6
1990 <sup>e</sup>	243.50	1,550,000	571,700	58.4
2000 <sup>p</sup>	243.50	2,200,000	650,000	41.9

Note: e estimate  
p projected

Sources: Vlieland, 1934; Gullick, 1955; The City Hall of Kuala Lumpur, 1984.

The rapid development of higher-income residential areas, however, only occurred after Malaysia achieved her Independence in August, 1957. High building activities, particularly the construction of conventional 1-storey and 2-storey detached houses as well as terrace houses around Kuala Lumpur city-centre, for example, only occurred after the mid-1960s. Such building activities resulted in the creation of new residential areas such as Bangsar Park, Seputeh Garden and Setapak Garden (Eastern Sun, 1967).

#### **1.4 Ethnic Composition Changes in Kuala Lumpur**

The rapid population growth of Kuala Lumpur saw gradual changes in its population composition. Table 1.2 and Figure 1.1 illustrate the changing population pattern of Kuala Lumpur since 1891. From the very beginning, the Chinese have always been the majority of Kuala Lumpur's population. The proportion of the Malay population in Kuala Lumpur increased significantly only after the Second World

War, particularly from 1970 onwards. Such an increase was and still is largely owing to the influx of the Malays from other urban centres and rural areas into Kuala Lumpur.

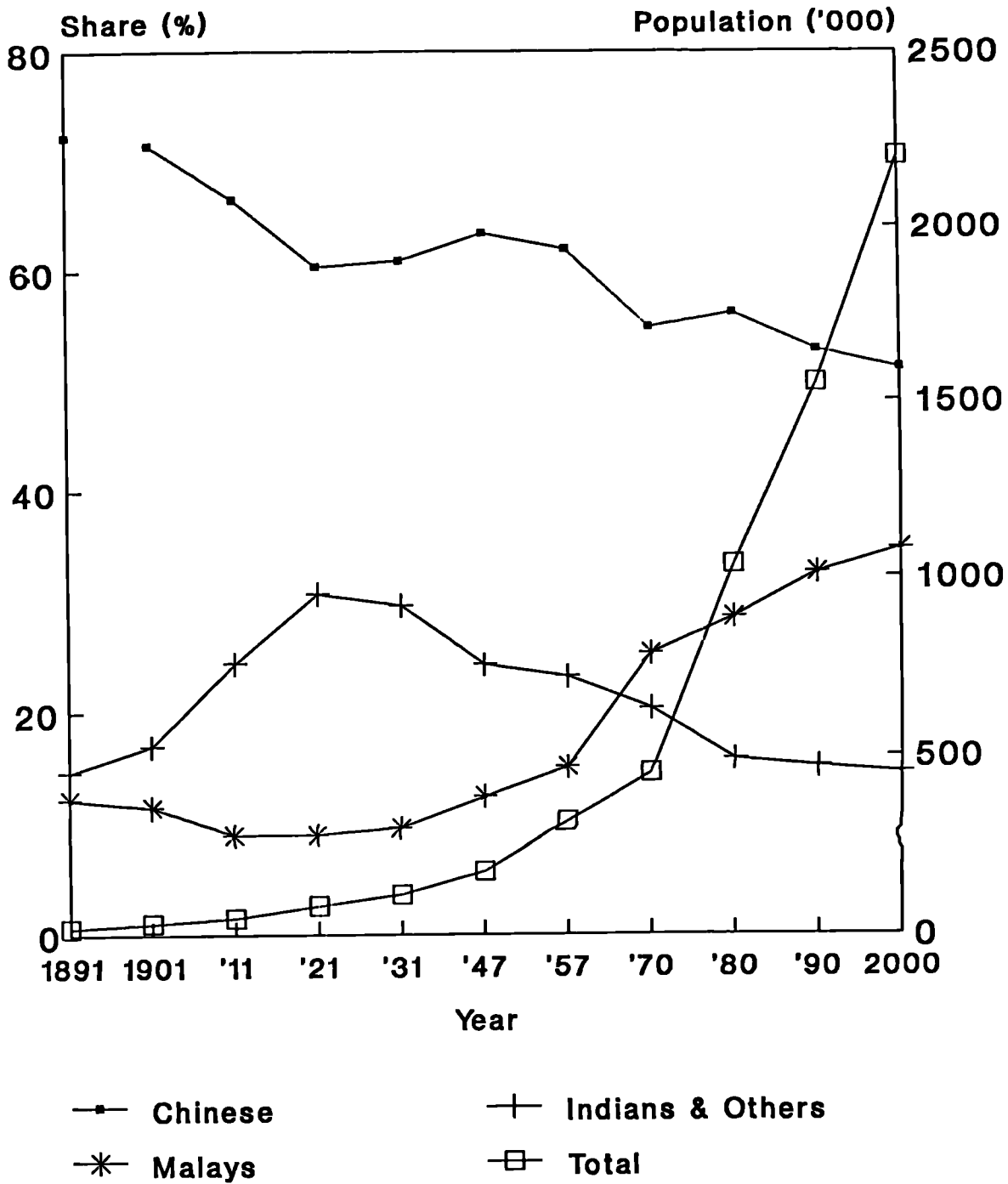
It is most likely that Kuala Lumpur in the twenty-first century is very likely to become a "mixed" city. None of the three dominant ethnic groups, (that is, the Chinese, the Malays, and the Indians), on its own would constitute 50 percent or more of the total city population. Such a trend means a break from the old "colonial city" image characterised by the dominance of immigrant populations. This would place the native population (that is, the Malays and other indigeneous people) in a more prominent role in the future growth and urbanisation process of Kuala Lumpur.

**Table 1.2 Ethnic composition changes, Kuala Lumpur, 1891-2000.**

Year	Chinese	Indian	Malays	Other	Total
1891	73.2	12.4	12.2	2.2	100.0 (19,020)
1901	71.5	13.7	11.5	3.3	100.0 (32,381)
1911	66.6	19.4	9.0	5.0	100.0 (46,718)
1921	60.4	25.9	9.0	4.7	100.0 (80,424)
1931	60.9	22.7	9.6	6.8	100.0 (111,418)
1947	63.4	17.9	12.4	6.3	100.0 (175,961)
1957	61.9	16.9	15.0	6.2	100.0 (316,230)
1970	54.7	18.6	25.1	1.6	100.0 (451,810)
1980	59.3	16.6*	30.1		100.0 (978,300)
1990	52.6	15.0*	32.4		100.0 (1,550,000)
2000	50.9	14.5*	34.6		100.0 (2,200,000)

Note: \* Indians & Others

Source: Sidhu, 1978; The City Hall of Kuala Lumpur, 1984.



**Figure 1.1 Ethnic composition changes, Kuala Lumpur 1891-2000**

### **1.5 Residential Segregation in Kuala Lumpur**

To date, the dominant area of net population increase in Kuala Lumpur is occurring at the fringe where suburban housing construction is carried out. At the same time the quality of the existing built-up areas had gradually being improved through replacement of many tenement housing with modern apartments and condominiums, and in-filling development of office and shopping complexes.

Despite rapid physical and social changes, the underlying geometry of social areas in Kuala Lumpur still reflect social segregation. This is, according to McGee (1971), a carry-over of the colonial times (see for example, Murdie, 1969 for factorial ecology of the city and McGee, 1971 for a description of colonial South-east Asian cities).

According to Gullick (1955), a distinct pattern of residential segregation in Kuala Lumpur can be observed since the 1880s. In the late nineteenth century, areas on the western bank of the Kelang river were the preserve of the European settlements. The local Malay population were assigned to the northern section on the eastern side of the Kelang river. The southern section on the eastern bank was allocated to the immigrant (predominantly Chinese) population.

Hands (1955) observed that by the end of the nineteenth century certain residential areas were synonymous with certain socio-economic enclaves. Pudu Road in the southern section of the city, for example, was identified with the Chinese low income groups; while Ampang Road in the eastern section of the city was where the wealthy Chinese lived. Damansara Road on the western side of the Kelang river was the exclusive European residential area. The Malays were largely concentrated in the "Malay reserve" of Kampung Baru. This Malay reserve was created in 1899 designed to enable the Malay population to live in the city without fear of being pushed out by the relatively rich non-Malay population. The Indians were associated with the Brickfields and Sentul , areas of railway and central workshops.

Ethnic segregation within Kuala Lumpur city is also reinforced by occupational segregation, where division of labour followed ethnic lines. By 1957, this ethnic segregation pattern was superimposed with distinctive "social status" areas (McGee, 1969). Lee (1979) observed that in 1970, Kuala Lumpur was still characterised by a high degree of residential segregation along ethnic lines. The Chinese had a monopoly on trade and commerce, while the Malays were mostly engaged in the civil service, and the Indians were synonymous with the railways and public works.

Cultural factors also contributed and enhanced ethnic segregation. There were few inter-marriages between the three main ethnic groups by virtue of different religious beliefs. People of different ethnic groups tended to marry within their own communities.

The general geographical distribution of different ethnic groups as of 1988 may be summarised as follows:

#### 1) The Chinese

Chinese predominance in Kuala Lumpur is very obvious as indicated by their share (slightly more than half) of the total population. Four main settlement areas generally associated with their overwhelming presence are - 1) the Chinatowns in downtown Kuala Lumpur; 2) the "New Villages" created by the British colonial rule during the Emergency years of 1945-1960 (as a measure of combating the Communists' threat) that have been incorporated through urban expansion; 3) residential areas hugging the established old inter-city routes; 4) the manufacturing zones; and 5) high-rise low-cost public housing in the central area.

#### 2) The Indians

The only notable concentration of Indian population in Kuala Lumpur is Sentul, an area formerly associated with railway workshops and labour lines. Its concentration, however, in recent years is diluted as more labour lines were demolished to make way for newer public housing.

### **3) The Malays**

Malay settlement areas may be grouped into three main categories - 1) the Malay reservation areas which are distinguishable from neighbouring settlement areas by their "rural" appearance, that is, houses with large compounds planted with local fruit trees; 2) the institutional areas associated with the army, police and public works; and 3) the peri-urban settlements.

### **4) Mixed residential areas**

Mixed community settlement areas in Kuala Lumpur are associated with - 1) high-class residential areas in the western and eastern parts of the city; 2) the newer low-cost public housing areas located further out from the city-centre; and 3) the newer middle income residential areas in the suburbs.

Segregation along ethnic lines still persists despite considerable changes in the Kuala Lumpur's ethnic composition. Ethnic mixing among low income groups is not extensive except in government quarters and low-cost public housing areas. The majority of the squatter settlements (synonymous with low income settlements) are generally mono-ethnic. According to the City Hall of Kuala Lumpur (1984) estimates, less than 17 percent of these settlements exhibit mixed-ethnic composition.

One can, therefore, conclude that the urban social landscape of the city of Kuala Lumpur was and still is characterised by homogenous residential areas, influenced largely by ethnicity and income or a combination of both.

## **1.6 Land Use of Kuala Lumpur**

Information pertaining to land use in Kuala Lumpur was obtained from The Department of Planning and Building Control, the City Hall of Kuala Lumpur. Figure 1.2 shows a breakdown of total land in Kuala Lumpur under different uses in 1980.

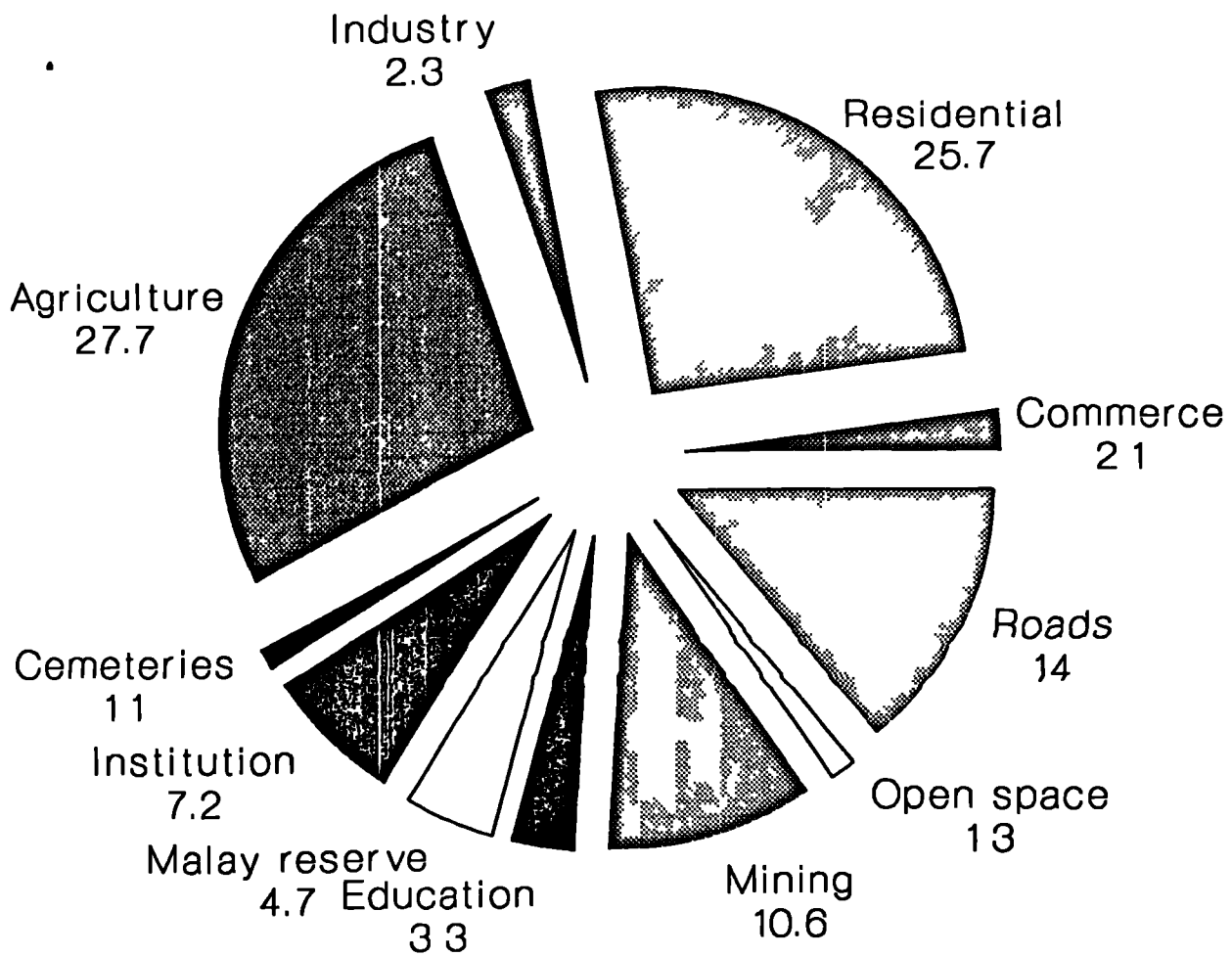
It can be seen that in 1980 about one-fourth of the total Kuala Lumpur land area was under agricultural use and a further 10 percent was under mining. Much of the agricultural land was planted with rubber and confined to the periphery of the city, notably in North-east, West, South-east and South-west; while mining land was to be found in North, North-west and South sectors.

Housing, with about a 25 percent share was the second major consumer of the total land area of Kuala Lumpur. Residential areas spread radially outwards from the central area, in particular following the main transportation routes. The spread of residential development in the inner area was constrained by the presence of active mining land and designated Malay reservation land. In most cases, residential development would skirt and leap-frog land under other uses such as cemeteries and open space, institutional, and industrial uses and encroached instead onto existing agricultural land.

Table 1.3 provides the overall existing and committed land uses as of 1983 within the newly created "Planning Units". The rationale of dividing Kuala Lumpur into 20 Planning Units (Map 1.3) was, according to the Kuala Lumpur Structure Plan, to:

"....provide the mechanism for guiding and controlling the distribution of population and employment and hence the distribution , mixing and segregation of the various land uses".

(The City Hall of Kuala Lumpur, 1984:195)



**Figure 1.2 Land use of Kuala Lumpur, 1980**  
**Source: The City Hall of Kuala Lumpur, 1981.**



Table 1.3 Land use of Kuala Lumpur, 1983.

Planning Unit	Residential	Commercial & Industry	Institutional & Education	Open space & Cemetery	Other Uses
C.P.A.	752.00	350.46	355.95	249.74	55.68
Jinjang	354.44	236.68	211.95	56.47	352.09
Sentul	387.83	112.44	284.04	44.41	184.19
Setapak	603.67	63.26	188.54	85.41	157.10
W. Maju	651.74	127.25	131.07	6.96	57.47
D. Keramat	293.01	13.72	109.49	22.01	77.82
Maluri	114.83	34.67	75.07	5.87	85.23
B. Anggerik	206.37	60.52	19.93	15.91	158.01
B.T. Razak	540.29	85.52	206.59	220.29	489.82
Seputeh	370.87	93.35	239.40	163.00	322.60
B. Indah	641.08	197.92	85.68	50.43	449.11
B. Jalil	71.86	12.10	0.0	2.00	0.0
Damansara	1248.31	51.07	343.49	37.07	0.49
Penchala	204.39	27.04	101.40	480.80	4.65
Edinburgh	636.29	53.07	64.79	32.36	11.24
S.P. Units	97.79	59.56	1194.64	156.44	21.26
F.T.K.L.	(29.48) 7149.28	(6.41) 1578.64	(13.10) 3174.26	(6.73) 1630.17	(10.01) 2426.96

(continue)

If one compares (see Table 1.4) the breakdown of land uses of 1980 and 1983 one would observe that some land use categories were classified in consonance with the new planning objectives. Nevertheless, one thing is obvious. There has been a gradual increase in the percentage share of residential and commercial uses and a corresponding reduction of agricultural and undeveloped land.

Table 1.3 (continue)

Planning Units	Squatter	Ex-mining Land	Active Mining Land	Undeveloped/ Agricultural Land	Total Land Area - (in ha.)
C.P.A.	0.0	0.0	0.0	50.15	1813.98 (7.48)
Jinjang	251.62	431.56	125.97	100.32	2121.11 (8.75)
Sentul	215.11	0.0	339.53	55.62	1685.40 (6.96)
Setapak	50.04	147.23	0.0	86.10	1381.35 (5.70)
W. Maju	102.33	41.42	0.0	182.38	1300.63 (5.37)
D. Keramat	62.63	43.43	0.0	56.60	678.71 (2.80)
Maluri	109.85	9.65	0.0	26.18	461.35 (1.90)
B. Anggerik	118.42	52.39	0.0	326.32	957.87 (3.95)
B.T. Razak	20.01	70.76	0.0	179.75	1814.03 (7.48)
Seputeh	197.74	7.45	0.0	168.99	1563.40 (6.45)
B. Indah	218.59	29.82	27.71	594.73	2295.07 (9.47)
B. Jalil	129.67	211.84	90.20	951.87	1469.54 (6.06)
Damansara	6.68	0.0	0.0	219.26	1906.37 (7.87)
Penchala	0.0	0.0	0.0	1169.26	1987.54 (8.20)
Edinburgh	0.0	0.0	0.0	144.31	912.26 (3.76)
S.P. Units	29.70	68.85	37.89	224.80	1890.93 (7.80)
F.T.K.L.	(6.24) 1512.39	(4.60) 1114.40	(2.56) 621.30	(18.72) 4536.64	(100.51) 24239.54

Note: Percentage total may not add up to 100.0 due to rounding up.

Source: The City Hall of Kuala Lumpur, 1984:216.

**Table 1.4 Land Use of Kuala Lumpur 1980 and 1983 compared.**

Land Use	1980	1983
Agricultural & undeveloped land	27.7	18.72
Commercial	2.1	]— 6.51
Industrial	2.3	
Institutional	7.2	]— 13.10
Education	3.3	
Active mining land	]— 10.6	2.56
Ex-mining land		4.60
Open space	1.3	]— 6.73
Cemeteries	1.1	
Residential	]— 25.7	29.48
Squatters		6.24
Other uses including roads	14.0	10.01
<b>Total</b>	<b>100.0</b>	<b>97.95</b>

Source: Department of Planning and Building Control, The City Hall of Kuala Lumpur, 1984.

#### Explanation

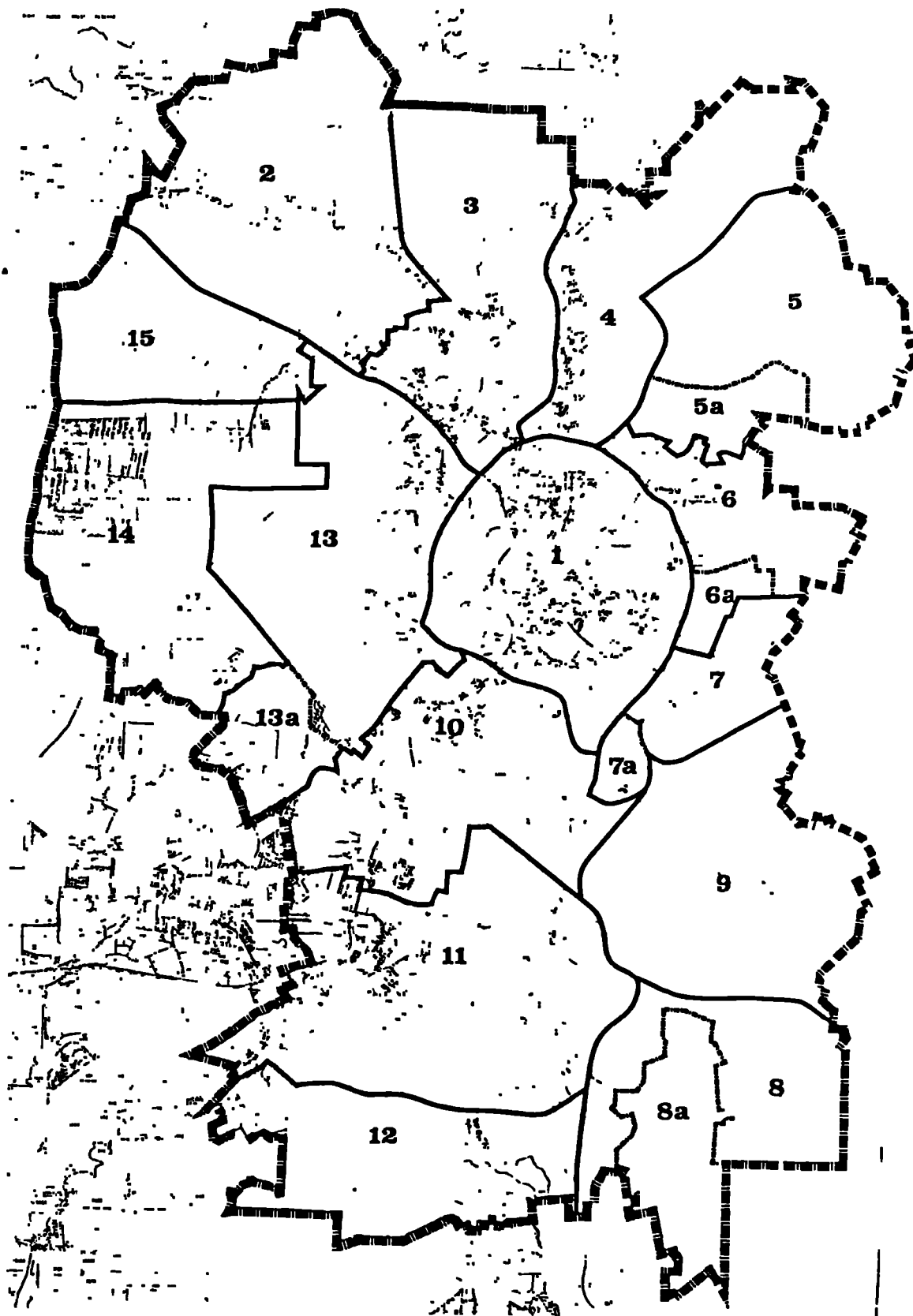
Numbers below refer to the designated names of the respective Planning Units in Map 1.3

#### Planning Units

- |                                |                     |
|--------------------------------|---------------------|
| 1. Central Planning Area (CPA) | 9. Bandar Tun Razak |
| 2. Jinjang                     | 10. Seputeh         |
| 3. Sentul                      | 11. Bukit Indah     |
| 4. Setapak                     | 12. Bukit Jalil     |
| 5. Wangsa Maju                 | 13. Damansara       |
| 6. Datok Keramat               | 14. Penchala        |
| 7. Maluri                      | 15. Edinburgh       |
| 8. Bukit Anggerik              |                     |

#### Special Planning Units

- |                              |                           |
|------------------------------|---------------------------|
| 5a. Mindef                   | 8a. Sungai Besi Camp      |
| 6a. Royal Selangor Golf Club | 13a. University of Malaya |
| 7a. Chan Sow Lin             |                           |



Map 1.3 Planning units of Kuala Lumpur

### 1.7 Kuala Lumpur Housing Stock

The City Hall of Kuala Lumpur (1984) estimated that a total of 326,300 housing units were needed between 1980 to 2000 to cater for the growing population. This gross total was meant to replace dilapidated housing units, to clear the housing back log as well as to cater for the additional household needs. Hence the provision of adequate housing would present a great challenge to be tackled by Kuala Lumpur.

Table 1.5 and Figure 1.3 provide a summary of housing needs and supply for Kuala Lumpur for the duration of 1980-2000. It was assumed that the bulk of the housing needs of the lower income group would be undertaken by the public sector while the supply of medium-cost (houses with a selling price of M\$50,000-99,999) and free market housing (houses costing M\$100,000 and above) would be met by the private sector.

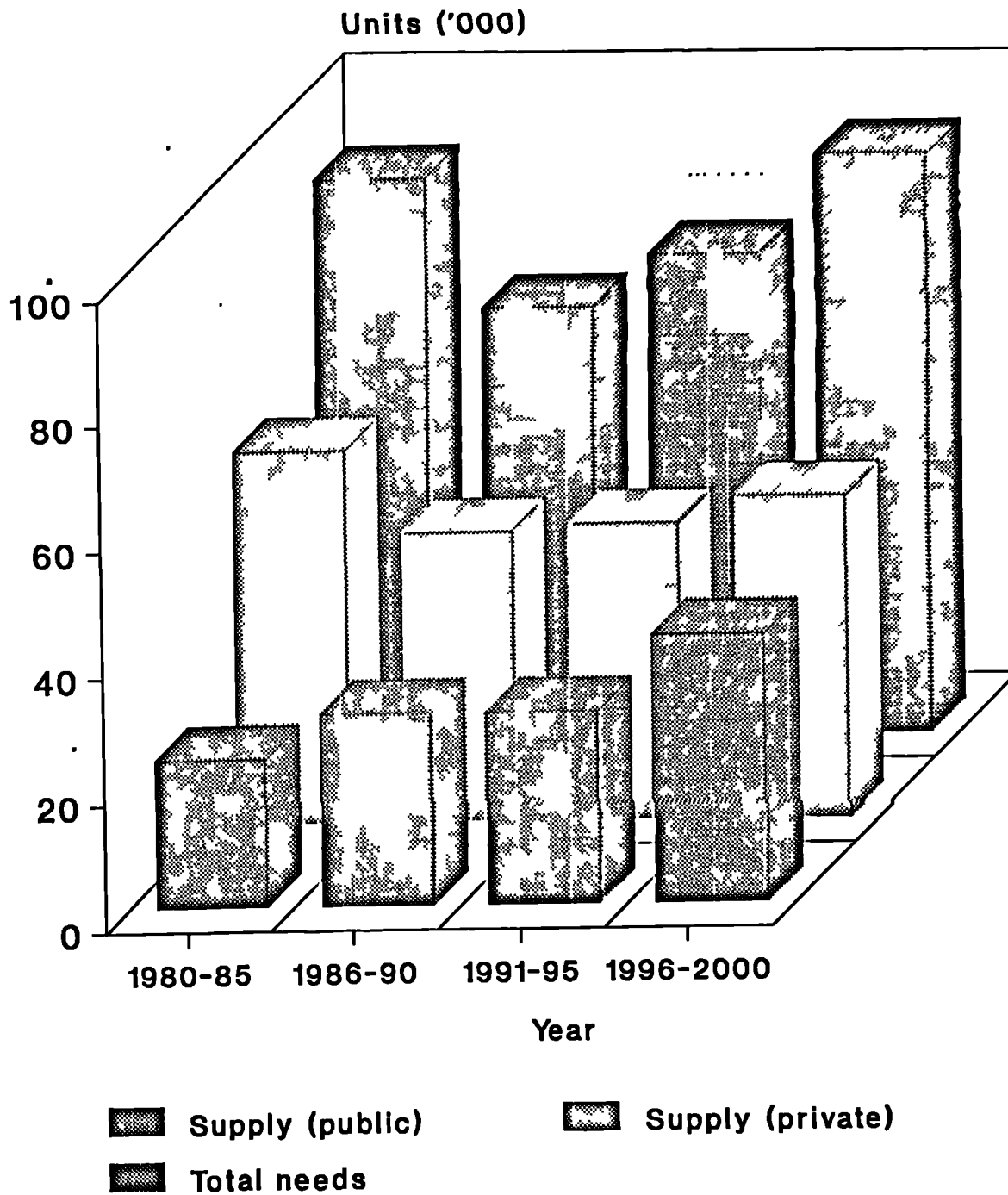
**Table 1.5 Summary of housing needs and supply, Kuala Lumpur, 1980-2000.**

Year	Needs	Supply	
		Public	Private
1980-85	89,100	23,100	58,700
1986-90	68,100	30,000	45,400
1991-95	76,500	30,000	46,500
1996-2000	92,600	42,000	50,600
	326,300	125,100	201,200

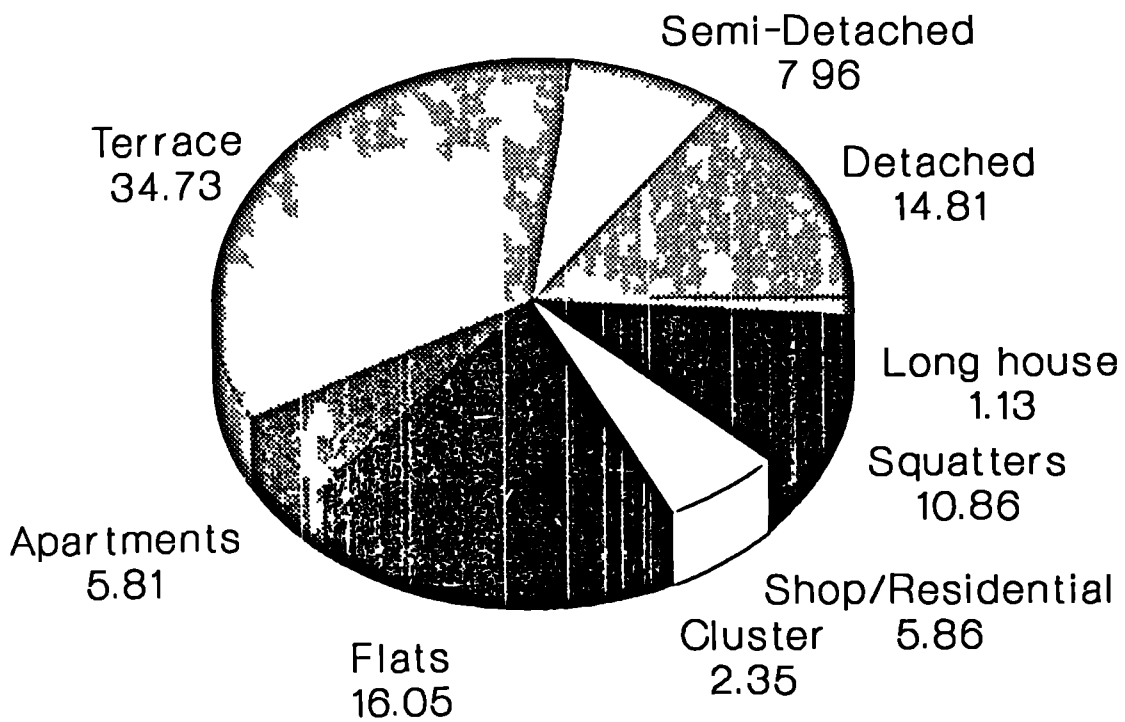
Source: The City Hall of Kuala Lumpur, 1984:39.

The main features of the 1986 and present housing situations in Kuala Lumpur are presented by Table 1.6 and Figures 1.4 and 1.5 and Table 1.7 respectively.

In 1986, there was a standing stock of 230,146 dwelling units of which about 1 in 10 were squatter houses and slightly more than one percent were temporary long houses. Terrace or row houses accounted for about 15 and 16 percent respectively.



**Figure 1.3 Housing needs and supply, Kuala Lumpur 1980-2000**



**Figure 1.4 Percentage share of housing stock by dwelling type, Kuala Lumpur 1986.**

**Table 1.6 Housing stock, Kuala Lumpur 1986.**

Dwelling type	up to 1979 (a)	1980-1986 (b)	Total	
			(a)+(b)	%age
Detached	33,031	1,070	34,101	14.81
Semi-detached	17,672	640	18,312	7.96
Terrace	62,416	17,533	79,949	34.73
Apartments	11,092	2,269	13,361	5.81
Flats	12,972	24,977	36,949	16.05
Cluster	3,760	1,646	5,406	2.35
Shop/residential	9,400	4,092	13,492	5.86
Long house	1,128	1,463	2,591	1.13
Squatters	24,985	-	24,985	10.86
<b>Total</b>	<b>176,456</b> (76.67)	<b>53,690</b> (23.33)	<b>230,146</b> (100.00)	<b>99.56</b>

note: Column total does not add up to 100.00 percent owing to rounding up.

Source: Department of Planning and Building Control, June 1987. The City Hall of Kuala Lumpur.

In general, the supply of conventional housing has not been able to cope with the increasing needs. Such a situation contributed to a high rate of price increases. As a consequence, it was estimated that at 1980 prices, about 60 percent of the total households in Kuala Lumpur were priced out of the conventional housing market (The City Hall of Kuala Lumpur, 1984). There was and still is, therefore, an urgent need to build houses within the housing affordability of the majority of the households, that is, low-cost housing (houses with a selling price of between M\$25,000 -40,000).

Previously, there appeared to be a mutual consent between the public and private sectors in the division of housing provision. The public sector would devote mainly to the provision of low-cost housing to the lower income households while the private sector concentrated on the provision of free market housing (that is, houses costing M\$100,000 and above) and medium-cost housing (houses with a selling price of between M\$50,000-99,999).



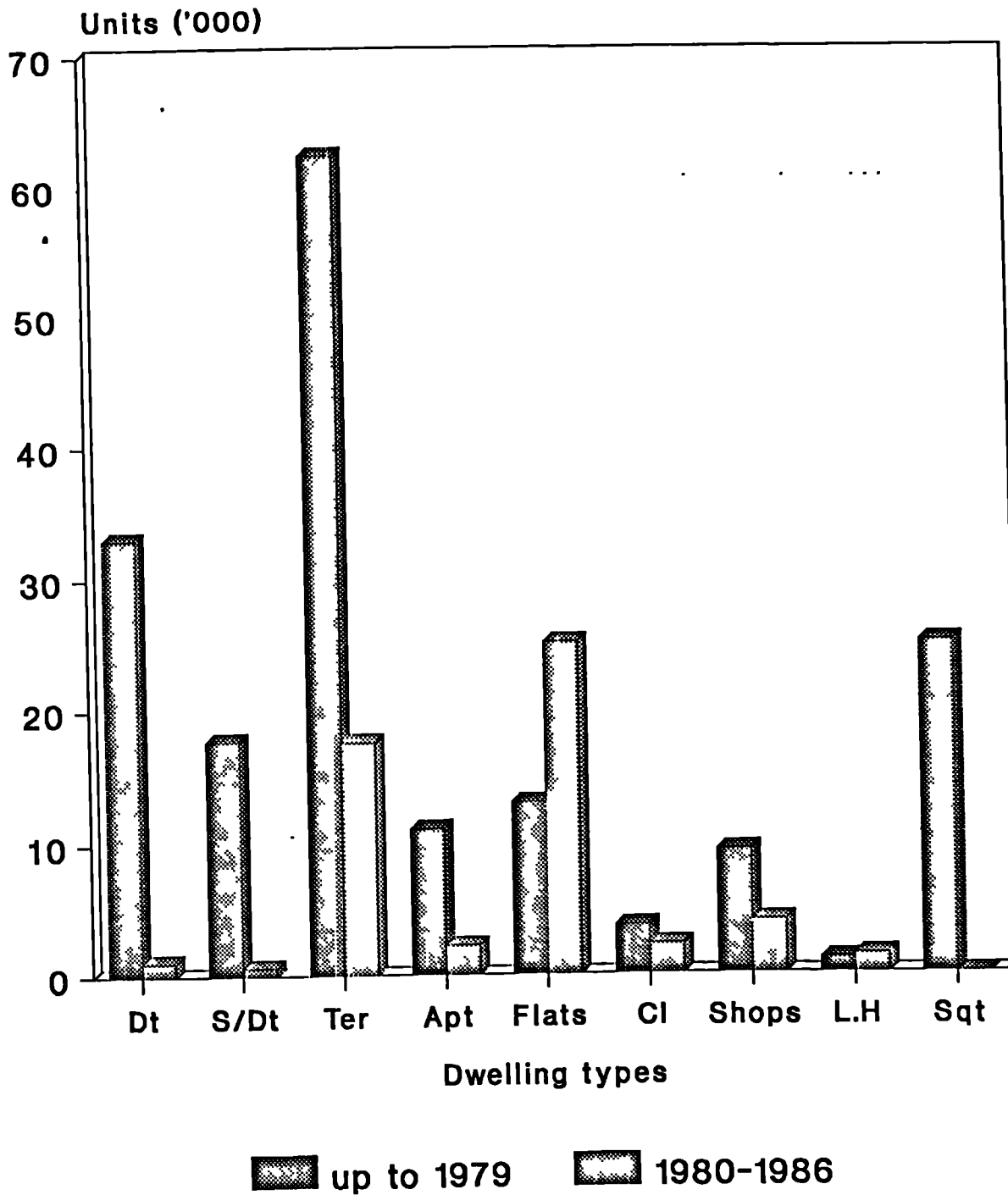


Figure 1.5 Kuala Lumpur housing stock, up to 1986.

It has been accepted in recent past that the private sector has to carry out its share of social obligations to the nation as a whole by making a concerted effort to expedite construction of low-cost and medium low-cost housing. To meet this objective, the private sector was required by the City Hall of Kuala Lumpur to provide a minimum provision of 30 percent low-cost and medium low-cost housing units within each housing scheme.

**Table 1.7 Proposed conventional housing starts Kuala Lumpur, 1986-1988**

Dwelling type	Under construction	Approved with development order	Approved in principle	Under consideration	Total number of units
Detached	9,417	418	259	6	10,100 (04.74)
Semi-detached	5,257	32	50	2	5,341 (02.50)
Terrace medium cost	40,991	10,967	5,115	1,928	59,001 (27.66)
Terrace low-cost	5,455	397	2	-	5,854 (02.74)
Condominium	1,772	7,952	11,418	1,232	22,374 (10.49)
Apartments	3,055	26,830	7,067	3,769	40,721 (19.09)
Flats Low-cost	22,431	26,874	6,156	56	55,517 (26.03)
Shop/residential	6,142	987	541	39	7,709 (03.61)
Cluster	6,435	226	-	-	6,661 (03.12)
<b>Total</b>	<b>100,955</b>	<b>74,683</b>	<b>30,608</b>	<b>7,032</b>	<b>213,278 (99.98)</b>

note: Column total does not add up to 100.00 percent due to rounding up.

Source: Department of Planning and Building Control. The City Hall of Kuala Lumpur, June, 1988.

Table 1.7 shows the number of housing supply in the pipe line during 1986-1988 period. One may observe that low-cost housing accounted for only about one-third of the total oncoming housing supply despite the fact that the need for such housing is greatest among Kuala Lumpur's households.

One can observe that the emphasis for the free market housing component is more on the construction of condominiums and less on detached and semi-detached housing units. This shift reflects the changing life styles of the "have a-lots" as well as the competitiveness of the urban land market vis-a-vis other uses. It is a fact that newer multi-storey dwellings (that is, condominiums, apartments and flats) have increasingly become more popular among housing developers eclipsing almost all older dwelling types (that is, detached, semi-detached, terrace, and cluster houses).

### **1.8 Conventional Housing Market of Kuala Lumpur - an overview**

In this section we outline the development of the conventional housing market of Kuala Lumpur. The conventional housing market only experienced rapid growth after 1970. Before the Independence in 1957, conventional housing was characterised by small housing projects. A major characteristic of the then conventional housing market was for the developers to sell sub-divided housing lots for individual buyers to put up their own houses. During that time urban land was still cheap. Nevertheless, conventional housing market then catered only for the upper and middle classes.

According to Tharmalingam (1981), the period after the Independence and up to 1970 was characterised by relatively stable house prices. It was common in those days for housing developers to purchase larger land parcels and construct houses before selling them to house buyers. The housing developers almost always have stocks of unsold houses and the potential buyers were able to select particular housing units in their own time.

House prices began to rise only in 1968-1969. The conventional housing market in Kuala Lumpur would have experienced a minor boom in 1970 had it not been for the May 13, 1969 racial riot incident. Nevertheless, the property market did sufficiently recover in 1972-1973. Beginning from 1974 the conventional housing market experienced phenomenal growth and never looked back since then. Large housing projects became the main stay of property development and house building activities began to change the Kuala Lumpur city landscape in a big way (Housing Developers Association, 1980).

**Table 1.8 Price movement of terrace houses in Bangsar, Kuala Lumpur, 1969-1980 (in M\$ '000).**

Year	1-Storey terrace		2-Storey terrace	
	Price range	Price difference	Price range	Price difference
1969/70	19.5 - 21	-	26 - 30	-
1973/74	32 - 35	14 - 16	52 - 58	22 - 32
1975/76	44 - 46	11 - 14	62 - 65	7 - 13
1979	75 - 80	34 - 36	94 - 98	33 - 35
1980	100	20 - 25	150 - 170	72 - 76

Source: Tharmalingam, 1981:3.

According to Harun (1987), since its modest start in the 1960s the conventional housing market of Kuala Lumpur experienced three boom periods - 1) 1963-1965; 2) 1972-1974; and 3) 1979-1981. Subsequently house prices began to creep up (see Table 1.8).

One can see from Table 1.8 that the price of the conventional housing had increased very dramatically over a 10-year period. Generally, there was a five-fold increase in property values.

Why were house prices so high?

There were several reasons which directly or indirectly contributed to the dramatic increases in house prices in the late 1970s and early 1980s. These reasons may be summarised as follows:

1) Excessive demand created by panic buying.

Would-be house buyers rushed into buying for fear that they may never be able to buy their preferred houses in locations of their choice. Consequently, housing demand particularly for 2-storey terrace houses far outstripped the supply (Williams et al., 1981).

2) Easy access to credit facilities.

The availability of government housing loan scheme opened up a flood gate of new entrants into the conventional housing market. Those eligible for the government housing loan scheme were able to enjoy a 100 percent loan facility at 4 percent interest, payable over a 20-year period (Tharmalingam, 1981).

Previously, would-be house buyers had to come up with a 30 percent initial downpayment. This means would-be house buyers were forced to save for a long time, thus delaying their entry into the conventional housing market.

3) Speculative buying.

Gebauer (1981) contended that the rapid rise in the house price was due to speculative activities. It was estimated that speculative activities constituted about 20 to 25 percent of the total housing demand.

4) Higher holding cost.

Delays in land use conversion, subdivision, approval of layout plans all resulted in high holding costs. Soo (1981) estimated that a delay of 5 years in the housing start would almost doubled the original price.

##### **5) Higher construction cost.**

The shortage in skilled labour and bottlenecks in the supply of building materials meant housing developers had to pay more for these goods and services (Kee, 1981).

In 1980 residential properties was still characterised by increases in prices following the upward trend of the property market set in 1979. Owing to the high land cost, housing developers were favouring the development of higher density condominium type which were pegged at M\$80,000-125,000 per unit. Properties in the choicest residential areas of Bukit Tunku, Taman Duta, Bukit Damansara and Bukit Pantai, all located in Damansara, (West) fetched a minimum price of M\$600,000 per unit.

For medium-cost housing, the residential areas of Bangsar Park, Bangsar Baru, Taman Bandaraya and Lucky Garden, all located in Damansara (West) continued to be the most sought-after residential locations. Further in the outer area, Taman Tun Dr. Ismail, Penchala (West) became very popular owing to its superior facilities and amenities, and the general layout plus high quality design of the dwelling units.

Generally, following the rule of thumb, a potential house buyer in 1980 had to pay 40-60 percent more for a dwelling unit located in the "primary" locations. For example, a 2-storey terrace house with a price tag of M\$120,000-140,000 in a "secondary" location could easily be sold for M\$175,000-190,000 if it was sited in a "primary" location. Similarly, a 1-storey terrace house may be sold for M\$79,000-80,000 and M\$110,000-120,000 if it was sited in a "secondary" and "primary" locations respectively (The Ministry of Finance, 1981).

The upward trend of property prices was generally checked in the second half of 1981. According to Tan (1983) such a phenomenon may be attributed largely to the timely intervention by Bank Negara (the Central Bank). The action of Bank

Negara somewhat helped to stamp out speculative activities and thus stabilised the property market.

Around mid-1982 property prices began to stagnate and even slide down from the heady days of 1980-1981. It remained sluggish in 1983. The drop in property prices in and around Kuala Lumpur was, on average, ranged from 5 to 25 percent of the 1981 price levels depending on dwelling type and location (Tan, 1983). Houses in Bangsar area, Damansara, for example, experienced only a drop of about 5 percent, while those in Taman Tun Dr. Ismail, Penchala (West) and Cheras areas, Bandar Tun Razak (South-east) saw price reductions of 10-15 percent and 20-25 percent, respectively.

There were three main reasons in 1982 which contributed to the decrease in property prices (The Ministry of Finance, 1983). Firstly, tighter control on housing loans in the form of higher interest rates charged. Secondly, the partial freeze on Government housing loan scheme means a large section of potential house buyers were not entering the housing market. Thirdly, the Government's enforced measure for housing developers to have a 30 percent share of the housing starts devoted to low-cost housing. Fourthly, the slowdown in the national economy owing to the global economic recession.

Despite the overall depressed property market, there had been no negative effect on properties in the wealthy neighbourhoods. Top-range housing in places like Bukit Tunku, Bukit Damansara and to a certain extent Taman Bandaraya still commanded very high prices.

In contrast to the dipping house prices, there had been a dramatic increase in rental values over the same period. In some cases, particularly in residential areas close to the city-centre, the increased demand for rental housing had resulted in rental increases up to 50-60 percent of the mid-1981 rental values, (see for example, Tan, 1983). In Bangsar area, a 1-storey terrace house which in 1982 was rented out for M\$270 per month could, for example, easily secure a monthly rental of M\$370-400

in 1983. Meanwhile, a 2-storey terrace house would fetch a monthly rental of M\$500-650 in 1983 when in 1982 it could manage to fetch only a monthly rental of M\$350-400. Similarly, a 2-storey semi-detached house would have been rented out for M\$600-650 and M\$1,000-1,100 in 1982 and 1983, respectively.

Even in outer areas like Kepong Baru, Jinjang (North-west) and 8th milestone Cheras, Bandar Tun Razak (South-east) house rentals have been increasing. For instance, in 1981, 1-storey terrace houses were rented out at M\$250 per month. Subsequently in 1982 and 1983, these houses were let out for M\$300-350 and M\$350-450 respectively.

Rentals for residential properties have generally increased largely for two main reasons (see Housing and Property, Feb-March, 1981). Firstly, the movement of people from outside Kuala Lumpur moving into the city looking for employment opportunities. Secondly, the tendency for more households to buy houses and stay in them. These two factors effectively reduced the stock of houses available for rent.

The prolonged economic slowdown saw a lowering of effective demand for new housing in 1984 through 1986. Many potential house buyers held back in anticipation of further price falls. Generally, many housing developers had to offer a 5 to 15 percent price cuts in order to sell off unsold properties. The market for luxury apartments and condominiums suffered badly. Owing to reduced incomes, many potential house buyers had to lower down their housing expectations or defer house purchasing. Such a change in housing demand encouraged housing developers to concentrate their house building efforts on low-cost, particularly 4- and 5-storey flats (dwelling units costing less than M\$50,000) and medium-cost housing and medium-cost apartments (dwelling units costing M\$50,000 - M\$99,999)

According to Chung (1987) in 1986 low- and medium- cost housing especially those costing between M\$40,000-70,000 were the more popular choice. On the other hand, housing costing around M\$120,000-140,000 were still saleable but not in large quantities as before.



The main feature of the 1987 conventional housing market was the increased effective demand for properties in the lower price range, that is, low- and medium-cost houses. The marked activity in the 1987 property market was attributed to three main factors (The Ministry of Finance, 1988):

- 1) The continuing strong desire for homeownership among the general public;
- 2) The lower mortgage rates and longer repayment periods agreed upon by commercial banks and financial institutions following the guidelines issued by Bank Negara (the Central Bank).

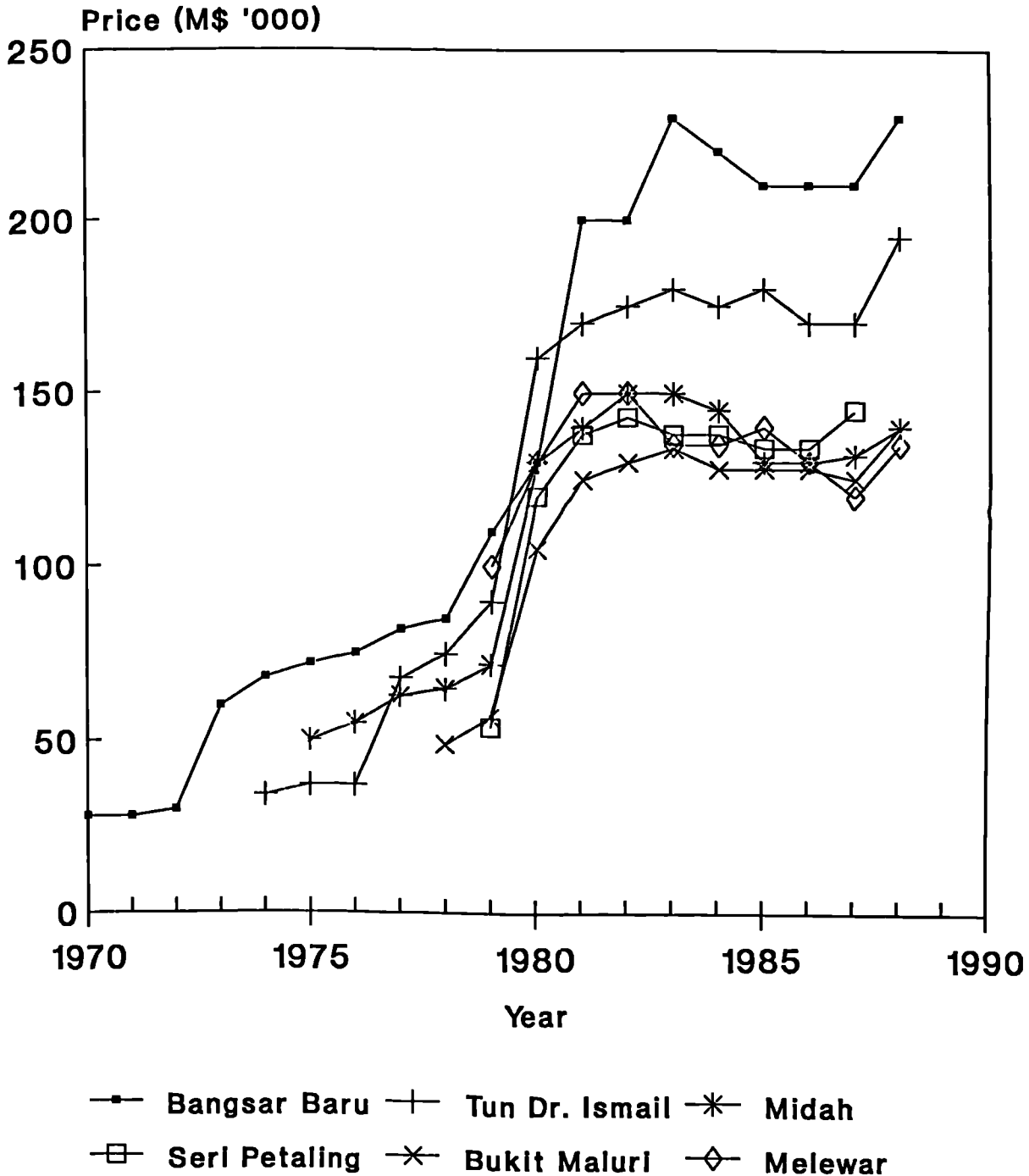
For example, loans for residential properties costing less than M\$100,000 had an effective interest rate of 8.75 percent per annum, while those costing M\$100,000 or more had an effective interest rate of 9.25-10.00 percent per annum. The maximum housing loan repayment periods for all housing loans was extended up to 25 or even 30 years.

- 3) The substantial reductions in property prices to a more affordable level.

The overall house prices fell by a wide range of between 5-35 percent depending on the location and dwelling type. In Taman Bukit Maluri, Edinburgh (North-west), for example, 2-storey terrace houses (phases 2D and 2E) which were sold at M\$128,250-135,000 in 1986 experienced about a 28 percent drop in price, and sold at a price range of M\$92,000-99,000. House prices in Cheras areas, Bandar Tun Razak (South-east) fell significantly by 12-27 percent for 2-storey terrace houses and a more moderate fall of 7-16 percent for 1-storey terrace houses.

Figure 1.6 illustrates graphically the price movements of 2-storey terrace houses since 1970 up to 1988 in six selected housing areas within Kuala Lumpur. One can observe four distinct phases in the price trend. The first stage (1970-1978) saw a relatively steady but not spectacular rise in house prices. The second stage (1979-1981) was the period characterised by a very dramatic increase in house prices. The third stage (1982-1987) was a period of relative price slump. Lastly, the

fourth stage (commencing in 1988) marked the beginning of house price revival or recovery.



**Figure 1.6 Price movements of 2-Storey terrace houses, Kuala Lumpur 1970-1988.**

## **1.9 Organisation of Chapters**

The chapters in this study are organised with the view to focus on a particular aspect of the broad questions relating to household relocations and housing:

- 1) The profile of the movers;
- 2) Their reasons for moving;
- 3) Their expectations when making the moves;
- 4) Their experience in the new locations; and
- 5) Their future mobility intentions.

Figure 1.7 summarises in a nut-shell the logical sequence and the organisation of the chapters constituting the study on residential mobility in Kuala Lumpur.

Chapter 2 provides an overview of some of the previous studies dealing with residential mobility and residential satisfaction. Chapter 3 describes the method used for this study and the information regarding the locations and the respondents studied.

The findings of the study are contained in Chapters 4 through 9. Chapter 4 describes the answers to the question of how households go about regarding their housing search. It deals with the mechanics of how households rank their priorities, seeking alternatives, and making firm decisions regarding household relocations.

In Chapter 5, we discuss the reasons why households selected to move from their previous residential environments, that is, factors in moving. The information given provide an understanding of the relationship between a household and its housing in terms of future relocation intentions.

Chapter 6 sets out the outcome of reasons and decisions for moving by different households to different housing types and locations. The end result of the coming together of households from different locations to their new homes and residential settings is a new residential mosaic as observed in the study.

<b>1. Introduction</b>			
<b>2. The Literature</b>			
Intra-urban migration	Factors in moving	Residential satisfaction	Suburbanisation process
<b>3. Research Methodology</b>			
Conceptual framework	Study objectives	Study area	Data collection
<b>4. Family Life-cycle and Housing Search</b>			
<b>5. Factors in Moving</b>			
Push factors	Pull factors	Specific factors	
<b>6. Housing and Locational Choice</b>			
The movers	Dwelling type	The new neighbourhood	
<b>7. What Respondents Think and What They Plan To Do</b>			
Feelings about new home	Feelings about the new neighbourhood	Preferred location	Future mobility intentions
<b>8. Homeownership</b>			
Rental housing	Move to owner-occupation	Homeownership as an investment	Role of financial institutions
<b>9. Temporal Validations</b>			
Stayers & Movers	Suburbanisation & Social integration	Spatial outcome of residential mobility	
<b>10. Summary and Conclusions</b>			

**Figure 1.7 Organisation of Chapters.**

The post-move aspect of household relocation is discussed in Chapter 7. In this chapter we discuss about what households think regarding their new homes and neighbourhoods and their future mobility intentions.

Homeownership as an outcome of residential relocation is discussed in Chapter 8. In this Chapter we discuss about the advantages of being owner-occupiers. The chapter explains why many of the respondent households moved from rental housing to owner-occupation.

Chapter 9 constitutes an attempt to highlight the spatial outcome of residential mobility. This evaluation provides an insight into the phenomena of intra-urban population movement in the context of housing and residential development in the study area.

The study concludes in Chapter 10 with some pertinent aspects of residential mobility in the context of new residential development in a growing Third World city (that is, Kuala Lumpur).

## **CHAPTER 2**

### **LITERATURE REVIEW**

#### **2.1 Introduction**

This chapter reviews some of the existing knowledge about intra-urban residential movement. These body of knowledge consisting of theoretical and empirical works will be used to compare with the findings of the study.

Over the years many urban sociologists and urban geographers undertake research regarding residential mobility. Such studies help us in the fuller understanding of the social dynamics and spatial structures of the cities.

In urban ecology research, the premise is that urban growth would sort people into economically and socially homogeneous living areas. This is so because people would want to live in housing and neighbourhood which reflect their economic and social standing or slightly beyond, as a way of conferring status recognition.

The bulk of the research on residential mobility or relocation has been devoted to the motivation for changing residence. The main line of enquiry would begin with the examination of conditions in the household and its neighbourhood environment. This is then followed by examination regarding decisions leading to residential relocation. Eventually, the examination would focus to questions of how is a new home chosen?

## **2.2 Major Theories of Migration**

In this section we will attempt to highlight some major theories of migration. In the United Kingdom, the study of population migration was first made by Ravenstein (1885) who utilised census data of 1871 and 1881. According to Ravenstein, the migration between two metropolitan areas may be expressed as a function of the size of the two metropolitan areas and the distance between them.

Stouffer (1940) considered the strength of relationship between mobility and distance in terms of "intervening opportunities". Stouffer explained that people move because of opportunities. If opportunities are distributed homogeneously over space, then the likelihood of a person moving to a particular destination is a function of the opportunities available in that destination vis-a-vis other destinations or locations.

In 1966, Lowrey has developed a more sophisticated model than Stouffer. Lowrey (1966) defined intervening opportunities in terms of job opportunities. He used three variables - 1) the size of the labour force; 2) the wage rate; and 3) the unemployment rate - as indicators of the relative number of opportunities available in a metropolitan area. Similar models for residential location have also been developed by Walter (1971) and Morrison (1971). Morrison used multiple regression in an attempt to derive an equation that expresses the propensity to move in terms of variables such as age, education, income, duration of residence and homeownership.

Another theoretical framework which provides further insights into the migration process was undertaken by Lee (1966). Lee's theory of migration focussed on the factors influencing the decision-making process of a potential migrant. According to Lee these factors are - 1) factors associated with the area of the origin; 2) factors associated with the area of the destination; 3) personal factors; and 4) intervening obstacles.

The factors at origin and destination may be positive or negative factors which act to attract or repel a person from it. The intervening obstacles may be in the form of physical or legal barriers or the cost of moving. It may be summarised that

Lee's theory of migration can be considered as an attempt by a person to adjust to changing economic and environmental conditions.

A modification of Lee's general framework on migration was used by Todaro (1969) and Speare (1971) in their attempt to understand the mechanics of rural-urban migration in developing countries.

Another model of mobility starts with the premise that some people are movers and others are stayers (see Blumen et al., 1955). Examples of the mover-stayer models, such as studies by Morrison (1967), Land (1969) and Speare (1970) showed that the probability of moving declines with duration of residence, age, life-cycle stage and homeownership.

Simon (1957) viewed migration as a response to stress. Simon suggested that an individual would not move if the current situation is considered to be satisfactory. If the current situation is considered to be unsatisfactory, a search is made for outcomes which offers satisfaction. When a satisfactory alternative is found, the search for other alternatives is terminated.

Rossi (1955) used a similar approach in his study of intra-urban mobility in Philadelphia. Wolpert (1966) used similar concepts to develop what was to be considered as the stress-threshold model of migration. This model was subsequently modified by Brown and Moore (1970). Brown and Moore divided the mobility decision into a three-stage process:

- 1) The decision to seek alternatives;
- 2) A search for alternatives; and
- 3) The decision to relocate or to abandon the search and made adjustment to the current residence.



Another approach to understand migration is to regard mobility as a consequence of changes in the family life-cycle and other status changes. Rossi (1955), for example, found that family life-cycle to be one of the major contributing factors towards intra-urban mobility. On the other hand, Leslie and Richardson (1961) indicated that changes in the career patterns involving upward social mobility also contributed to intra-urban mobility. Sabagh et al. (1969) concluded that besides family life-cycle and upward social mobility as determinants of intra-urban mobility, another factor encouraging mobility is a set of changes in the residential environment whilst social and locality participation act as inhibiting factor in intra-urban mobility.

### **2.3 Intra-urban Migration**

The interest in the study of intra-urban migration (or more commonly called residential mobility) is to understand how and in what way a household decision to relocate within a city makes up the aggregate outcome of the urban social structure of the city. An examination of the process of household relocation provides a great deal of information about a city.

Residential mobility is a multi-faceted process. It is a process of population redistribution. It also can be considered as a phenomenon of housing market. In essence, the relationship between residential mobility and changes in the spatial structure of a city has to be considered in terms of decisions of households whether to move or to stay put (Pritchard, 1976).

Household relocation implies an alteration of the social environment whereby a gain of one household by a neighbourhood means another neighbourhood loses one of its many households.

People change residence for a number of reasons. Many urban sociologists, for instance, observed that people use housing not just for the purpose of "shelter" needs but also as an instrument of "status enhancement". One can, therefore, assume that besides fulfilling the needs for shelter, intra-urban or residential mobility may also be considered as status conferring.

According to Rossi (1955), the study of residential mobility has been covered by several social sciences disciplines - notably sociology, economics, and geography. Interest in residential mobility by sociologists stemmed from the study of ecology and concerned about the quality of urban life. The economists study residential mobility as a means of understanding the operation of the housing and land markets in urban areas. For geographers, the study of residential mobility provides useful information pertaining to urban population movements and subsequent spatial distribution and redistribution of urban population.

Research on residential mobility originated in North America. There are two general aspects of residential mobility:

- 1) Firstly, the behavioural aspect, that is decision-making process of whether to move or not.
- 2) Secondly, the spatial aspect, that is, after decision to move has been decided, the choice of location has to be made.

The gross pattern of household movements indicates social and spatial change among various parts of the city. Simmons (1974) considered residential mobility as a complex process involving a wide spectrum of households who move for a wide variety of reasons. The various aspects of the movement decision - 1) who move?; 2) why do they move?; 3) when do they move?; and 4) where do they move to? - reflect a complex relationship between households and their immediate

neighbourhood environment. It is difficult to obtain answers about how households perceive their neighbourhood environment, how they utilise it, and what their priorities are in seeking housing and residential satisfaction.

At the moment, at least in the context of Third World cities, it has been difficult to obtain information regarding household change of residence. Such information is expensive to obtain and code. Hence, institutions such as the census or municipal planning agencies have not yet ready to build up such data bank even though they are useful for future city planning purposes.

Dahmann (1982) considered residential mobility as movement of individuals or groups between two positions in a system. This mobility may be discussed exclusively in a social context or alternatively in a purely spatial context.

In the spatial context, residential mobility often involves movement made within a radius that does not compel the mover to change workplace (Simmons, 1968). According to Johnson (1971) most movements will be away from the city centre for three main reasons :

- 1) Movement as a result of changing space requirements of a household;
- 2) Movement as a result of the desire to maintain a household's social standing within the city; and
- 3) Movement associated with the filtering process of a neighbourhood.

In urban ecology research the premise is that the dynamics of urban growth would act as a "sorting-machine" whereby people would be sorted out into what is essentially economically, socially, ethnically homogeneous housing areas. Such an outcome, it is reasoned, follows the natural behaviour of man because in a given urban society, people would want to live in housing and neighbourhoods which commensurate with their incomes and life-styles.

## **2.4 Factors in Residential Mobility**

Generally, households that remain intact will, over time, experience changes. These changes may be in terms of size of households, moving up or down the socio-economic ladder, or demand for certain public services. Often, such changes may be regarded as sources of possible residential mobility.

The discussion in the following sections will attempt to provide an overview of the factors influencing the households to relocate.

### **2.4.1 Life-cycle Changes**

Rossi (1955) in his study of household mobility in Philadelphia, the United States in 1950s concluded that relocation decisions are made primarily due to changes in family life-cycle. According to Rossi, families would move out when they "outgrew" their dwelling units and seek bigger dwelling units which could accommodate their new requirements for space and taste. Similar conclusion were made by Simmons (1974) and Adams and Gilder (1976).

The family life-cycle model assumes that a household will undergo through different stages of housing preferences and hence demand for housing will change (Rudzitis, 1982). Accordingly, there is a general rise in mobility through the late teens and peaking in the early- to mid-twenties and gradually declines with old age. Mobility is also influenced by the marital status and the formation of a family.

Simmons (1968) suggested that in a person's life-time about five of the eight moves can be attributed to the life-cycle changes. Similarly, Rossi (1955) concluded that a shift in the family composition that accompanies life-cycle changes would trigger housing relocation. According to Abu-Lughod and Foley (1960), residential mobility is most likely to occur during the pre-child and the child-bearing stages, as well as during the post-child stages. Such mobility is considered necessary in order for the households to adjust to a changing life-style.

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A typical family life-cycle (see Table 2.1) begins with a young person forming a separate household and starts a new family life.

**Table 2.1 A life-cycle classification of households**

Stages in life-cycle	Definition
1. Young single heads no children	household headed by a single adult (man or woman) under 45 years old.
2. Young couple, no children	household headed by married couple, husband under 45 years old, no members under 18 years old.
3. Young couple, young children	household headed by married couple husband under 45 years old, at least one member under 6 years old.
4. Young couple, older children	household headed by married couple husband under 45 years old, at least one member between 6 and 18 years old.
5. Older couple, older children	household headed by married couple husband at least 45 years old, at least one member under 18 years old.
6. Older couple, no children	household headed by married couple husband at least 45 years old, no other members under 18 years old.
7. Older single head no children	household headed by single person mostly 65 years old, or older.

Source: Rudzitis, 1982:20.

**Pritchard (1976) summarised the family life-cycle as follows:**

- 1) For the first 20 years or so young persons live with parents;**
- 2) Later they leave parental homes to study or find work. Most of them would spend a brief period staying in shared accommodations or stay on their own;**
- 3) Their household needs will change when they get married and start having children, that is, the expanding phase of the family life-cycle;**
- 4) Over time, all or most of their children would leave home, that is, the shrinking phase of the family life-cycle. The households are less likely to be mobile than in the earlier years; and**
- 5) Finally with old age, one of the spouses becomes single and even less mobile.**

The logic in the concept of the stages of family life-cycle implies that a household undergoes a progression through several stages of family-mobility cycle within its family lifespan. Michelson (1977) considered family mobility as consisting of three interlinked stages - 1) baseline stage; 2) stage of incremental change; and 3) approximation of ideal stage.

### **1. Baseline stage**

This is the first stage in the family mobility cycle. This stage is typified by the formation of a family or the arrival of the family within a city. In the case of a recent arrival, a major determining consideration in the selection of initial accommodation may be easy access to workplace (Tilly and Brown, 1967). For a newly married couple, the selection of a new home may be influenced by the pre-marriage housing experience of each partner.

## **2. Stage of incremental change**

This is the second stage in the family mobility cycle. It suggests that a family may make several housing moves in its attempt to always improve its housing quality. This is so since for most people, it is difficult to attain their ideal home in the short-run.

## **3. Approximation of the ideal stage**

Most people are, for one reason or other, not able to secure their ideal home. Therefore, as an alternative they would strive to achieve some approximation of their ideal home. This implies that people are willing, if necessary, to forgo or compromise certain housing attributes in order to achieve an approximation of the ideal.

The relative position of a family's housing status in relation to the "ideal home" may explain why some people feel it not necessary for them to attain their "ideal home". Those people in the lower end of Stage 2 may express despair of ever able to attain Stage 3. At the other end of the scale, those people in Stage 2 but relatively close to Stage 3 are more optimistic.

Simmons (1974), in his study of intra-urban migration of Toronto, Canada, concluded that such movement is largely determined by the family life-cycle stage.

Even though family life-cycle changes are important in influencing residential mobility there are, however, other factors which also play significant roles. The two other often cited reasons accounting for intra-urban population movement are socio-economic and environmental considerations.

### **2.4.2 Tenurial Change**

The decision to move is, according to Wolpert (1966), an outcome of a combination of individual household circumstances with respect to changing

environmental character of the neighbourhood. Germani (1964) considered psycho-social variables to be significant in determining the pattern of decision-making of migrant households.

According to Maisel (1966) age of household head, household size, and tenure may be used to predict the movement probability of households.

According to Butler et al. (1969) and Rossi (1955) homeowners are less likely than renters to move. Renters would be motivated to move if such move means a realisation of homeownership status. The reason for this relationship is, according to Cohen (1950), homeownership offers both social and psychological security. Hence, homeownership is the preferred tenure among most households, and renters would strive eventually to become homeowners.

#### **2.4.3 Social and Economic Bonds**

The propensity to move declines as the duration of residence in a particular home and neighbourhood increases (*Simmons, 1974*). *This may be explained by the fact that the longer a household stays in a place, its network of local contacts increases and perhaps its negative feelings about the place diminishes with time.*

According to Zimmer (1973) the establishment of social and economic bonds does not occur immediately upon a resident entering the neighbourhood but is a result of a gradual assimilation process. Some indicators of assimilation into the social and economic bonds of the neighbourhood include the duration at current residence, homeownership, and school-age children.

Residential mobility and relocation outside the neighbourhood will be inhibited by the establishment of ties to the neighbourhood. The greater and stronger the intensity of social and economic bonds a household has at the current residence, the higher would be its tolerance for any "dissatisfaction" or "complaint" about the general make-up of the neighbourhood.



Land (1969) had established the inverse relationship that exist between the duration at current residence and the prospective migration. According to Land, the longer a household stays at its current residence, the less likelihood for it to move out.

Several empirical studies (see for example, Morrison, 1971; and Goldstein, 1958) have shown that most of the residential mobility occurring within a metropolitan area may be attributed to "repeat" movers. A repeat mover may be characterised as an individual who does not become an integral part of the local neighbourhood. That individual, therefore, does not have established or unwilling to establish social and economic bonds which would have "rooted down" the individual in one place. Hence repeat movers have greater mobility potential to actualise residential mobility because they, according to Van Arsdol et al. (1968), are better able to plan and are more motivated to do so.

#### **2.4.4 Space Considerations**

Previous studies have shown that residential mobility to be strongly related to consideration of space, particularly interior space a home can offer. Rossi (1955) gave high prominence to interior space in his compilation of "complaints index". It is said that the lack of space a dwelling offers predisposes mobility to another dwelling or location.

#### **2.4.5 Increasing Income and Social Status**

A household's ability to pay for better housing is directly related to its income. Higher income almost always result in better housing. Higher income is also a measure of economic status.

Greenbie (1968) concluded that although demand for space is the prime determinant of moving, the economic and social status of the households determine where those moves are to be located. For example, the operation of filtering process as developed by Hoyt (1939) in his study of the growth of high-status residential

areas in American cities is considered as an important social environmental factor in intra-urban mobility. This is because progressive changes in relative value of properties in the housing market through invasion of hitherto good quality neighbourhood by those households in lower economic and social groups will stimulate increasing exodus on the part of the original inhabitants (see Burgess, 1928). According to Grigsby (1963), however, filtering would occur only when values of housing decline more rapidly than housing quality.

The affected inhabitants will then commence a housing search. Such a housing search is conditioned by income as well as housing opportunities in the local housing market. In private housing market, housing quality tends to be higher in correlation with distance from the city centre, while the price of houses of a given size and quality tends to fall. Therefore, those households who desire to upgrade their housing and able to do so will be encouraged to move away from inner areas of the city to suburban locations. Ermish and Maclennan (1987) considered such a phenomenon accounted for the suburban house-building boom in London during 1921-1937 economic prosperity period. During that period the population of outer London increased by 1.5 million while the population of inner London fell by 400,000.

We may summarise, therefore, that residential mobility is due to:

- 1) The desire for owner-occupation (Zimmer, 1973);
- 2) Significant increase in household disposable incomes (Doling, 1976); and
- 3) Dissatisfaction with housing and neighbourhood characteristics (Morgan, 1978).

Urban sociologists generally analyse residential mobility in terms of two components or factors. Firstly, the "push" factor, that is, why people move away from their housing and location. Secondly, the "pull" factor, that is, why does a household select a particular new housing and location; and not other alternatives.

The psycho-social factor may also influence residential mobility. Households may not be mobile because of social and neighbourhood ties and attachment to existing areas. The longer households have lived in a residential area or neighbourhood, more economic and social investments are put in. Such economic and social investments may weaken motivation for moving. If households do move, the tendency is for them to seek areas which have similar or better socio-economic environment as the existing areas.

Generally moving households have to make trade-offs since each chosen location may not be able to fulfil all their preferences (see for example, Graves and Linneman, 1979; and Celuba and Vedder, 1973). Therefore, in this regard the motivating force for residential mobility has to be considered in terms of households' aspirations, preferences and expectations than just mere needs for more room space.

Bell (1968) brought behavioural considerations into the spotlight in explaining patterns of residential mobility. According to Bell, the move from one housing and location to another is, first and foremost, a conscious effort to escape from neighbours of dissimilar (or inferior) social character and to gain entry into neighbourhoods where the neighbours are thought to be equal to or superior than they are.

Bell asserted that by the process of "self-selection", people would move to housing areas which would provide the most appropriate opportunities to satisfy their housing needs and life-styles.

Wolpert (1966) discussed the psychological aspects of the decision to move. According to Wolpert, a household may not necessarily move even though it may experience a housing mismatch at a particular point in time. The household may, however, be compelled to move and seek alternative housing, at another point in time, when it considers its current housing condition to be "unbearable". He explained "unbearable" in terms of the "stress and strain" concept.

People will tolerate "stress" so long as there is yet something positive to gain from a negative housing situation. For example, the "trade-off" between commuting distance and housing cost experienced by most working people. Some people are willing to undergo the stress of longer travel time in return for the lower housing cost of peripheral locations within a metropolitan area. If, on the other hand, a condition is thought to be unbearable, the "stress" would be translated into the "strain". According to Wolpert, it is strain which triggers residential relocation.

Still, some other residential mobility studies (for example, Duncan and Duncan, 1957; Feldman and Tilly, 1960; and Wheller, 1968) indicated that the educational component as being more influential than economic component in determining who would live with what neighbours and in what type of neighbourhood. In other words, it takes more than just purchasing power that led people to certain residential areas.

## **2.5 The "Stress-Strain" Model of Residential Mobility**

According to Brown and Moore (1970) the so called housing "strain" may be resolved not only by moving, but also by changing the nature of the existing residential environment. For example, the strain may be resolved by making alterations to the dwelling unit, such as enlarging the interior space by adding a room or two. Alternatively, the strain may be relieved through relocation of some members of the household, such as when older children move out and find their own accommodation.

The "stress-strain" model provides a comprehensive discussion on the movement decision of a household. The model combines the household decision to move and the location search into a single extended process of household adjustment to changing housing situation.

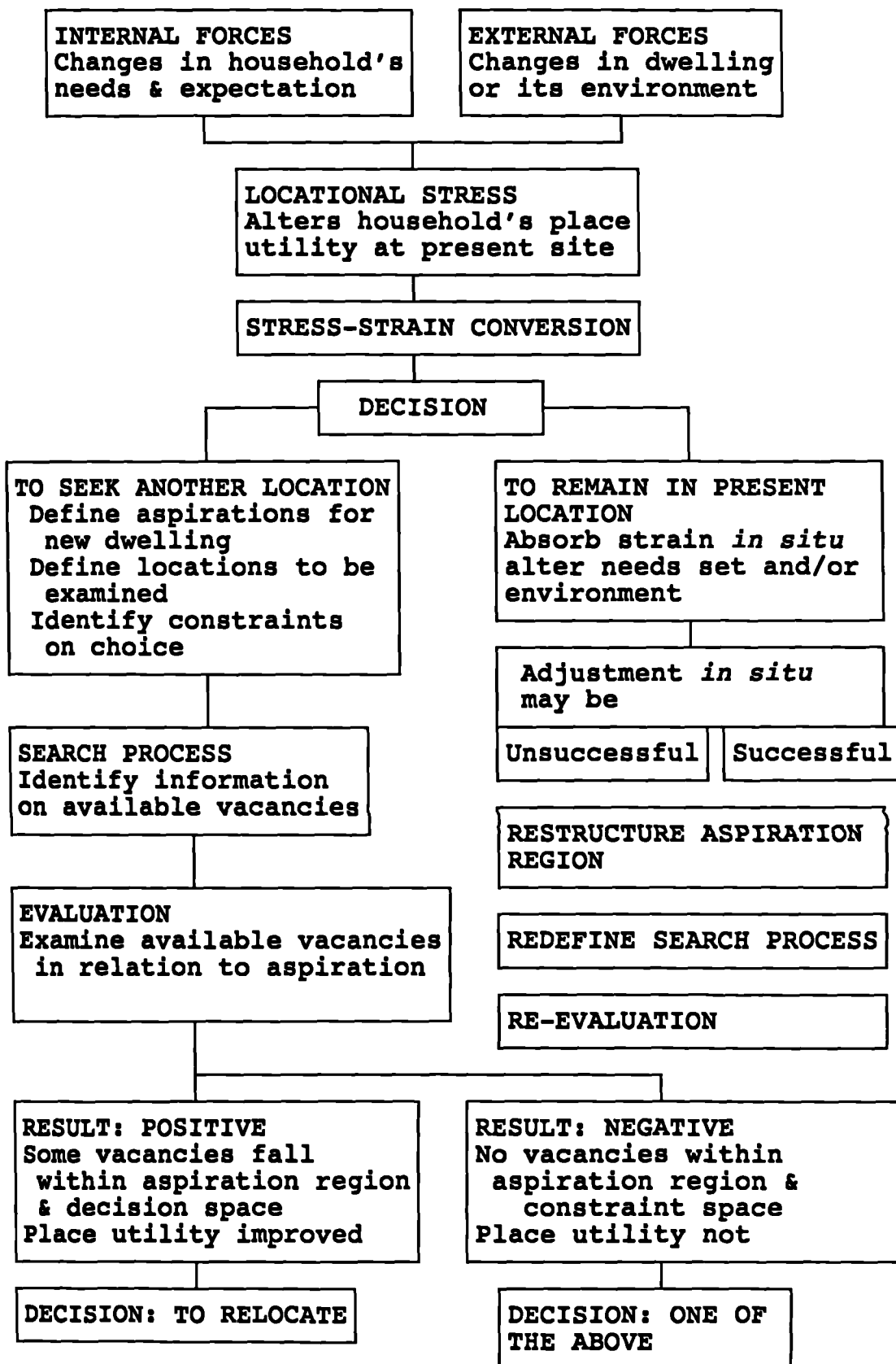
Initially the household is likely to have aspirations with respect to its housing. It is possible that through time, the household may impose certain demands or expects more from its place of residence. If the housing environment is able to accommodate whatever demands imposed by the household (that is, positive change) then the household is encouraged to carry on staying at the residence.

If, on the other hand, its housing environment fails to fulfil the increased housing demands, then the household may decide to move out from the residence.

The decision whether to move out or stay put in the residence may be influenced by the household's ability to achieve its housing aspirations. If the household is financially or economically not able to attain its housing aspirations then relocation or mobility may be blocked or curtailed. Such curtailment of housing aspirations may lead the household to overglorify its existing place of residence even though the residence may have experienced negative change.

Figure 2.1 shows how the process of household adjustment operates. The process begins with the household experiencing "stress". There are two sources of household stress - 1) internal (that is, changes in needs or expectations); and 2) external (that is, changes in neighbourhood environment). The internal stress may take the form of changes in the household structure owing to life-cycle development or socio-economic changes which make the home "not suitable" for family living. The external stress may consist of cumulative changes in the neighbourhood which make the neighbourhood "less attractive" for the household to stay.

Simmons (1974) defined stress as "the difference between the needs set - as defined by the household - and the environment set". The total sum of stress is considered as strain. When a household experiences strain, it has two course of actions. One, the household has to reduce its housing aspirations. Two, if the household is not willing to reduce its housing aspirations, it has to relocate in order to retain or improve its housing aspirations.



**Figure 2.1 The household stress-strain process.**  
Source: Bourne, 1981:139.

The decision to relocate is made explicit when the household begins actively looking for a new home and location. Each dwelling and location alternative ought to have attributes compatible with the household's defined housing aspiration region. At this point, more often than not we find cost consideration may modify the household housing aspiration region.

The household search for alternative home is influenced by its awareness space. Such awareness space is formed by the household activity space (or daily movements) and indirect contact space (or personal contacts and media). A final decision is made after the household considers and deliberates all housing alternatives available to it. This final decision is translated into:

- 1) Relocation - when an acceptable dwelling is found; or alternatively
- 2) Staying - whereby the household reconciles to the decision of not moving from the neighbourhood.

The above search process is similar to what Bell (1968) and Michelson (1977) described as the process of "self-selection". By the process of self-selection, each individual household will choose, within a given set of economic and social constraints, a residence which suits its life-style.

Although all households may undergo through the same housing experience, the heterogeneity of their household characteristics, the varied nature of their housing aspirations would ensure that residential mobility or relocation outcomes within a given metropolitan area may vary widely.

Nevertheless, a generalised model of urban residential relocation process would not fail to show that:

- 1) Propensity to move or relocate is primarily related to the household size and the age of the household head. Young and growing households are more likely to move, while old and contracting households are less likely to relocate;

2) Most moving households would mention "a desire for larger space" as a major reason for moving. Hence, the degree of expressed housing satisfaction acts as an important predictor of future mobility intentions;

3) Tenurial status is an important household attribute which may lead to residential mobility. It appears that renters (at all stages of the family life-cycle) are more likely to change residence than homeowners;

4) The perception of present neighbourhood environment may act as an important factor in predicting future housing moves. The longer a household stays in a particular neighbourhood, the stronger would its sense of "place attachment" be.

5) The overwhelming preferences, in terms of preferred or desired locations, for an upmarket neighbourhood reflects the desire on the part of the household to continually improve its housing environment; and

6) The socio-economic class and acquired taste for "exclusivity" would affect the pattern and the final choice of residential locations.

Therefore, in order to understand the implication of housing one has to consider that:

1) Moving or relocation is a repetitive process involving "stress" and "strain"; and

2) The factors influencing people's evaluation of their housing situation, at a particular stage in the family life-cycle, are multi-faceted.

## **2.6 Residential Satisfaction and the Desire for Social Distancing.**

According to Speare et al. (1976), there is a strong relationship between residential satisfaction and the wish to move. In their study, they found that the proportion expressing a wish to move increases as the feelings of residential satisfaction decreases.



Table 2.2 below provides a summarised view of the relative importance of residential satisfaction items. It appears that the three most important items to the households are the satisfaction with the immediate neighbourhood, the size of the dwelling units and the community composition.

**Table 2.2 Relative importance of residential satisfaction items.**

Items of satisfaction	Item most important (in percent)
1) Immediate neighbourhood	30.9
2) Size of dwelling	25.7
3) Community	20.3
4) Distance from school	8.9
5) Distance from work	6.0
6) Exterior space	5.3
7) Distance from shopping	2.1
8) Age of dwelling	1.6
9) Don't know	0.8
<b>Total</b>	<b>100.0</b>

Source: Speare et al., 1976:211.

Generally residential satisfaction and feelings of attachment to the neighbourhood tend to increase as age of household increases and as the proportion of friends living in the neighbourhood increases. In short, the longer a household stays in the same place of residence, there is less likelihood of the wish to move. Therefore, potential "movers" may be regarded as households who are dissatisfied and potential "stayers" as households who are satisfied with their current housing and neighbourhood environments.

Adams and Gilder (1976) observed that households often undergo changes in their household size and status concurrently with changes in income and social status. They, therefore, concluded that it is not wise to explain residential mobility exclusively in terms of one factor.

Johnston (1982) considered residential pattern as the transformation from a "pattern of residential heterogeneity to one of homogeneous separateness". This separation is realised through the social and geographical mobility of the city population. The net result of such movement is a heavy concentration of lower social class population in low quality dwellings in inner-city residential areas. Meanwhile the more mobile higher income group moves to newer homes in outer-city residential areas.

This spatial distancing of different socio-economic groups is encouraged by the revolution in transportation and expanding construction industry. The revolution in transportation stimulates urban sprawl while expanding construction industry enables increased housing production. The amount of housing purchased at each distance from the city centre depends, among other things, on the price of housing at various locations, the consumers' income, cost of travel and the need for extra housing space (see Rudzitis, 1982).

According to Johnston (1982), the more similar two households are, the more likely they are to live in the same residential area. This is brought about by changes in occupation, economic and social status. Such changes tend to be registered in changes of residential location (Park, 1975).

Therefore, the basis of residential separation is through the operation of social status selection and segregation of urban population. The segregation of urban population may be on the basis of race, language, vocational interest and personal ambition. In the market economy, residential separation occurs through market forces whereby dwelling units are assets which do not only have investment and rental values but also act as status symbol (Johnston, 1984). Hence, the more successful of the general city population would move into spatially separate residential area.

Johnston stated that the operation of social segregation generally operates via the property market. The upper class either sets the price for land and homes in their neighbourhoods or is able to outbid everybody else for the most desirable residential areas.

In the second tier of social order, those in the middle class choose all those residential areas from what is left over by the upper class. Those middle class people who are willing to live among the lower class in lower status residential areas, will over time, be pressured out through social peer group pressure to move into middle class residential area. This means the lower class has only those residential areas which are environmentally (both socio-cultural as well as physical) not desirable by the other social classes, that is, the upper and middle classes of the city population.

**Table 2.3. Rank order of six variables in importance in accounting for land values in Chicago, 1910-1960.**

Variables	Rank Order In Various Years					
	1910	1920	1930	1940	1950	1960
1	1	1	3	2	3	3
2	6	4	5	5	6	5
3	2	2	1	1	2	2
4	3	3	2	4	1	6
5	4	6	6	6	5	4
6	5	5	4	3	4	1

Source: Yeates, 1966:64-65.

note Variables

1. distance from Central Business District
2. distance from regional shopping centre
3. distance from Lake Michigan
4. distance from rapid transit system
5. population density
6. proportion of non-white

Table 2.3 shows the changing importance of six variables relating to land values in Chicago. The study undertaken by Yeates (1966) clearly shows that the environmental qualities of residential areas, both physical and social, are the main determinants of land values. The conclusion from the study is, the richer households tend to value spacious living and high quality environment more than access to city centre and places of work. On the contrary poorer households value accessibility to city centre and places of work more than spacious living and high quality environment.

Berger (1968) also concluded that the main determinant of residential structure is socio-economic status. The socio-economic status accounts for spatial stability of high class residential areas in the city. The rich may move beyond the city limit, but very selectively and only to inner suburban high class residential areas or exclusive residential areas on the city fringe.

## **2.7 Socio-economic Differentiation in Residential Patterning and Neighbourhood Change**

Several studies in North America attempted to associate residential location within a city as the main criterion in determining the socio-economic status of a person or household (see for example, Warner et al., 1960). Certain residential areas, for instance, are known to contain only a particular type of dwelling units commanding a certain market value. Hence, according to Johnston (1971), one can actually ascertain a household's status just by looking at its address. In fact the desire to be with one's own group of similar social and economic standing through distancing, congregation and segregation can be considered as a prime mover of residential mosaic within a city (Johnston, 1982).

Studies of residential pattern may be static, that is, analysing patterns at a point in time or may be dynamic, that is, involving a comparison of patterns at different points in time. Such studies aim to identify the extent to which individual residential area is socially, economically, ethnically and demographically homogeneous to other residential areas within the city. Johnston (1982) suggested that one can, therefore, use statistical analyses to differentiate residential areas in four basic ways:

- 1) By the age and family structures of the residents;
- 2) By the ethnic status of the resident;
- 3) By the economic and social status of the residents; and
- 4) By the life-style of the residents.

Three main techniques may be used in residential pattern studies. They are:

- 1) Social area analysis involving identification of social areas of a particular city being studied (see for example, Shevky and Bell, 1955) and focuses on how component areas of a city differ with respect to their social group or housing type composition;
- 2) Segregation index analysis (see for example, Duncan and Duncan, 1955) which concentrates on locational distribution of various population groups and housing types; and
- 3) Multivariate analysis which analyses associations between a set of variables - demographic, socio-economic and other population characteristics (see Berry and Rees, 1969; and Robson, 1969).

In the study of residential mixing of the population of Chicago in 1950, Duncan and Duncan (1955) concluded that the degree of mixing among different socio-economic groups could be related to their social similarity. Likewise, the findings of Clapham and Kintrea (1984) seem to suggest that racial, religious and social separations have become more common owing to the peculiar allocation and transfer systems of British public housing (see Table 2.3).

It could be seen in Table 2.3 that the majority of the households staying in local authority housing were mostly those in the lower rung of the socio-economic ladder. On the other hand, most of the socio-economically better-off were living in owner-occupied housing.

**Table 2.4 Percentage in Tenure by Socio-economic Group:  
Great Britain, 1982.**

Socio-economic group of household head	Owner occupied	Local authority	Private rental
<b>Economically active household head:</b>			
1. Professional	82	2	4
2. Managers	86	7	4
3. Intermediate, non-manual	77	11	9
4. Junior, non-manual	63	23	9
5. Skilled manual & own account non-professional	56	36	5
6. Semi-skilled manual & personal service	35	50	9
7. Unskilled manual	27	62	10
<b>Economically inactive household head</b>	<b>43</b>	<b>46</b>	<b>11</b>
<b>Total</b>	<b>56</b>	<b>35</b>	<b>8</b>

note: Row total may not add up to 100 percent due to rounding up or omissions.

Source: Ermisch and Maclennan, 1987: 181.

According to Johnston (1982) a residential area in the city may undergo neighbourhood change through the process of filtering. A downward filtering is said to occur when properties become less desirable through aging or poor maintenance and hence move down the housing scale. Such properties then be occupied by those in lower income groups. Conversely, an upward filtering or often known as "gentrification" is said to have occurred whereby properties and subsequently neighbourhoods are improved. When this happens, property values rise accordingly. Gentrification involves the displacement of relatively poor residents by the relatively affluent group, mostly young, up and coming persons who are beginning to climb the city social ladder.

Johnston (1971) described neighbourhood change as consisting of five stages as follows (see also Duncan et al. 1962):

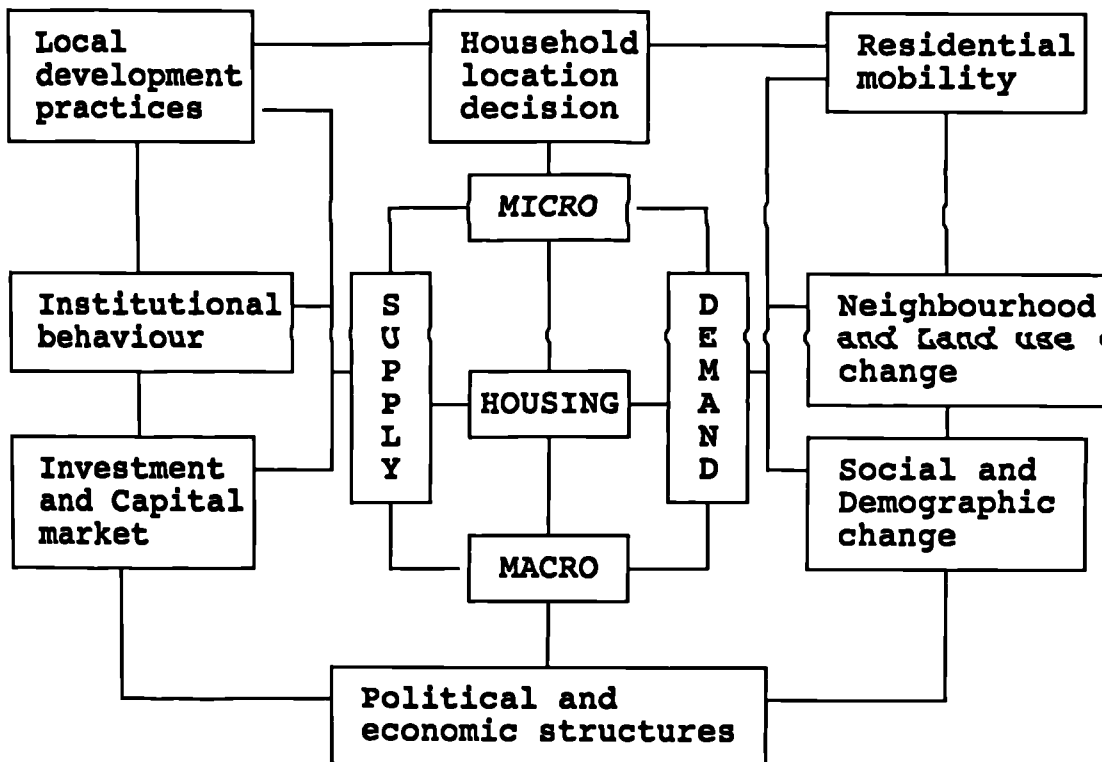
- 1) Establishment of a new neighbourhood consisting of low density single-family subdivisions;
- 2) A progression towards higher density through construction of apartments;
- 3) Subsequent entry of lower socio-economic status residents made possibly by down-grading and conversion of existing dwellings;
- 4) A thinning out process whereby more residents moved out and a majority of those left behind are the aged and the poor inhabiting the run-down neighbourhood.
- 5) The renewal stage whereby the obsolete original housing being replaced by new multi-family units.

Bourne (1967) who studied the redevelopment in Toronto, Canada observed that redevelopment occurred in clusters rather than in zones. This is because at micro-level, redevelopment is often very site specific influenced by such factors as land availability, community resistance, ability to overcome zoning regulations and accessibility constraints.

## **2.8 Residential Mobility and the Process of Suburbanisation of the City Fringe Areas.**

Thus far in the discussion we have not associated intra-urban migration (or more commonly called residential mobility) with the process of residential development. Residential mobility and the implied residential development connote the spatial outcome of the movement of people within a city. In this section we will attempt to briefly describe the relationship that exists between residential mobility and the process of suburbanisation of the city fringe areas.

Figure 2.2 attempts to illustrate the interrelationship that exists between residential mobility and other aspects of housing both at micro and macro levels. One can see that at micro level, residential mobility is closely related to the locational aspect of the household decision-making process. At the macro level, residential mobility may be considered as an outcome of the changes that occur within the society effecting neighbourhood change and changes in land uses.



**Figure 2.2 Residential mobility in the context of housing literature**

Source: adapted from Bourne, 1981:10.

In the context of the housing market, the aggregate residential mobility pattern is seen as a summation of all demands for housing by households facilitated in part by favourable capital markets, and aided by relevant institutional structures and local development practices.



For any urban area, the single largest consumer of urban land is those devoted to residential and associated uses. Correspondingly, as an urban area increases its population, it consumes more land territorially to accommodate increasing demand for housing. This demand implies the sales and purchase of land. Hence, a residential land market is created.

Clawson (1971) considered that in the long term, the demand for additional land for residential use in the suburban areas is a derived demand. This derived demand is, in eventuality, came from the demand of house buyers who enter the housing market. This housing demand is sensitive to or influenced by the availability of credit, mortgage rate (that is, cost of borrowing) and the actual amount of initial down payment.

Clawson identified four principal "actors" in the decision-making process in urban expansion in general, and residential development in particular. They are - 1) the public agencies; 2) the developers; 3) the capital and credit institutions; and 4) the house purchasers.

#### 1. The public agencies

The public agencies at various levels of government, that is, federal, state and local - play important roles in urban expansion and influencing its direction in spatial terms.

For example, at the federal level, the government may exercise its influence which affect urban impact on the city fringe both directly as well as indirectly. The direct influence may be in terms of the number of guaranteed public housing programs for respective local governments. The federal government can through its financial directive indirectly influence the overall supply of housing in the market through implementation of credit policy which influence the amount of capital available for housing finance as well as mortgage rates.

At local levels, the government may exercise various powers at its discretion with respect to urban and suburban development such as implementing regulations pertaining to planning, zoning, subdivision and housing codes. The local governments may also be spatially selective in their provision of public services as well as imposition of property assessments and tax rates.

Usually interested parties such as the landowners, speculators and developers would attempt to influence planning decisions relating to general land use planning and control through zoning. These interested parties do so because they have direct financial stake in the public land use planning process. Any favourable decision is of financial reward to them while an unfavourable decision would mean a financial loss.

## 2. The developers

In the private housing sector, housing development is considered as a business operation. Therefore, all decisions are based on economic consideration of maximising the utilisation of capital and other factors of production. In such consideration profit-making is paramount.

A developer needs to have the necessary information pertaining to estimated present and future demand for housing. The developer may have to undertake acquisition of potential development sites two or three years before a housing project is realised. In such an environment, the developer needs to consider the rate of household formation, the availability of credit and the cost of credit as well as the cost of holding land for future use.

Usually developers are willing to pay higher prices for land in choice locations. Generally land prices are high during periods of high demand for housing. Likewise, landowners and speculators have reservation prices below which they would rather hold on to the land instead of disposing them. In this context, the upward spiralling of suburban land prices is the outcome of speculative forces

relating to future housing demand. Large developers more often attempt to maximise profits by engaging in speculative buying of large tracts of suburban land and thus become land speculators as well as housing developers. The outcome is often realised in the form of higher house prices for the consumers of housing.

### 3) The capital and credit institutions

The process of urban expansion towards suburban land involves financial transactions. Both the developers and house purchasers have to rely on borrowed capital since large sum of money is involved in housing production as well as purchasing homes. Those who own capital, that is, commercial banks and finance companies, may exert indirect influence on suburban development.

These financial institutions as "money lenders" may be very discriminatory in terms of their evaluation of financial soundness of certain proposed housing projects through the practice of redlining certain areas of the city fringe. Similarly potential house purchasers may be discriminated in terms of their social and economic standings. This may result in spatially segregated areas in terms of income and race (Clawson, 1971).

### 4) The house purchasers

The house purchasers react rather than initiate the suburbanisation process of the city fringe. They play a passive role in the sense that they select the houses available in the housing market in terms of design, price and location. Nevertheless, house purchasers are crucial because they create the demand for housing and thus influence the direction of the urban expansion process. Their site selectiveness and willingness to spend substantial capital on the properties of their choosing enables developers to predict future housing market trends, spatially.

Since a city or an urban area usually expands radially, much available space in terms of land for future development at the city fringe attracts would-be developers to the site. A principal reason for such action is because land at the city fringe is very

much cheaper than that which lies in the city proper. In some cases, developers would leap-frog to sites of suitable size and which are immediately available for purchase and subsequent development. Such sites are often chosen with consideration to existing or future planned transportation routes. Therefore, we have an outcome of mushrooming urban areas which are sited near to existing settlements or created out of what was originally agricultural land.

It is often difficult to define what is the urban fringe. However, the definition made by Pryor (1968) seems specific enough to distinguish an urban fringe area from other areas of land use. Pryor (1968:205) defines the rural-urban fringe as:

".... the area in which suburban growth is taking place and where rural and urban land uses are mixed together to form a transition zone between town and country."

Therefore, an area is considered to be an "urban fringe" area if it experiences a higher rate of population growth, increased population density, as well as increased commuting population and rapid rural to urban land use conversion.

According to Pahl (1965), an outcome resulting from rural to urban conversion of the urban fringe would mean increasing spatial and social segregation of the city population. This is because the majority of the people who moved into the urban fringe are those who are able to compete for new, privately-built housing development. Only the more economically better-offs of the society can afford to do so.

## **2.9 Summary and Conclusion.**

In this chapter we have attempted to provide an overview of the Anglo-American literature thought to be relevant to the study of residential mobility. This literature review is designed to act as a springboard to the empirical situation of residential mobility in the selected study area, that is, Kuala Lumpur, Malaysia.

We begin the discussion by looking at major theories of migration in general. This was followed by the discussion on the aspects relating to intra-urban migration (that is, residential mobility) particularly at factors contributing to residential relocation. In this regard, the "stress-strain" model was adopted to illustrate the decision-making process in residential mobility.

We admit that the literature on residential mobility reviewed in this chapter is very Anglo-American oriented. Nevertheless, we felt that such a literature is still relevant to the study for two main reasons.

Firstly, conventional housing industry and its complementary activities in Malaysia (such as banking and finance practices, legislative and administrative procedures, and building designs and urban planning) are, for all intent and purposes, the transplantation of the British (that is, Anglo-Saxon) system, curry-flavoured with slight local variations.

Secondly, the Malaysian middle class as a group comprises largely of those who were Western-educated (that is, exposed to the Anglo-American life-style). Hence, their worldview regarding the economics and sociology of housing is very much influenced by Western ideas.

Hence, one would find that some aspects of residential mobility such as residential satisfaction, the desire for social distancing and the resultant neighbourhood change and residential patterning in the study may be regarded as a carbon-copy of the experiences in Britain and North America.

We concluded our discussion on residential mobility by looking at its influence in the context of the urban housing market and the process of suburbanisation of the city fringe. It is generally accepted that individual household decision to relocate has, in aggregate term, resulted in the gradual physical outward expansion of the city through the process of suburbanisation.

The following chapter (Chapter 3) will touch on the research methodology which we have adopted for the study.

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Some aspects of residential mobility such as residential satisfaction, the desire for social distancing and the resultant neighbourhood change and residential patterning were highlighted in order to stress the roles they play in our understanding of the general picture of residential mobility in a particular city or urban area.

We concluded our discussion on residential mobility by looking at its influence in the context of the urban housing market and the process of suburbanisation of the city fringe.

It is generally accepted that individual household decision to relocate has, in aggregate term, resulted in the gradual physical outward expansion of the city through the process of suburbanisation.

The following chapter (Chapter 3) will touch on the research methodology which we have adopted for the study.

## **CHAPTER 3**

### **RESEARCH METHODOLOGY**

#### **3.1 Introduction**

This study attempts to provide some insights into residential mobility in the city of Kuala Lumpur, Malaysia. At the moment there is little information regarding reasons to why people move to where they are now and possible relocation in the future. Briefly, this study is based on the examination of the spatial structure of the study area, the operation of the housing market and intra-urban population movement. Similar studies have been undertaken by Richardson et al. (1975), Pritchard (1976) and more recently Ashe (1986) following the classic work of Rossi (1955).

In this chapter we will describe the research methodology used for the study. The chapter is divided into three sections. The first section describes the conceptual framework which forms the building block of the study. The second section discusses the research objectives and the method of data collection used. In the third and final section, the method of data analysis and the limitation of the study is described.

#### **3.2. The Research Process**

Before arriving at the conceptual framework, we believe it is essential to briefly outline the research process involved that culminates to the successful completion of the study. As in other social research (see for example, Blalock, 1981) we adopted a five basic steps in undertaking our research:

### **1. Definition of the research problem**

This involves the identification of the topic of study and translation of general ideas into precise problem statement. Much of the body of knowledge regarding the field of research (that is, residential mobility) is used to facilitate the formulation of the conceptual framework for the study.

### **2. Generating research hypotheses and formulating research objectives**

It follows from the definition of the research problem phase that concrete ideas regarding the research objectives be forwarded and tested in the field.

One may regard this study as a preliminary attempt to understand the process of residential mobility in a metropolitan area of a developing country. In this context, several research objectives (see Section 3.4) will be forwarded to identify the salient features of residential mobility in a Third World city.

Hopefully, these research objectives will yield valuable findings regarding residential mobility in a Third World city. These research findings may then be compared to the various findings which were largely based on the observations made in the Western cities of Europe and North America.

### **3. Collection of observable data**

The type of data to be collected and the method of data collection to be adopted for the study were very much influenced by the research objectives. In our case, we decided to adopt the behavioural type of research since the complete statistical data at micro level (that is, census tracts and enumeration blocks) regarding the population and housing were not available.



#### **4. Data analysis and interpretation of data**

This phase in our study largely relied on simple statistics and the use of descriptive technique to compare the study findings with those available in the literature. Such inductive and inferential approach would be utilised to ascertain whether the research objectives are in conformity with the research finding prevailing in the Western world.

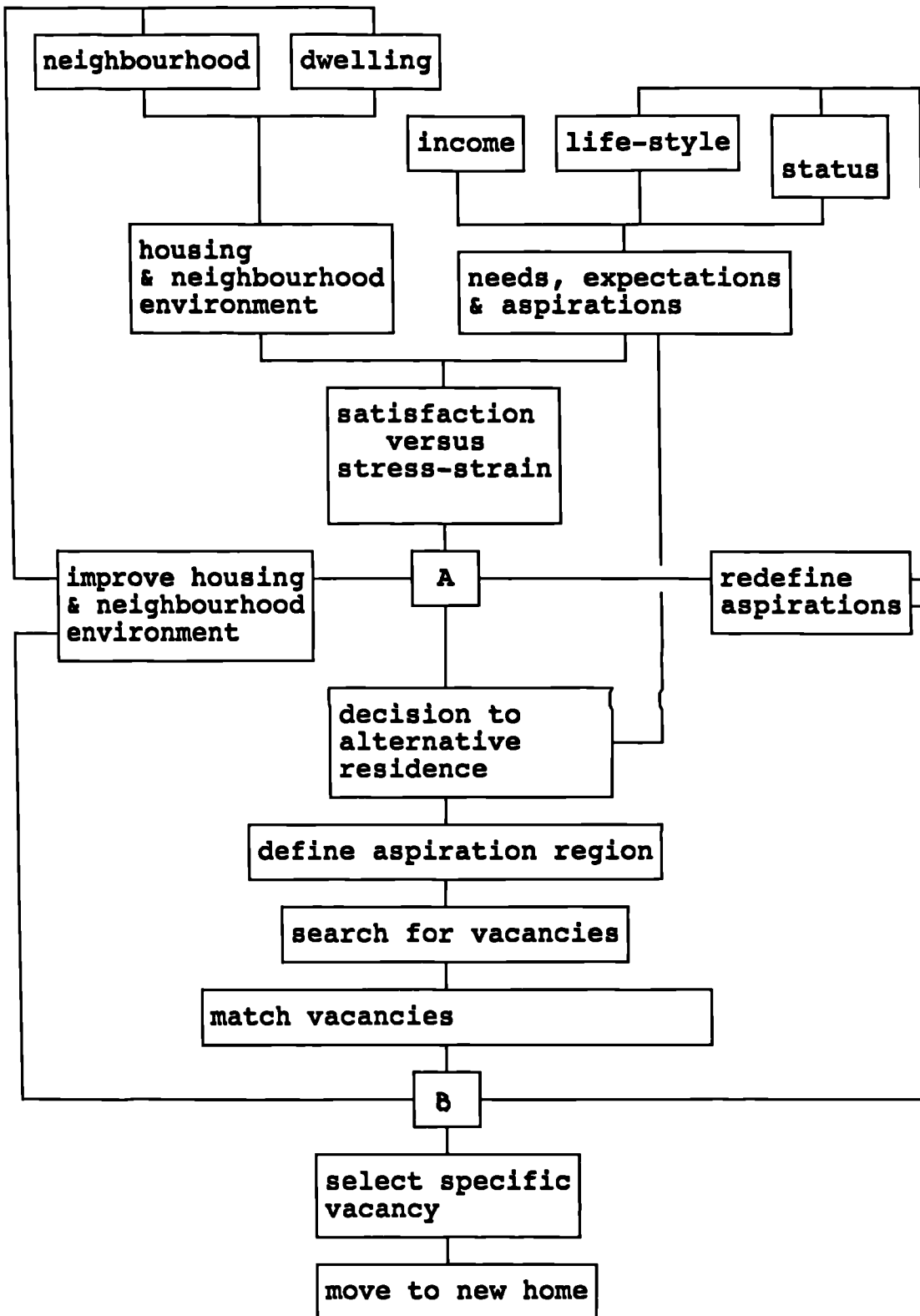
#### **5. Presentation of the research findings**

The findings of the research form the main body of this study. Each of the subsequent chapters (that is, Chapters 4-9) attempts to single out the main features of the different components which constitute the residential mobility process in the context of a Third World city.

### **3.3 A Conceptual Framework**

A behaviouralist approach to the understanding of residential mobility were presented by Brown and Moore (1970). In their general conceptual framework, emphasis was given to the individual household decision-making process.

In the scheme of Brown and Moore (see Figure 3.1), the first major decision of whether or not to move (that is, Stage A) is viewed as a product of the stress and strain forces generated by the mismatch between the needs, expectations and aspirations of a household on one hand and its actual housing condition and neighbourhood environmental setting on the other. In the said framework, it is assumed that if "dissatisfaction", as a result of strain, passes some specified threshold, then the household will develop a desire to move out of the residence.



**Figure 3.1 A model of residential mobility**

source: adapted from Robson, 1975:33.

According to this scheme, a household's needs, expectations and aspirations stem from the frame of reference which influence the household's interpretation of its housing situation vis-a-vis other households. The frame of reference is the product of a wide range of factors which includes:

- 1) The age of household head;
- 2) Household income;
- 3) Family status or background (including ethnic origin and religion);
- 4) Current dwelling type;
- 5) Tenurial status;
- 6) Neighbourhood make-up; and
- 7) Life-style.

According to Bell (1968), the life-style that a household adopts may be classified as either "family-oriented", "career advancement" or "consumerism" depending on the stage of the family life-cycle it is in.

Wolpert (1966) considered that at point A in Figure 3.1, the household has three choices to make regarding its housing situation:

- 1) To redefine its aspirations (that is, lowering its expectations), for example, through a change in life-style;
- 2) To make *in-situ* housing improvement, for example, an extension or renovation to existing residence; and
- 3) To opt for residential relocation, that is, moving out and seek new housing and neighbourhood.

In order to see the full conclusion of the residential mobility as envisaged in the scheme, it is necessary for us to assume that the household would opt for residential relocation (that is, choice number 3). This decision leads us to the second aspect of locational behaviour, that is, how does a household go about searching and selecting a new residence? In Figure 3.1 this would be the route from A to B and eventually to "move to new home".

### **3.3.1 The Search for a New Residence**

It is assumed that households who have made the decision to relocate had in fact pondered over the question of the costs and benefits of various alternative locations. Generally, the process of searching for suitable vacancies and subsequent decision upon the most appropriate new home may be viewed to involve a 3-step process (see for example, Knox, 1987).

The 3-step process in the search for a new residence are:

#### **1. Defining the household's aspiration region**

This is a conception by which a household has to set limits to which it will accept a new residence. These limits may be defined in terms of desired dwelling attributes, social composition, environmental quality, and level of services.

In many cases the aspiration region will be determined largely by income constraints, desire for homeownership (for renter households) and the desired life-style. It appears that different types of household movers would use different criteria in choosing their new residences. This means they would look for different housing vacancies which may be translated into different dwelling types and locations.

## **2. The search for housing vacancies**

The main purpose for housing search is to find the "right kind of dwelling at the right price, at the right location" in the shortest possible time.

According to Brown and Moore (1970) and Silk (1971), most would-be moving households would focus their housing search within a limited search space. This search space is influenced by their activity spaces, mental maps and effective information sources. Different households tend to exhibit distinctive spatial bias in their search behaviour.

The constraints of time and finance may lead many households to make poor choices because they have to compromise their aspiration regions, or search space or their use of information sources.

According to Barrett (1973), households may reduce the element of uncertainty of securing a home by restricting serious consideration to only a few vacancies. It may be summarised that it is the keen competition for accommodation that would create a seller's market. In reverse, if there is very low key scrambling for accommodation, then a situation of a buyer's market would prevail.

According to Weisbrod and Vidal (1981), the action of some "housing gate-keepers" through imposition of artificial barriers, including restriction of housing finance and race discrimination in the housing market, may explicitly limit the choice of housing units or locations available to certain groups of moving households.

## **3. The final choice of a new home**

According to Lyon and Wood (1977), the constraints of time and money usually mean that real choice as implied in this scheme is seldom met. Hence people are quite happy to take any reasonable vacancy, so long as it

does not involve a great deal of inconvenience. Bourne (1981) suggested that at least one-third of all households in most cities have little or no choice in their housing. Among them are the lower income households and households who are not willing to move for one reason or other.

Nevertheless, it should be noted that the basic behavioural framework, as depicted in Figure 3.1, allows moving households to make housing choices to suit their own peculiar needs and aspirations. Thus, this framework provides us with a tool leading to a greater understanding of the "movers" and "stayers". The "movers" may be regarded as those households who are dissatisfied with some or all aspects of their housing while the "stayers" are those households who are satisfied with their housing conditions and neighbourhood environment.

Generally, residential satisfaction is related to a bundle of household characteristics such as income, age, tenure, life-style, room crowding, proximity of friends (and relatives), etc. In the national survey of the United States movers, for example, Butler et al. (1969) found that there is an overriding tendency for households to value neighbourhood quality more than housing quality and accessibility. Furthermore, they preferred neighbourhoods with better-than-average schools than those with poorer-than-average schools, even though the former implies higher local taxes.

### **3.4 The Aim and Objectives of the Study**

The main thrust of this study is descriptive. The study is an attempt to see how changes in family life-cycle and socio-economic status influence residential mobility of the Malay middle class in Kuala Lumpur. We hope the findings will highlight that household movement process is a multi-faceted and complex process. Since this is an empirical study, its findings are governed by the sample definition.

This is in part determined by the use of available data relevant to intra-urban movement within Kuala Lumpur and the empirical study of selected households. The movement of individual households is linked with the family life-cycle and career-mobility models (see Rossi, 1980; and Leslie and Richardson, 1961). The derived pattern of residential mobility would then be examined to see possible linkage with the various areas of housing and housing types within the study area.

This study focuses on household relocation only. It does not go into the details of the evolution of households nor the demand for and the supply of housing. Nevertheless, the reader should note that residential mobility and the resultant residential patterning cannot be satisfactorily discussed without due reference to the creation of new households and changes in the local housing market.

#### **3.4.1 The Aim of the Study**

This study is concerned with the process of residential mobility of the middle-class households with respect to the growth of new residential development in the outer areas of a Third World city.

It attempts to assess the relative importance of household characteristics and socio-cultural factors in determining residential mobility of the (sample) households in the study area (that is, the city of Kuala Lumpur, Malaysia).

The general aim and focus of this study may be summarised as follows:

"....To ascertain factors leading to the understanding of the intricate decision process of household relocation and the subsequent impact on residential spatial patterning".

In other words, this study attempts to answer the following underlying questions:

- 1) What does a household envisage when selecting a new home?

2) What is the main consideration for a household to select a particular location?

3) Is moving or relocation related to family life-cycle?

4) To what extent does a particular housing type and location tend to self-select a particular group of households?

5) What effect does length of stay has on a household's attitude towards its residence and neighbourhood environment?

6) Does a household intend to move if it finds that its residential environment is less than satisfactory?

### **3.4.2 The Study Objectives**

To support the above general aim and focus of the study, we proposed the following broad research hypotheses regarding residential mobility in the study area:

1) That households moved because of the desire for homeownership;

2) That households moved in order to improve or at least maintain their socio-economic position;

3) That homeownership reduces the probability of residential relocation;

4) That considerations for "positive externalities" attract households to a particular residential location;

5) That future relocation is influenced by the level of housing and neighbourhood satisfaction a household attained in the current residence;

6) That households who are satisfied with their housing conditions and neighbourhood environments will not consider moving , even though moving might be beneficial to them in some ways (for example, increased accessibility);



7) That housing search is spatially biased towards areas where a household has greater "awareness space"; and

8) That family life-cycle is a necessary but not a sufficient condition for determining residential mobility.

In order to ascertain the above broad general hypotheses, it was felt necessary for us to support them with the following sub-hypotheses:

1. That a relationship exists between family life-cycle, tenurial status and residential mobility process;
2. That homeownership is the more preferred tenure for the majority of the households, and that renters would strive eventually to become homeowners;
3. That family life-cycle factors are more likely to influence the renters than homeowners to move;
4. That social and community ties play significant roles in influencing households to stay in or relocate from the neighbourhood;
5. That renters and homeowners behave differently with regard to residential mobility because homeowners have a more rigid economic bond (that is, the house) to their present residence; and
6. That households who have no previous contact with a particular neighbourhood may choose to be renters before committing themselves to reside in the neighbourhood on a long-term basis.

Such research hypotheses and sub-hypotheses as mentioned above are forwarded, based on the assumption that people in general follow a normal family life-cycle routine, that is:

1. People generally marry at a certain stage in the life-cycle;

2. They would have children in the subsequent stages of the family life-cycle; and
3. They would become homeowners, when they are financially able to do so and this comes about quite early in the family life-cycle.

### **3.5 Method of Research**

The study used the case study approach. A sample survey of moving households was conducted by means of personal interview using a structured questionnaire (Appendix A). The main purpose of the interview was to obtain information, from sample households, regarding their socio-economic status, family life-cycle stage and motives for relocation.

The households constituting the sample were a homogeneous group in terms of ethnicity (Malay households only) and socio-economic status (middle income group only). The questionnaire regarding residential mobility was divided into several interrelated parts covering topics such as household characteristics, housing history, residential mobility per se, neighbourhood characteristics, perceived ideal home and location, and mental map of residential locations.

Information pertaining to residential mobility was derived utilising both post-event (that is, retrospective) and pre-event (that is, prospective) data. This was done by asking where a household lived previous to the study and its intentions to move in the near future.

The study concentrated on seven variables representing both the socio-economic as well as the family life-cycle aspects of housing as the basis of the analysis. The seven variables were:

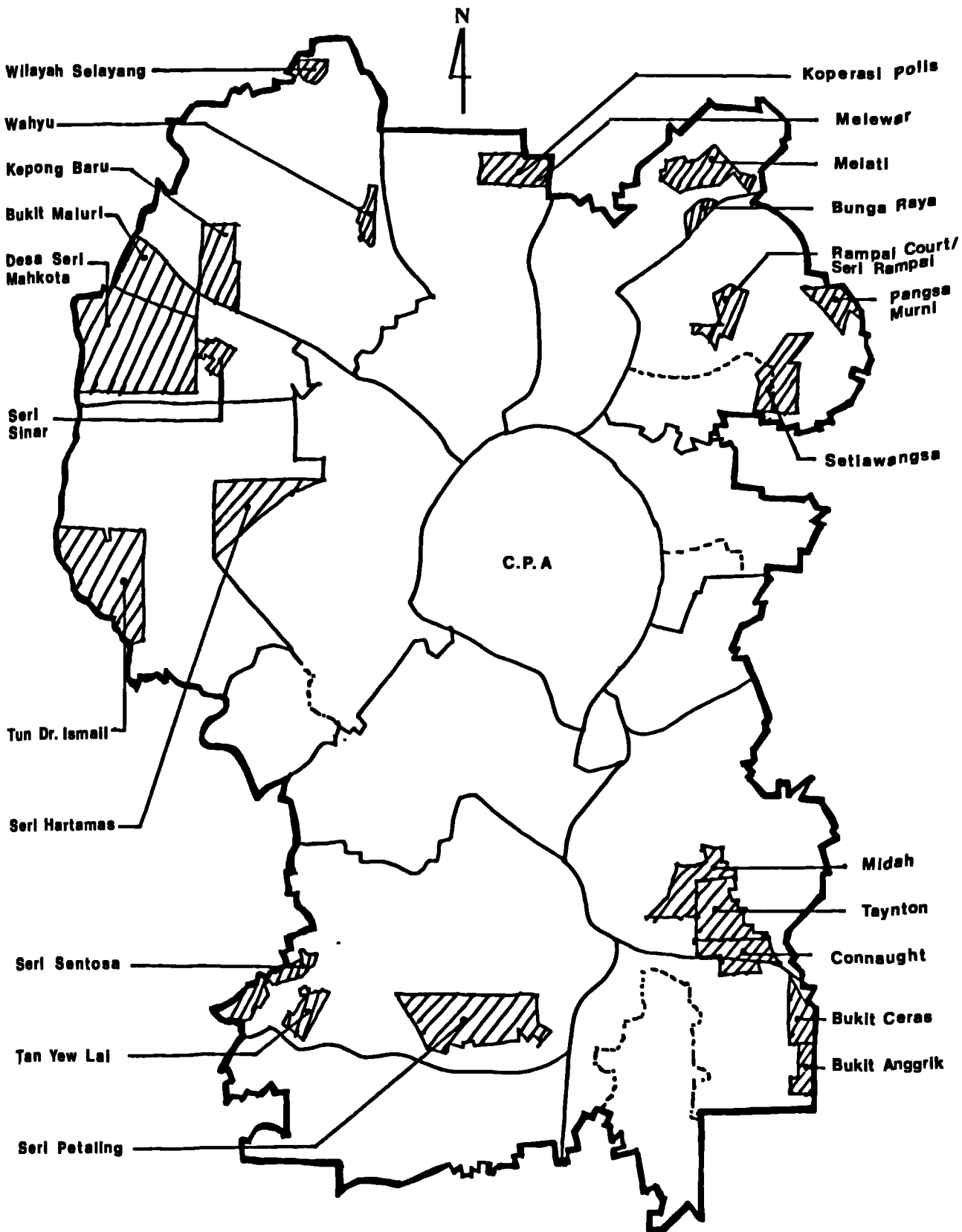
- 1) The age of household head and the average age of household;
- 2) The household size;

- 3) The household's estimate of its social class position relative to its neighbours;
- 4) The household's estimate of its social mobility prospects in the future;
- 5) The household's attitude towards its present residence;
- 6) The household's attitude towards its present neighbourhood; and
- 7) The household tenorial status.

The housing estates in this study was chosen with two considerations. Firstly, that the research should include housing estates which were developed at different periods of the residential development within Kuala Lumpur metropolitan area. In other words, we spread the sample households to be interviewed across a wider area of Kuala Lumpur in order not to bias the research findings in favour of a particular kind of housing or neighbourhood. For this reason, our survey includes housing estates established in early 1970s (established housing estates), late 1970s and early 1980s (mature housing estates), and late 1980s (new housing estates). Secondly, that each housing estate should contain a substantial proportion of middle class Malay residents. Taken together, these two considerations hopefully would represent testing grounds for examining the pattern of residential mobility of the Malay middle class in the study area (that is, Kuala Lumpur city).

In the chapters which follow we shall draw on 500 interviews with household heads in the selected housing estates and to come up with a broad picture of residential mobility which these respondents underwent through their family life-cycles. Hopefully the findings will contribute to our greater understanding of the process of residential mobility in the metropolitan area of Kuala Lumpur in particular and other cities in Malaysia in general.

Map 3.1 shows the location of the selected housing estates in Kuala Lumpur which constitutes our study.



Scale 1in to 5 miles

Map 3.1 The location of selected housing estates in the study area.

Key to Map 3.1 The Location of Selected Housing Estate in the Study Area.

	Housing Estate	Planning Unit	Sector
A B C D	Rampai Court Seri Rampai Pangsa Murni Setiawangsa	5 Wangsa Maju	North-east
E F	Bunga Raya Melati	4 Setapak	
G H	Melewar Koperasi Polis	3 Sentul	North
I J K	Wahyu Wilayah Selayang Kepong Baru	2 Jinjang	North-west
L M N	Seri Sinar Bukit Maluri Desa Seri Mahkota	15 Edinburgh	
O P	Tun Dr. Ismail Seri Hartamas	14 Penchala 13 Damansara	West
Q R S	Seri Sentosa Tan Yew Lai Seri Petaling	11 Bukit Indah	South-west
T U V	Bukit Anggerik Bukit Cheras Connaught	8 Bukit Anggerik	South-east
W X	Taynton Midah	9 Bandar Tun Razak	

### **3.6 Why This Study?**

To date, there has been no concerted effort on the part of the Malaysian Government to consider the study of intra-urban migration in relation to the housing development in particular and urban development in general, as part of the urban planning process.

Few studies have attempted to examine the effects of new residential development on the pattern and direction of intra-urban population movements within a particular city or urban area. It follows, therefore, very little is known about the residential mobility process and its impact on the distribution of the local urban population in Malaysia.

Hence, this study is aimed at contributing, in some small way, to the knowledge regarding intra-urban population movement within an urban area in Malaysia.

**Why Kuala Lumpur city?**

The choice of Kuala Lumpur as our case study is three folds.

Firstly, Kuala Lumpur with an estimated population of about 2 million in 1990 is the largest city in Malaysia. It is felt, therefore, the experience of Kuala Lumpur will be the reflection of what is to be expected in future urban growth experiences of other Malaysian cities.

Secondly, being the capital city and located in the fastest growing region (the Kelang valley conurbation area) of Malaysia, Kuala Lumpur is assured of continued urban growth in the future. This implies that many more people will be settled within its boundary giving rise to location and relocation of the local population.

Thirdly, Kuala Lumpur being a Federal Territory, has a sufficiently large area (about 24,239 ha. or about 294. sq. km.) to enable a meaningful observation of the pattern of intra-urban movement of its population be made possible.

### **3.7 Data Collection**

The data for the study was collected primarily through a field survey conducted by the author during a six-month period some time in 1989. The main purpose of conducting the field survey was to collect data pertaining to moving households with the view of confirming or refuting the stated hypotheses of the study as outlined in Section 3.4.

At the outset of the study, we decided to focus our survey only those households somewhat more affluent than the average urban Malay households. This was done on purpose in order that the study captured only those households who were able to exercise some housing choices, and not households who considered housing only as fulfilment of the shelter needs. Hence, we effectively ruled out the urban poor who have constraints of having to choose only inferior housing, either in the form of living in low-cost public housing, inner-city tenements, traditional "kampung" settlements, or squatter areas.

#### **3.7.1 The Questionnaire Design**

The detailed study of sample households was based on a structured questionnaire (Appendix A) prepared at the University of Sheffield before the commencement of the fieldwork.

According to Moser and Kalton (1971) a formal or structured interview would achieve greater uniformity and enable the researcher to obtain aggregate information in a uniform and standardised way. Such a procedure minimises the element of "unevenness" in the response of the individual respondents as well as eliminates "biases" on the part of the interviewers.

The questions were constructed in such a way that they were direct, simple and consequential so as to make the respondents feel comfortable in following through the interview session to its successful conclusion.

The questionnaire was divided into 6 sections and designed to obtain information about the following:

- 1) The characteristic of the respondent's household;
- 2) The household's current housing condition;
- 3) The household's housing history;
- 4) The social interaction of the household;
- 5) The aspect of neighbourhood satisfaction; and
- 6) The household's housing and neighbourhood preferences.

Many of the evaluative and choice-type questions were open-ended, followed by close-ended checklists. The idea of putting open-ended questions first was to obtain "priority" aspects which a household respondent might consider "important" for its particular housing experience and/or requirement. Close-ended checklists were included since we wanted to capture the relevance of a wide variety of factors which a respondent might not mention spontaneously.

We used the face-to-face personal interview as the main source of data collection. We considered this survey technique to be a more appropriate technique than the mailed questionnaires or telephone interviews for two main reasons. Firstly, the need for the highest possible response rate. Secondly, the need for personal contact in order to gather first hand information regarding the chosen sample households and their neighbourhood environments.



### **3.7.2 The Sampling Design**

Early in the study, we were able to establish useful liaison with the Department of Planning and Building Control of the City Hall of Kuala Lumpur (DBKL) and the Housing Developers' Association of Malaysia (HDA). These two bodies were able to provide information which formed an inventory of all housing estates in the Federal Territory of Kuala Lumpur (see Appendix B). Further information regarding housing were supplemented by library searches and searches in the local daily newspapers as well as utilising "resource" persons in the City Hall itself and lastly by personal observation.

In this study 24 housing estates (see Map 3.1 and Table 3.2) had been selected based on the following criteria:

- 1) That these housing estates lie outside the former Municipality of Kuala Lumpur boundary;
- 2) That these housing estates are located at least 5 kilometers away from the city centre (that is, the confluence of Sungai Kelang and Sungai Gombak);
- 3) That these housing estates are not public housing estates;
- 4) That these housing estates are quite large, each with a minimum of 100 dwelling units;
- 5) The sample would include at least one housing estate from the relevant planning units.

The basic data regarding the 24 selected housing estates were compiled in the form of cards with the following information:

- 1) The name of the developer and its headquarters location;
- 2) The year of project approval, project completion, and issues of certificate of fitness (for occupation).

- 3) The type(s) of dwelling built;
- 4) The number of dwelling units built;
- 5) The price structure of dwelling units;
- 6) The ethnic breakdown of house buyers.

For practical reason of time and money, it was not possible to conduct a hundred percent survey covering all elements of the target population in the study area. Therefore, as an alternative, a sample representing the target population was drawn. In this regard, a random sampling procedure was used as a measure of ensuring that the selected sample be representative of the actual target population. Using the random sampling procedure, every element (that is, the household) in the population (that is, all Malay households in the 24 housing estates) had an equal chance of being selected as a sample.

According to de Vaus (1986) the required sample size depends on two key considerations. First, the degree of accuracy required; and second, the extent of variations in key characteristic of the population. The bigger the sample, the higher would be the level of accuracy, other things being equal. Likewise, the less the variation in the population characteristics, the smaller would be the sample size needed to achieve a given level of accuracy.

All along, it has been our aim to have the largest sample possible. However, working realistically within our time and financial constraints, we planned to obtain a total of 600 households as our sample size. This sample size made up about 3 percent of the total (about 18,000) estimated middle income Malay households in the study area.

It was proposed that the size of the sample households in each of the selected housing estates would be between 10 to 50. In order to ensure that we obtain the correct sample, it was necessary for us to identify and enumerate the number of

Malay households on each street within the selected housing estate. There was therefore, the need for repeated visits not only for observation but also for the possibility of initiating dialogue with the intended target households. This was done with the intention of avoiding high refusal rate when the fieldwork proper would be conducted.

The sample households in these housing estates were identified using a table of random numbers.

The sampling procedure would ensure an even spread of respondents, while the sample size and subsequently, the number of interviews undertaken allowed meaningful analysis within the constraints of time and expenditure.

In the course of the survey, we managed to successfully interview only 500 respondents, that is, a success rate of 83.3 percent (see Table 3.1).

**Table 3.1 The distribution of the targeted and actual sample households by sectors.**

Sector	Target sample size	Successful interviews	Response rate (percent)
North-east	120	100	83.3
North	50	50	100.0
North-west	120	100	83.3
West	125	100	80.0
South-west	65	50	76.9
South-east	120	100	83.3
<b>Total</b>	<b>600</b>	<b>500</b>	<b>83.3</b>

Source: Field survey, 1989.

As a measure to ensure the smooth running of the interviews and greater cooperation on the part of the respondents, we conducted the interviews only on Sundays. Sunday was chosen as the day for interview because only on Sunday could we positively be confident that potential respondents would be available at their homes and able to spare some of their time for the interview sessions. The interviews were conducted only in the morning and afternoon and never in the evening for reason of social etiquette.

The basic interview was with the head of the household. If the respondent was not available on the first visit, then a second visit (i.e, another Sunday) was arranged. This procedure was necessary since our aim was to obtain information relating to the characteristics and housing histories of the heads of households.

What actually happened was that the non-response was largely due to the failure of some of the respondents to willingly answer all the questions. This rendered some 100 questionnaires to be quite useless for actual analysis.

The sampling criteria succeeded in producing a cross-section of the households in various stages of the family life-cycle. The sample did include young singles, non-family households, growing households and households in the later stage of the family life-cycle. In brief, our respondents were a sample of households naturally moving through the relevant stages of the family life-cycle.

In the interview, we asked each individual respondent about the household, its formation, and housing moves. This was then followed by questions about the household's housing rationales, its expectations, and evaluation of current residence and neighbourhood vis-a-vis former place of residence.

Generally, the cooperation given to us was generous particularly after it was made clear about the anonymity of the respondents. Those being interviewed felt the interview sessions were hard work but not unpleasant.

Table 3.2 provides the breakdown of the distribution of the sample in the study area.

**Table 3.2 The distribution of sample households by sector, planning unit and housing estate.**

Sector/ Planning Unit	Housing estate	No. of respondents		
		Renter	Home- owner	All
North-east Wangsa Maju  Setapak	Rampai Court/	<u>34</u>	<u>66</u>	<u>100</u>
	Seri Rampai	8	7	15
	Pangsa Murni	6	9	15
	Setiawangsa	6	14	20
	Bunga Raya	5	15	20
	Melati	9	21	30
North Sentul	Melewar	<u>16</u>	<u>34</u>	<u>50</u>
	Koperasi Polis	8	22	30
North-west Jinjang  Edinburgh	Wahyu	<u>24</u>	<u>76</u>	<u>100</u>
	Wilayah Selayang	3	7	10
	Kepong Baru	0	10	10
	Seri Sinar	10	20	30
	Bukit Maluri	4	6	10
	Desa Seri Mahkota	5	15	20
		2	18	20
West Penchala Damansara	Tun Dr. Ismail	<u>44</u>	<u>56</u>	<u>100</u>
	Seri Hartamas	12	38	50
		32	18	50
South-west Bukit Indah	Seri Sentosa	<u>12</u>	<u>38</u>	<u>50</u>
	Tan Yew Lai	0	10	10
	Seri Petaling	4	11	15
		8	17	25
South-east Bukit Anggerik  Bandar Tun Razak	Bukit Anggerik	<u>21</u>	<u>79</u>	<u>100</u>
	Bukit Cheras	5	20	25
	Connaught	6	19	25
	Taynton	3	7	10
	Midah	2	13	15
		5	20	25
<b>TOTAL</b>		<b>151</b>	<b>349</b>	<b>500</b>

Source: Field survey, 1989.

### **3.8 Method of Analysis**

We conducted the coding of interviews soon after all interviews were successfully completed. Several questions dealing with choices, compromises, expectations and residential environment drew a wide range of answers. These answers were later grouped and recoded.

The analysis of the data was relatively simple and straight forward. We have, wherever possible, tried to retain in categorical form the closest possible approximation of the true meaning of the data. Some qualitative variables were assigned numerical scaling values.

### **3.9 The Limitations of the Study.**

This study is limited in its scope by a lack of published statistical data pertaining to intra-urban population movement in Kuala Lumpur in particular and other Malaysian urban centres in general. The Population and Housing Censuses of 1970 and 1980 provide only aggregate data on life-time migration. The study was not able to obtain unpublished disaggregate population data at "Enumeration block" level from the relevant Authority. Such data, had it been made available to the study, would enable us to undertake a comparative statistical analysis regarding the intra-urban population movement in Kuala Lumpur between 1970 and 1980.

The study is also limited in another way. The lack of base line information on residential mobility patterns of the general population in Kuala Lumpur means the study made generalisations regarding household relocation decision-making process and the resultant residential mobility pattern based solely on the data obtained from the sample survey.

The study may be regarded as being one dimensional in a sense that it only concentrated on the moving households. The study did not give equal focus on the "stayers" at the previous place of residence from where the "movers" came from. The study, therefore, was not able to make a detailed socio-economic comparison between

"exporting" (that is, the former) and "importing" (that is, the present) neighbourhoods. It should be noted, however, that such a comparative study was not the main aim of this study.

Hence, the study should be considered as a modest attempt to provide a simplistic view of the intricacies of the residential mobility in Kuala Lumpur. It is our hope that this study would, in a small way, contribute to a body of knowledge regarding the general pattern of intra-urban population movement in the conventional housing sector in the Third World cities.

## **CHAPTER 4**

### **HOUSEHOLD COMPOSITION, FAMILY LIFE-CYCLE AND HOUSING SEARCH**

#### **4.1 Introduction**

We begin our analysis of the residential mobility of the Malay middle class households in Kuala Lumpur by looking into the characteristics of the respondent households and their search for new housing. In this chapter, we shall attempt to look into the choice of new housing and location that a respondent household has to make, that is, the mechanics of finding a new place or a new home to live.

#### **4.2 Household Composition.**

A large majority of 86 percent of the household heads in our study were between 26 to 45 years old (see Table 4.1). The household heads who were relatively very young (that is, 25 years old or less) constituted only about 5 percent of the total. Similarly, household heads who were relatively elderly (that is, 46 years old or more) accounted for only 11 percent of the total.

There is, however, a distinct separation between renter and homeowner household heads in terms of age-group. None of the renter household heads aged above 45 years old. On the other hand, none of the homeowner household heads were less than 31 years old. Such a distinction in terms of age of household heads implies that entry into owner-occupied housing is much more likely as one progresses along the family life-cycle.



**Table 4.1 Age of household heads by tenure.**

Age group (in years)	Renters		Homeowners		All Respondents	
	No.	%	No.	%	No .	%
25 or less	24	15.9	0	-	24	4.8
26 - 30	68	45.0	0	-	68	13.6
31 - 35	36	23.9	78	22.3	114	22.8
36 - 40	19	12.6	128	36.7	147	29.4
41 - 45	4	2.6	89	25.5	93	18.6
46 - 50	0	-	30	8.6	30	6.0
51 - 55	0	-	17	4.9	17	3.4
56 - 60	0	-	5	1.4	5	1.0
61 or more	0	-	2	0.6	2	0.4
<b>Total</b>	<b>151</b>	<b>100.0</b>	<b>349</b>	<b>100.0</b>	<b>500</b>	<b>100.0</b>

Note: Percentage total may not add up to 100 percent due to rounding up.

Source: Field survey, 1989.

The difference in the distribution of renter and homeowner households by age-group establishes two facts.

Firstly, that renter households who moved to the suburbs (that is, the study area) were those with growing families needing more space.

Secondly, owner-occupation in the suburbs is characterised by relatively young and growing households. In other words, young and growing households seeking homeownership, generally, have to move to areas further away from the city centre, that is, to the suburbs.

Table 4.2 shows the size of households in our study. We found that almost half of the households were with three and four children. About 1 in 5 households were newly established basic households with one and two children. Large-sized households with five or more children constituted about 18 percent of the total sample, while households without children constituted another 13 percent.

**Table 4.2 Household size of sample households.**

Households with:	Number of households	Percentage
Young singles only	24	4.8
Married couples only	16	3.2
1 or 2 children	97	19.4
3 to 4 children	246	49.2
5 or more children	91	18.2
Mature adults only	26	5.2
<b>Total</b>	<b>500</b>	<b>100.0</b>

Source: Field survey, 1989.

Looking further into the composition of these households one may find that the majority (49 percent) of them were in the "expanding" stage of the family life-cycle (see Table 4.3). Households in the late stage of the family life-cycle, that is, the "contracting family" and the "empty nest" constituted only about 6 and 5 percent of the total, respectively. Similarly, households in the "child-launching" stage were in the minority (13.6 percent). In addition, young singles, non-family households and 3-generation households, respectively, constituted only 4.8 percent and 4.4 percent of the total.

Table 4.3 also provides us information regarding the age group of the household heads at the various stages of the family life-cycle. The young singles, non-family household heads were the youngest of the respondents, with an average age of less than 25 years. Such households consisted of young single persons, gainfully employed, who decided to pool their resources and share out the housing cost. Members of these households often entered the job market soon after graduation from colleges and universities.

**Table 4.3 The distribution of sample households by the family life-cycle stage.**

Family life-cycle stage	Household head age group	Number of households	Percentage
Young singles, non-family	25 or less	24	4.8
Child launching	26 - 30	68	13.6
Expanding family	31 - 40	245	49.0
Matured family	41 - 55	85	17.0
Contracting family	56 - 60	30	6.0
Empty nest, elderly couple	61 or more	26	5.2
3-generation families	31 - 40	22	4.4
<b>Total</b>		<b>500</b>	<b>100.0</b>

Source: Field survey, 1989.

Households in the "child-launching" stage were mostly headed by persons in the 26-30 age group. They were those persons who moved out from young singles, non-family households. Some (16 households) were young newly married couples, learning to live as separate household units. The majority (97 households) of these households, however, were with one and two children of very young age.

The household heads of the "expanding family" households consisted of a broad age groups ranging from a young 27 years old to a middle-aged person of 41. Nevertheless, the majority of them were in their early-, mid- and late-30s. Many of these households have 3 and 4 children, with their first child in late primary or lower secondary schools.

Those who headed the "matured family" households were mostly in their 40s and early 50s. Many of their first child were in the upper secondary schools and some even in the tertiary education. As the name suggests, the "contracting family" households (6 percent) were those households whose children were gradually leaving the homes, either to live in young singles, non-family households or starting families of their own.

Taking the natural progression of the family life-cycle, eventually we have the "empty nest" households (5.2 percent) whereby only the parents were present, while all the children had "flew" away to establish their own homes. In our study, most of the household heads for the "contracting family" households and the "empty nest" households were in the 56-60 and the 61 or more age groups, respectively.

Lastly, the majority of the heads of the 3-generation family households were in the 31-40 age group. These households may be grouped into the expanding family households, if not for the fact that they were 3- generation families. Most of the parents who were living in these households came from the spouses (that is, female) side.

#### **4.3 The Setting Up of A Separate Housing Unit.**

People are faced with crucial housing decisions at each stage of their family life-cycles. The young adults, for example, once moving out from their parents' homes, must decide where to live, how much they can afford to pay for their housing costs, and whether to rent or buy.

A young household, after getting married and as children arrived, has to face the paramount questions about the size of the dwelling unit, its relative location to service centre, the issue of homeownership and its implied financial implications. Later in the life-cycle, as children grow up and leave home, the family must decide between staying where it is or moving to another dwelling unit and location with the idea of matching its altered family or household situation.

With the approach of retirement, new living options are pondered. The most important of which may involve housing relocation. Perhaps, the death of a spouse may spur the surviving partner to consider the merits of maintaining a separate household versus moving-in with one of the children.

#### **4.4 The Family Life-cycle**

In our study, we divided the family life-cycle into five main stages to coincide with the changing phases a household would probably go through in the course of its life time.

##### **Stage 1 The young households (26-35 age group).**

This is the period when most of the household heads made the major decisions regarding work, getting married and starting a family, and housing.

The respondent households at this stage in the family life-cycle were most mobile spatially as they adjusted to accommodate their different needs. For most married households this is the stage where they would make a largest single investment decision in their life time - the purchase of a home.

##### **Stage 2 The young middle age households (36-45 age group).**

At this stage of the life-cycle, the respondent households were busy advancing their careers and paid greater concern about their children. Housing decisions were greatly influenced by the need for additional space as children grow up. For the renter households, as they were financially more better-off by virtue of increasing household incomes, the desire for homeownership intensified.

According to Burns and Grebler (1968) about 80 percent of married households at this stage were homeowners compared to about 60 percent for those families in Stage 1.

In our survey, almost 90 percent of the respondent households at this stage of the family life-cycle were homeowners. Almost all renter households were those who were new arrivals coming from out-stations.

Altogether, residential mobility declined correspondingly as households mature. Households at the second stage of the life-cycle showed preponderance of homeownership and increasing locational stability.

### Stage 3 The mature middle age households (46-55 age group).

This is probably the most settled and stable phase of the entire family life-cycle. Many of the respondent households at this stage generally were at the peak of their life time earnings. Many of these households preferred to improve their housing *in-situ* rather than by moving. At this stage "grown-up" children begin to leave the parents' homes and set up homes of their own.

### Stage 4 The young senior households (56-60 age group).

In many cases homeowners at this stage have repaid their housing mortgages, thus facilitating their continued living at these residences despite a substantial reduction in household incomes.

At this stage, the houses had not only being considered as shelters but had become important assets. The households had gradually becoming "empty nests" but, unlike the experiences in Europe and North America, residential mobility among the the respondent households was negligible.

### Stage 5 The elderly households (61 and over age group).

Most elderly households in our study preferred to live by themselves rather than moving and staying with one of their children. They felt very attached to their homes and neighbourhoods. They said the close contacts, through

weekly visits by their children, means they did not have to compromise their established daily routines.

#### **4.5 The Search for New Housing**

In this section we are only concerned with finding out how households went about finding their new homes. We are not concerned with why households move, their expectations when moving, or what they think about their new housing and neighbourhood environment.

Previous studies (see for example, Rossi, 1955; Simmons, 1968; Brown and Moore, 1970; and Barrett, 1973) regarding housing search have dealt with questions pertaining to - 1) length of search, 2) direction of search, 3) type of housing contacts, and 4) number of dwelling units inspected and considered by the households.

We adopted almost identical approach as the above studies. This would facilitate ready and easy comparison between the findings of this study and previous studies on housing search. In this study, like Michelson (1977), we asked respondent households about their choice of housing and location, particularly with respect to the following aspects:

- 1) The length of thought process which preceded active search for new housing;
- 2) The length of active search;
- 3) The number of dwelling units considered and inspected;
- 4) The type and location of homes considered but rejected; and
- 5) The sources of information employed during the search.

#### **4.5.1 The Length of Thought Process**

According to Michelson (1977) people take longer time in thinking about new housing than in the actual task of inspecting and choosing them.

We found in the study that there is an inverse relationship between the length of thought process and relocation distance. Households who moved a considerable distance, spent less time thinking about moving than those households who relocated quite close to their former place of residence.

The study showed that respondent households who came from out-station spent less time searching their homes than the rest. Most of the out-station respondent households limited their housing search to dwellings in locations close to their place of work. Similar observations were made by Tilly and Brown (1967) and Michelson (1977).

Our study reveals that respondent households who relocated but remained quite close (that is, less than 5 km.) to their former place of residence took longer time to decide to move than those whose move signified a great geographical relocation. Respondent households who came from out-station spent less time (less than one month) in looking for a new home. This was to be expected since they were not familiar with the new place. Their main priority at the time of moving was to have a shelter and getting adjusted to the new housing and neighbourhood environment as soon as possible.

A respondent who just arrived in Taman Bukit Maluri, Edinburgh (North-west) from Keluang, Johor described:

"I received my posting notice about 3 weeks ago. During that time, the family had to do a juggling act of trying to arrange the transportation of belongings, give notice of vacating the premise (in Keluang), phoning our close friend in Kuala Lumpur to scout for possible accommodation. I spent considerable time looking through the newspaper advertisements regarding "house for rent" and cross-checking with my friend about probable locations before coming up with a short list of properties worth pursuing."



With respect to households already been living in Kuala Lumpur but moved beyond the 5 km. radius from their former homes, the data did not reveal any particular duration of time in the decision to move. Some of them said they had been thinking about moving for about 8 months while others said they pondered over the question of moving over a two-month duration.

The study shows that renters tended to spend less time thinking about moving than homeowners. For instance, one homeowner in Taman Melati, Setapak (North-east) said:

"It is not correct to say that I spent less time in thinking about moving from the previous location. In fact I have been thinking about moving for a long while, as long as I have been thinking of becoming a homeowner. That was one and a half years ago."

In comparison, a renter in Seri Hartamas, Damansara (West) responded:

"Actually I never thought about moving from the previous home. I thought seriously about it (that is, moving) only when browsing through the "house for rent" columns, two months back. I was taken by curiosity about this place (that is, Seri Hartamas). So, for the want of having a first-hand experience in living here, I tendered my notice to the former landlord."

The study shows that respondent households making the change from 2-storey terrace houses to condominiums did in fact take somewhat longer time to decide to move than those respondent households whose housing relocation signified no change in dwelling type.

For example, about half of condominium owners in Pangsia Murni, Wangsa Maju (North-east) spent more than 8 months thinking about relocation. But when asked to clarify whether this involved relocation per se or because of the decision to purchase the property, almost all said the later was the contributing factor in influencing the duration of their thought process.

Generally, the length of time to initiate the mobility process was, however, in no way related to the mechanics of the subsequent search process.

#### **4.5.2 Number of Dwelling Units Considered or Inspected**

After going through the first stage of the decision to move, and having decided to move; the potential mover then commenced the housing search. There were many housing attributes to be considered. However, as Rossi (1955) pointed out, in most cases a potential mover was guided by three principal housing attributes. These housing attributes were:

- 1) Space considerations;
- 2) House design characteristics; and
- 3) Location considerations.

Since housing needs vary according to changes in the family life-cycle, in the final analysis potential movers at different stages of the family life-cycle would accord different importance to different housing attributes. This eventually would influence the final choice of dwelling unit and or location deemed most appropriate to the current housing needs of a particular potential moving household.

We found in the study, most *moving households would organise the search procedure in locational terms. They would first focused their attention to particular neighbourhoods or residential areas which were to their liking. This observation in our study was in accord with observation made by Silk (1971). Silk said that moving households would attempt to reduce both effort and uncertainty by concentrating their house-hunting activities through limiting their "search space". The search space was spatially biased by their familiarity with particular residential areas.*

For over 90 percent of the "local" renter respondent households, the mean distance of the search for housing vacancies was about 5 km., compared to an urban area radius of about 21 km..

Respondent households who relocated because they were house buyers had to considerably increase the radius of their housing search owing to the nature of the housing starts. The geographical distribution of the housing starts was not contiguous but occurred in leap-frog fashion, and not confined to any particular sector or area of the city.

In the study, we asked the respondent households the number of dwelling units they have inspected or considered before making their firm decision to relocate to their present residence.

Table 4.4 shows the number of dwelling units the respondent households inspected or considered during their search for housing. About 70 percent of the homeowners did look at two or three dwelling units. As for the renters, more than four-fifths of them inspected four or more dwelling units.

**Table 4.4 Number of dwelling units inspected or considered**

Number of dwelling units inspected or considered	Homeowners (N=349)	Renters (N=151)
Only one other unit	16.0	5.0
2 to 3 units	71.4	9.6
4 or more units	12.2	85.4
<b>Total</b>	<b>100.0</b>	<b>100.0</b>

Source: Field survey, 1989.

The study shows that there was a tendency for the majority of the respondent households to seriously consider only a few vacancies (usually only two or three) before selecting a new home. Such a consideration was not, however, due to the households adopting a "home for sure" strategy as mentioned by Barrett (1973). According to Barrett, moving households in Toronto were able to reduce the element of uncertainty in their decision-making by restricting serious consideration to only a few vacancies.

In our study, the respondent households considered only a few vacancies not for the reason to reduce the element of uncertainty, but rather because they were restricted in their choice by the limited number of housing vacancies available in the Kuala Lumpur housing market at any one particular time.

### The homeowners

A large majority (71.4 percent) of the homeowners did inspect or consider two or three dwelling units. For some homeowners, however, they just did not have the opportunity to compare different dwelling units for one reason or another. They were those homeowners who now live in Taman Tan Yew Lai, Bukit Indah (South-west), Taman Taynton, Bandar Tun Razak and Taman Connaught, Bukit Anggerik (both in South-east). According to these respondent households, their dwelling units were considered by the developers as "special allocation units" with about 8 to 10 percent price discount. These were the units assigned specially to the Malay house buyers. The price discount was to act as "attraction" for more Malay house buyers to purchase properties in the said housing estates.

As can be seen in Table 4.4, only about 1 in 10 homeowners had the opportunity to look at four or more dwelling units before making the final decision of purchasing one of them. In general, almost all homeowners (who were once renters) were constrained in their housing search by the shortage of housing supply (sellers' market) or by their financial situations (insufficient capital) or a combination of both.

Chronologically, homeowners who bought their homes before 1977 had a restricted choice of dwelling units owing to the small base of housing starts. On the other hand, homeowners who bought their homes in the 1979 (second oil price shock year) were stumped by the rapidly escalating house prices (see Figure 4.1). They were, however, much luckier than the homeowners who bought their houses during the unrealistically high prices of 1980-1983 period. The later group of homeowners, literally, had to "chase and grab" whatever dwelling units available on the market.

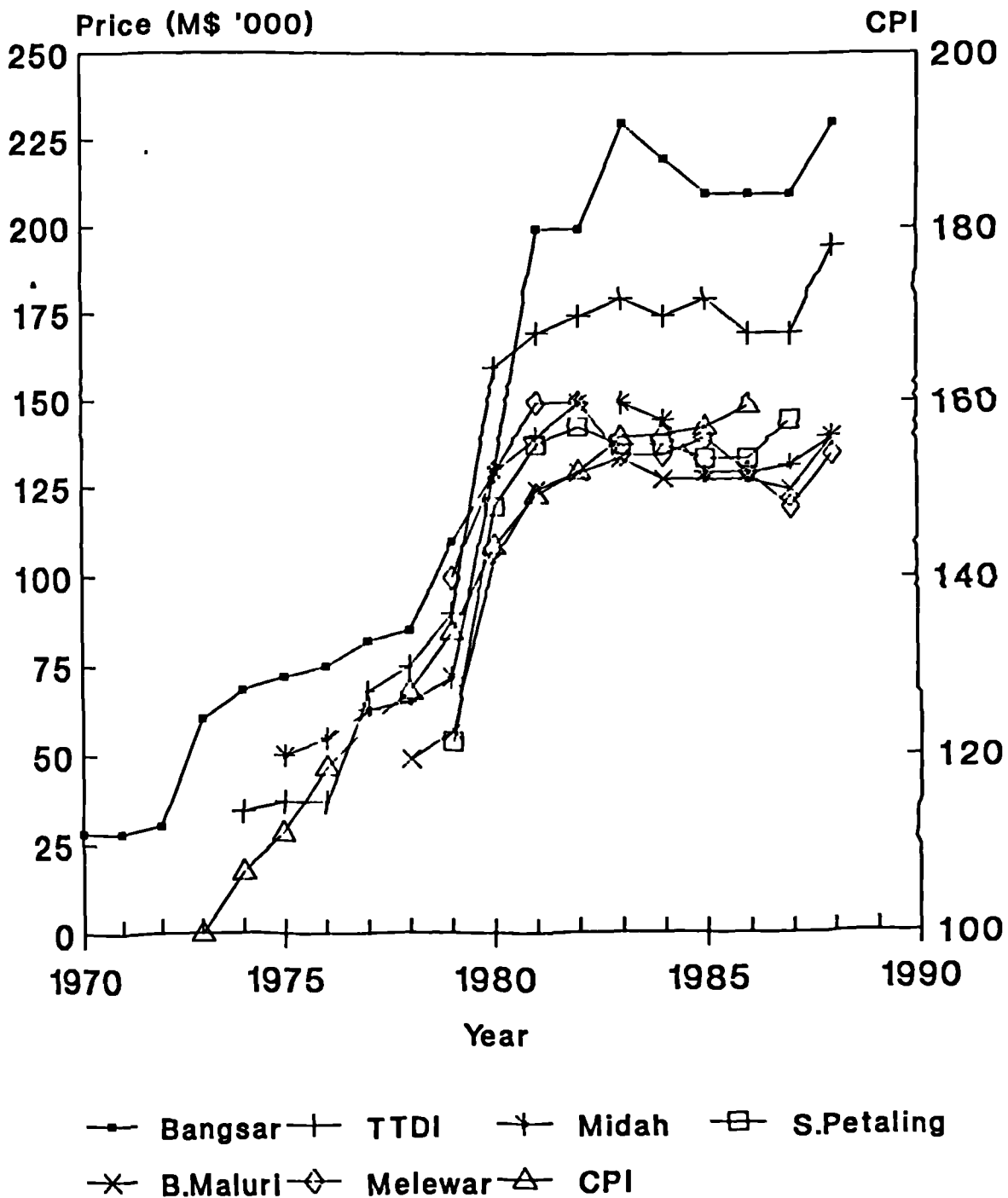


Figure 4.1 Price movements of 2-storey terrace houses in Kuala Lumpur, 1970-1988 and the Consumer Price Index (CPI).

The national economic slowdown of 1985-1986 resulted in a slump of the local housing market. Even though house prices did come down from the dizzying heights of 1980-1983 price level, these prices were still relatively much higher than the pre-1979 levels. Nevertheless, house buyers did enjoy the luxury of having sufficient time to ponder and choose housing of their choice.

By 1988, the housing market began to recover and house prices gradually increased, depending on location and dwelling type, by about 5 to 10 percent over the previous year. Once house buyers realised that the honeymoon period of "pick and choose" slowly disappearing, they again opened the flood-gate of the "sellers market". Once again, there was a situation whereby house buyers began competing among themselves to secure a dwelling unit available on the local housing market.

### The renters

We found, in the study, that the renters did not share the same experience as the homeowners. The majority (85.4 percent) of the renters had the opportunity to consider or inspect at least four dwelling units before making the final decision of moving to their respective present residences.

Five percent of the renters inspected "only one other" dwelling unit before moving. They were renters from out-station who were being posted to Kuala Lumpur. Many of these out-station renters sought the assistance of their friends who have been living in Kuala Lumpur for quite a considerable length of time (that is, about 5 years).

"Local" renters, that is, renter households who were already establishing their roots in Kuala Lumpur preferred newspaper advertisements over other sources of information regarding rental housing.

Why was it so?

One possible answer that we can put forward is that by virtue of being "locals" they have better mental maps and awareness space of Kuala Lumpur city and its environs. Hence, they relatively have a greater degree of freedom in extending their housing search spatially compared to their out-station counterparts.

Another plausible reason for their reluctance to seek the assistance of their friends, was for fear of having to compromise on the rental value and/or location of their choice with those "recommended" by their friends.

Nevertheless, just like the house buyers, renters were constrained in their housing search by the amount of money that they were willing to spend on housing. Hence, the phrase "money talks" holds true not only for house buyers but to the renters as well.

#### **4.6 The Housing Search in the Spatial Context**

So far we have only ascertained the general distinguishing features between homeowners and renters with regard to the non-spatial aspect of housing search. In this brief section we would like to relate their housing search in the context of geographical space within Kuala Lumpur city.

We found, in the study, both homeowners and renters (excluding the out-station renters) have mentally mapped out several likely locations they would prefer to live in. Not surprisingly, therefore, the majority (76 percent) of them narrowed their housing search to one or two particular areas which they would consider as the most appropriate for their housing needs.

Nevertheless, we found almost half of the homeowners were somehow "coerced" to a location which ranked lower down in their list of preferred locations. This "coercion" came about by virtue of the fact that housing starts did not spread evenly through time and space.

Whether a prospective house buyer or renter would stick to his "preferred" location or otherwise was very much dependent largely on his housing "stress-strain" factor as well as his affordability. We found that many house buyers were not willing to adopt a "wait and see" attitude because of the nature of the local housing market which prevailed at a particular point in time. The renters, on the other hand, had greater flexibility than house buyers in their housing search and hence tended to be relatively more mobile geographically.

#### **4.7 Sources of Information Regarding Housing Vacancy and Availability**

Rossi (1955) and Brown and Moore (1970) considered the act of housing search as largely dependent on the personal knowledge of the potential mover. Such knowledge regarding housing vacancies may be acquired by the potential mover through information gained from advertisements in newspapers, from friends and relatives, and from "driving around".

According to Brown and Moore (1970) the extent of how large the search area is depends very much on the degree of "awareness space" the potential mover has about the city as a whole.

In the study, we asked the respondent households about their information sources leading them to their final housing choice. Most of the responses indicated heavy reliance on the newspaper advertisements as the main source of information regarding housing vacancies (see Table 4.5).

In fact about 67 percent of both the renters and homeowners relied on the newspaper advertisements as their main source of information regarding the housing vacancies and subsequently, the housing search. Other sources of information such as real estate agents, friends and relatives, and billboards did not appear to be important.



According to Talarchek (1982) the relative importance and effectiveness of different information sources for different households seems to vary from one city to another. In our study it was evident that newspaper advertisements were a much more effective source of information of housing vacancy and availability than other sources of information.

**Table 4.5 Sources of information in the housing search.**

Information source	Renters		Homeowners		All households	
	Nos	%	Nos	%	Nos	%
Newspaper advertisements	101	66.9	235	67.3	336	67.2
Departmental notice boards	0	-	85	24.4	85	17.0
Advertisement boards	0	-	29	8.3	29	5.8
Real estate agents	26	17.2	0	-	26	5.2
Friends	23	15.2	0	-	23	4.6
Relatives	1	0.7	0	-	1	0.2
<b>Total</b>	<b>151</b>	<b>100.0</b>	<b>349</b>	<b>100.0</b>	<b>500</b>	<b>100.0</b>

Source: Field survey, 1989.

The minor role of relatives and friends in facilitating or expediting the respondent households in their housing search may be due to the fact that their traditional role as contact persons had been subsumed by the mass media, notably the daily newspapers.

Newspapers became the major source of information because they were relatively cheap but still contained a wealth of up to date information regarding housing vacancies and housing starts in Kuala Lumpur.

Some renters did resort to the services of real estate agents and friends in their housing search. Most of these renters were recent arrivals from "out-station" with limited "awareness space" regarding housing vacancies and the neighbourhoods

within Kuala Lumpur city and its suburbs. They, however, had initially resorted to newspaper advertisements as their first source of information. Only after short-listing a few properties of their liking did they contact their friends in Kuala Lumpur or seek the services of the real estate agents. They did this prior to their arrivals in Kuala Lumpur city. Only when everything was finalised did they move into their present homes.

Homeowners who utilised departmental notice boards as their source of information regarding housing starts were government servants who bought the properties in Taman Bunga Raya and Taman Melati, both in Setapak (North-east); Taman Koperasi Polis, Sentul (North); Taman Bukit Cheras, Bukit Anggerik and Taman Taynton, Bandar Tun Razak (both in South-east).

Both Taman Melati and Taman Bukit Cheras were housing estates developed by a government-funded housing agency, Syarikat Perumahan Pegawai-pegawai Kerajaan (SPPK) whose policy was to give the public servants "the right to buy" on the first-come first-serve basis. As the name suggests, Taman Koperasi Polis (Police Co-operative Garden) gave priority to police and ex-police personnels. In the case of Taman Bunga Raya and Taman Taynton, both the developers (private limited companies) had set aside several units reserved and allocated to members of Ex-Servicemen Association of Malaysia.

Prior to the mid-1970s most developers of private sector housing (mostly small-time operators) did not find it worthwhile to spend a substantial sum of money on newspaper advertisements. This was because only a limited number of housing units were constructed and available for sale at any one particular time. They, the developers, instead made do with printed handouts and erecting advertisement boards on the housing sites. Subsequently, when big-time developers began to dominate the private sector housing, newspaper advertisements became the main avenue announcing new large-scale housing starts.

Similarly, when a substantially large pool of rental housing and second-hand homes became available on the housing market, the vendors of such properties (that is, the private landlords and real estate agents) resorted to newspaper advertisements as the main means of conveying information regarding "house for rent" and "house for sale".

The general objective of the search procedure, to a mover, is to find the right kind of dwelling, at the right price (either in terms of monthly rental value or monthly mortgage repayments), in the time available.

They, that is, the movers therefore must somehow organise themselves into finding suitable homes appropriate to their housing needs (or aspirations) within a limited period of deciding to relocate.

The longer the housing search goes on, the greater would be the households' knowledge of the housing market. An important factor in the search procedure is the constraint of time. The pressure of time may lead households to compromise on their housing choices. Subsequently, a lack of success in finding a residence of their choice may result in the modification of the households' aspiration region and a restriction of their search space.

In the final analysis, we may conclude that the main constraining factor in moving or relocation boils down to the amount of housing cost that would-be movers willing to impart. This willingness can be considered as the monetary value movers have to meet in order to fulfil their housing aspirations in terms of the quality of urban living that they would like to enjoy.

#### **4.8 Summary and Conclusion**

Why did the respondent households select what they did and not other alternatives?

The study suggests that the answers lie in the trade-offs emerging from the selection process. We found, during the course of the study, that many respondent households said they moved houses for reasons of greater satisfaction and fulfilment (that is, the pull factors) rather than for reasons of the "stress-strain" (that is, the push factors).

If one is to take a bird's eye view of the residential relocation pattern of the respondent households within Kuala Lumpur city, one may find that there is no uniformity in the direction of the relocation, except that there was a general outwardly direction away from the central area to the suburbs.

The following chapter (Chapter 5) shall attempt to address the questions of why did the respondent households move and where did they move to in greater detail.

## **CHAPTER 5**

### **FACTORS IN MOVING**

#### **5.1 Introduction**

There are three main questions related to "moving". Firstly, why did a household move from its former residence? Secondly, why did it choose a particular dwelling unit and location? Thirdly, what did it expect to find at the new location that was not available at the former location?

In this chapter, we will attempt to provide some insights into the reasons for mobility among the respondent households. Generally, people would socio-economically match themselves with neighbourhood settings which are compatible with their daily living. Hence, moving or relocation reflects the household search for the fulfilment of its housing motive, expectation and aspiration.

In our study, the data regarding housing relocation was obtained by collating retrospective information regarding the social, economic, residential, and demographic information for each of the respondent households in the sample.

#### **5.2 Reasons for Moving**

Why did the respondent households move? The examination of the factors given by the respondent households would show many things.

Firstly, there were many different factors accounting for different households to seek different housing types and locations.

Secondly, the high regard for certain housing and locations were fully appreciated by those households who did not have the means of attaining "benefits" thought to be associated with such housing and locations. In other words, households already living in "choice" housing and locations tended to play down the "benefits" that they, as residents of such places were able to enjoy.

Thirdly, for those households who were not able to move to the housing and location of their choice, they would attempt to attain those desirable housing and location attributes by making significant interior and exterior space improvements to their current dwelling units, that is, making housing improvements *in-situ*.

Many generalisations have been made regarding factors determining individual household intra-urban mobility. Speare et al. (1976), for example, grouped individual and household determinants of mobility into six major factors:

- 1) Life-cycle factors;
- 2) Mobility potential;
- 3) Social and economic bonds;
- 4) Space considerations;
- 5) Housing structures; and
- 6) Background factors.

According to the behaviouralist approach (see for example, Brown and Moore, 1970) the first major decision of whether to move or not may be viewed as a product of the stress generated by the mismatching between a household's needs, expectations and aspirations on one hand; and its actual housing conditions and environmental setting on the other.

The discussion below looks at some of these phenomena. Specifically, it offers explanations why households moved away from their former homes; and why they chose their current residences.

### 5.2.1 Push Factors

We asked the respondent households to provide us the main reason for moving out of their former place of residence and seek alternative housing. Table 5.1 shows the responses given by the respondents.

**Table 5.1 Main reasons for moving from previous home.**

Reasons for moving	All households	%age
<b>Pull factor</b>	<u>403</u>	<u>80.6</u>
"desire to be a homeowner"	284	56.8
"desire to live in a better neighbourhood"	119	23.8
<b>Push factor</b>	<u>97</u>	<u>18.4</u>
"need for more interior space"	34	6.8
"need for closer to place of work"	22	4.4
"marriage"	12	2.4
"need for reduced housing cost"	11	2.2
"eviction from the previous residence"	18	3.6
<b>Total</b>	<b>500</b>	<b>100.0</b>

Source: Field survey, 1989.

It appears that the main reasons they moved out from the former homes were - 1) the "desire to be a homeowner" (56.8 percent), and 2) the "the desire to live in a better neighbourhood" (23.8 percent). The data suggested that 8 in 10 respondent households decided to leave their former homes purely for the "pull" factor rather than the "push" factor.

In other words, the overwhelming majority of the respondent households had decided to move out and relocate in order to upgrade their housing situations. Similar observation was made by Ashe (1986) in the study of residential mobility in Sheffield and Rotherham. Ashe found that 70 percent of the respondents cited four main reasons for moving houses - 1) the desire or need for bigger house; 2) the setting up of new home; 3) the desire for change; and 4) becoming a homeowner.

We can see from Table 5.1 that reasons constituting the "push" factors constituted only about 18 percent of the total responses. These push factors were:

- 1) the "need for more interior space" (6.8 percent);
- 2) the "need for closer to place of work" (4.4 percent);
- 3) "eviction from the previous residence" (3.6 percent); and
- 4) "need for reduced housing cost" (2.2 percent)

This means less than one-fifth of the respondent households moved for reason of the "stress-strain" factor as envisaged in the residential mobility model of Brown and Moore (1970).

For example, those respondent households citing they moved out from the former residence because they needed more interior space made up only a minority of 7 percent of the total. A plausible reason for such a low percentage may be due to the fact that the majority of the respondent households were enjoying a similar amount of interior space before and after the move.

It has been argued that distance to work has considerable influence on the decision to relocate one's residence (Getis, 1969). According to Halvorson (1973), the relationship between workplace and residential location is influenced both by economic and non-economic considerations .

In the study, we found that the majority of the higher income households were able to pay higher transportation cost. In addition, the considerations for non-economic factors such as environmental quality means they were willing and had



greater access to a greater choice of better quality residential areas. Generally better quality residential areas means locations further away from the city centre.

The data (Table 5.1) in our study suggested that few of the respondent households relocated solely for reason to be closer to their place of work. In fact, consideration for accessibility (that is, the need to be close to the place of work) was not a major contributing factor in determining housing relocation. The need to be close to the place of work made up for only about 5 percent of the total reasons for moving. Such a low percentage may be attributed to the fact that all respondent households owned cars, hence were geographically more mobile than otherwise.

According to Turner (1976) the need for shelter location to be close to place of employment opportunities is often associated with low income households, or those households in the early stage of their family life-cycle.

Commuting consideration was given greater emphasis only by "out-station" respondent households, that is, households who were arriving from outside Kuala Lumpur city because of job-related reasons. Their unfamiliarity with the new built environment and hence the limited "awareness space" that they possessed in the search for housing may explain why they wanted to be located close to their place of work. Otherwise, the study clearly indicated that, generally, the journey to work was not an important consideration in the household relocation decision.

Respondent households who moved out in order to readjust (reduce) their housing costs commented that such a move more often did not result in reduced interior space but rather implied a move to a less desirable neighbourhood.

The findings as shown in Table 5.1 indicated that some specific reasons were emphasised by certain subsamples much more than the whole sample. In other words, the respondent households involving in the move to the various combinations of house types and locations did so independently. They did not, therefore, necessarily have the same reason for moving even though they may end up in the same location.

Undeniably greater space consideration was implicit in the majority of the moves made between residences. Mehta and Mehta (1989), in their study of Ahmedabad, India, reported that more than 50 percent of the potentially mobile households gave "inadequate space" as the major reason for wanting to change residence.

Some respondent households considered homeownership as the predisposing factor in residential mobility. In our study, the largest group of movers, constituting 56.8 percent, moved because of their desire to effect change from renting to owning a house.

Tenure consideration may help explain why recently built housing of relatively modest dimensions continued to be popular among house buyers. Our study found that in the event where both the desire for greater space and ownership could not be obtained simultaneously, in most cases homeownership consideration overrule the desire for greater living space.

As expected, most of the just-marrieds gave "the formation of new household" as their main reason for moving out of their former housing.

The study shows about 1 in 5 respondent households indicated that they moved because of the pull factor, that is, the "desire to live in a better neighbourhood". It appears, however, none of the said respondent households expressed their dissatisfaction with their former neighbourhoods; and that it was this dissatisfaction which compelled them to move out and find new housing in the first place. Therefore, one can infer from the findings that "dissatisfaction with the former neighbourhood" was not one of the main reasons for relocation.

### **5.2.2 Pull Factors**

Having looked at the reasons for the respondent households moving out of their previous residences, we now, in this section highlight the reasons for their moving to the present homes.

Using both open-ended and close-ended questions, we asked the respondent households reasons that pulled them to their current homes. We requested the respondents to provide us with both the dwelling and neighbourhood attributes (see Tables 5.2 (a) and 5.2 (b)).

It appears that the reasons for the "push" overlapped or corresponded with the reasons for the "pull". As with the push factors, there was a degree of agreement between respondent households regarding reasons for choosing the current homes.

It should be noted that in all cases, dwelling attribute considerations took paramount importance over neighbourhood attribute considerations. In other words, the neighbourhood attributes were only considered by the moving households only after they have deliberated and decided the dwelling attributes.

**Table 5.2 (a) Main reason for the choice of present residence.**

Reason	All households	Percentage
<b>Dwelling attributes</b>		
Financial consideration	342	68.4
Exterior features	63	12.6
Interior space	90	18.0
Bits of everything	5	1.0
<b>Total</b>	<b>500</b>	<b>100.0</b>

Source: Field survey, 1989.

The data on reasons for moving to the new housing and residential areas gave some insights into the general process of residential choice among the respondent households in the study area. These data also provided us clues regarding factors which may have been considered by the respondent households in their search for housing.

We found that about 70 percent of the respondent households said the choice of their new housing was very much influenced by financial consideration. This, therefore, automatically precluded all high-cost housing (that is, housing with a price tag of M\$200,000 or more) from their list of "suitable" dwelling units. This does not, however, mean that they did not aspire to live in or close to such housing areas or neighbourhoods (see Chapter 9).

**Table 5.2 (b) Main reasons for the choice of present neighbourhood.**

Reasons	All households	Percentage
<b>Neighbourhood attributes</b>		
Proximity to work place	68	13.6
Community composition	64	12.8
General amenities	106	21.2
Peace and quiet	222	44.4
Bits of everything	40	8.0
<b>Total</b>	<b>500</b>	<b>100.0</b>

Source: Field survey, 1989.

Those who mentioned exterior features and interior space considerations as their main criteria in selecting their residences accounted for only about 13 percent and 18 percent of the total respectively.

Two possible explanations may be offered to account for such a low percentage. Firstly, the almost identical or homogeneity in dwelling designs and layouts means the respondent households did not have much "freedom of choice" in selecting one dwelling unit over the other.

Secondly, since most of the respondent households did not, in the first place, move out of their former homes for reason of space constraint (Section 5.2.1), therefore, interior space considerations of the new residence was not considered as of primary importance.

Only after having considered the dwelling attributes did the respondents consider the neighbourhood attributes (see Table 5.2 (b)). For homeowners, they more or less had to second-guess what sort of neighbourhoods their location would turn out to be. This was because almost all homeowners were purchasing new homes constructed on sites which were formerly agricultural or ex-mining land. At the time of the purchase, the sites had nothing to show for in terms of service provisions, et cetera, except for a model home. Provision of general services and utilities would be made available only after the proposed housing schemes have attained a certain threshold as determined by the City Hall of Kuala Lumpur.

In the context of neighbourhood attributes, the data suggested that about 45 percent of the respondent households indicated "peace and quiet" attribute as the main consideration for their choice of the new residence.

About 21 percent of the respondent households said they were attracted by the "proposed" level of general amenities and services to be made available once the neighbourhoods have been established.

Some other aspects of the neighbourhood attributes, such as community composition and *proximity to place of work* were mentioned as the main reason by only about 13 and 14 percent of the respondent households, respectively.

Regarding the community composition of their new neighbourhoods, again the house buyers had to second-guess based on the housing-mix proposed for the scheme. Since each particular housing scheme catered for a certain category of buyers, would-be homeowners just had to assume that other house buyers, that is, their future neighbours would socio-economically be just like themselves.

### **5.3 Specific Mobility Factors.**

In this section, we would like to focus the discussion on housing choices of the respondent households with respect to two specific mobility factors - 1) financial consideration and the desire for homeownership; and 2) stage in the family-life cycle.

### 5.3.1 Financial Consideration and the Desire for Homeownership

It is generally believed that financial consideration is a major determining factor in the choice of housing. We saw in the previous section that financial consideration was the most frequent housing attribute mentioned by the respondent households when looking for housing alternatives.

The type of housing chosen by a household may be influenced by its income. For the majority of the house buyers, the household income plus mortgage regulations may constitute a major factor in inducing them to select a particular dwelling type or residential location.

Tables 5.3 and 5.4 provide us with the information regarding the monthly housing expenditure of the respondent households in absolute value as well as a proportion of the household income.

**Table 5.3 Estimated monthly housing cost by tenure.**

Housing cost (Malaysian \$)	Renters		Homeowner		All Respondents	
	No.	%	No.	%	No.	%
less than 400	70	46.3	5	1.4	75	15.0
400-599	58	38.4	25	7.2	83	16.6
600-799	20	13.2	70	20.1	90	18.0
800-999	3	2.1	80	22.9	83	16.6
1,000-1,299	0	-	88	25.2	88	17.6
1,300-1,499	0	-	35	10.0	35	7.0
1,500-1,799	0	-	30	8.6	30	6.0
1,800 or more	0	-	16	4.6	16	3.2
<b>Total</b>	<b>151</b>	<b>100.0</b>	<b>349</b>	<b>100.0</b>	<b>500</b>	<b>100.0</b>

Note: Official exchange rate Sterling £1 = M\$4.46 (as on 20.6.91).

Source: Field survey, 1989.

Renters, generally, spent less money on housing than homeowners. For example, none of the renter households in our study spent more than M\$1,000 per month on housing, while about 48 percent of the homeowners did so. Conversely, while about 46 percent of the renters had a monthly housing expenditure of less than M\$400, only 1.4 percent of the homeowners did so. This inverse relationship between tenure status and housing cost reflects, among others, the degree of willingness on the part of the respondent households to live in owner-occupied housing.

One may ask, if it is relatively cheaper to be a renter than to be a homeowner, why did many of the respondent households still prefer to be homeowners?

The answer lies in the cultural make-up of the community at large. The Malay community places a high regard for property ownership. Each of the newly created households is expected, in the course of its family life-cycle, to own some properties - for urban dwellers, a decent shelter; while for rural residents, a house plus a plot of land. This value system is deeply ingrained cutting across the whole spectrum of the Malay community, from the very rich (the elites) to the very poor.

In the context of the urban scene such a value system is translated in the form of the clamour for homeownership. Renting is almost always being regarded as a temporary inconvenience. Therefore, even though it is relatively cheaper to be a renter in the short-run, the long term satisfaction of being a homeowner more or less compensates the extra financial burden a homeowner has to bear in the short-term.

Rossi (1955) indicated that a prime motive for moving is the desire for homeownership. In our study, we found that the desire for homeownership was very high among the respondent households. Among renters, about 70 percent preferred homeownership to renting. All current homeowners preferred ownership to renting.

Respondent households in the younger age groups expressed the same level of desire for homeownership as did those in the older age groups.

**Table 5.4 Estimated monthly housing cost as a proportion of the household income.**

Housing cost as proportion of monthly household income (Percent)	Renters		Homeowners		All Respondents	
	No.	%	No.	%	No.	%
20-29	59	39.1	0	-	59	11.8
30-39	78	51.7	96	27.5	174	34.8
40-49	14	9.2	144	41.3	158	31.6
50-59	0	-	95	27.2	95	19.0
60-69	0	-	14	4.0	14	2.8
<b>Total</b>	<b>151</b>	<b>100.0</b>	<b>349</b>	<b>100.0</b>	<b>500</b>	<b>100.0</b>

Source: Field survey, 1989.

The above explanation may perhaps help us to understand why about 1 in 5 respondent households were willing to spend 50 percent or more of their monthly household income on housing (Table 5.4). About 40 percent of the renters allocated less than 30 percent of their monthly household income on housing, while about one half of the renter households spent between 30 to 40 percent did the same.

In comparison, none of the owner-occupied respondent households spent less than 30 percent of their monthly income on housing. The largest group (41.3 percent) spent between 40 to 49 percent of their monthly household incomes on housing. Another one-third of the homeowners did, in fact, spent more than half of their household incomes on housing. Only about one-fourth of the homeowners spent between 30 to 39 percent of their monthly household incomes on housing.

Nevertheless the desire for homeownership was not always satisfied by a given housing move or relocation. Since homeownership requires a substantial sum of capital of investment and a willingness for long term financial commitment, many respondent households, especially the younger households were not ready for it.



In such cases, all the housing moves that they made should be considered as interim moves. Such moves were made for other short-term reasons such as - 1) the need for better housing; or 2) the need to be closer to place of work.

We can see that financial considerations was a determining factor in the respondent households's choice of housing. An analysis of the open-ended and close-ended reasons for choosing a particular house type and location revealed that the respondent households were cost-conscious. In other words, income may help in explaining why some households considered but did not take up housing located nearer to their places of work or the city centre.

### **5.3.2 Stage in the Family Life-cycle**

Financial constraint was a limiting factor but did not, however, fully explain why some of the respondent households rejected other homes they had considered during their housing search. Duncan and Duncan (1957) and Wheller (1968) had suggested other aspects of socio-economic status, for example occupational status, as more sensitive determinants of residential choice.

Simmons (1968) suggested that most moves in a person's life-time were triggered by life-cycle factors. Such observations were also made by Carter and Glick (1970); Lansing and Kish (1957); Mann (1973); McCarthy (1976); and Doling (1976).

Rossi (1955) concluded in his study that residential mobility is the realisation of the response to changing housing needs. Such housing needs in turn are caused by changes in the household composition that accompany family life-cycle changes.

According to Abu-Lughod and Foley (1960) residential mobility is most likely to take place during the pre-child period and the child-bearing period. On the other hand, the child-rearing period is usually typified by relative residential stability. Later in life, residential mobility may occur if the family deems it necessary in order to adjust to a changing life style.

The data in this study showed that some of the respondent households did consider family and space mismatch as the main reason for moving and hence the need to change residence.

The need for more space was more important as a push factor for households with young and growing families. Hence, households whose oldest children were in their teens often cited lack of interior space in the former residence as a push factor than those households whose youngest children were teenagers.

In this study we ask the respondent households to indicate their previous housing histories prior to their moving to the present residences (see Chapter 6). Here, we are interested only in the generalised picture of the outcome of reasons for moving (Tables 5.5 and 5.6).

It should be noted that, the information in Table 5.5 was collated based on the responses of 32 respondent households. The idea was to relate house moving to the different stages of their family life-cycles.

The movement history of these 32 respondent households during their previous stay in Kuala Lumpur suggested that the first move was generated by three principal reasons:

- 1) The formation of a new household;
- 2) The need to readjust housing cost; and
- 3) The desire to upgrade.

**Table 5.5 Reasons for moving at each number of previous housing move.**

Reason	Housing move				
	No. 1	No. 2	No. 3	No. 4	No. 5
High rental charge	/				
Dissatisfaction with dwelling/ neighbourhood	/	/		/	
Desire to up-grade	/	/	/	/	/
Formation of new household		/			
Increase in family size			/	/	
Desire to own		/	/	/	/

Source: Field survey, 1989.

The second move was mostly owing to:

- 1) The dissatisfaction with the dwelling unit or neighbourhood; and
- 2) The desire to further upgrade oneself on the housing (and hence socio-economic) ladder. Such housing upgradation was usually realised through homeownership.

The "increase in family size" and the "desire to own" continued to dominate subsequent moves.

The study suggests that as the respondent households moved through the various stages of family life-cycle, they became more conscious of the need to improve the quality of their housing. In the majority, such upward social mobility implied geographical mobility or relocation (see for example, Leslie and Richardson, 1961; and Teo, 1989).

In our study, this process of geographical mobility means respondent households moved out from their former residences and moved into the present housing which may synonymously be associated with relocation to comfortable middle class housing areas. The data seems to suggest that residential relocation almost always resulted in the filtering and coming together households of equal socio-economic status.

We also asked respondent households in the study to compare their households with their former neighbours. The findings strongly suggested that the majority (90 percent) of the respondent households considered themselves to be socio-economically similar or superior to their former neighbours. They considered moving to the current residence as a positive move towards upward social mobility.

We can, therefore, conclude that the family life-cycle of an individual (such as age, marital status, and formation of new family) has influences on his residential mobility. There is a general rise in residential mobility through the early years, peaking in the middle stages, and gradually lowers with older ages.

Abu-Lughod and Foley (1960) said the typical family life-cycle of an individual begins with a brief stage living in non-family households (mostly living with friends) after leaving the parents' home. A major consideration in choosing a home at this initial stage is not the physical size of the dwelling, but rather easy access to workplace and social amenities.

After being married and particularly with the birth of children, the household's real and perceived needs change considerably. At this stage the relative importance of dwelling space and and quiet residential environment override the consideration for quick accessibility to the city centre, hence the move away from the city centre. Further housing moves will be made as the household income increases and the need for more space to accomodate the growing family arises.

Morgan (1976) concluded that as households at similar stages in the family life-cycle respond in similar ways to their changing housing circumstances, there would emerge a marked residential segregation based on the age of households.

**Table 5.6 The housing histories of selected respondents.**

Res- pon- dent	Move	Year	Location	Principal reason
A	Start Move 1	1960 1974	Jalan Travers Tan Yew Lai	Close to workplace Homeowner
B	Start Move 1 2	1962 1972 1981	Kampung Baru Kampung Pandan Bukit Anggerik	Parents' home Getting married Homeowner
C	Start Move 1 2	1966 1970 1981	Bangsar Bangsar Baru Wahyu	Close to workplace Getting married Homeowner
D	Start Move 1 2 3	1967 1972 1975 1977	Kampung Baru Segambut Petaling Jaya Tun Dr. Ismail	Close to workplace Getting married Needing more space Homeowner
E	Start Move 1 2	1968 1972 1978	Bukit Petaling Selayang Baru Kepong Baru	Close to workplace Getting married Homeowner
F	Start Move 1 2	1970 1978 1987	Brickfields Jalan Ampang Seri Hartamas	Close to workplace Getting married Quiet environment
G	Start Move 1 2 3	1970 1973 1977 1988	Kampung Kerinchi Brickfields Petaling Jaya Seri Sentosa	Low rental Close to workplace Needing more space Homeowner
H	Start Move 1 2 3	1970 1974 1978 1987	Bangsar Lembah Pantai Bangsar Baru Pangsa Murni	Close to workplace Getting married Needing more space Condominium living
I	Start Move 1 2	1972 1980 1988	Datuk Keramat Seputeh Bukit Cheras	Low rental Getting married Homeowner

(continue)

Table 5.6 (continue)

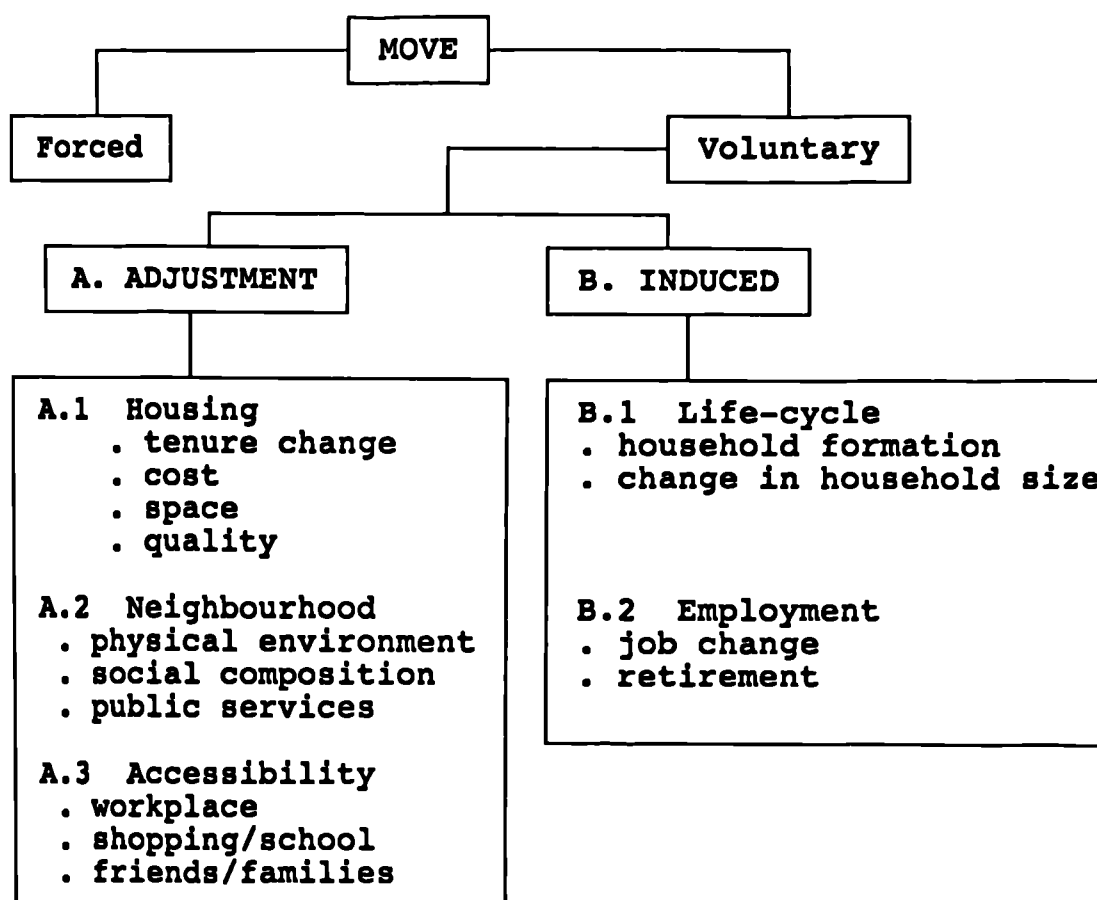
J	Start Move 1 2 3 4	1974 1975 1977 1984 1987	Bukit Petaling Bangsar Kampung Pandan Ampang Jaya Setiawangsa	Close to workplace Getting married Needing more space Close to relative Homeowner
K	Start Move 1 2 3	1975 1978 1980 1984	Bukit Tunku Bangsar Tun Dr. Ismail Bukit Maluri	Close to workplace Getting married Needing more space Homeowner
L	Start Move 1 2	1976 1978 1980	Jalan Ipoh Kampung Baru Seri Petaling	Close to workplace Getting married Needing more space
M	Start Move 1 2	1976 1983 1987	Kampung Pandan Bangsar Baru Midah	Low rental Getting married Homeowner
N	Start Move 1 2 3	1978 1982 1985 1988	Datuk Keramat Seri Keramat Selayang Jaya Melati	Low rental Getting married Close to workplace Homeowner
O	Start Move 1 2 3	1979 1981 1984 1986	Sentul Wardieburn Lembah Keramat Melewar	Close to workplace Getting married Needing more space Friendly neighbourhood

Source: Field survey, 1989.

#### 5.4 The Emerging Picture Regarding Moving

The survey data showed that the decision to move may be attributed to a number of different factors. Figure 5.1 represents our attempt to give a schematic presentation of the reasons for moving, as given by the respondent households.

The findings of the study illustrated that respondent households moved largely because of three main considerations. Firstly, by moving they increased the amount of usable space. Secondly, through relocation, some of them achieved homeownership. Thirdly, the move enhanced their own socio-economic status.



**Figure 5.1 A classification of reasons for households relocation.**

Source: adapted after Clark and Onaka, 1983:50.

The data suggested that the majority of households moved to housing and locations where most of the neighbours were like themselves. A noticeable minority of these households made the move in an effort to enhance their social status, that is, they thought they moved to neighbourhoods where more of their neighbours were superior to themselves. By virtue of moving, they believed, they would assume more upward social mobility.

### **5.5 Summary and Conclusion**

In this study we found that the most frequently cited housing factor regarding voluntary housing relocations were - 1) tenure; and 2) environmental

reasons, that is, the desire to live in a better quality (physically, socio-economically, or both) neighbourhoods.

The desire for homeownership was pervasive among the respondent households. This is quite different from the experience in the West, where the most important and widespread cited reasons for moving is the need for bigger dwelling space (see for example, Rossi, 1955; and Abu-Lughod and Foley, 1960).

However, although homeownership serves to influence some households to relocate, most short term moves suggest other means of explanation. This is so since the desire for homeownership is not always fulfilled by a given move.

It has been noted, for example, that marriage or formation of a new household almost always results in residential mobility. Homeownership may be the ultimate goal for future moves. In the interim, moves are made for other shorter range reasons.

We may summarise, therefore, the study reiterates that by relocation, households are making choices regarding their housing and residential situations. Those respondent households who bought houses were more interested in attaining homeownership than anything else. Others, that is, the renters moved out from their former residential areas and moved to present residential locations in an effort to enhance their own socio-economic status.

A much more detailed account of the respondents' housing and locational choices will be discussed in the following chapter (Chapter 6.)



## **CHAPTER 6**

### **HOUSING AND LOCATIONAL CHOICE**

#### **6.1 Introduction**

In the previous two chapters of the analysis, the study discussed the first stage of residential relocation - 1) the decision to move and going about the housing search; and 2) the factors associated with the move. We shall now deal with the second stage of residential relocation - 1) where did the moving households relocate themselves? and 2) information regarding the new housing and residential location.

We divided the chapter into three sections. The first section referred to the background information regarding the movers. In this first section, we briefly talked about the duration of stay in the present residence and where they stayed before moving. The second section of the chapter was devoted to the aspect of the new neighbourhood. Finally in the third section, we briefly discussed about home purchasing - who bought what and at what price.

#### **6.2 The Length of Stay in Kuala Lumpur**

The data suggested that a majority of 96.8 percent of the respondents (that is, household heads) had been Kuala Lumpur residents for not more than 20 years (Table 6.1). Only about 1 in 20 respondents had been living in Kuala Lumpur for more than 20 years. Of this number, only 2 respondents (or 0.4 percent) came to Kuala Lumpur about 30 years ago, that is, arriving in Kuala Lumpur before 1960.

**Table 6.1 The length of residence in Kuala Lumpur city.**

Length of residence (in years)	Renters		Homeowners		All Respondents	
	No.	%	No.	%	No.	%
<2 (after 1987)	18	11.9	0	-	18	3.6
2-4 (1984-87)	30	19.9	21	6.0	51	10.2
5-8 (1980-83)	81	53.6	62	17.8	143	28.6
9-12 (1976-79)	22	14.6	85	24.4	117	23.4
13-16 (1972-75)	0	-	99	28.4	99	19.8
17-20 (1968-71)	0	-	58	16.6	58	11.6
21-24 (1964-67)	0	-	17	4.9	17	3.4
25-28 (1960-63)	0	-	5	1.4	5	1.0
>28 (before 1960)	0	-	2	0.6	2	0.5
<b>Total</b>	<b>151</b>	<b>100.0</b>	<b>349</b>	<b>100.0</b>	<b>500</b>	<b>100.0</b>

Source: Field survey, 1989.

About 13 percent of the respondents were recent arrivals, being in Kuala Lumpur for less than 5 years. Those who came and settled in Kuala Lumpur about 5 to 8 years ago accounted for 28.6 percent of the total. Some 23.4 percent of the respondents came to settle in Kuala Lumpur city about 9 to 12 years ago. About 1 in 5 respondents came during the Second Malaysia Plan (1971-75) period, that is, 13 to 17 years ago.

Generally, therefore, we find that the respondents were not locals but migrants from other urban centres and rural areas within Malaysia.

We found that most of the respondents who arrived in Kuala Lumpur prior to 1970 had once lived in the "traditional" Malay settlement areas of Kampung Baru, Kampung Datuk Keramat, Kampung Pandan and Gombak, while some others lived in Sentul, and in the Malay quarters of Setapak, Segambut and Selayang. In other words, all of them have been living in the eastern and northern sectors of Kuala Lumpur.

Those arriving in Kuala Lumpur after 1970 were much more widely dispersed. A substantial number (43 percent) of them were living in newer residential areas of Bangsar Baru and Petaling Jaya and the traditionally non-Malay settlement areas in Cheras, Kepong, Setapak and Selayang.

### 6.3 The Length of Residence in the Present Location

When asked how long they have been living in the present place of residence, about 1 in 4 respondents said they were there for less than 2 years (Table 6.2). Those who were living in the present place of residence for a duration of between 2 to 3 and 4 to 5 years constituted about 23 and 11.4 percent of the total, respectively.

**Table 6.2 The length of residence in the present location.**

Length of residence (in years)	Renters		Homeowners		All Respondents	
	No.	%	No.	%	No.	%
1 - 2 (1988-89)	45	29.8	90	25.8	135	27.0
2 - 3 (1986-87)	83	55.0	32	9.2	115	23.0
4 - 5 (1984-85)	23	15.2	34	9.8	57	11.4
6 - 7 (1982-83)	0	-	64	18.3	64	12.8
8 - 9 (1980-81)	0	-	38	10.9	38	7.6
10 - 11 (1978-79)	0	-	39	11.2	39	7.8
12 - 13 (1976-77)	0	-	26	7.4	26	5.2
14 - 15 (1974-75)	0	-	20	5.7	20	4.0
16 - 17 (1972-73)	0	-	6	1.7	6	1.2
18 - 19 (1970-71)	0	-	0	-	0	-
more than 20 <1970	0	-	0	-	0	-
<b>Total</b>	<b>151</b>	<b>100.0</b>	<b>349</b>	<b>100.0</b>	<b>500</b>	<b>100.0</b>

Source: Field survey, 1989.

About 12.8 percent have been living in the present place of residence for 6 to 7 years while another 7.6 percent of the respondents have been in the residence for 8 to 9 years. This means that about 8 in 10 respondents have been living in their present

locations for a duration of less than 10 years. In fact, about 62 percent of the total respondents were recent movers, being in their present locations for not more than 5 years.

Table 6.2 also provides information pertaining to the tenurial status of the respondents. We found that none of the renters were staying in the present home for more than 5 years. About 55 percent of the renters having been in their present home for a duration of between 2 to 3 years, while about 30 percent of them were very recent arrivals, that is, have been staying in the present home for less than 2 years.

The study found that almost all of the renters were in their present place of residence for a comparatively shorter time than the homeowners.

Nevertheless, a significant proportion (about 1 in 4) of the homeowners were also recent movers to their present homes, that is, moving in less than 2 years ago. Only about 26 percent of the homeowners said they have been living in the present home for 10 years or more. They were those homeowners who were about to pay off or have already paid off a substantial sum of their mortgages.

#### **6.4 The Number of Moves, Distance from Previous Place of Residence, and Distance to Place of Work**

In the study, residential relocation was occurring mostly among the young and growing households. It seemed that as a household passes through the various stages of its family-life cycle, its housing needs, preferences, and capacity to pay changes appreciably.

A renter household typically moved from one residence to another to accommodate changes within its family size. On the other hand, a homeowner household seldom moved but made physical or functional alterations to the unit it occupied, instead.

According to Burns and Grebler (1986) a typical American household may reside in as many as seven different places in the course of its family-life cycle between the ages of 25 and 70.

In our study, a majority of the respondents made three (37.8 percent) or two (27.0 percent) moves before moving into their present homes (Table 6.3). Respondent households who moved only once before moving into the present homes were all renters. Only a minority of 6.4 percent of the total respondents had made 5 or more moves.

If we were to divide the respondent households by their tenurial status, we would find that none of the renters had made more than 4 moves while the homeowners made at least 2 moves before coming over to the present location.

Generally, relocation for the homeowners usually involved 3 moves, while for the renters, there was almost an even spread between one, two and three moves.

**Table 6.3 Number of moves made before moving into present home (in percentage).**

Number of moves	Renters (n=151)	Homeowners (n=349)	All Respondents (n=500)
1	32.2	-	10.4
2	33.7	23.3	27.0
3	30.0	47.6	37.8
4	4.1	20.2	18.4
5	-	7.0	6.0
6	-	1.9	0.4
Total	100.0	100.0	100.0

Source: Field survey, 1989.

Table 6.4 shows how far the respondents had moved from their previous place of residence and how far they have to travel to their place of work from the present location.

Most of the moves to new homes involved relocations of distances between 8 to 12 km. (36.8 percent) and 12 to 16 km. (29.8 percent), respectively. Moves involving a relocation of less than 2 km. from the previous place of residence constituted less than 5 percent of the total number of moves. Similarly, with the exception of those from out-station (3.6 percent), few of the respondents moved beyond 16 km. from their former place of residence.

**Table 6.4 Distance from former place of residence and place of work.**

Distance	From Previous place of residence		To Place of work	
	No.	%	No.	%
less than 2 km.	23	4.6	10	2.0
2.1 to 4 km.	38	7.6	44	8.9
4.1 to 8 km.	55	11.0	82	16.6
8.1 to 12 km.	184	36.8	184	37.3
12.1 to 16 km.	149	29.8	143	29.0
more than 16 km.	6	1.2	10	2.0
out-station	18	3.6	0	-
no fixed place of work	20	4.0	20	4.1
retired	7	1.4	n.a.	
<b>Total</b>	<b>500</b>	<b>100.0</b>	<b>493</b>	<b>100.0</b>

Note: n.a. not applicable

Source: Field survey, 1989.

Our study had shown that the distances involved in the housing relocation as experienced by the respondents was quite different from those observed by Butler et al. (1969) and Nordstrand (1973). Both of these studies indicated that the majority of the moves had been found to be relatively over a short distance.

In a national sample of the movers in the United States, Butler et al. (1969) observed that almost 45 percent of the movers had moved within the same central city; with half of these moves taking place within the same neighbourhood.

Nordstrand (1973) found that within Minneapolis, Minnesota, in 1970-71, about 30 percent of all the moves involved distances of less than one mile (2.2 km.).

In our study, about 37 percent of the respondents had to travel about 8 to 12 km. to their place of work. Another 29 percent had to travel a much longer distance of about 12 to 16 km. Only about 1 in 10 respondents lived quite close (that is, 4 kilometers or less) to their place of work. In fact 2 percent did live less than 2 km. from their place of work.

The increase of married women at work had complicated the residential site choice. In the study, this resulted in a compromise between the needs of two wage earners in the household who work in different locations. Evidence from the study suggested that the choice of residential site favoured more heavily to consideration of proximity to the wife's place of work than the husband's.

The findings of the study suggested that middle income housing is usually located away from employment centres. At least in the study, transportation cost consideration did not appear to greatly influence the decision to locate one's residence. In other words, the economic reason of shorter travel time to work was a weak factor in affecting the respondent household's location decision.

Perhaps, other overriding factors, such as - 1) the consideration of the socio-economic qualities of the neighbourhoods, 2) the consideration of the environmental qualities of the location, 3) the limited housing stock available on the market, 4) car ownership, and 5) the ability to pay higher transportation costs, all contributed to the distancing of place of work and place of residence.

### **6.5 The Dwelling Type**

The distribution of the respondent households according to dwelling type (Table 6.5) reflected in part the predominance of a particular house style, the price affordability level and the history of conventional housing in Kuala Lumpur city in general.

Sixty percent of the respondent households lived in 2-storey terrace houses while about 32 percent lived in 1-storey terrace houses. Other dwelling types such as apartments, condominiums, 2-storey semi-detached and detached houses only constituted about 8 percent of the total dwellings inhabited by the respondent households in our study.

**Table 6.5 Distribution of respondent households by dwelling type**

Dwelling Type	Renter		Homeowners		All Respondents	
	No.	%	No.	%	No.	%
apartment	8	5.3	9	2.6	17	3.4
terrace, 1-storey	45	29.8	113	32.4	158	31.6
terrace, 2-storey	91	60.3	209	59.8	300	60.0
semi-d., 1-storey	0	-	2	0.6	2	0.4
semi-d., 2 storey	0	-	8	2.3	8	1.6
condominium	7	4.6	8	2.3	15	3.0
<b>Total</b>	<b>151</b>	<b>100.0</b>	<b>349</b>	<b>100.0</b>	<b>500</b>	<b>100.0</b>

Source: Field survey, 1989.

When asked about the estimated 1989 price of their present residences, 40 percent of the respondent households considered their residences fell within the MS75,000-99,999 price bracket. Thirty-two percent of the respondent households considered their dwellings were within the MS100,000-149,000 price bracket, while 18.6 percent said their dwellings could easily fetch MS150,000-174,999.

A minority of 7.6 percent of the respondents said their dwellings worth between MS50,000-74,999. Less than 2 percent of the respondents were confident enough to say their dwellings worth more than MS175,000 (Table 6.6).

Medium-cost housing in Malaysia was and still is associated with 2-storey terrace houses. On the other hand, semi-detached and detached housing tended to be associated with high-cost housing. Dwellings under public housing scheme (mostly flats) were synonymous with "low-cost" housing.



**Table 6.6 Respondents' estimated 1989 price of their current dwellings (Malaysian Ringgit).**

Estimated Price (in Malaysian \$)	Renters		Homeowners		All Respondents	
	No	%	No	%	No	%
M\$50,000-74,999	8	5.3	30	8.6	38	7.6
M\$75,000-99,999	45	29.8	155	44.4	200	40.0
M\$100,000-149,999	98	64.9	63	18.1	161	32.2
M\$150,000-174,999	0	-	93	26.6	93	18.6
M\$175,000-199,999	0	-	3	0.9	3	0.6
M\$200,000 or more	0	-	5	1.4	5	1.0
<b>Total</b>	<b>151</b>	<b>100.0</b>	<b>349</b>	<b>100.0</b>	<b>500</b>	<b>100.0</b>

Note: Sterling £1 = Malaysian \$4.46 (as on 20.6.91)

Source: Field survey, 1989.

The concept of apartment and condominium living, introduced in the 1980s was a later addition to the conventional housing scheme in Kuala Lumpur in particular and Malaysia in general.

Prior to 1970, the two most common dwelling types for medium-cost conventional housing were 1-storey detached and semi-detached houses. Conventional housing then was relatively cheap. During that time terrace houses was "cheap" in price and hence considered to be of "low-quality" Such housing was, therefore, considered to be not appropriate for the middle class to live in. Over the years, following the house price upward spiral, middle class housing tended to be synonymous with 2-storey, medium-cost and medium high-cost terrace houses.

Table 6.7 shows the changes in the type of dwelling the respondent households lived previously compared to their current residences. The two common dwelling types previously occupied by the respondent households were 2-storey and 1-storey terrace houses.

**Table 6.7 Comparison between former and present residence by dwelling type and tenure (in percentage).**

Dwelling type	Renter (N=151)		Homeowners (N=349)		All Respondents (N=500)	
	Former home	Present home	Former home	Present home	Former home	Present home
Terrace, 1-storey	42.4	29.8	35.0	32.4	37.2	31.6
Terrace, 2-storey	57.6	60.3	60.4	59.8	59.6	60.0
Semi-detached, 1-storey	0.0	0.0	4.6	0.6	3.2	0.4
Semi-detached, 2-storey	0.0	0.0	0.0	2.3	0.0	1.6
Apartment	0.0	5.3	0.0	2.6	0.0	3.4
Condominiums	0.0	4.6	0.0	2.3	0.0	3.0

Source: Field survey, 1989.

Previously, about 42 percent of the renters were living in 1-storey terrace houses. In 1989, only about 30 percent of the renters did so. In comparison, the proportion of the homeowners living in 1-storey terrace houses, then and the present, remained relatively stable, that is, about one-third.

One can generalise that 2-storey terrace houses remain as the most popular dwelling type among both homeowners and renters, both in the past as well as at the present time.

The popularity of 2-storey terrace houses, at the present time, over other types of dwellings may be attributed to their "wholesome" attributes (that is, sufficiently large interior space, some exterior space, offered at competitive price) ideal for middle-class family living.

The apartments and condominiums were less popular because of their negative feature of offering little "private" exterior space. On the other hand, semi-detached and detached houses were considered by the respondent households to be "beyond their reach" because of prohibitive prices.

## 6.6 The New Neighbourhood

Bell and Newby (1976) defined neighbourhoods as territories which contain people of broadly similar demographic, economic and social characteristics. Hence, the nature and intensity of social interaction in suburban neighbourhoods tend to vary according to the type of suburb concerned.

Muller (1981) argued that American suburbs have become differentiated as a result of two complementary trends. Firstly, there is the general reorganisation of "cultural space" around different lifestyles (career-oriented, family-oriented etc.) tempered by income and family life-cycle characteristics. Secondly, the increasing tendency for people to withdraw into a "territorially defended enclave" resided by people of similar identity or world views.

The resultant outcome of these two trends is the emergence of distinctive "voluntary regions" in the suburbs, a process which has been reinforced by the proliferation of suburban housing types as typified by specialist condominiums, apartments, and "townhouse" developments.

We identified, following Muller (1981) and White (1984), three major types of suburban neighbourhoods in our study area, each with a rather different pattern of social interaction:

### 1) Exclusive upper class suburbs

These neighbourhoods are typically consisting of large detached houses built in extensive grounds, screened-off by trees and shrubbery.

The social networks of the residents tend to be based more on membership of country clubs and voluntary organisations.

## 2) Middle class family suburbs

The dominant form of middle class suburbs is the single family terraced 2-storey and 1-storey dwellings, and more recently apartments and townhouses.

The dominant pattern of social interaction is based on nuclear family. Much of the social contacts occur through family-oriented activities and organisations.

## 3) New working class suburbs

These neighbourhoods are predominantly public-financed and public-private joint venture housing projects typically consisted of 5-storey walk-up flats and apartment blocks.

As a result of housing allocation rules, they are characterized by relative homogeneity in terms of demographic (that is, relatively young households) and socio-economic composition (that is, clerical and skilled & semi skilled labour).

We asked the respondents to evaluate themselves socio-economically based on their professions, incomes, residential locations and life styles in comparison with the general Kuala Lumpur population. All of them agreed that they could be categorised as the "middle class" as described by our suburban neighbourhood scheme.

When asked to make a finer distinction as to which spectrum of the middle class did they belong to, about 60 percent of the respondents considered themselves as belonging to the "upper middle class".

Table 6.8 provides a rough guide to the distribution of the respondent households according to their perceived socio-economic class affiliation.

**Table 6.8 Housing estates and respondents' socio-economic class affiliation.**

Sector and Housing Estate	Socio-economic class (in percentage)			Number of Respondents (N=500)
	lower middle	medium middle	upper middle	
<b>1. North-east</b>				<u>100</u>
Taman Seri Rampai/ Rampai Court	40	60	-	15
Pangsa Murni, Wangsa Maju	-	-	100	15
Taman Setiawangsa	-	40	60	20
Taman Bunga Raya	100	-	-	20
Taman Melati	-	40	60	30
<b>2. North</b>				<u>50</u>
Taman Melewar	-	80	20	20
Taman Koperasi Polis	100	-	-	30
<b>3. North-west</b>				<u>100</u>
Taman Wahyu	-	-	100	10
Taman Wilayah Selayang	-	50	50	10
Taman Kepong Baru	40	60	-	30
Taman Seri Sinar	-	100	-	10
Taman Bukit Maluri	-	30	70	20
Desa Seri Mahkota	-	-	100	20
<b>4. West</b>				<u>100</u>
Taman Tun Dr. Ismail	-	30	70	50
Seri Hartamas	-	-	100	50
<b>5. South-west</b>				<u>50</u>
Taman Seri Sentosa	70	30	-	10
Taman Tan Yew Lai	100	-	-	15
Seri Petaling	30	70	-	25
<b>6. South-east</b>				<u>100</u>
Taman Bukit Anggerik	30	-	-	25
Taman Bukit Cheras	-	30	70	25
Taman Connaught	-	-	100	10
Taman Taynton	100	-	-	15
Taman Midah	20	70	10	25

Source: Field survey, 1989.

A minority of 12.6 percent of the respondent households considered themselves as belonging to the "lower middle class". These respondent households were largely to be found in the five housing estates of Taman Bunga Raya, Setapak (North-east); Taman Koperasi Polis, Sentul (North); Taman Seri Sentosa and Taman Tan Yew Lai, Bukit Indah (South-west) and Taman Taynton, Bandar Tun Razak (South-east). They were respondent households who lived in dwelling units with the estimated 1989 market value of between M\$50,000-74,999.

About 28 percent of the respondent households considered themselves as belonging to the "middle middle class". They were mostly respondent households living in 8 housing estates of Taman Seri Rampai/Rampai Court, Wangsa Maju (North-east); Taman Kepong Baru, Jinjang and Taman Seri Sinar, Edinburgh (both in North-west); Seri Petaling, Bukit Indah (South-west); Taman Bukit Anggerik and Taman Midah, Bandar Tun Razak (both in South-west).

Six in ten respondent households would consider themselves as belonging to the "upper middle class". The majority of them were living in 10 housing estates of Pangsa Murni, and Taman Setiawangsa, Wangsa Maju and Taman Melati, Setapak (all in North-east); Taman Wahyu, Jinjang; Taman Bukit Maluri and Desa Seri Mahkota, Edinburgh (all in North-west); Seri Hartamas, Damansara, and Taman Tun Dr. Ismail, Penchala (both in West); and Taman Bukit Cheras and Taman Connaught, Bukit Anggerik (South-east).

The later group of respondent households were enjoying a much better housing compared to the previous two groups. Most of them lived in the better quality and hence higher-priced 2-storey terrace houses, while some (in Pangsa Murni, Wangsa Maju) were experiencing the relatively new life style of condominium living. A few of them, all homeowners, enjoyed the benefit of living in semi-detached 2-storey houses (in Taman Melewar, Sentul (North); and in Taman Tun Dr. Ismail, Penchala (West)).

Thus far we have attempted to ascertain the perceived socio-economic affiliation of the respondent households of different housing estates. We observed that there was a tendency for residents of a particular housing estate to associate or disassociate themselves with residents of other housing estates based on their perceived mental maps of the general Kuala Lumpur housing environment.

In the study, we asked respondents to compare their households with, firstly, their immediate neighbours, and then, other households in the neighbourhood.

Generally, those living in older housing estates tended to regard themselves to be socio-economically inferior to those in the newer housing estates and vice-versa.

The majority of the movers who moved to the relatively new housing estates were high-status movers, that is, the better-educated middle class. They moved to a rather narrowly defined kind of neighbourhoods - newly established suburban developments containing housing towards the top end of the medium price range.

These housing estates, because of their relative newness, have yet to establish their own neighbourhood characters. In this regard, the movers may be considered as the pioneers who would be able to stamp their own marks on the character of the neighbourhoods.

A large majority (92 percent) of the respondent households thought that most of their immediate neighbours were socio-economically the same as themselves. Only a small minority of the respondent households thought otherwise.

We further attempted to ascertain their perception regarding their socio-economic well-being vis-a-vis other residents within their own housing estates. The idea was to determine how they relate themselves to their immediate neighbours.

About 8 in 10 respondents said they considered themselves to be of the same socio-economic status as their immediate neighbours living on the same street. On the other hand about 14 percent said that they were relatively less well-off than their immediate neighbours. The latter were renters and homeowners who made do with cars of older registration.

When asked how they would rate themselves compared to other residents living in the different sections of the same housing estate, 47 percent of the respondent households said they thought the latter were better-off than they.

Only a minority of 7 percent of the respondent households considered residents on their streets to be socio-economically better-off than the rest of the residents in the housing estate.

The rest of the respondents considered that there was no considerable difference, socio-economically, between themselves and their neighbours who were living on the same street or living in other sections of the housing estate.

We can conclude, therefore, that the respondent households had, more or less, socio-economically self-selected themselves into different niches. These socio-economic niches were realised at macro level through occupation and settlement of different housing estates.

At the micro level of the individual housing estate, the respondent households again sorted themselves by choosing to live in a particular section or street where they and their neighbours were socio-economically alike.

One may summarise that our study revealed the operation of a relatively free housing market. In the free market economy, conventional housing is, first and foremost, often associated with the amount of disposable income one has and the "ability to pay". Hence those with strong financial standing tended to be able to afford to purchase properties of their choice.



This means, in the context of our study, respondent households were distributed along the housing ladder largely on the relative strength of their socio-economic status. The higher their economic status, the higher would they be on the housing ladder.

This implies that the respondent households with a much more modest incomes (that is, belonging to the lower middle class) found it difficult, without compromising on the space needs, to find dwellings that really fit their incomes .

### **6.7 The Ethnic Mix of the Neighbourhood**

In our study, the distribution of the respondents according to the ethnic composition of the neighbourhood appeared to be self-selected. The general community composition of individual housing estate in the study area more or less mirrors the overall ethnic composition of Kuala Lumpur city (see Chapter 1).

We observed that the desire of the respondent households to own property (for homeowners) and to have decent housing (for renters) precluded them from being too choosy in terms of the ethnic composition of the neighbourhoods they wish to reside in.

Slightly more than half of the respondent households in our study lived in the non-Malay majority neighbourhoods or residential estates (Table 6.9). In fact, 28 percent of them resided in housing estates whereby the non-Malays (that is, mostly Chinese) constituted 90 percent of the resident population.

Twenty-three percent of the respondent households lived in areas whereby the non-Malays made up about 70 percent of the neighbourhood population. There were 9 such housing estates located roughly on the North-west - South-east axis. These housing estates listed sequentially from North-west read as follows: - 1) Taman Bukit Maluri; 2) Taman Kepong Baru; 3) Taman Seri Sinar; 4) Taman Wahyu; 5) Seri Hartamas; 6) Seri Petaling; 7) Taman Midah; 8) Taman Taynton; and 9) Taman Connaught. The other housing estates where the respondent households

(that is, the Malay community group) were the "minority" were Taman Seri Rampai, Wangsa Maju (North-east) and Taman Tan Yew Lai and Taman Seri Sentosa, both in Bukit Indah (South-west).

**Table 6.9 Distribution of respondent households according to the community composition of the housing estate.**

Percentage share of non-Malay households in the housing estate	Distribution of total Malay respondent households (in %)	Distribution at block/street level where households are:		
		non-Malay majority	Mixed	Malay majority
> 90	28.0	31	39	30
60 to 89	23.0	27	48	15
40 to 59	18.0	10	70	20
10 to 39	21.0	5	30	65
< 10	10.0	0	10	90

Note: Refer to Map 3.1 for the location of the housing estates in the study area.

Source: Field survey, 1989.

For the purpose of the discussion, the Malay households were considered as being the "minority" if their total number constituted less than 40 percent of the total households in the housing estate.

We found that the distribution of the "minority" (Malay) respondent households within a predominantly non-Malay housing area may be categorised into 3 groups.

The first group (31 percent) were those who lived on streets with non-Malay resident majority. The second group (30 percent) were those who lived on streets where the majority of the residents were the Malay households. The third group (39 percent) were those who lived on what we classified as mixed-community streets.

For the 31 percent respondent households who lived on the non-Malay majority streets, they almost always have non-Malay next door neighbours. In terms of housing estates, they were respondent households living in areas where non-Malay residents constituted 90 percent of the total resident population.

Such housing estates were Taman Wahyu, Jinjang and Taman Seri Sinar, Edinburgh (both in North); Taman Seri Sentosa and Taman Tan Yew Lai, Bukit Indah (South-west); and Taman Connaught and Taman Taynton, Bandar Tun Razak (South-east).

We asked the relevant respondent households whether such housing arrangement was by choice. The general standard reply was that when these particular housing estates were available (that is, put on the market) they (the respondents) independently and individually made a request to the developers, to locate close to a Malay neighbour. Such a request was not binding since the developers were more concerned to see all the housing units sold in the shortest possible time, subject to the 30 percent quota reserved for the Malay house buyers.

This 30 percent allocation was not in anyway restricted to a particular street or section within the said housing estates. In any event, after a six-month grace period, all the unsold units of the allocated 30 percent reserved for Malay house buyers could be put on offer in the open market.

The net outcome was predictable. The Malay households or buyers would eventually constitute only a small minority of the total households residing in the said housing estates.

Generally, all respondent households who lived in the predominantly non-Malay housing areas had a long housing histories of living in:

- 1) mixed-community housing areas (for example, Sentul, Bungsar, Petaling Jaya, Ampang, Brickfields); or
- 2) non-Malay majority housing areas (for example, Salak South, Sungai Besi, Puchong); or
- 3) have been living in areas adjacent to predominantly Chinese neighbourhoods (for example, Cheras, Pudu, Kampung Batu, Selayang, Jalan Kelang Lama); or
- 4) government housing/quarters which were typically multi-community based.

Eighteen percent of the respondent households lived in a mixed-community residential areas. In our study, only 4 housing estates may be classified as truly "mixed community". The housing estates were Taman Tun Dr. Ismail, Penchala (West); Desa Seri Mahkota, Edinburgh and Taman Wilayah Selayang, Jinjang (North-west); and Taman Bunga Raya, Setapak (North-east).

In these housing estates the Malay households constituted about 40-60 percent of the total households. Majority of them lived in mixed neighbourhood streets or blocks.

We found that respondent households who were presently living in non-Malay majority and mixed-community housing areas had previously been living in mixed-community and Malay majority housing areas. A majority of them had previously lived in Petaling Jaya, Bangsar, Sentul, Setapak and Ampang. Very few came from the more traditional Malay settlement areas of Gombak, Datuk Keramat and Kampung Baru.

When asked whether they have any reservation when deciding to settle in the present location, many of the respondent households said that their main consideration was to have a shelter and a home of their own. Only when this housing priority was met did they consider about the socio-ethnic mix of their respective neighbourhoods.

Respondent households who came from mixed-community neighbourhoods did not give a thought about the ethnic-mix of their housing areas. Their previous housing experience more or less "neutralised" them from being apprehensive of owning or renting a house in the non-Malay majority housing areas.

On the other hand, respondent households who previously lived in traditional Malay settlement areas did consider whether or not to move to their present home. They had, however, little choice particularly the homeowners, since when they joined the market the only alternative then was whether to purchase a property in the predominantly non-Malay housing areas or to defer home ownership.

For the above reason alone they selected the residential property market and made a firm decision to be in the present location. Most of them were not the first to join the house-buying queue but came quite late in the picture. Hence they had an advantage of knowing the number of Malay home buyers in a particular housing estate before they themselves made the commitment to buy.

We would consider them to be not as "home-desperate" as those who eagerly signed-up the sale and purchase agreements as soon as a particular housing scheme was put on the market.

Thus far we have discussed about those housing areas with mixed-community or predominantly non-Malay residents. What about those housing areas with a predominantly Malay residents?

About 1 in 3 respondent households were living in the Malay majority (that is, where the Malay households constituted more than 60 percent of the total resident households) neighbourhoods. They were mostly located in the North (Taman Melewar and Taman Koperasi Polis, both in Sentul) and North-east (Taman Melati, Setapak and Taman Setiawangsa, Wangsa Maju), that is, in the predominantly Malay areas of Kuala Lumpur.

Outside these two sectors the only other two housing estates with a Malay majority households within our study area were Taman Bukit Anggerik and Taman Bukit Cheras, both in Bukit Anggerik (South-east). These two housing estates can be considered as Malay islands in the Chinese sea.

The previous housing histories of the respondent households indicated that almost half of them came from mixed-community neighbourhoods (mainly Petaling Jaya and Bangsar Baru) and another 10 percent came from predominantly non-Malay residential areas (such as Taman Midah, Taman Desa and Taman Kepong Baru)

This means only about 40 percent of the respondent households living in the predominantly Malay housing areas in our study had previously lived in Malay settlement areas of Gombak, Kampung Pandan, Kampung Baru, Kampung Datuk Keramat and Kampung Segambut Dalam

When asked to give a possible explanation for the preponderance of Malay residents in their respective housing estates, many replied that it has something to do with the developers' allocation policy.

We found out that all the housing schemes concerned were in some ways had a public-sector led controlling interest, exercised through nominee companies. Since most of the public-sector employees were Malays, therefore, with a policy of preferential treatment, they (that is, the employees) were given first choice to take up most of the available housing units on offer.

Likewise, majority of the renters in such housing areas were also public-sector employees. In their case, they obtained information regarding housing vacancies (that is, "house to let" notices) through contacts or mutual friends at their respective place of work.

We can assume, therefore, that had these housing estates being offered to the public on the open market, their residential make up would substantially be characterised by mixed community or non Malay majority neighbourhoods.

## **6.8 Intra-area Sociability**

Thus far we have only described the broad distribution of the respondent households spatially within the study area. In this section we would consider how the respondent households interact among themselves within each individual housing estate. We were particularly keen to see the social interaction of these minority Malay respondent households in the predominantly non-Malay community housing areas.

### **6.8.1 Relatives**

Almost all respondent households, irrespective of their tenure status and "minority majority" categorisation, did not have close relatives living within their respective housing estates. The majority (55 percent) of the respondent households had relatives living outside the Kuala Lumpur city (see Table 6.10).

This may be considered as an indication that most of the respondent households were recent residents and have yet to establish their own roots in Kuala Lumpur city.

**Table 6.10 Intra-area sociability - Place of stay of relatives and close friends (in percentage).**

Location	Relatives	Close friends
'On the same street"	0.4	13.8
"Within the same housing estate'	1.4	27.2
'S mewhere in KL city"	13.2	52.0
'Outside Kuala Lumpur city	85.0	8.0
N=500	100.0	100.0

Source: Field survey, 1989.

In fact, all the renter respondent households said none of their relatives were in Kuala Lumpur. About 13 percent of the respondent households (all homeowners) said they have relatives living somewhere in Kuala Lumpur city. The majority of their relatives were to be found in the older Malay settlements of Kampung Baru, Kampong Datuk Keramat, Kampong Pandan and Segambut. These were respondent households who, themselves, had been staying in Kuala Lumpur for a duration of 1 years or more.

A minority of 2 percent of the respondent households (again, all homeowners) said they have relatives living within the same housing estates. This came about when they and their relatives decided to purchase properties and became homeowners in the same housing estate. Many of these households were older residents who have their relatives (sons, daughters, nephews and nieces) living in the same street or block. They were located in three housing estates of Taman Tun Dr. Ismail, Penchala (West); Taman Melati, Setapak (North east); and Taman Bukit Anggerik, Bukit Anggerik (South east).



The absence of relatives living within the same residential area as the respondent households may indicate two things. Firstly, such an absence signified that the respondent households were economically independent and not relying on their relatives for immediate economic and social support.

Secondly, the physical separation between the respondent households and their relatives suggested that they have established their own social networks and relied less on their relatives to establish social contacts within the neighbourhoods.

### **6.8.2 Close friends**

We asked the respondent households to indicate the whereabouts of their close friends. Some 60 percent of the respondent households said their close friends stayed outside their housing estates. In fact, four-fifths of their close friends were living at least 16 km. away.

Such a response indicates that many of the respondent households had moved to and lived in the present location only recently, as recent as within the last three years. This provides support to the fact that it takes time for one to establish close friendship with fellow neighbours and residents of the same neighbourhood.

For 40 percent respondent households who indicated that they have close friends living in the same housing estate, 14 percent had friends living on the same street as they were.

Most of these respondent households and their friends had been staying there for at least the last 10 years. Hence, most of them were to be found in the older housing estates of Taman Bunga Raya, Setapak (North-east); Taman Taynton, Bandar Tun Razak (South-east); and Taman Tan Yew Lai, Bukit Indah (South-west).

However, there were some 20 respondent households in newly established housing estates who together with their friends purposely made a common decision to live on the same street. They were the first-time homeowners in the newly established housing estates of Desa Seri Mahkota, Edinburgh (North-west); Taman Melati, Setapak and Taman Setiawangsa, Wangsa Maju (both in North-east). They had previously been tenants in different parts of Kuala Lumpur.

We asked them how they managed to be able to pick and choose their respective housing units. They said they were fortunate enough to be "the early birds" when the said housing schemes were opened for bookings.

One ought to be reminded, however, that these were the exceptions rather than the rule. For the majority of the respondent households, friendship with the neighbours was gradually established only after they had settled down in their respective neighbourhoods for some time.

## **6.9 Home Purchasing and Source of Finance**

We asked each homeowner in our study some specific information regarding the homes - the year of purchase, the purchased price, and source of capital.

### **6.9.1 Year of Purchase and the Purchase Price**

Table 6.11 shows the distribution of homeowners by the year of purchase. About 1 in 4 homeowners in the study purchased their homes during 1986-1987 period, that is, when the housing market was still sluggish. The substantial drop in house prices may be attributed to two factors

Firstly, the delayed effect of the 1985-1986 national economic recession. This economic recession was sparked off by the plunge in commodity prices of natural rubber, palm oil, cocoa, pepper and tin. Hence, directly and indirectly, the majority of the people had their disposable incomes considerably reduced.

**Table 6.11 Distribution of homeowners by the year of purchase.**

When purchase		All homeowners	
Year	(Years ago)	No.	Percent
before 1970	20 +	0	-
1970 - 71	18 - 19	6	1.7
1972 - 73	16 - 17	20	5.7
1974 - 1975	14 - 15	26	7.4
1976 - 1977	12 - 13	39	11.2
1978 - 1979	10 - 11	38	11.0
1980 - 1981	8 - 9	64	18.3
1982 - 1983	6 - 7	34	9.7
1984 - 1985	4 - 5	32	9.2
1986 - 1987	2 - 3	90	25.8
<b>Total</b>		<b>349</b>	<b>100.0</b>

Source: Field survey, 1989.

Secondly, the direct and cumulative effects of the curtailment of the Government housing loan scheme which was implemented in 1981. The curtailment significantly reduced the number of new entrants into the conventional housing market. The Government curtailed the said loan scheme as a way of trimming down the effective demand for housing and thus slowing down the "runaway" house price increases of 1980-1983 (see Figure 1.6).

It should be noted that there exist a gap between the time of purchase and the time of moving into the new home.

Such a gap may be explained by the fact that by 1974 onwards, it was a standard practice in the Malaysian conventional housing market for a house buyer to make the commitment for new housing when the project commences and subsequently make progressive payments according to the progress of the construction.

The final payment would be settled once the "certificate of fitness" is approved by the local authority and the handing over of the keys of the said property to the buyer.

Usually the whole process takes about 18 to 24 months. For example, if one signs an "agreement of sale" in January 1987, then one expects to obtain possession of the house sometimes between July and December of the following year, that is, in 1988.

We found that homeowners (only 7.4 percent) who bought their houses before the impact of the 1973 oil price hike benefited the most in term of the prices paid. They paid only between M\$18,000 to M\$25,000 for 1-storey terrace houses which in 1989 could easily be sold for M\$60,000-70,000.

All of them were former government servants who bought their houses which now form parts of Taman Tan Yew Lai, Bukit Indah (South-west); Taman Bunga Raya, Setapak (North-east); and Taman Taynton, Bandar Tun Razak (South-east).

Another group of homeowners (about 7.4 percent) did also benefit from their home purchasing activities. They were those who bought properties during the 1974-1975 period, a period where many developers were legally bound or stuck with the "old" agreed house price.

Nevertheless owing to the 1973 oil price shock, these group of house buyers had to pay a slightly higher price compared to those who purchased their homes in 1972 or early 1973. These homeowners were not confined to any one particular housing area. They were generally to be found in 4 main housing estates of Taman Tun Dr. Ismail, Penchala (West); Taman Midah, Bandar Tun Razak (South-east); Taman Kepong Baru, Jinjang (North-west); and Taman Bukit Anggerik, Bukit Anggerik (South-east).

The year 1975 saw the beginning of steadily house price increases and the scramble among housing developers to commence housing starts as quickly as possible. As a result many agricultural holdings (either rubber or oil palm plantations) and to a lesser extent ex-mining land were converted to urban (residential) use.

About 22 percent of the homeowners bought their houses during the 1976-1979 period. Of this group, the later buyers, that is, those who bought the houses in 1979 had to pay between 10 to 30 percent more than those who bought their homes in 1975-1976.

It may be summarised that, during the later part of the 1970s, average house prices doubled in the space of only a few years. Similar observation was made by Grebler and Mittlebach (1979) in the United States.

The forces behind the price surge were - escalating cost of land acquisition, house production, and finance. In addition, the scramble for housing by the public pushed up house prices, thus bringing hardship to the poorer and first-time house buyers. Therefore, by default compact 2-storey terrace houses became increasingly popular among the middle income house buyers displacing the semi-detached 1-storey houses with larger lot size.

Those who bought the houses during 1980-1981 and 1982-1983 periods were the most affected by the rapid escalation in house prices.

In our study about 28 percent of the homeowners bought their homes during this boom period. The majority of them bought their houses in the intermediate phases of Taman Tun Dr. Ismail, Penchala (West); Taman Bukit Maluri, Edinburgh (North-west); Taman Seri Rampai, Wangsa Maju (North-east); Taman Connaught, Bandar Tun Razak (South-east); Seri Petaling, Bukit Indah (South-west); Taman Melewar and Taman Koperasi Polis, Sentul (North); Taman Wahyu and Taman Wilayah Selayang, Jinjang (North-west).

When asked why did they decided to buy during the house price boom period, the majority of house buyers replied that they were just following the bandwagon of panic buying - where everybody was clamouring to obtain possession of a house for fear of further increase in price.

Generally in 1980, there was a 50 to 100 percent increase over the 1979 prices as highlighted in Table 6.12.

**Table 6.12 House prices in Taman Tun Dr. Ismail and Taman Bukit Anggerik housing estates, Kuala Lumpur, 1975-1987 (in M\$'000).**

Year	Taman Tun Dr. Ismail			Taman Bukit Anggerik	
	1-storey terrace	2-storey terrace	2-storey semi-detached	1-storey terrace	2-storey terrace
75-76	34-37	-	90	35-38	52-58
77	45-48	64-70	103	37-42	55-60
78-79	50-57	75-90	116	42-48	60-64
80	107-114	160	220	70-76	112-117
81	123-135	170		82-102	120-150
82	130-145	175	285-295	90-102	125-140
83	133-145	175-190		94-110	130-149
84	137-162	175-212	285-345	97-115	140-150
85		180-230	300-365	88-115	
86	132-150	165-212	235-349		
87	100-148	140-195	207-347		

Source: The Ministry of Finance, Malaysia (various years).

Table 6.12 shows the comparative house prices in Taman Tun Dr. Ismail, Penchala (West) and Taman Bukit Anggerik, Bukit Anggerik (South-east) over a 12-year period of 1975 to 1987.

The group of homeowners who moved into their new homes in 1986-1987 paid about 10-15 percent less than those who bought in the previous years (that is, 1984-1985).

Most of these homebuyers bought their houses in the newly established residential estates of Taman Melati, Setapak and Taman Setiawangsa, Wangsa Maju (both in the North-east); Desa Seri Mahkota and the later phase of Taman Bukit Maluri and Taman Seri Sinar, all in Edinburgh (North-west); Taman Bukit Cheras, Bukit Anggerik (South-east); and Taman Seri Sentosa, Bukit Indah (South-west).

### **6.9.2 Source of Finance**

We asked the homeowners about their source of finance which enabled them to purchase their homes. Sixty-four percent (all public sector employees) said they obtained the capital from the Government housing loan scheme, managed by the Treasury.

About 34 percent of the homeowners obtained the capital from the commercial banks. They were house buyers working in the private sector.

A minority of 1.5 percent of the homeowners did not rely on either the government housing loan scheme or commercial banks for their house financing. They were house buyers who were able to raise sufficient funds to meet the full cost of home purchasing without resorting to outside assistance. This group of home buyers entered the housing market before 1975 when house prices were still relatively cheap.

In the course of our study we found that 2 in 3 homeowners who secured government housing loan scheme could not afford to do so had it been otherwise. This may be explained by the fact that the Government housing loan scheme charges only a nominal interest of 4 percent per annum, with a loan repayment period of 20-25 years compared to the commercial bank mortgages which charge an interest of at least 8-12 percent per annum.

In money terms those benefiting from the Government housing loan scheme would be paying a monthly mortgage of about 40-60 percent less than what those with commercial bank mortgages, assuming they took the same amount of mortgage and payable within the same repayment period.

This means that the facility provided by the Government housing loan scheme greatly enhances the affordability level of a potential house buyer.

When we asked homeowners who enjoyed the Government housing loan facility what they would have done if they have not secured Government housing

loan scheme, the majority (89.4 percent) said they were willing to live further away from their workplaces, that is, implying higher transportation cost. They were not, however, willing to move to cheaper housing.

About 1 in 10 said they would be willing to compromise the quality of their housing. Some of them were prepared to bear with a "less than satisfactory layout" while others were opting for a "reduced external space". None, however, was willing to opt for a "reduced internal space".

### **6.10 Summary and Conclusion**

In this chapter we have looked into the housing and locational aspects of the residential mobility of the respondent households. The respondent households were considered as to make rational choices in seeking to maximise their housing situation in relation to their incomes. This involved trade-offs particularly relating to cost of travel to work, access to services, and preferred life-styles.

Households with similar incomes seemed to have the same housing choices open to them. Therefore, their distribution to different locations and housing types may be regarded as an outcome of their exercise of choice and preference.

We found that there was a tendency for Malay households in the predominantly non-Malay residential areas to cluster. This "clustering" tendency was for reason of inherent desire to maintain a distinctive cultural identity. This self-segregating tendency is quite a universal phenomenon as were the Jews in Chicago (Rosenthal, 1961), the Greeks in Australian cities (Peach, 1974) and the Cypriots in British cities (Peach, 1975).

The clustering together of the respondent (Malay) households provided a psychological sense of mutual support and spirit of togetherness, a typical ethnic-minority behaviour as described by Kramer (1970) regarding ethnic minorities in American cities and not for reason of defence for physical safety as described by Boal (1978) regarding lower income Catholic and Protestant communities in Belfast.



The study also observed that there was a general tendency for residential mobility to push outwards from inner-city neighbourhoods towards the suburbs as observed by Adams (1969).

More significantly, such an outward movement had resulted in the tendency to maintain or even reinforce the overall degree of residential segregation according to socio-economic characteristics. Such an observation was almost identical to the observation made by Simmons (1968) who noted, in his review of intra-urban mobility that a vast majority (about 80 percent) of the moves in the USA took place within census tracts of similar socio-economic characteristics.

According to Johnston (1969) and Clark(1971) once households have lived in one segment of suburbia, they would be reluctant to leave it for another.

The study found that the respondent households gave a high value on neighbourhood quality than on accessibility. In some respect, our findings were quite similar to the finding made by Butler et. al (1969).

According to Butler et al. (1969) in the national survey of United States movers, there is a tendency for people: 1) to value neighbourhood quality more than housing quality and accessibility, 2) to value interior style and appearance more than the exterior style and appearance of a dwelling, 3) to value neighbourhoods with relatively high local taxes and better-than-average schools to those with lower local taxes but poorer-than-average schools.

In Malaysia as in other free market economy, the production of housing as a commodity, is governed by the norms of highest price and maximum profit for the producers. Its price is reflected by its exchange value that it commands which in turn is very much dependent on the relationship of supply and demand forces.

The high cost of housing and the unequal distribution of income has meant that a significant number of households would have been unable to afford the full economic price of decent accommodation without assistance from the Government housing loan scheme (see for example, Seong-Kyu, 1987).

The high house prices on the market has resulted in the emergence of a "sandwich" class. The "sandwich" class, according to Fong and Yeh (1987), refers to those households who are not eligible for public housing but whose incomes are not sufficiently high enough for them to afford decent housing in the private sector.

In the study, a large majority (76 percent) of the renters considered themselves to be the "sandwich" class as defined by Fong and Yeh (1987).

It appears that the price of private housing in general may be considered to be beyond the financial scope of the lower and low middle income families. Similar observation was made by Silas (1987) in urban Indonesia particularly in metropolitan Jakarta, the capital city of Indonesia.

In the next chapter (Chapter 7) we will focus our attention to the views of the respondent households regarding their new housing and neighbourhood environments.

## **CHAPTER 7**

### **WHAT RESPONDENTS THINK AND WHAT THEY PLAN TO DO**

#### **7.1 Introduction**

In the previous three chapters we have taken a generalised overview of - 1) how movers go about finding their new residences, 2) the factors leading to the move, and 3) who moved where and when, to what type of dwellings and neighbourhoods. This chapter attempts to highlight the views of the respondents regarding their new housing and neighbourhood environment.

We asked the respondent households what they think about their new homes and neighbourhoods. Next, we asked them whether the reality did match-up to their "expectations". In other words, we attempted to pose the evaluative aspects of relocation in the second stage of residential mobility process.

The final section of the chapter discusses the information regarding future respondents' mobility intentions, that is, whether they would continue to stay in the present neighbourhoods or relocate to other residential areas within Kuala Lumpur.

#### **7.2 Considerations in the Choice of Present Place of Residence**

Table 7.1 provides a generalised picture of the considerations made by the respondent households in finalising the choice of present place of residence.

**Table 7.1 Main consideration in the choice of present place of residence.**

Considerations	Percentage
Housing cost	30.6
Tranquility & scenic landscape	13.8
Community composition	11.8
Familiarity with the area	11.4
Exclusivity	10.4
City-wide accessibility	9.6
Proximity to place of work	6.2
Recreational facilities	3.4
Family ties consideration	2.8
<b>Total</b>	<b>100.0</b>

Source: Field survey, 1989.

In the study, we asked the respondents to rank nine attributes according to their order of importance which most reflect their housing search strategy.

The study indicates that "housing cost" was considered to be the most important attribute in influencing their housing search strategy. "Housing cost" captured about one-third of the priority ladder.

Each of the attributes such as "tranquility & scenic landscape", "community composition", "familiarity with the area", "exclusivity", and "city-wide accessibility" individually captured about 10 percent of the total responses.

"Family ties consideration", "recreational facilities", and "proximity to place of work", did not play significant roles in influencing the respondent households' choice of present place of residence.

Mehta and Mehta (1989) in their study of Ahmedabad, India concluded that housing expenditure to monthly income ratios for both homeowners and renters were quite small. They found that on average, renters spent 15 percent of their monthly incomes on current housing expenditure, while homeowners spent 22 percent.

Such a finding is in contrast to our findings where, as discussed in Chapter 5, both renters and homeowners spent a substantially higher proportion of their monthly incomes on housing. In fact, for many households, housing expenditure accounted for a major share of their monthly household budgets.

Generally, households with higher income can afford to spend more in the housing market, and indeed in other markets as well.

Nevertheless, for almost all households home purchasing was or would be their costliest single purchase. As indicated in Chapter 6, most of the respondent households who already bought houses did so only with substantial financial assistance from the state (in the form of subsidised housing loan) or elsewhere (mortgage market).

In our study, the three comparatively less expensive housing areas were the housing estates of Taman Koperasi Polis, Sentul (North); Taman Bunga Raya, Setapak (North-east); and Taman Taynton, Bandar Tun Razak (South-east). These were housing estates consisting largely of 1-storey, two-bedroom terrace houses or compact 2-storey, three-bedroom terrace houses.

### **7.3 Comparison Between the Present and Previous Place of Residence**

Table 7.2 displays the responses of the respondent households to the question of "How would you rate the present residential area in comparison to the previous one?".

About 72 percent of the respondent households indicated that socio-economically there was no great difference between the two places. In other words, they were moving into the neighbourhoods which were socio-economically about the same status as their former neighbourhoods - "no upgrading, nor downgrading".

A minority of 4 percent (20 respondents) said they experienced "downgrading" as a result of relocation.

### Who were they?

They were respondent households who formerly were living in the upper class neighbourhoods of Damansara Heights, Bukit Tunku and Taman Duta, all located in Damansara (West).

Of the 20 respondent households, 10 moved out for reason of change in tenure, that is, becoming first-time homeowners. The remaining 10 respondent households had to move for "housing cost" reason. They decided to move out in order to reduce their housing cost in view of expanding family size.

All 20 respondent households did not move very far from their previous place of residence. They relocated themselves "just down the road" to Seri Hartamas, Damansara (West), an up-market residential area located quite close to Kuala Lumpur city-centre.

**Table 7.2 Comparison between present and former place of residence (in percentage).**

Present home is	Environment	
	Socio-economic	Physical
"better-off"	24.6	60.6
"about the same"	71.4	38.2
"worse-off"	4.0	1.2
N = 500	100.0	100.0

Source: Field survey, 1989.

About 1 in 4 respondent households considered their relocation had meant moving to a socio-economically better neighbourhood (that is, upgrading). They were respondent households who bought and moved to the present homes before 1978. All of them are now in the later stages of the family life-cycle. Almost all of them were at one time originally living in the "traditional" Malay settlement areas of Kampung Baru, Kampung Datuk Keramat, and Kampung Pandan. A small minority were

formerly living in the Government-supplied living-quarters in Sentul, Brickfields, and Bukit Petaling. These areas are located within the central area of Kuala Lumpur city.

With regard to the physical environment aspect of the new neighbourhoods, about 60 percent of the respondent households indicated their present location to be "better-off" than their former place of residence.

Respondent households who moved to the newly established residential areas of Taman Setiawangsa, and Pangsa Murni, both in Wangsa Maju; and Taman Melati, Setapak (all in North-east); and Desa Seri Mahkota, Edinburgh (North-west) were very appreciative of the positive externalities (tranquility, scenic landscape, greenery) that they were able to enjoy by virtue of their relocation decisions.

Similarly, those who moved to Seri Hartamas, Damansara and Taman Tun Dr. Ismail, Penchala (both in West); Taman Bukit Maluri, Edinburgh (North-west); Taman Melewar, Sentul (North) and Taman Bukit Anggerik, Bukit Anggerik (South-east) all expressed satisfaction about the physical environment of their current neighbourhoods.

About 38 percent of the respondent households considered their present location to be physical environmentally "about the same" as their former place of residence. In fact, some of them remarked that the physical environment prevailing in most middle class housing areas within Kuala Lumpur city to be quite uniform.

What distinguishes one housing area from another is the quality of visible landscape and the amount of greenery which is determined largely by the "site and situation" factor of the individual housing area. The quality of these environmental attributes may subsequently be changed if further development (more housing and related urban activities) takes place around them in the near future.

The one percent of the respondent households who expressed disappointment with the quality of the physical environment offered by their new neighbourhoods were the unfortunate few who happened to purchase or rent dwelling units adjacent to or fronting the "negative externalities" - such as centralised oxidation ponds, transmission sub-stations, and retaining walls or cuttings within their respective neighbourhoods. Otherwise they were quite satisfied with the overall quality of the physical environment of their neighbourhoods.

#### **7.4 The Respondents' General Remarks Regarding Their New Homes and Neighbourhoods**

During the course of this study, we compiled many remarks voluntarily given by the respondent households. In our opinion, these remarks provides one with a useful mental picture in facilitating one to visualise how the respondent households felt about their new homes and neighbourhoods.

We selected a few of these remarks which in our opinion best expressed or reflected the overall mood of the respondent households when they first moved into their respective neighbourhoods compared with the situation at present.

##### **1. Taman Setiawangsa, Wangsa Maju (North-east)**

"Island and Peninsular is a reputable developer. All along, we were looking for housing on this side (that is, North-eastern sector) of Kuala Lumpur. You can consider this housing estate as an extension of Taman Seri Keramat (a Malay residential area) and its environs. You can have a nice view of both Kuala Lumpur's city centre skyline and Ampang Hulu Kelang hill forest if you just walk up the hill."

##### **2. Pangsa Murni, Wangsa Maju (North-east)**

"This is a nice cosy little place - fresh air, peace and quiet and a nice view of the limestone outcrops of Bukit Melawati. What more do you want? This condominium is on the lower end of the market. That's why there are many more Malay owners than otherwise. Since we have spent most of our lives in Kuala Lumpur residing in Bangsar Baru (near University of Malaya campus) it is difficult to make a direct comparison between this place and other residential areas around Kuala Lumpur city centre."



### 3. Rampai Court, Wangsa Maju (North-east)

"We bought the apartment in 1986. We were attracted by the novelty of centralised service and security arrangement. Most of the residents are young people like us - a different kettle of fish compared to the other residents of Taman Seri Rampai (a residential area just down the road)"

### 4. Taman Bunga Raya, in Setapak (North-east)

"When we first moved in, in 1972 some of our friends said its an "*ulu*" (isolated) place... Not any more! The opening up of Wangsa Maju new town and the attraction of Taman Melawati and now Taman Melati means we feel we are in the right place...no regrets."

### 5. Taman Melewar, Sentul (North)

"People here are friendly indeed. Almost everybody knows everybody else. I suppose this is a close-knit community for even though I just moved here only a year ago I don't feel like a stranger. Obviously it is very different from my previous residence (Taman Midah). There's much more "peace and quiet" here."

### 6. Taman Koperasi Polis, Sentul (North)

"We paid less than the market price because we were members of the cooperative. As the name suggests (that is, Polis) all of us buyers were police personnels or ex-service members. We are relatively less well-off than the residents in Taman Melewar. Houses here are more compact."

### 7. Taman Wahyu, Jinjang (North-west)

"I like it here. This is a quiet neighbourhood even though its on the Kuala Lumpur-Ipoh trunk road. This is a comparatively small housing estate (about 250 units) and almost all of us (homeowners) moved in at the same time. Therefore, even though we are the minority (there's only 20 Malay households) they, (that is, the non-Malays) accepted us as one of them."

### 8. Taman Wilayah Selayang, Jinjang (North-west)

"We managed to move in only this year (1989) even though it was supposed to be completed in 1986. As you can see there's nothing much in terms of landscape. This is ex-mining land - so barren. Why then we bought this house? We wanted to be in Selayang Jaya (adjacent housing estate) in order to be close to our place of work. All units were sold out. We saw the advertisement board about this place. The price was very much cheaper than that of Selayang Jaya's. We thought it was a bargain. Now it is too late because we are financially committed. We would lose out more by selling the house."

9. Taman Repong Baru, Jinjang (North-west)

"Our friends in Kampung Baru discouraged us from coming here. It was hard in the initial years - no trees, poor bus service, and all our friends were outside the locality. We bought this house because at that time, it was the only one that's within our budget."

10. Taman Bukit Maluri, Edinburgh (North-west)

"We bought this house in 1987 and saved M\$20,000 on the deal. That was a time when there's plenty of houses and we have plenty of time to shop around. We chose this place because of the proposed North-South highway and North Kelang Expressway would pass our way and the development of Bandar Menjalara and Damansara new townships. This is a fairly established neighbourhood but not as good as Taman Tun Dr. Ismail (our former place of residence)."

11. Desa Sri Mahkota, Edinburgh (North-west)

"We were impressed by the overall proposed development for the area. It is envisaged that this place will be comparable to Taman Tun Dr. Ismail and more. Of course you don't see much now because this is the first phase. But still, the infrastructures are in place, nice scenery, fresh air and in future there will be easy access to the (Kuala Lumpur) city centre, to Subang (airport) and (port) Kelang, to North-South highway. We think we have made a good decision."

12. Taman Seri Sinar, Edinburgh (North-west)

"This is the only place cheap enough for us to own a house of this type (2-storey terrace). Before deciding to take up this one, we went over to Taman Bukit Maluri/Desa Seri Mahkota. There's none available below M\$100,000."

13. Seri Hartamas, Damansara (West)

"This was the most sought after place in 1981 after Bangsar Baru and Taman Tun Dr. Ismail. The price was ridiculously high. But being on the exclusive side of the housing market sets you apart from other middle-class areas. The greenery and morning mist reminds me of the hill stations (Fraser's Hill and Cameron Highlands) in the country. They (the developer) are planning to build condominiums with a M\$300,000 price tag per unit. When everything is in place we will become the poor guy of the neighbourhood. How about that?"

14. Taman Tun Dr. Ismail, Penchala (West)

"We were attracted by the prospect that it's supposed to be an integrated residential area when fully developed. They (the developer) said, "just wait for 10 years and see the changes". They were correct. You would not believe that this was previously a rubber plantation. It's history now. Just mention "Taman Tun" and the general public acknowledge you have made it."

15. Taman Tan Yew Lai, Bukit Indah (South-west)

"Our father got this place by virtue of being an employee of the developer. Only a handful of other Malay house buyers came here and even that after securing a handsome price discount (15 percent). This section was and is considered as the "poor men's" section. No regrets though - all around us are high-quality housing and if we have the money we would like to improve this house."

16. Seri Petaling new town, Bukit Indah (South-west)

"In 1979 you just grab any housing that's on offer. We picked this one because it's close to our former place of residence (Sungai Besi). Being near the Kuala Lumpur-Seremban highway helps. If only there are many more Malay households in this section, then there will be more visitations between neighbours. As it is, we interact only on the "need to know basis". Moving out? Taman Tun Dr. Ismail will be okay for us, but where to get the additional money? "You have some, you give some"."

17. Taman Bukit Cheras, Bukit Anggerik (South-east)

"Socio-economically the residents here are quite homogeneous - that is, civil servants who secured the Government housing loan."

18. Taman Bukit Anggerik, in Bukit Anggerik (South-east)

"When we first heard about this housing project we didn't know where it was. Located at the southern tip of the Federal Territory (of Kuala Lumpur) adjacent to the agricultural Malay settlement of Sungai Midah made us feel very isolated indeed. Why did we come here? The offer price was the cheapest available then. Elsewhere you have to fork out at least another 50 percent more. So we compromised on distance with price. It is getting livelier now and we don't feel isolated any more - more housing development like Taman Dahlia, Taman Bukit Cheras and Taman Seri Bahagia means we are in the thick of things."

19. Taman Connaught, Bukit Anggerik (South-east)

"What do I think of the place? Well, this is one of the better-off neighbourhoods in the Cheras area. We came from the non-Malay residential area (Salak South) so moving here (a predominantly non-Malay area) was not a big deal for us. The neighbours are okay, if you know what I mean. They come over during Hari Raya and we go and visit them on the Chinese new year day. There is so few of us (Malay households) that you can ask the direction to our homes by just mentioning to them (non-Malay residents) the make and colour of our cars"

## **20. Taman Midah, Bandar Tun Razak (South-east)**

"This place was considered a notorious place in many ways. Being a Malay resident was not easy because you really felt you were lost. But I set it out and now with Bandar Tun Razak new town across the road it changes everything."

## **21. Taman Taynton, Bandar Tun Razak (South-east)**

"We are the pioneering group of Malay households moving into the non-Malay residential area. That's why we decided to live on the same street. But they (non-Malay households) were friendly towards us. We don't feel threaten."

### **7.5 Feelings About the New Housing Environment: Expectations and Reality**

In this section, we duly presented the opinions and feelings that the respondents expressed regarding their new housing environment. It should be noted that this section contains information which were subjective based solely on the evaluations given by the respondent households.

The study shows that for some respondent households, the reality of the new housing did match-up to their expectations. For others, some aspects of the new housing failed to match-up to their expectations. Some respondents felt that the best aspects of their current residence was the social environment.

We divided the section into two separate parts - 1) Feelings about the new home; and 2) Feelings about the new neighbourhood.

#### **7.5.1 Feelings About the New Home**

We tried to capture the "feelings about the new home" by requesting the respondent households to give ratings to six housing attributes (Table 7.3):

- 1) Physical layout;
- 2) Exterior space;
- 3) Interior space;

- 4) Tranquility;
- 5) Visible landscape; and
- 6) Housing cost.

**Table 7.3 Housing attributes of the present residence.**

Housing attributes	Rating					
	1	2	3	4	5	0
Physical layout	0.0	9.8	41.8	36.8	11.6	-
Exterior space	0.0	17.0	54.2	18.8	3.6	6.4
Interior space	0.0	1.4	50.2	46.8	1.6	-
Tranquility	0.0	7.8	24.2	54.0	14.0	-
Visible landscape	3.8	21.8	33.4	29.0	12.0	-
Housing cost	28.4	29.8	34.3	6.5	1.0	-

Note: Rating    1. Unsatisfied                      2. Less than fair  
                      3. Fair                                        4. Satisfied  
                      5. Very satisfied                            6. Not applicable

Source: Field survey, 1989.

### Physical layout

The majority (79 percent) of the respondent households were satisfied with the general physical layout of their new residences.

In fact, about 12 percent of them expressed "very satisfied" indeed. Most of them were respondent households living in Taman Tun Dr. Ismail, Penchala and Seri Hartamas, Damansara (both in West); Desa Seri Mahkota, Edinburgh (North-west); and Taman Melati, Setapak (North-east).

About 9 percent of the respondent households, however, did express "less than fair" with the general physical layout of their new homes. Notable among them were respondent households living in the housing estates of Taman Wilayah Selayang, Jinjang (North-west) and Taman Bukit Cheras, Bukit Anggerik (South-east).

### Exterior and interior spaces

Some (78 percent) of the respondent households said they were satisfied with the amount of exterior space that they have. About 16 percent said they were short-changed. They were respondent households whose residences had only small backyards (Taman Bukit Cheras, Bukit Anggerik (South-east)) and respondent households whose residences had narrow frontyards (Taman Tan Yew Lai, Bukit Indah (South-west)).

On the other hand, there was a small minority (3.6 percent) of the respondent households who expressed "very satisfied" with the amount of exterior space that they have. These were respondents living in 2-storey semi-detached houses in Taman Melewar, Sentul (North) and Taman Tun Dr. Ismail, Penchala (West)) and corner-lot 2-storey terrace houses in several of the housing estates.

Almost all respondent households were satisfied with the amount of interior space that they were able to utilise in their new residences.

They considered their new interior space to be superior than those of their former homes. Only a small minority (1.4 percent) of the respondent households said they experienced a reduction in interior space as a result of their moving into the new homes.

### Level of tranquility and quality of visible landscape

Besides asking the respondents about the obvious questions regarding their housing condition, we also asked them about the more evaluative and subjective aspect of quality of life. We attempted to capture the quality of life aspect through questions regarding their new neighbourhood environments.

We found that some respondents particularly younger household heads were much more aware and articulate than others in voicing out their opinions regarding the environment.

Generally, all respondent households expressed satisfaction regarding the level of "peace and quite" prevailing in their neighbourhoods. Some 14 percent were "very satisfied" indeed with the level of tranquility prevailing in their respective neighbourhoods. They were respondents living in Seri Hartamas, Damansara (West); Desa Seri Mahkota and Taman Bukit Maluri, Edinburgh (North-west); Taman Bukit Anggerik, Bukit Anggerik (South-east); and Pangsa Murni, Wangsa Maju (North-east).

A small minority of 7.8 percent of the respondent households expressed dissatisfaction with the level of "peace and quite" prevailing in the neighbourhoods. They were not located in any one particular neighbourhood. Rather, they were those respondent households unlucky enough to obtain houses along the main access roads or sited in close proximity to the service centres of their respective neighbourhoods.

When asked why they chose these properties in the first place, the typical response was rather candid:

".... When the scheme was put on sale, we did not have sufficient funds to purchase units other than this one. We got a price discount on this one. As the saying goes "you gain some, you lose some". Mind you, it is not that bad really."

The responses regarding the quality of visible landscape drew a mixed result.

Location-wise, some but not all of the respondent households living in Taman Melati, Setapak (North-east); Desa Seri Mahkota, Edinburgh (North-west); Taman Setiawangsa and Pangsa Murni, Wangsa Maju (North-east); Taman Tun Dr. Ismail, Penchala (West) considered they were fortunate enough to secure housing units with a commanding view of the surrounding local scenic landscape - for example, limestone escarpments near Kelang Gate, Bukit Kiara, and Kuala Lumpur city skyline.

Overall, about 1 in 5 respondent households expressed "less than fair" with the quality of visible landscape. They were respondent households whose houses happened to be sited on newly reclaimed ex-mining land that is, the housing estates of Taman Wilayah Selayang, Jinjang (North-west) and Taman Seri Sentosa, Bukit Indah (South-west).

Respondent households who described the quality of visible landscape as "unsatisfactory" were those (3.8 percent) whose houses were sited on negative slopes (some sections of Taman Bukit Cheras, Bukit Anggerik (South-east); or houses facing slope-cuttings (Rampai Court, Wangsa Maju (North-east); or houses facing oxidation pond (Taman Melati, Setapak (North-east). In short, they were the unlucky few who experienced negative externalities.

One respondent in Taman Bukit Cheras said:

".... We bought our house on the basis of the proposed site plan (which differed considerably from the actual completed and approved plan). They (the developer) spread out the proposed site plan and indicated to us the differences in price of individual lot. We chose this house because of the big price discount. We thought it was a genuine bargain. It turned out to be something that we did not bargain for".

### Housing Cost

There seems to be across-the-board agreement amongst homeowners regarding dissatisfaction with the amount of housing cost they have to bear.

Only a minority (7.5 percent) of the homeowners said they were "satisfied" with their housing cost. They were homeowners who bought their houses prior to the effect of 1973 oil price shock and hence paid a comparatively modest monthly mortgage repayments compared to other homeowners.

All of them were homeowners living in Taman Taynton, Bandar Tun Razak (South-east); Taman Bunga Raya, Setapak (North-east); and Taman Tan Yew Lai, Bukit Indah (South-west). In other words, they were those respondent households



who are now in their late stage of the family life-cycle, that is, the "contracting family" stage and the "empty-nest" stage.

On the contrary, respondent households (28.4 percent) who purchased their houses during the peak period of 1980-1983 considered they have to bear a very high housing cost in relation to their monthly household incomes.

Most of them bought houses in Taman Bukit Maluri, Edinburgh (North-west); Seri Hartamas, Damansara (West); Taman Connaught, Bukit Anggerik (South-east) and the intermediate phases of Taman Tun Dr. Ismail, Penchala (West). Compared to other homeowners, almost all of them have to bear a high mortgage, some amounting to 60 percent of their monthly household incomes.

The majority of the homeowners who bought the houses in or after 1984 considered their housing cost to be "less than fair". Even though they were comparatively in a much better position financially than the 1980-1983 group of house buyers, they still have to cough out about 30 to 40 percent of their monthly household incomes in order to meet their housing commitment.

A majority of them bought houses in the newly established housing estates of Taman Melati, Setapak (North-east); Desa Seri Mahkota and Taman Seri Sinar, Edinburgh (North-west); Taman Setiawangsa, Wangsa Maju (North-east); Taman Bukit Cheras, Bukit Anggerik (South-east); and Taman Seri Sentosa, Bukit Indah (South-west).

Some of them purchased houses constructed in the later phases in the already established housing estates of Taman Midah, Bandar Tun Razak (South-east); Seri Petaling, Bukit Indah (South-west) and Taman Bukit Maluri, Edinburgh (North-west).

One in three homeowners considered their housing cost as "fair" even though they still have to allocate about 30 percent of their household incomes to housing. They were those who bought their houses after the 1973 oil price shock up to 1978, that is, just before the housing boom.

Most of them bought their houses in the housing estates of Taman Melewar, Sentul (North); Taman Bukit Anggerik, Bukit Anggerik (South-east); Taman Wahyu and Taman Kepong Baru, Jinjang (North-west) and the earlier phases of Taman Tun Dr. Ismail, Penchala (West) and Taman Koperasi Polis, Sentul (North).

When we asked the renters about their housing costs, the responses were dissimilar to those given by the homeowners.

The majority (82 percent) of the renters considered they have a "fair" deal. Only renters living in Seri Hartamas, Damansara (West) who were mostly young executives) and renters living in Taman Bunga Raya, Setapak (North-east) who were mostly students thought they have to pay "more" than a fair rental value.

Obviously there were variations in the value of the monthly rentals reflecting differences in locations, house types, neighbourhood make-up and distance from Kuala Lumpur city centre. Generally monthly housing rentals consumed about 20 to 30 percent of the renters' monthly household incomes.

### **7.5.2 Feelings About the New Neighbourhood**

Evidences from a number of attitudinal surveys suggest that most people believe city environment to be unsatisfactory.

In the United States of America, for example, Roettger (1980) showed that only about 1 in 5 Americans thought that cities represent the best kind of environment to live in, while 44 percent nominated small towns or rural environments as the preferred environment in which to live; and a further 30 percent nominated suburban environment.

Dahmann (1983) considered satisfaction with the overall "quality of life" tends to decline steadily with the transition from rural to urban environments. Nevertheless, because of the desire to pursue a higher material level of living, many more people are attracted to the city including those without regular employment and steady income.

Once adapted to city living, people would strive to establish their own niche by selecting or compelled to live in a particular location. It is within the context of this "built environment" that people pursue different life styles.

These different life styles are the product of a wide range of factors such as and including age of household head, socio-economic class background, ethnic origin, and past urban life experiences.

In order to fulfil their desired life styles, people then begin to build their housing expectations and aspirations. It is, therefore, in attempting to attain their housing expectations and aspirations that led people to move or not to move to a new housing and residential location.

Some writers (for example, Simey, 1954; and Mower, 1958) have suggested that interaction of some kind among residents of a neighbourhood is only of importance during the settling-down phase. Others, for example, Gans (1967) has stressed that social distance and a value for communality are the major determinants of whether or not friendship is established amongst the residents within a neighbourhood.

According to Webber (1964) improvements in transportation and communication technology make personal mobility much more easier and hence have released people from the need to establish and strengthened neighbourhood ties.

In the United States of America, Keller (1968) claimed that there has been a steady decline of "neighbouring" owing to changes in economic organisation and social values. Keller attributed the decline in neighbouring to four factors:

- 1) Better transport beyond local boundaries;
- 2) Better social services and greater economic security;
- 3) The presence of multiple source of information via mass media, travel and employment away from the local area; and
- 4) Increased differentiation in people's interests and desires resulting in less inclination to interact with neighbours.

We found in the study that the propensity and intensity of neighbourhood interaction have been influenced by both social and physical distances.

The study indicates that about 82 percent of the respondent households said they were satisfied with their respective social neighbourhood make-up of their housing areas. A further 15 percent expressed great satisfaction. Only a minority of 3.2 percent said they did not quite like the social neighbourhood make-up of their respective housing areas.

The feelings which people have about their neighbourhoods may be influenced by whether or not they own the residences. People may find it difficult to establish a sense of belonging in houses they do not own, and by extention may have a rather detached feelings about their neighbourhoods.

We found that respondent households who expressed "dissatisfaction" were renters who had no close friends living in the neighbourhood. Almost all of them were non-family, young singles households living in Taman Bunga Raya, Setapak (North-east). They chose the present residence because of the need to be close to place of work (in this case Tunku Abdul Rahman college).

On the contrary, the 15 percent of the respondent households who expressed "great satisfaction" in the social make-up of their neighbourhoods were those who could be considered as "pioneers" in setting-up and establishing their roots in the neighbourhoods. They had established strong social bond with their fellow peers as

well as the "later arrivals" into the neighbourhoods. They took great pride in seeing the steady maturation of their neighbourhoods.

For example, a pioneer resident in Taman Tun Dr. Ismail, Penchala (West) remarked:

"When we first moved in here (1975-76), the place was considered by many to be too isolated (about 14 km.) from the city-centre. But, have a look around. Now, this place is considered to be one of the most sought after residential areas after Bangsar Baru. Many people would like to stay here irrespective of whether they are homeowners or renters."

A respondent who moved to Taman Bukit Anggerik, Bukit Anggerik (South-east) in 1976 said:

"It was quite an adjustment for us, being so used to living "a stone's throw away" from the city-centre (the respondent was living in Kampung Baru then). To commute about 16km. for work was an experience in itself. We have to rely on our neighbours in more ways than one - for shopping, sending and picking-up children to/from school, doing community work, etc. With more new housing estates being developed around us, we do not feel isolated anymore. Many of the children were born here. So, I suppose we will establish our roots in this neighbourhood".

In the new housing estates of Desa Seri Mahkota, Edinburgh (North-west) and Taman Melati, Setapak (North-east) several respondent households who happened to be close friends with one another gave an almost identical remarks which may be summarised as follows:

"We actually wanted to be in owner-occupied housing for quite some time. We scouted around looking for possible buys within our budgets. We wanted a place which offers the comfort of modern housing as well as nice landscape and fresh air. Lucky for us, we were able to be together in the same neighbourhood. Moving together to a new place was an experience".

The study indicates that patterns of neighbourhood life between homeowners and renters seemed to differ. Homeowners were more likely to have at least one close friend living in the same neighbourhood.

This difference may in part be a function of the length of residence in a neighbourhood. In the study, we found that homeowners, on average tended to have lived in their current homes and neighbourhoods far longer than the renters (see Chapter 6).

Generally, in all housing locations and across the family-life cycle, we found that the respondent households considered their fellow neighbours to be friendly.

About 4 percent (or 21 respondents) seemed to indicate that their neighbours to be "indifferent" or "cold". These respondent households happened to live in Seri Hartamas, Damansara (West) and Rampai Court, Wangsa Maju (North-east).

Any particular reason that accounted for such a response?

Upon examination, we found that they were young executives who had to travel out-stations often. Obviously the nature of their professions would not allow them sufficient time and situations to readily socialise with their neighbours.

According to Damer (1971), based on his work in Glasgow, there was a tendency for renters to distance themselves from their neighbours. Ineichen (1972) who conducted residential research in Bristol found that patterns of sociability were stronger among homeowners than renters. He found, for example, homeowners were more likely to have visited their neighbours or invited them for tea.

In our study, we found that homeowners tended to express their sense of belonging and attachment to their respective neighbourhoods through being active members of neighbourhood-based activities such as mutual help, neighbourhood watch, car-pooling in sending and fetching children to/from school.

Homeowners also were more likely to volunteer in minor or irregular help such as taking in parcels for the immediate neighbours when the postman calls, or watering neighbours' house plants when the neighbours go away on holidays (or *balik kampung* ).

Therefore, based on the findings regarding patterns of friendship and informal aid networks, the study concludes that neighbourhood life was much stronger among homeowners than renters.

**Table 7.4 Attachment to the home and neighbourhood by tenure.**

Attachment to	Renters (N=151)		Owners (N=349)	
	No.	%	No.	%
Home				
no strong feeling of attachment	45	29.8	0	-
ambivalent	100	66.2	0	-
strong feeling	6	4.0	349	100.0
The neighbourhood				
no strong feeling	35	23.2	0	-
ambivalent	94	62.3	10	2.9
strong feeling	22	14.5	339	97.1

Source: Field survey, 1989.

The strength of attachment which homeowners and renters had towards their homes and neighbourhoods is shown in Table 7.4. The table shows that in the study, homeowners inclined to developed stronger attachments to their homes and neighbourhoods than renters.

According to Relph (1976), the development of "existential ties" people have to their homes and neighbourhoods is associated to whether they are homeowners or renters. Homeownership seems to encourage households to promote and nurture stronger attachment to their homes and existential ties to the neighbourhoods where they reside.

Homeownership, according to Ward (1985), does indeed encourage people to spend more time, energy, and money on looking after their residences.

**Table 7.5 Perceived differences in attitudes of homeowners and renters.**

Statement	Renters (N=151)		Homeowners (N=349)	
	No.	%	No.	%
"owners look after the house better"	135	89.4	349	100.0
"owners invest more to improve identity"	151	100.0	349	100.0
"owners enjoy more freedom"	151	100.0	349	100.0
"owners are more snobbish"	25	16.6	0	-
"owners feel pride and sense of achievement"	100	66.2	245	70.2

Source: Field survey, 1989.

Table 7.5 provides the reader information about perceived differences in attitude between homeowners and renters regarding homeownership. Many of the respondent households felt that homeowners would be more likely to look after their homes with much more care than renters. Furthermore, homeowners would feel a greater sense of pride and achievement of their tenure status.

We found that domestic space provided an important visual and physical clue in ascertaining the tenurial status of the household.

The contrast between homeowners and renters in our study was quite clear. Many homeowners expressed pride in improving and personalising their residences -- new front doors, new porches, brickwalls and fences, built-in cabinets, interior decorations, etc.

In short, homeowners were more willing to spend time and money on changes to the original outer and inner spaces. Such willingness was largely influenced by the "sense of enjoying more freedom" the homeowners had over the property, but not the renters.



**A renter in Taman Tun Dr. Ismail said:**

**"If you do not own the house, there is no point in transforming it into a "castle", since you would be staying there only for a brief period".**

It is interesting to note that our study shows that the notion of homeowners being snobbish was rejected by not only the homeowners but the renters as well. Only a minority of 16.6 percent of the renters considered "homeowners are more snobbish".

Such a response may indicate the significance of homeownership as something desirable, which is in total conformity with the respondents' (Malay) value system. We will discuss the aspect of homeownership more fully in the following chapter (that is, Chapter 8).

## **7.6 Preferred Dwelling Type and Residential Location**

Thus far in the discussion, we confined ourselves to the aspects of the respondents' expectations and their preceptions of their housing situations. In this section we would like to focus the discussion regarding the question:

**"If there is no constraint, you would prefer to:**

- 1....live in this type of (dwelling unit);**
- 2....live in this type of neighbourhood (community composition);**
- 3....live in this type of housing area (socio-economic status); and**
- 4....live in (residential location)".**

### **7.6.1 Preferred Dwelling Type**

The majority (64 percent) of the respondent households, irrespective of whether they were homeowners or renters would prefer to live in semi-detached 2-storey houses, assuming that these houses would be offered at a reasonable price of about M\$150,000.

Some 27 percent of the respondent households said they wish they could live in 2-storey detached houses with sufficient large compounds as typified by suburban housing of North American cities. Obviously they realised that such expressed desire was wishful thinking in view of the prohibitive prices (at least M\$400,000) such housing being sold on the Malaysian housing market.

A minority of 8 percent of the respondent households were modest enough to be contented in living in terrace housing. This minority group was made-up of largely the older households in the family life-cycle, that is, the "contracting" and the "empty-nest" households.

**What can we infer from the above findings?**

Given the fact that on average the respondent households spent about 20 to 60 percent of their household incomes on housing and yet could only afford terrace housing (Chapter 6), one can conclude that the present housing situation in Kuala Lumpur (and by implication, Malaysia) skewed very much in favour of the sellers.

The mismatch between what is desirable and what is affordable in terms of house prices and hence housing types means that the respondent households were somehow indirectly being forced to live in a dwelling type which they did not prefer.

One respondent household in Taman Seri Sinar, Edinburgh (North-west) aptly described its housing situation :

**"beggars cannot be choosers".**

### **7.6.2 Preferred Neighbourhood - Community Composition**

At the aggregate level, we found that about 9 in 10 respondent households preferred to live in a mixed-ethnic neighbourhood to mono-ethnic neighbourhood. The homeowners, particularly, would have preferred to reside or set-up roots in mixed-community neighbourhoods.

This desire, however, did not actually match with their current housing situation (see Chapter 6) as far as neighbourhood composition at street or block level is concerned.

What account for this discrepancy may be explained by the fact that historically, since its establishment in 1857, Kuala Lumpur was dominated by the Chinese community as explained in Chapter 1.

Over the years Kuala Lumpur grew as a result of the combination of rural-urban and urban-urban migration, natural population increase and enlargement of its municipal boundary.

Though many of the newly established residential areas were still mono-ethnic (that is, Chinese community) in character, some areas were receptors of non-Chinese (mostly Malays and some Indians) households.

For the pioneering respondent (Malay) households, given a choice, they would prefer to live within their own cultural niche. However, the reality of the housing situation was such that in order to socio-economically improve their housing status they have to move out from the traditional Malay settlement areas and settled in a predominantly non-Malay or mixed-community neighbourhood.

This pattern of household relocation became more obvious especially after 1970 following the Government's effort to promote greater racial integration through housing provision and residential development. The main long term goal of the Government is the gradual integration of the three main community groups of the Chinese, Malays and Indians in Kuala Lumpur and other urban centres.

Hence, one may find that in many newly established housing areas within Kuala Lumpur city, there exist culturally-mixed neighbourhoods characterised by juxtapositions of minority households (that is, the Malays and Indians) which were "accommodated but not assimilated" into the majority (that is, the Chinese) resident population.

Why did the majority of the respondent households preferred mixed-ethnic neighbourhoods to mono-ethnic neighbourhoods?

One respondent household opined that in a mixed community:

"You tend to get the benefit of moderation - no excessive friendliness of the Malays, no excessive noisiness of the Indians, no excessive privacy of the Chinese."

Almost all respondent households were in common agreement of having the least preference of living in an *exclusively non-Malay community residential area*. They felt "less secured" particularly in the eventuality of communal troubles. The sense of "security in numbers" was also cited by those 10 percent of the respondent households who expressed preference of living in a Malay majority neighbourhood to any other neighbourhood.

### **7.6.3 Preferred Neighbourhood - Socio-economic Status**

We asked respondent households to indicate their choice of neighbourhood in terms of socio-economic make-up. More than three-fourth (77.6 percent) of the respondent households expressed overriding preference to live in an upper middle class housing area.

Some 12.4 percent said they would not mind living in a mixed-housing area so long as it is composed of middle cum high class housing. On the other hand, they would not tolerate a middle cum lower class housing mix.

They were of the opinion that the presence of lower class housing would bring negative externalities onto the neighbourhood. On the contrary, the middle class cum high class housing mix would obviously bring with it the associated positive externalities endowed to high class housing.

About 1 in 10 respondent households were willing to live in a truly mixed-class housing neighbourhood, that is, a neighbourhood consisting of housing of different socio-economic status. They argued that mono-class housing would exacerbate the "great class divide" as typified by condominium living, whose residents were generally regarded as being rather "aloof and snobbish".

#### **7.6.4 Most Preferred Residential Location**

Table 7.6 shows the residential locations which the respondent households considered as their preferred choice of residence. Bearing in mind that the respondent households were ethnically and socio-economically a homogenous group, the popularity of one place-name over the others reflected the paramouncy of a particular type of service or a bundle of services available in that particular location and not in others.

One can see from Table 7.6 that about three-fourths of the respondent households mentioned their present place of residence as the preferred location.

Why was it so?

The answer may be related to the principal reason for moving to the present location as described in Chapter 5, that is, the desire to become homeowners.

For 56.8 percent of the respondent households, their preference for present location may be considered to be by default, that is, by virtue of being first-time house buyers. Had it not being so, many would still be staying in their former residential locations unless and until they were "forced" to move out by the landlords.

**Table 7.6 Most preferred residential location (place names).**

Preferred Residential Location (Place-name)	All Respondents (in percentage)	
	including present location	excluding present location
<b>Within Kuala Lumpur city</b>		
Present location	76.2	
Bangsa Baru/Bukit Bandaraya area	6.8	39.0
Taman Tun Dr. Ismail	3.2	33.0
Bandar Baru Tun Razak area	2.0	2.0
Gombak (6th milestone)	2.0	2.0
Taman Maluri/Desa Pandan area	2.0	2.0
Wangsa Maju new town	2.2	2.0
Bukit Seputih/Taman Desa area	1.0	1.0
Bandar Menjalara/Taman Bukit Maluri	1.0	1.0
<b>Outside Kuala Lumpur</b>		
Petaling Jaya/Damansara Utama	1.6	8.0
Ampang Jaya area	0.4	0.4
Selayang Jaya	0.6	0.2
Subang Jaya	1.0	8.4
<b>Total (N=500)</b>	<b>100.0</b>	<b>100.0</b>

Source: Field survey, 1989.

About 23.8 percent of the respondent households preferred their present residential location because they were able to enjoy better housing condition - "to live in a better (socio-economically and/or environmentally) housing area".

Such a reason implies that the quality of their former housing area or location was much more "inferior", but not necessarily poor, than the quality available in the present location.

If we were to exclude "present location" from the list of most preferred residential location, then the two most popular place-names were Bangsar Baru/Bukit Bandaraya (39.1 percent) and Taman Tun Dr. Ismail (33.0 percent) which together accounted for a combined total of about 7 in 10 responses.

Other preferred residential locations were Petaling Jaya/Damansara Utama and Subang Jaya, the two high profile upper middle class residential areas outside Kuala Lumpur.

In short, all the leading four preferred residential areas are housing areas or neighbourhoods which may be considered as belonging to the "higher-status" middle class residential areas in and around Kuala Lumpur city.

Table 7.7 provides the clue as to why Bangsar Baru and Taman Tun Dr. Ismail were the more popular choice than other middle class residential areas.

**Table 7.7 Main considerations in the choice of most preferred residential location.**

Main consideration	Residential location (Place-name)			
	Bangsar Baru	TTDI	PJ	Subang Jaya
Proximity to workplace	/	/	/	-
City-wide accessibility	/	-	-	-
Exclusiveness(status)	/	/	/	/
Scenic landscape&greenery	-	/	-	-
Population mix	/	/	/	/
Recreational facilities	-	-	-	-
Family ties	-	-	-	-

Note: TTDI - Taman Tun Dr. Ismail  
PJ - Petaling Jaya

Source: Field survey, 1989.

The respondent households' preference for Bangsar Baru may be influenced by its close proximity to Kuala Lumpur city centre thus offering them short commuting distance as well as greater city-wide accessibility.

In addition, Bangsar Baru was and is associated with better than average housing and neighbourhood. Having an address somewhere in Bangsar Baru area connotes an air of exclusivity and higher socio-economic status.

Taman Tun Dr. Ismail was the second most popular choice after Bangsar Baru/Bukit Bandaraya area. Just like Bangsar Baru/Bukit Bandaraya, Taman Tun Dr. Ismail is associated with higher than average socio-economic attributes. Its location further west of Kuala Lumpur city centre than Bangsar Baru is compensated by the presence of scenic landscape and greenery thus providing it with a much more "peace and quite" environment than Bangsar Baru/Bukit Bandaraya could offer.

### **7.7 Future Mobility Intentions**

We posed the respondent households with the question, "Do you intend to move from here in the near future?"

Nine in ten respondent households said they expected to stay in the present home for a long while yet.

Almost all homeowners positively indicated that they definitely had no intention of moving out for the next five years, assuming everything else remained unchanged.

Out of 151 total renters, only 10 indicated they would be definitely moving out from the present residence within a year. Another 20 renters said they would probably be moving, but could not indicate when it would take place.

#### **The homeowners**

We asked the homeowners the main reason why they preferred to stay in the present location (Table 7.8).

One in three homeowners said they were satisfied with their present home and neighbourhood and saw no reason for moving. One in four homeowners indicated that housing is expensive. In order to upgrade one's housing, one needs additional capital which the homeowners felt they were not willing to bear the full implication of a new financial commitment.



**Table 7.8 Reasons for homeowners not selling /selling present homes (in percentage)**

Reason for	Homeowners
<b>Not selling</b>	<u><b>96.8</b></u>
"satisfied and like it here"	33.0
"replacement requires additional capital"	25.5
"relocation means disruption of routine"	19.8
"considers property as an investment"	16.5
"gradual <i>in-situ</i> improvement"	2.0
<b>Selling</b>	<u><b>3.2</b></u>
"to improve housing quality"	3.2
<b>N =349</b>	<b>100.0</b>

Source: Field survey, 1989.

About 1 in 5 homeowners considered relocation would mean disruption to their family lives. Only a minority of 3.2 percent (or 11 homeowners) were thinking of moving out as a means of improving their housing quality. They, however, were not in the hurry to do so for want of capital.

Homeowners may make real gains in the sense that, over the years their housing appreciated in value. Most homeowners in the study were, however, not in a position to turn their assets into cash. This is because whatever the capital gain to be made on the sale of the residence must generally be spent in order to acquire a replacement.

In other words, potential gains that would be made by homeowners existed only in the form of "paper" wealth rather than cash (see for example, Ball, 1983; Kemeny, 1981; and Clarke and Ginsburg, 1975).

However, compared with renters, homeowners gained irrespective of whether or not they could turn their assets (that is, the residence) into cash.

About 16 percent of the homeowners considered their homes in investment terms. Obviously the experience of the house price boom of 1980-1983 may have sharpened their awareness and concern about asset values in housing.

While homeowners may be aware of the investment potential of their housing, they, however, chose not to act on it (see for example, Murie, 1974). This may be because the choice of a house to a homeowner was dictated more by considerations regarding its use value rather than by a concern for future profit, that is, exchange value (see for example, Madigan, 1988)

In our study, most homeowners would remain happy to keep their money tied up in their properties and they were not tempted to cash it. This implies that they regarded homeownership as a secure form of investment which entails little risk and offers long-term substantial gains.

#### The renters

Many of the renters who indicated moving out within a year would do so not so much to improve their housing but rather because of two main reasons.

Firstly, it was imposed upon some of them, that is, the present house would no longer be available to them once the present contract expires.

Secondly, some renters would like to be much closer to their place of work. Most of them were "out-station" renters who after having settled down began to increase their "awareness space" and subsequently attempted to find their own niche in the urban environment of Kuala Lumpur.

According to Dahmann (1982), people can be conceptualised as being "locals" or "cosmopolitans" depending on the intensity of their attachments to their immediate social environment.

It would be noted in the study that even though two renter households may experience a common housing situation at any one time, it does not follow that they may be able to enjoy or have the same capacity of securing better housing in the future.

It is necessary for us to distinguish:

1) Households who chose to live in a particular neighbourhood and type of housing and later able to move out and move up the housing ladder if they wished to; and

2) Households who were trapped in a given housing situation and could not move out (see for example, Haddon, 1970).

We found from the study that the basic premise in the notion of potential residential mobility was that respondent households who were seriously dissatisfied with the overall housing situation would seek alternative accommodation (generally true in the case of renters) or adapt their existing dwellings to their changing needs (generally true for almost all homeowners).

We also found that the propensity to move would recede the longer a household stayed in the neighbourhood. This was because the longer a household stayed in the neighbourhood it developed stronger ties with the area.

It is possible and most likely that households, though not satisfied with the current housing situation, did not consider moving because of the perceived hassle or "disruptions" involved.

In our study, we found that generally the respondent households' attitudes towards housing revolved around housing tenure, housing quality, and quality of the neighbourhood. Some respondent households were able to enjoy all these three aspects of housing, while others were less fortunate.

## **7.8 Summary and Conclusion**

The study shows that respondent households were generally satisfied with their new housing and neighbourhood environments. Many of them, particularly the homeowners, expressed strong attachment to their present housing location.

Renters expressed their desire to secure homeownership, if possible, in their present neighbourhoods. This indicates that renter households would move out only when it would not be possible for them to enter owner-occupation at the present place of residence.

The study establishes that housing areas in the Western sector of Kuala Lumpur (notably in Bangsar Baru and Taman Tun Dr. Ismail) were regarded by most respondent households as the preferred residential location.

The main reason for such a preference was the fact that housing areas in the Western sector signify socio-economic status enhancement and hence an air of "exclusivity" by virtue of their proximity to high class housing areas.

One can, therefore, conclude that the majority of the respondent households moved to their respective present locations only as the "second-best" option. In other words, they moved into the present residence only after failing to gain entry into one of the housing areas in the Western sector of Kuala Lumpur for reason of affordability.

The study clearly shows that respondent households were, generally, very concerned with attaining homeownership and socio-economic status enhancement. They moved into the present location with the expectation that such an action would offer them better socio-economic and physical environments than their previous place of residence.

Homeownership as a particular aspect of housing will be our topic of discussion in the following chapter (that is, Chapter 8).

## **CHAPTER 8**

### **HOMEOWNERSHIP**

#### **8.1 Introduction**

In this chapter we shall devote the discussion to the aspect of homeownership as a phenomenon. In our study, we found that the respondent households often associate "homeownership" with the possession of a commodity which would be tradable and a high-value asset. Housing, to the respondent households, represented not only a shelter but also a source or store of wealth, and hence a primary determinant of one's personal security, comfort, and status.

The study observes that the respondent households considered homeownership as an ideal tenure. Homeownership would provide a sense of security in physical, economic and psychological terms. Therefore, buying a house was often regarded as a major important decision in the family life-cycle of a household. In reality, however, only the fortunate and financially better-offs were able to gain entry into owner-occupation of the private conventional housing market.

For the general population, housing is rented or bought for the services it provides. The services are of many kinds. Harvey (1972), for example, said a household may enjoy the following services by renting or purchasing a home:

- 1) The home provides shelter and privacy for the household;

2) The home provides a relative location facilitating the household accessibility to workplace, schools, shopping and other economic and social services;

3) The home symbolises the desirability of the neighbourhood, and may even carry the prestige of a good address. The home acquires a particular position in the city's social status or prestige by virtue of the neighbourhood's socio-economic make-up and the quality of the physical environment.

When people make housing decisions, they have to trade off the many attributes of housing available against their capacity to pay for these attributes. For example, one may decide to purchase a low-priced property with limited positive attributes today with the view of upgrading later when one's financial capacity improves.

In the study, we found that one of the major determinants of housing preferences was the socio-demographic and economic background of households.

The respondent households continually adjusted their preferences and aspiration regions in response to their perception of affordability for housing and the perceived housing opportunities and prices.

We begin the discussion by first looking at rental housing. This is followed by a section on the move from rental housing to owner-occupation or homeownership. Later in the chapter, we discuss factors contributing to owner-occupation as the preferred choice of tenure.

## **8.2 Rental Housing**

**Bovaird et al. (1985), in their study of the privately rented sector housing in Britain had categorised four main subdivisions of rental housing:**

- 1) The traditional subsector which includes households for example, the younger non-family households who have always regarded private renting as their normal life-time tenure;**
- 2) The young and mobile households who are just starting the child-launching stage;**
- 3) Households in the child-rearing stage of the family life-cycle who were living in rented accomodation provided for by their employers; and**
- 4) There is the residual subsector made up largely of households who were forced to move out of their previous residence.**

**Generally, private rental housing remains important to certain groups of people, particularly those who need somewhere to stay for a short time only.**

**According to Whitehead and Kleinmann (1986), the rented sector provides easy access accomodation to moving and newly created households who do not want long-term commitment in housing . Private rental housing is also important for those who need permanent accomodation but cannot afford to pay for owner-occupied housing.**

**A study by Montgomery and Mandelker (1979), for example, had established that about 1 in 3 households in American cities required basic housing which they could not afford to buy. Similarly, in India, Sundaram (1987) found that about 53 percent of urban households had no choice but to live in rental housing.**

There are some positive attributes which make rental housing an attractive tenurial proposition. These attributes include:

- 1) The relatively low cost of access in comparison to owner-occupation (that is, in the form of the amount of deposit required to clinch the deal);
- 2) The shortness of time commitment involved;
- 3) Lower monthly housing cost (rental value in comparison to mortgage payment);
- 4) Maintenance free, since that cost is being paid for by the landlord;
- 5) Relatively very short waiting period as against a 12 to 18 months waiting period for a purchase of newly built housing.

Such attributes, therefore, makes rental housing find ready customers among whom are - 1) single persons, 2) couples just setting up separate homes, 3) households moving to new areas where they need time to evaluate their tenurial position, 4) households who expect to move fairly often, and 5) households who want to make minimal commitment to housing.

What was the rental housing situation in the study?

In the study, we found that only a few of the respondent households wished to live in rental housing on a permanent basis. The study reveals that renters viewed renting as a temporary inconvenience and would very much prefer homeownership despite the implied heavy financial commitment involved. Rental housing is , therefore, may be considered only as a temporary measure to overcome pressing housing needs.

If we were to exclude the "newly arrived" households from out-station to Kuala Lumpur, then households seeking rental housing were mostly those ineligible for taking up housing mortgages and those with insufficient funds to go into homeownership.



**Table 8.1 Reasons for entry into rental housing.**

Reasons	All Renters	
	Nos.	%
"Just arrived from out-station & therefore unfamiliar with local housing environment"	45	29.8
"Not qualified for housing loan"	68	45.0
"Insufficient fund to pay down payments"	24	16.0
"Not wanting a forced long-term commitment"	2	1.3
"Already a homeowner"	5	3.3
"Renters' market"	7	4.6
<b>Total</b>	<b>151</b>	<b>100.0</b>

Source: Field survey, 1989.

Table 8.1 indicates the reasons why some respondent households became renters. About 61 percent of the renters entered rental housing because they have no other alternative. Another 29.8 percent of the renters may be considered as "reluctant renters". They were renters who have just arrived from out-station posting and felt not in a position to make a good judgement about the local housing environment because of their limited "awareness space".

This means, overall, only about 1 in 10 renters may be considered as having the choice or option to choose whether to be or not to be in rental housing.

One may infer from Table 8.1 that for the majority of the renters, they would be potential homeowners once they have accumulated sufficient savings to pay the initial down payments or when they are eligible to apply for housing loan.

One may assume, therefore, that only a very small minority of the total renters opted for rental housing by choice. Most of these renters were the young singles, non-family households and households in the child-launching stage of the family life-cycle or the newly-wed couples.

In the study, we found that 5 of the renters were in fact homeowners who did not live in their own houses. They became renters because of different housing circumstances. Two of them said they did so because their spouses (both were teachers) wanted to be close to their place of work. The other two of the "owner-renter" said that they became renters purely for financial consideration. They "moved down" the housing ladder as a means of reducing their housing costs. The "savings" that they obtained by being renters were used to augment the monthly mortgage repayments. The fifth "owner-renter" was from outstation who had just bought a house in Penang before being posted to Kuala Lumpur.

Renters who preferred to be "confirmed renters" (only 9 renters or about 6 percent) had a different view regarding homeownership. They believed that homeownership ties down oneself to a particular location. Furthermore, they argued they would have greater geographical mobility by being renters. If for instance, they found that the neighbourhoods were not to their liking they would just "pack and go" to other residential locations.

Table 8.2 lists down the responses that the renters gave when asked to react to the statements regarding the advantages and disadvantages of being a renter.

**Table 8.2 Perceived advantages and disadvantages of being a renter.**

	No N=151	Percentage
<b>Advantages</b>		
Cheaper than buying	40	26.5
No maintenance cost	15	9.9
No advantage	96	63.6
<b>Disadvantages</b>		
No absolute control	60	39.7
Money down the drain	91	60.3
No disadvantages	0	-

Source: Field survey, 1989.

About 2 in 3 renters said there would be no advantage to be gained by renting. About one-fourth said renting was cheaper than buying. Only 1 in 10 renters agreed that by being renters, they saved on the housing maintenance cost.

The majority of the renters considered the "disadvantages" of renting far outweighed the "advantages" to be gained. The main drawback was indefinite payment of rent with no prospect of ownership, that is, "money down the drain" (60.3 percent) and "no absolute control" over their homes (39.7 percent).

We found that, generally, renters compared their housing situations not with fellow renters but rather with homeowners.

They compared themselves with their neighbours who happened to be homeowners. The renters commented that the homeowners were able to personalise their homes according to their own tastes. In particular, they drew our attention to the aspect of interior and exterior space utilisation, whereby they as renters felt they did not have full control unlike the homeowners. Furthermore, they considered to be a non-homeowner means one is vulnerable to be threatened with eviction.

In the long term, renters thought they would lose substantially relative to homeowners.

**How was it so?**

The answer is quite simple. In the initial years the renters would enjoy lower housing costs than homeowners as depicted by the use value, that is the amount of income spent to buy the use of a dwelling.

Renters bought the "use value" through their monthly rents, while homeowners bought it through their monthly mortgage repayments. Over time, the homeowner outgoings for "use value" would relatively begin to drop below those of the renters.

Finally, when there would be no more mortgage to pay, the homeowners more or less would spend zero sum for "use value" while renters still have to fork out substantial sum of money for "use value" so long as they remain in rental housing.

### 8.3 The Move From Rental to Owner-occupied Housing

It has been publicly acknowledged in Malaysia that inspite of the government's effort to promote homeownership, it has become increasingly costly for many middle-income households to buy their own homes.

Why is it so? The main reason is house price inflation which, since the mid-1970s, tended to rise much faster than the general price inflation (see Table 8.3).

**Table 8.3 Consumer price index, house price and rent increases, 1973-1988.**

Year	Consumer Price Index	House Price Increase		Rent Increase	
		1-storey	2-storey	1-storey	2-storey
1972	-	(M\$18,500)	(M\$29,000)	(M\$180)	(M\$250)
1973	10.5	89.2	100.0	27.8	32.0
1974	17.4	14.3	12.1	4.3	3.0
1975	4.5	12.5	7.7	0.0	0.0
1976	2.6	6.7	4.3	4.2	2.9
1977	4.8	4.2	1.4	12.0	8.6
1978	4.9	5.0	5.4	7.1	5.3
1979	3.6	23.8	47.4	6.7	25.0
1980	6.7	38.5	52.2	9.4	5.0
1981	9.7	44.4	8.6	14.3	4.8
1982	5.8	11.5	21.1	12.5	9.1
1983	3.7	10.3	8.7	11.1	16.7
1984	3.9	6.7	6.0	0.0	14.3
1985	0.4	0.0	0.0	0.0	0.0
1986	0.6	-6.3	-5.7	20.0	12.5
1987	0.8	-6.7	-10.4	8.3	11.1
1988	2.5	14.3	16.3	7.7	10.0
		(M\$160,000)	(M\$250,000)	(M\$700)	(M\$1,100)

Note: 1973 & 1974 - Double digit inflation owing to the impact of the oil price hike of 1973.

Sources: The Government of Malaysia (various years);  
Ministry of Finance: Property Market Report (various years)

The rapid increases in house prices may be attributed to the rapidly rising urban land prices, construction materials, cost of finance and labour costs.

Therefore, over the years there is an increasing number of households for whom house price inflation has put homeownership out of their reach.

It is important, however, to note that the overall effect of house-price inflation has not dampened the demand for housing. On the contrary, such inflation has underscored the urgency of many middle class households to participate in the long-term benefits of homeownership, even though this may help to sustain a seller's market in housing.

### 8.3.1 Desire for Homeownership Among the Renters

What is about homeownership that makes it the preferred tenure for 90.8 percent of the renters in our study?

According to Merrett (1982) the preference for homeownership may be attributed to an assortment of reasons, such as consideration of legal control of place of residence, physical characteristics of the dwelling unit, locational, and home purchasing as an investment. There is a popular view that the rise in homeownership is an expression of an innate preference to own and have control over things.

**Table 8.4 Main reason for homeownership.**

Reasons	No.	Percentage
Can do what you want with it	10	6.6
Pride of ownership	67	44.4
Seen as investment	32	21.2
Security of tenure	22	14.6
Something for the children	20	13.2
<b>Total</b>	<b>151</b>	<b>100.0</b>

Source: Field survey, 1989.

Table 8.4 contains the attributes renters in our study mentioned most often in favour of homeownership.

Our study has shown that the desire for homeownership was high among renters. The desire for homeownership was pervasive among all age groups. Jones (1982) observed similar findings among newly formed British households.

It appears that 45 percent of the renters desired homeownership for its own sake. Some 21 percent preferred homeownership because they regarded homeownership as a long-term investment. Only a minority of 6.6 percent considered the freedom that they would be able to enjoy through owner-occupation as the main reason for wanting homeownership. Renters who desired homeownership for reason of security of tenure and as something to leave for the children constituted about 15 percent and 13 percent, respectively.

The study findings regarding reasons for homeownership among renters confirmed observations made by Merrett (1982), Holmans (1987), Marshall et al. (1988), Sarre et al. (1989) and Saunders and Harris (1988).

According to Merrett (1982) homeownership acted as a means by which a household would have independent control of the house that sheltered it. Sarre et al. (1989) suggested that the main goal of Asian minorities in Britain bought their first home was to secure owner-occupation, irrespective of type or location. Holmans (1987) suggested that the desire for homeownership was widespread through all occupational groups - 96 percent of the professionals, 93 percent of the intermediate non-manual employees, 85 percent of skilled manual workers and 50 percent of unskilled manual workers.

Our study suggests, as did studies by Marshall et al. (1988) and Saunders and Harris (1988), that investment was a reason but not the primary motivation for households desiring for homeownership.

According to Maslow (1943) when basic needs for air, food, water and clothing are satisfied, the desire then is for self-respect, prestige and self-fulfilment. This desire may be best expressed in terms of homeownership.

Our study suggests that a strong desire for homeownership among households in general and renters in particular was moulded by economic and cultural factors.

The evidence in our study reveals that the majority of the renters would prefer to buy if given the opportunity to do so, implying that they were renting not by choice, but rather out of necessity.

Similar observations were made in studies by Saunders (1990) in England, Kilmartin (1988) in Australia, Harris and Hamnett (1987) in Canada, and Ruonavaara (1988) in Finland.

One may conclude, therefore, that the sense of identity and self esteem associated with full legal ownership of housing seems to play a particularly important role in understanding why respondent households in the study desired homeownership. The preference for homeownership was articulated by households in both tenures and at all stages in the family life-cycle.

### **8.3.2 Willingness to Attain Homeownership**

We asked the renters about their future housing intentions. Almost all said they would wish for homeownership sometimes in the future. When pressed further to indicate whether they would be homeowners within two years of the study, only half (75 renters) of them indicated that they considered themselves as potential "would-be homeowners". The other half of the renters were non-committal for some reasons or other.

We asked (see Table 8.5) the would-be homeowners what they were willing and not willing to do in order to fulfil their desired aspiration of being homeowners.

Forty-four percent of the would-be homeowners said they were willing to limit their household monthly expenditures. In fact, during the study, many of them had been doing just that for the past two years.

About 30 percent of the would-be homeowners said they would differ purchasing a new car and would make do with their existing cars (the "old faithful") as a means of not having to incur additional loan commitment. For many, this was not an easy decision to make since this means a sacrifice of not having to "keep up with the Joneses".

About 1 in 5 would-be homeowners said they were willing to find additional incomes somehow.

**Table 8.5 Things "would-be homeowners" willing and reluctant to do to attain homeownership.**

Willingness and reluctance to perform	No.	%
<b>Willing to do the following:</b>		
limiting household expenditure	33	44.0
defer purchase of a new car	23	30.7
earn additional income	19	25.3
<b>Reluctant to do the following:</b>		
move to cheaper housing	45	60.0
defer car ownership	30	40.0
<b>Total</b>	<b>75</b>	<b>100.0</b>

Source: Field survey, 1989.

Having ascertained what the would-be homeowners willing to do to secure a home of their own, we then asked them what they would regard as the most reluctant thing to do while striving to attain homeownership.



More than two-thirds of the would-be homeowners said they would never forgo car ownership. In other words, they would rather be a renter but in possession of a car rather than being a homeowner but without a car. This implied that car ownership was regarded as a necessity and no longer an item of luxury.

About a third of the would-be homeowners considered moving to cheaper housing as the most unlikely option in order to gain homeownership. Again, implicit in such a response implies the notion that one has to be in a particular socio-economic environment (with housing quality as the most visible as a measure of well-being) as an expression that one has made it on the social ladder in the urban scene of Kuala Lumpur city.

One renter in Taman Tun Dr. Ismail, Penchala (West) said:

"Of course we would like to have a house of our own. But at what cost? We need the car. Without it, we are very much restricted in our mobility..... As for moving to cheaper housing - definitely NOT. We are not that hard-up. If we have to scarifice our life style and move to an area of inferior housing condition in order to attain homeownership, then we rather be in our present status, that is, be in rental housing."

Another renter living in Seri Hartamas, Damansara (West) remarked:

"Better be a happy tenant rather than be a miserable owner-occupier."

Renters were reluctant to move to cheaper housing and/or to postpone car ownership because such a move was considered to be a regressive move down the socio-economic ladder.

It was not surprising, therefore, almost all (98 percent) renters in the study indicated that they would not move into a low-cost housing area or much worse into squatter settlements. Such a move was considered as being "retrogressive" because of the implied down-grading of their socio-economic status.

Low-cost housing and squatter settlement areas were considered as environmentally (both socio-economically as well as physically) not conducive to their housing aspirations.

On the contrary, they were ever willing to move to a mixed middle-cum high-class housing area where they felt socio-economically more comfortable.

We concluded, based on the study findings, that the renters would first and foremost attempt to maintain their housing situation. A move towards homeownership would be envisaged only if such a move resulted in better housing or at worst a "no-change" in the housing situation.

The majority of the renters would be prepared to bear higher transportation cost, that is, by having to live further away from workplace rather than living in a less-than satisfactory housing situation.

Tables 8.6 and 8.7 provide some information regarding the residential areas where the would-be homeowners wished to live in and how much they were willing to pay for it.

**Table 8.6 Most probable location for the would-be homeowners.**

Location	No.	%
in the present neighbourhood	11	14.7
outside the neighbourhood within 4 km. radius of present location	16	21.3
"far and wide"	48	64.0
<b>Total</b>	<b>75</b>	<b>100.0</b>

Source: Field survey, 1989.

Only about 15 percent of the renters said they need not have to move out from their present locations. They were renters who were currently renting in the newly established housing areas of Desa Seri Mahkota, Edinburgh (North-west); Pangsa Murni and Taman Setiawangsa, both in Wangsa Maju (North-east); and Taman Melati, Setapak (North-east), where new housing units were under construction and would be made available for potential house buyers.

About 1 in 5 would-be homeowners indicated that they would be confining their housing search within a 4 kilometer radius from their present locations. For the majority (64 percent) of the would-be homeowners, in all probability, they have to search "far and wide" and not limiting their housing search to a few selected residential locations only.

They would have no choice but to move out to new housing areas because of the limited number of second-hand housing available within their present neighbourhoods. The main reason was because most landlords preferred to keep their properties in rental housing market.

**Table 8.7 Estimated would-be purchase price of dwelling units.**

Price (in M\$'000)	No.	%
50 - 74.9	3	4.0
75 - 99.9	24	32.0
100 - 149.9	47	62.7
150 - 199.9	1	1.3
<b>Total</b>	<b>75</b>	<b>100.0</b>

Source: Field survey, 1989.

About 3 in 5 would-be homeowners said they would be purchasing 2-storey terrace houses with a M\$100,000-149,000 price tag (see Table 8.7). About one-third of them would be purchasing a much more modest housing, that is, town-houses with a price tag of about M\$75,000-99,000 each.

About 1 percent of the would-be homeowners indicated they would purchase properties worth over M\$150,000, that is, properties at the upper end of the medium-price houses and located in the more prestigious residential areas.

A minority of 4 percent of the would-be homeowners intended to buy cheaper properties worth about M\$50,000-74,000. Most of these dwellings would be 2-bedroom apartments and compact 2-storey terrace houses.

Irrespective of the price bracket that they were willing to pay for their future homes, none of the would-be homeowners were willing to compromise on the building attributes such as space layout and finishing. They were, if necessary, more than willing to purchase properties located further away from the city centre or from their place of work.

#### **8.4 Factors Contributing to the Popularity of Owner-occupation as the Preferred Tenure**

Thus far in the Chapter, we have focussed the discussion relating to rental housing and the move from rental to owner-occupied housing. In this section, we will now consider contributing factors which make owner-occupation as the preferred choice of tenure among the respondent households.

Why did the majority of the respondent households in the study expressed preference for homeownership?

We identified four main factors which together may have contributed to preference for homeownership. The four factors were:

- 1) Cultural value;
- 2) Economic rationality;
- 3) The role of financial institutions and government financial support scheme; and

4) The desire for social distancing.

#### **8.4.1 Cultural Factors and Homeownership**

We discovered that many of the respondent households who bought their homes told us they did so freely and gladly even though they were financially stretched (see Chapter 5). They bought because they wanted to establish a property stake in the house they were living in, and not for lack of rental housing.

According to Williams et al. (1986), people seem to buy when the cost of doing so exceeds their current rental outgoings. We found that even in the lower price housing areas, house buyers were likely to end up paying more each month in mortgage repayments than in monthly rentals.

A more straight forward explanation was that they (the buyers) had placed a strong value on property ownership. Sarre (1986) reported from his research that many (Indian) households were "willing to override all other preferences" in order to secure homeownership.

Similarly, Dahya (1974) found that in Britain, Asians in particular have been found to exhibit a strong propensity towards homeownership in preference to renting, notwithstanding the extra financial costs involved.

In our study, two main motives were mentioned by homeowners as to the reason why they preferred to own rather than rent their homes.

Firstly, it has to do with the sense of independence and autonomy which homeownership confers, that is - 1) the ability to personalise the property according to one's taste; and 2) the freedom from control by a landlord.

Secondly, the financial consideration, that is, - 1) buying was seen as cheaper in the long run; 2) renting was seen as a waste of money; and 3) house purchasing was regarded as an investment.

Table 8.8 shows what homeowners in our study considered to be the advantages of owning a home.

**Table 8.8 Perceived advantages of homeownership by owner-occupiers.**

Advantages	All homeowners (N=349)	
	No.	%
Can do what you like	349	100.0
Security of tenure	300	86.0
Seen as an investment	215	60.2
Pride of ownership	150	43.0
Legacy for children	55	15.8
No advantages	0	-

Source: Field survey, 1989.

All homeowners expressed autonomy and independence associated with homeownership as the main advantage homeowners have over renters. Sixty percent of the homeowners spoke of housing as an investment while 43 percent considered the pride of ownership itself is, on its own, an advantage.

It appears that housing was seen as an appreciating asset, therefore worth spending the money now for a better return in the future. One fact is very clear in our study - no homeowners could think of disadvantages attached to owning a house.

The study confirms the findings undertaken by researchers such as Karn et al. (1985), Halle (1984), Madigan (1988), Jones (1982) and Madge and Brown (1981) which showed that homeowners bought their houses for reasons including - 1) "wanting to own their own homes", 2) "bought houses as an investment", and 3) "the need for a sense of freedom and security".

#### **8.4.2 Economic Rationality - Home Purchasing as an Investment**

For an average household, buying a home is a major purchase in its life time. Through homeownership, a household *enhances its credit worthiness in the financial market.*

The tendency for houses to appreciate in market value over time has made it an attractive long term investment proposition (Doling and Stafford, 1989). Therefore, according to Hamnett and Randolph (1988) it is cheaper or more beneficial in the long-term, to buy than to rent.

The benefit of homeownership over renting is basically because homeowners are able to accumulate wealth while at the same time occupy or consume housing. Therefore, most households who are financially capable would attempt to become homeowners (Gray, 1982). Generally the stigma of renting assumes that homeownership is something of a "natural" human desire.

According to Ingram and Oron (1977) the benefits which homeowners receive from their dwellings are derived from three inherent characteristics - 1) the utility of the physical structure itself, 2) the type and quality of the neighbourhood it is sited upon, and 3) the degree of accessibility to a bundle of goods and services.

A would-be homeowner, according to Struyk (1976) would have to take into account considerations regarding two related decisions of purchasing a home - 1) a decision concerning the amount of housing services that he wishes to consume (that is, use value), and 2) a decision concerning the amount of capital that he wishes to invest (that is, exchange value).

According to Rex and Moore (1967) two criteria may be used in governing the housing opportunities. Firstly, the size and stability of household income, since this is crucial in securing mortgage finance. Secondly, the ability of households to

meet set "need" qualifications laid down by the local authority as entry rules for access to public sector housing.

Hence, one may conclude that the rise in real disposable income is a factor behind the expansion of owner-occupation, and brought homeownership within the reach of many more households. In fact, rising incomes, coupled with the availability of mortgage finance are, according to Harris and Hamnett (1987), important contributing factors in stimulating the growth of owner-occupation.

Burns and Grebler (1986) concluded that the single most overwhelming determinant of homeownership is real household income even though, the rate of homeownership is very much correlated with the age of household head. Increasing income means greater likelihood of a household becoming a homeowner. In this context, the presence of dual and multi-earners increases the household income (Pahl, 1984) and hence makes it easier for the household to own a home.

The study suggests that one of the motives for purchasing a home is the belief that rent is money "wasted down the drain" while mortgage payments result eventually in ownership of a valuable asset. Homeownership offers a household the prospect of rent-free accommodation once the mortgage has been paid off. In the words of Doling and Stafford (1989:4):

"....buying their own home is the first step most people take towards building up capital to hand down to their children".

Housing is a unique commodity or consumer goods when compared, for example, to cars or television sets which suffer from rapid price depreciation. Therefore, homeownership has often been regarded by the respondent households not only as a way of building up savings but also as a way of hedging against house price inflation.

This image of housing as a secure form of saving has been enforced by the dramatic house price increases since the oil price shocks of 1973 and 1979.



It is important to note that the majority of homeowners in our study, have outstanding debts. Only about 1 in 10 homeowners in the study were outright owners. The remainder of the homeowners were still owing substantial sums of money to commercial banks and other financial institutions, and the government.

In our study, outright homeowners were those who have been living in their current residence for more than 10 years. While homeowners with a mortgage generally have been living in their homes for less than 10 years.

Mortgage homeownership has continued to expand particularly in the last 10 years as more younger households entered into homeownership at a much earlier stage in the family life-cycle. Similar observations were made by Forrest et al. (1990) in Western Europe where it is typical for people to become homeowners in their 30s when they are financially more secure. The major contributing factor to the entry of households into homeownership is the relative ease of access to mortgage credit.

Since the late 1970s it has become easier for a house buyer to get access to a home mortgage, largely due to the increased competition between banks and other lending institutions (see also Davis and Saville, 1982).

Lending institutions in Malaysia now commonly advance more loans while requiring a substantially lower amount or percentage of deposit and encouraging an extended period of loan repayment.

A factor accounting for the remarkable growth of the availability of mortgage funds is largely due to a healthy national economy leading to a situation where banks and financial institutions are flushed with funds.

It is a standard practice now for mortgage financiers in the private sector to lend up to 90 percent of the price of the house offered in the middle class housing market. This means house buyers need only to raise a small percentage (5 to 10 percent) of the total cost of housing for the initial payment in order to be eligible for a mortgage and hence access to homeownership.

Nevertheless, some households may be discriminated (see for example, Robson, 1975) on grounds of insufficient savings and lower earnings. This is because financial institutions desire risk-minimisation, therefore they give a lot of weightage to the general creditworthiness - the stability of the income source and expected future earnings - of applicants (that is, the prospective house buyers). The strict "creditworthiness" criteria imposed by the financial institutions means repossession is not a common feature of the Malaysian housing market.

Prior to the late 1970s, the system of housing finance tended to be far more restrictive, whereby prospective house buyers have to spend larger savings to pay a bigger deposit (usually 30-40 percent of the purchase price), while less time (usually 10-15 years) was allowed for repayments of mortgages.

According to Oxley (1988) the availability of mortgages, the cost of servicing mortgages, and the important role of building societies mean more people in the United Kingdom have been able to buy a house with a small initial deposit and a long-term credit arrangement.

Another factor accounting for the high demand for homeownership is the presence of low interest charges in the money market.

In this regard, if we consider the case of Malaysian households with similar earnings and income potential, the one with wage earner(s) working in the public sector has an advantage over the other whose wage earner(s) working in the private sector. This is because public servants are able to obtain a comparatively higher amount of loan, pay a much lower (about 4 percent per annum) interest charges. Theoretically, therefore, they are able to purchase a much more expensive housing than their counterparts in the private sector.

Table 8.9 shows a simplified monthly repayment schedule for housing loans of different amount, charged at different interest rates and payable within different duration of time.

**Table 8.9 Table of monthly housing loan instalments.**

LOAN AMOUNT	8.0% P.A yearly rest			9.0% P.A yearly rest		
	15 yrs.	20 yrs.	25 yrs.	15 yrs.	20 yrs.	25 yrs.
40,000	389.55	339.55	312.30	413.55	365.15	339.35
45,000	438.15	381.95	351.30	465.25	410.80	381.80
50,000	486.80	424.40	390.35	516.95	456.45	424.20
55,000	535.50	466.85	429.40	568.60	502.10	466.65
60,000	584.15	509.30	468.40	620.30	547.75	509.05
65,000	632.85	551.70	507.45	672.00	593.40	551.45
70,000	681.55	594.15	546.50	723.70	639.05	593.90
75,000	730.20	636.60	585.50	775.40	684.70	636.30
80,000	778.90	679.10	624.55	827.10	730.35	678.75
85,000	827.55	721.45	663.60	878.75	775.95	721.15
90,000	876.25	763.90	702.60	930.45	821.60	763.55
95,000	924.90	806.35	741.65	982.15	867.25	806.00
100,000	973.60	848.80	780.70	1033.85	912.90	848.40
105,000	1022.30	891.70	819.70	1085.55	958.55	890.80
110,000	1070.95	933.65	858.75	1137.25	1004.20	933.25
115,000	1119.65	976.10	897.80	1188.90	1049.85	975.65
120,000	1168.30	1018.55	936.80	1240.60	1095.50	1018.10
125,000	1217.00	1061.00	975.85	1292.30	1141.15	1060.50
130,000	1265.65	1103.40	1014.85	1344.00	1186.75	1102.90
135,000	1314.35	1145.85	1053.90	1395.70	1232.40	1145.35
140,000	1363.05	1188.30	1092.95	1447.35	1278.05	1187.75
145,000	1411.70	1230.75	1131.95	1499.05	1323.70	1230.20
150,000	1460.40	1273.15	1171.00	1550.75	1369.35	1272.60

Note: The monthly repayment is subject to:

- 1) Loan Amount,      2) Tenure of Loan,      3) Interest Rate

Example 1. If a housebuyer takes a loan of M\$125,000 payable within 20 years at an interest of 9.0% per annum, the monthly instalments will be M\$1141.15.

Example 2. If a housebuyer takes a loan of M\$80,000 payable within 25 years at an interest of 8.0% per annum, the monthly instalments will be M\$624.55.

Source: Kwong Yik Finance Berhad, 1989.

As can be seen from Table 8.9, the magnitude of debt commitment of an ordinary middle class house buyer working in the private sector is quite considerable. This implies that access to homeownership is not cumbersome free. It requires a long-term and heavy financial commitments on the part of the house buyer to service a

term and heavy financial commitments on the part of the house buyer to service a heavy debt, often more than 90 percent of the cost of dwelling for a duration of more than 20 years.

House buyers securing housing loans from the private sector (commercial banks and finance companies) would have to pay a higher interest rate (between 9-10 percent per annum) which is payable over a shorter period (between 15-25 years). This arrangement would, therefore, culminate in a higher monthly mortgage repayment for the house buyers. Nevertheless, in terms of employer-related assistance in private sector, the most obvious benefits seems to accrue to those working in banking, finance and insurance through their access to low-interest housing loans.

Nevertheless, about 86 percent of the homeowners in our study indicated that they had encountered no problems in meeting their mortgage commitments. Some 15 percent (52 homeowners) reported that they did experience some difficulty particularly in the first three years of homeownership. These homeowners with tight household budgets were those who bought their homes in 1980-83, that is, during the housing boom period.

In the study, about 1 in 3 homeowners did receive outside help in raising their initial capital. This is almost similar to the observations made by Bell (1968) and Madge and Brown (1981) who have shown that some newly-weds used loans or family gifts in order to gain access to homeownership.

Generally, after securing a footing on the housing ladder, homeowners seldom feel insecure because of mortgage repayment problems. They tried to resolve the problem of mortgage repayment by cutting back on other household expenditures.

This is in contrast to situation in Britain where many homeowners are forced with eviction following repossession actions by lending institutions for failure to meet mortgage commitments (see Forrest et al., 1990).

The difference in experience between homeowners in Britain and those in our study may be attributed to cultural differences. In the Malay culture to "lose face" is an embarrassment, and eviction or moving down the housing ladder is regarded as to "lose face", implying a social stigma which is difficult to redeem.

Therefore, many housebuyers in our study, aspired to pay off the housing mortgage at the earliest possible opportunity so that their homes are secured. This aspiration, according to Kerr (1988) reflects the general attitude towards indebtedness.

We found in our study, very few of the homeowners adopted a strategy of purchasing cheaper and hence lower quality dwellings as a way to overcome possible difficulty in meeting mortgage repayments. This is in contrast to the findings of Sullivan and Murphy (1987) who have shown that many young housebuyers would first purchase a low-priced, lower quality dwellings with a view of trading-up later, when their future financial standings would be much improved.

Why did so many respondent households in our study express a desire to own homes?

The preference for homeownership is not, according to Marxist analysis, a product of genuine choice but moulded by commercial pressures. According to Marcuse (1987:232):

"....the typical suburban middle-class home often represents more a commercial, artificial, profit-induced, exclusivary picture of conspicuous housing consumption sold to buyers as the ultimate "dream" than what the buyers would really want if they had a choice."

In Malaysia, as in other free market economies (see for example, Martens, 1985) the supply of private housing and demand for homeownership has been deliberately stimulated by government policies, notably through the fostering of property and housing financing by financial institutions.

As can be seen in our study, owner-occupation has been more or less encouraged by the state policy through subsidised homeownership for civil servants and a system of housing finance which strongly encourages households to buy rather than to rent.

Efforts by the government to facilitate homeownership include - 1) direct subsidies in the case of housing for the lower income households, 2) subsidised mortgage rates for civil servants, 3) guarantees of security of secondary mortgage market, and 4) presence of low interest charges for housing loans.

#### **8.4.3 Factors Contributing to the Popularity of Owner-occupation as the Desired Tenure**

Housing developers (the sellers) and commercial banks (the financiers), in an effort to attract home buyers often paint a picture that homeownership reflects upward socio-economic mobility in society.

Such upward mobility is considered as a smooth, unproblematic and inevitable process in the family life-cycle. The advertisements in newspapers as exemplified by Figure 8.1 often contain some of the standard phrases used to attract potential housebuyers:

- 1) "...come back to the life style you (that is, the housebuyers) have always dreamed about."
- 2) "...elegant homes for those who appreciate the good life."
- 3) "...ideally located on sprawling land among serene, unobstructive greenery."
- 4) "...a mere 15 km. from Kuala Lumpur."
- 5) "...away from the noise and pollution of the metropolis (that is, Kuala Lumpur), yet close enough to its environs."

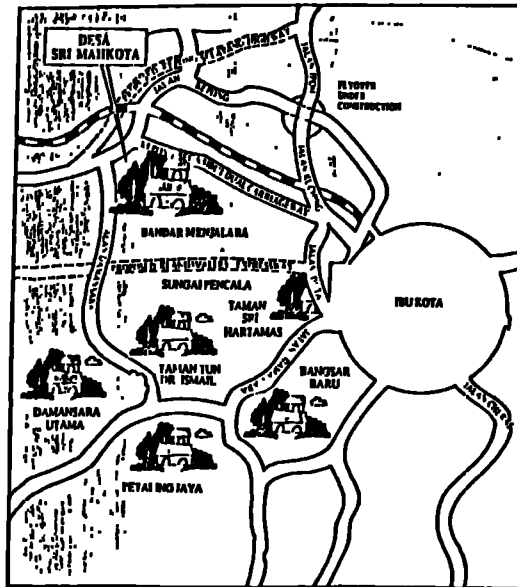
**Kehidupan Idaman  
... Kini Dalam  
Batas Kemampuan Anda.**

Nikmati kehidupan yang selama ini menjadi idaman anda Desa Sri Mahkota, sebuah idaman perumahan gaya baru untuk mereka yang menghargai gaya hidup bermutu. Suatu gaya hidup yang kini dalam batas kemampuan semua orang.

Terletak di sebuah kawasan seluas 485.6 hektar yang penuh dengan kehijauan. Hanya 15 km saja dari Kuala Lumpur, namun jauh daripada segala pencemaran bandaraya tapi dekat pula dengan segala kemudahan.

Desa Sri Mahkota, apabila siap sempurna seluruhnya, akan menjelma menjadi sebuah kawasan pinggir bandar yang dirancang dengan baik — lengkap dengan segala kemudahan membeli-belah, pejabat, kegiatan riadah, sekolah, medan penaja, serta sebagainya. Suatu keunikan projek ini ialah sebuah lapangan golf 18 lubang yang bertaraf antarabangsa, direka untuk pertandingan.

Desa Sri Mahkota. Kehidupan yang selama ini menjadi idaman anda. Yang benar benar memberi mutu setimpal dengan pelaburan anda.



PELAN LOKASI  
LOCATION PLAN

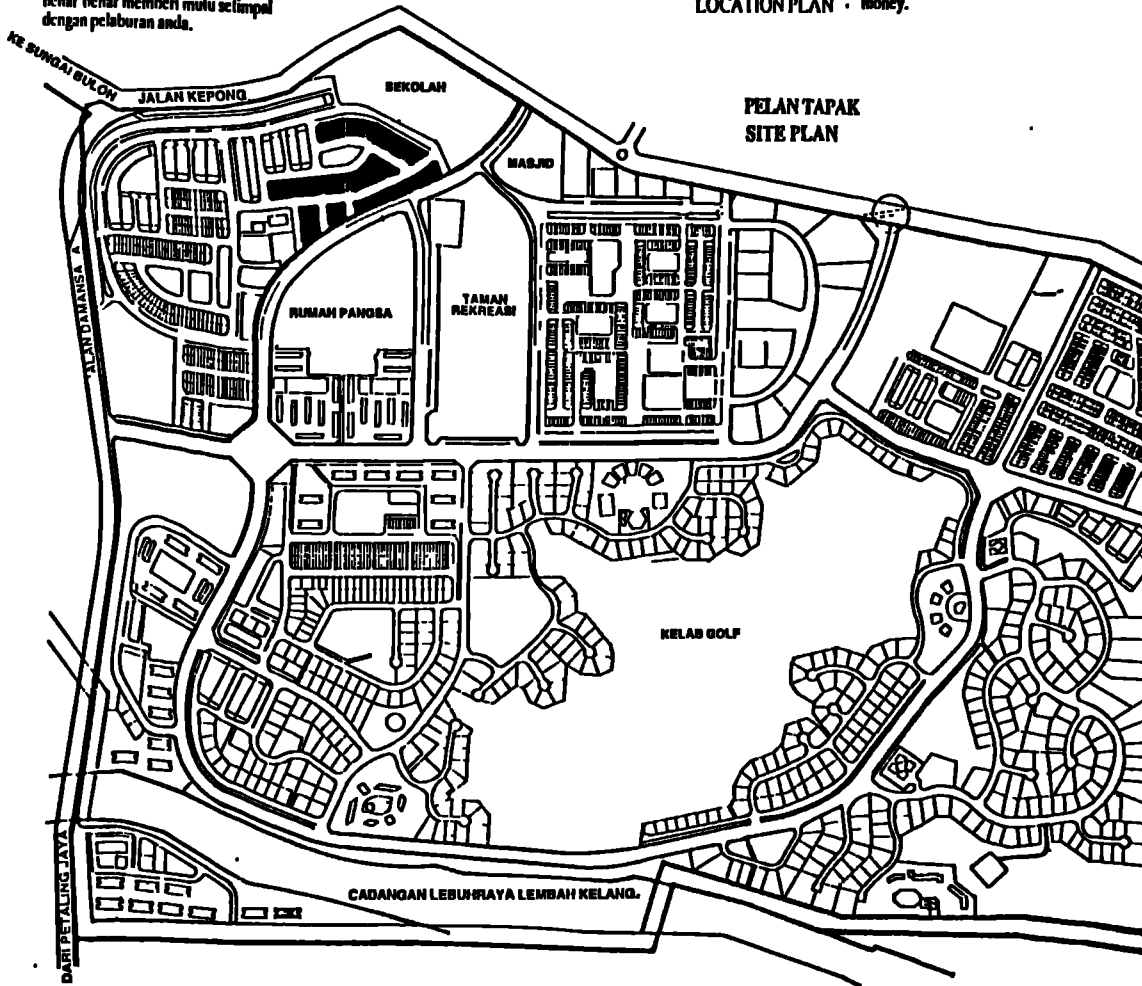
**The Lifestyle Of  
Your Dreams ...  
Now Within Your Reach.**

Come back home to the lifestyle you have always dreamed about. Desa Sri Mahkota — a refreshingly new approach in elegant homes for those who appreciate the good life. An elegant lifestyle now brought within the reach of everyone.

Ideally located on 485.6 hectares of sprawling land among serene, unobtrusive greenery, a mere 15 km from Kuala Lumpur. Away from the noise and pollution of the metropolis, yet close enough to its various amenities.

When fully developed, Desa Sri Mahkota would mature into a well planned suburb with ample facilities for shopping, offices, recreational activities, schools, hawkers centre etc... set amidst landscaped surroundings. A major feature in this project includes an international standard 18 hole golf course designed to cater for tournaments.

Desa Sri Mahkota, it is the lifestyle you've always wanted. And where you stand to get the best value possible for your money.



**Figure 8.1 Advertisement regarding housing start and housing vacancies in Desa Seri Mahkota, Edinburgh (North-west).**

Source: Angsana Sendirian Berhad, Kuala Lumpur (sales brochure, 1987).

6) "...when fully developed, the housing estate would mature into well-planned suburbs with ample facilities for schools, offices, shopping, recreational facilities."

7) "...the best value possible for your money."

8) "...houses for happy and contented families."

9) "...designs for comfortable family living."

#### **8.4.4 Desire for Social Distancing**

One motive to seek homeownership, according to Crossick (1978), is as a way of distancing oneself spatially as well as socially away from the lower income class, in order to search for respectability and status.

Hence, homeownership is often regarded as an element in the process of social polarization whereby homeowners are considered as "the have-a lots" and the renters as the "have-nots".

It follows then, on the demand side, the households' ability to pay (the affordability factor) for different grades of housing has marked effect on the residential differentiation within a city. The arguments (see for example, Forrest et al., 1990) put forward to identify the socio-tenorial polarization includes:

- 1) The investment potential of property ownership in terms of capital gains;
- 2) The level of control and freedom exercised by owners relative to renters;  
and
- 3) The opportunity to pass on the property to children.

Shlay (1986) argued that aspiration for homeownership may be explained entirely in terms of the search for better quality housing and neighbourhood. But as Whitehead (1979) mentioned, the advantages which people see in homeownership are actually derived from the social and economic situation of the households and not by



virtue of their tenorial status. For example, only those house buyers who are really well-off can exercise greater choice in the selection of housing type and location and not those house buyers who are scrapping the bottom of the housing market.

It is clear that the question of housing tenure should not be confused with that of housing quality. Our study has shown that, respondent households who have changed from renting to owning have done so without significant change in the quality of the dwelling they live in. They have, however, by being homeowners increased their ability to exercise control over use decisions - such as renovations and decorations.

### **8.5 Homeownership and Accumulation of Capital**

Considerable capital gains could be accumulated through the ownership of residential property as a result of house price inflation. Tables 8.10(a) and 8.10(b) provide a glimpse of the "gains" to be made from homeownership depending on the year of purchase, house type and location of property. Similar trend in house price inflation was also observed in Britain (see for example, Thorns, 1982; and Doling and Stafford, 1989).

With reference to Tables 8.10(a) and 8.10 (b), one can see that prior to 1979 house prices in Kuala Lumpur rose steadily but unspectacularly. From 1979, however, house prices suddenly and spectacularly doubled. It is clear that house prices during the boom period of 1980-1983 have greatly outstripped the general rate of inflation in retail prices (Table 8.3). This means homeowners who bought their houses prior to 1979 have enjoyed a real increase in the value of their houses.

One may accumulate wealth by virtue of being a homeowner in a way that one cannot get if one is a renter. Hence, two persons on the same income can, therefore, end up in a very different economic situation according to whether or not one owns a home.

**Table 8.10 (a) Price changes of 2-storey terrace housing in selected housing estates, Kuala Lumpur: 1975-1987.**

Year	Price in M\$'000				
	Bangsar Baru	Taman Tun Dr. Ismail	Bukit Maluri	Bukit Anggerik	Seri Petaling
'75-'76	55-65	-	-	52-58	-
1977	78-85	64-70	-	55-60	-
1978	85-95	70-80	43.3	60-64	-
1979	87-110	75-90	57.5	112.5-117	50-56
1980	120-190	160	105.5	120-150	120
1981	190-220	170	125.0	125-150	136-140
1982	200-230	175	120-130	130-150	136-155
1983	220-250	175-190	132-150	140-150	140-160
1984	220-285	175-212	130-146	140-150	140-175
1985	210-260	180-230	130-146	125-140	130-160
1986	180-235	165-212	128-139	100-120	110-130
1987	170-200	140-195	92-99	95-110	95-130

Source: The Ministry of Finance, Malaysia (various years).

**Table 8.10 (b) Percentage change of 2-storey terrace housing in selected housing estate, Kuala Lumpur: 1975-1987**

Year	Percentage change over previous year		
	Bangsar Baru	Taman Tun Dr. Ismail	Bukit Anggerik
'75-'76	-	-	-
1977	30.8 to 41.8	-	3.4 to 5.8
1978	9.0 to 11.8	9.4 to 12.5	6.7 to 9.1
1979	2.4 to 26.3	7.1 to 12.5	82.8 to 87.5
1980	37.9 to 72.7	77.8 to 113.3	6.7 to 28.2
1981	15.8 to 58.3	6.3	0 to 4.2
1982	4.5 to 5.3	2.9	0 to 4.0
1983	8.7 to 10.0	0 to 14.3	0 to 7.7
1984	0 to 14.0	0 to 11.6	0
1985	-8.8 to -4.5	8.5 to 8.6	-6.7 to -10.7
1986	-9.6 to -14.3	-7.8 to -8.3	-14.3 to -20.0
1987	-5.6 to -14.9	-8 to -12.1	-5.0 to -8.3

Source: Computed from Table 8.10 (a).

According to Pahl (1975) a house buyer may gain more from the housing market in a few years than would be possible in savings from a life time of earnings. In other words, housing tenure affects one's material well-being.

Munro (1988) calculated that over the last 20 years, houses in England have shown an average appreciation in price much in excess of most form of investments and certainly far in excess of the returns on most form of savings that the renters might resort to. This was particularly true in 1988.

The National Building Society (1985) estimated that house prices in Britain increased nearly three times as fast as the Retail Price Index (RPI) over the period from 1954 to 1984. It concluded that housing is constantly becoming more expensive as reflected by the fact that house prices over time tended to inflate by as much as twice the rate of other commodities. In similar vein, a study by Halifax Building Society (1987) showed a 60 percent increase in house prices from 1983 to 1987 compared with a 22 percent increase in retail price index (RPI).

As can be seen in Tables 8.10 (a) and 8.10 (b), the major house price inflation of 1980-1983 means some homeowners, notably those who purchased prior to 1979, had benefited the most from the housing market whereby their housing assets increased in value considerably.

In our study we asked homeowners questions relating to the purchase price and their estimates of the current value of their homes. These estimates should be reasonably accurate, since we checked prices in different neighbourhoods against prices relating to "house for sale" displayed in newspaper advertisements and estate agents' circulars.

These homeowners, however, could not realise the value of their assets because such assets were tied up in the properties which they need as "shelter". Even if they were successful in selling these properties, they still need to purchase another property as a replacement which may imply the need for additional capital.

Table 8.11 provides an overview of how much the homeowners (on paper at least) gained by virtue of having purchased their respective properties some time during their family life-cycles.

We should caution the readers that these purchases were made not at one common point in time but rather spread over a period of about 13 years (*that is, from 1975 to 1987*). Therefore direct comparison is not possible. Nevertheless, we attempted to highlight how much house prices have escalated over the said period.

One can ascertain from Table 8.11 that over the years there has been a big increase in house prices across the broad range of price brackets. Generally all dwelling units have appreciated in value by at least one price bracket. Most notable increases were recorded by dwelling units which were once categorised to be under M\$25,000.

**Table 8.11 Price movements of middle-class owner-occupied housing, Kuala Lumpur 1975-1987.**

Purchased Price M\$'000	No. of Units	Estimated current price of present home							
		less than 25	25 to 49	50 to 74	75 to 99	100 to 149	150 to 174	175 to 199	200 and over
<25	24	-	-	20	4	-	-	-	-
25-49	58	-	-	28	30	-	-	-	-
50-74	76	-	-	4	32	40	-	-	-
75-99	112	-	-	-	82	30	-	-	-
100-149	79	-	-	-	-	-	37	34	8
<b>Total</b>	<b>349</b>	-	-	52	148	70	37	34	8

Source: Field survey, 1989.

These increases may be attributed to a number of factors notably - 1) drastic increases in price of vacant urban land due to rampant speculation in the land market, 2) rapid rise in the cost of building materials and construction, and 3) rapid expansion of mortgage lending.

On the demand side, it is argued that the expansion of mortgage lending has lead to increased effective demand which in turn often been translated into inflated prices (see for example, Boddy, 1980; and Spencer, 1987).

According to Holmans (1987), rising real incomes on their own will not produce rising house prices unless house buyers can borrow more money on the strength of their incomes to finance their housing purchases.

On the supply side, the "stickiness" in the housing supply means that any immediate increases in demand would lead to price spiralling upwards. The stickiness may be attributed to the lag-time between planning, land acquisition and actual construction and completion. In other words, the slowness by which the housing stock is able to increase itself will be reflected principally in higher house prices ( see for example, Davis and Saville, 1982).

We concluded, on the basis of the study findings, that there are two issues of particular relevance to the discussion of demand for homeownership in the study area.

Firstly, there is a concern with housing shortage where there seems to be the inability of housing supply to meet the ever increasing demand for housing. The increase in demand is an outcome of increases - 1) in the formation of new households, and 2) in household incomes.

Secondly, there appears to be a mismatch between what is available in the present housing market and what is actually required by the majority of the households. Hence, some households in particular positions in the family life-cycle are deprived from gaining early access to homeownership because of house price inflation. There are now many more houses in the upper-end than in the lower-end of the market.

## **8.6 Conclusion**

This chapter has emphasised that homeownership conveys a series of positive images. Homeownership offers security of tenure, higher social status, and monetary gains.

The study has shown that all respondent households aspired to live in a better quality house than the one they actually reside in.

For most respondent households, possessive inclinations run deep and are easily expressed through ownership of a home. In addition, many respondent households also find in homeownership a means of expressing and realising values of autonomy, personal independence and emotional security. It is not surprising, therefore, to see that most renters would prefer to be homeowners.

One reason why so many respondent households wanted to own was because they saw better financial prospects in owning as opposed to renting. Many respondent households believed that buying a house costs less in the long run than renting.

The study findings suggest that older households, that is, those households who bought the houses during the mid-1970s probably benefited the most by the relatively low price to income ratios that prevailed during that time.

On the contrary, households who bought their properties during the 1980-83 boom period fared the worst through having to endure higher mortgage repayments which put a strain on their monthly household expenditures. Nevertheless, such a strain did not deter them from holding on to the said properties. Such a behaviour perhaps reflects the strong desire for homeownership and the competitiveness of the property or housing market in the study area in particular and in other Malaysian cities in general.

It is argued that one consequence of house price inflation resulted in the difficulty of homeowners to move from any one rung to a higher rung on the housing ladder in the housing market. Such a situation arises because house prices in the more

up-market areas, generally, experienced faster increases than those further down the market.

The line of argument in this chapter has implied that homeownership brings certain benefits which are exclusively enjoyed only by the homeowners but not the renters.

Homeowners, for example, get status, renters do not; homeowners get freedom of choice, renters do not; and homeowners get capital growth, renters do not. Implicit in such black and white terms, the advantages of homeownership implies that owner-occupation is the tenure which every household ought to strive for.

In the past, homeownership of conventional housing in Malaysia has often been seen as the preserve of those who are largely advantaged in terms of socio-economic background. However, as homeownership of conventional housing moves down the market to incorporate more lower income and working class groups (that is, through the public low-cost housing scheme) it is difficult to classify the lower income group as the "have nots" in the classic sense of socio-economic class divisions.

Over the past one and a half decades, the owner-occupied sector has increased rapidly. This has been achieved, to a large extent, through the ease of obtaining mortgage finance. Nevertheless, even though everybody may be given equal opportunity to have access to housing mortgages and hence homeownership, not everybody has the necessary income to do so.

A major factor in determining who gains access to owner-occupied housing is the price of houses. House prices also determine what one will get in terms of the quality of housing and the possibility of moving up the housing ladder.

The study has shown that housing in Kuala Lumpur has, generally, become increasingly expensive over time. We observed that the market price of a house in the study area did not generally depreciate, even though dwellings age with time. This

property of housing as an appreciating asset makes homeownership an attractive proposition for almost all respondent households to become homeowners.

The study concludes that homeownership may be considered as a form of forced savings. This is because a substantial portion of the cost of entry into homeownership is met by taking out a mortgage. This mortgage is usually repaid on a monthly basis and over a period of 20-25 years.

One can conclude, therefore, that entry into homeownership involves a regular and long-term financial commitment on the part of the household.



## CHAPTER 9

### TEMPORAL VALIDATION: WHAT THE EMPIRICAL EVIDENCE SUGGESTS REGARDING RESIDENTIAL MOBILITY IN KUALA LUMPUR CITY

#### 9.1 Introduction

This chapter attempts to provide the reader with a synthesis of the residential patterning of Kuala Lumpur city. It draws the observations made in the previous chapters (Chapters 4-8) relating to different aspects of intra-urban population movement within a built environment, that is, Kuala Lumpur city. Our approach in this study, as suggested in the various preceding chapters, is to consider each component of the residential mobility as the building block for the actual residential mosaic of Kuala Lumpur city.

Thus far in the discussion we have considered the micro aspect of residential mobility, beginning with identifying who were the movers, their motives for moving, reasons why they moved to a particular residential location, their evaluation of the new residential neighbourhoods, and what their future plans entail.

We now take a macro view of the residential mobility at work. In other words, we will attempt to provide a generalised overview regarding the residential mobility patterns in Kuala Lumpur based on the findings and observations made in our study of moving Malay middle class households.

The chapter will first discuss the coping housing strategies adopted by the movers and stayers. This is followed by a section on residential mobility and its impact on the urban residential structure. The discussion in this section will concentrate largely on the spatial outcome of residential mobility.

The aspect of Malay suburbanisation and social integration will form the third section of the chapter. Finally, a summary on residential patterning in Kuala Lumpur city will form the conclusion for the chapter.

## 9.2 Stayers and Movers

The need for an adjustment in residential behaviour may rise if there is a mismatch between the present housing attributes and the "aspiration region" (see Figure 3.1) - for example, a change in household size, or an increased potential of additional incomes, or a prospect of securing financial assistance for housing.

It implies, therefore, that households with limited perceptions of housing opportunity and affordability are not likely to even try for any change in their housing situations.

For homeowners, the two basic processes of housing adjustments are residential mobility and '*in situ*' upgrading. According to Seek (1983), the choice between the two alternatives depends on both the household's own perception about the costs and benefits associated with each alternative as well as the prevailing housing market condition.

In the study, we found that homeowners who bought 1-storey terrace houses and houses at the lower end of the middle class housing market eventually upgraded their dwelling units through extensions and renovations. Such actions almost always resulted in additional interior space (for example, homeowners in Taman Bunga Raya, Setapak (North-east) and Taman Taynton, Bandar Tun Razak (South-east)). In Taman Melewar, Sentul (North) and Taman Bukit Anggerik, Bukit Anggerik (South-east) some homeowners did improvement works to exterior space making their dwelling units more individualistic and up-market in appearance.

There were two compelling reasons why they opted for '*in-situ*' upgrading. Firstly, the prevailing housing market condition discouraged them from selling their houses and thus effecting relocation. Secondly, having being living in the neighbourhood for a substantial

neighbourhood for a substantial period of time means there was a stronger feelings of attachment to the neighbourhood particularly in terms of friends and neighbours.

For the renters, relocation or residential mobility was the only option available as the vehicle to affect a change in tenure, (that is, becoming homeowners). Very rarely did the renters able to convince the landlords to sell off the properties to them. The prevailing view was that rental income acted as a form of subsidy in reducing the landlords' expenditure on monthly mortgage repayments on the said properties. Therefore, landlords preferred their properties to be in rental housing for a long period of time.

The study observed that residential mobility among the respondent households was a selective process. Not all households were equally mobile. Some households may have the propensity to move quite often while others, upon gaining entry into owner-occupied housing, may never move again.

We found out in the study that renters tended to be very mobile. Furthermore, younger household renters have been found to move more frequently than older household renters. Similar observation was also made by Wolpert (1966) in his study of residential mobility in North American cities.

It appears that the length of stay at a residential location has an influence on whether a household would move or not. The longer a household remains at a particular place of residence, the less likely it is to move or relocate.

Moore (1972) termed this duration of residence effect as the "principle of cumulative inertia". Moore explained the principle of cumulative effect in terms of the emotional attachments a household has developed towards the residence and the immediate neighbourhood, its reluctance to break the bond of social networks it has established, and its misgivings about the pattern of daily life elsewhere, that is, the fear of the "unknown".

In the case of out-station households, the initial search in the housing market and subsequent housing selection was made in considerably short time. Their main priority was to have decent shelter and settle down in the new place in the shortest time possible.

Once established and having familiarised with the new city and increased their awareness space, it is common for such households to make a follow-up "corrective" move(s) in response to their increasing awareness of the social make-up of different neighbourhoods within the city.

We believe, based on the study findings, that residential mobility among the Malay middle class households in Kuala Lumpur city is largely influenced more by household income and social status changes rather than simply changes in the family life-cycle.

There were many households who wanted to relocate because of changing housing needs owing to changes in the family life-cycle. They were not able to do so because they could not bear the substantial increase in housing cost such moves entailed.

The study seems to suggest that different types of movers tended to use different criteria in determining their housing priorities. These variations in housing criteria may be regarded as an outcome of different housing needs and aspirations which prompted the households to move in the first place.

We found as did Cadwallader (1981) that the neighbourhoods dominated by owner-occupied housing tended to have lower rates of residential mobility than otherwise.

### **9.3 Malay Suburbanisation and Social Integration**

Suburban expansion of Kuala Lumpur before 1970 was synonymous with the movement of non-Malay population from the city centre and the central area to areas beyond the old Kuala Lumpur municipality boundary.

The participation of the Malay population in the suburbanisation process was significant only after 1970. It is apparent that over a 20 year period (1970-1989) the intra-urban population movement and population growth outside the central area of Kuala Lumpur has involved both the non-Malays and the Malays.

This section attempts to provide the reader with an account of the "unevenness" in the distribution of the Malay population in Kuala Lumpur, and measures taken by the authority to facilitate and expediate social integration between different community groups.

The process of Malay suburbanisation over the last 20 years may be attributed to both the "spill over" effect from the central area to the inner ring (8-16 km.) area and the "leap frogging" effect from the central area to areas located in the outer ring (beyond 16 km.) area.

We suggested, based on the observation made in the study, that the process of Malay suburbanisation in Kuala Lumpur may be attributed to the contribution of:

- 1) the concentric and sector pattern of movement; and
- 2) the multiple-nucleus pattern of movement.

It appears that Malay suburbanisation in Kuala Lumpur city is multi-dimensional. Since 1970 and up to 1990 some suburbs experienced tremendous Malay population gains while others experienced considerably small gains.

In other words, it is apparent that over a 20-year period Malays and non-Malays have been moving in different directions throughout Kuala Lumpur city.

The concentric and sectoral patterns of (Malay population) movement is more of a natural process of city-wide expansion whereby more housing schemes were built away from Kuala Lumpur city centre as a response to gradual and steady increase in the growth of population.

This centrifugal force saw Malay population expanding into areas where fewer Malays resided before. However, so long as reluctance to integrate remains high, residential segregation along ethnic lines persist.

In sum then, in the 1970s most Malays and non-Malays have continued to live in separate housing areas and neighbourhoods. An uneven spatial distribution of Malay population, therefore, has been the rule, concentrating in the North and North-east sectors of the city.

A Kuala Lumpur Structure Plan (KLSP) was adopted in principle in 1984 following the comprehensive study for the development of Kuala Lumpur up to year 2001. The structure plan was designed to facilitate a much more balanced spatial development of the city.

The structure plan envisaged a multiple-nucleus growth strategy as a measure to counter the centripetal economic force of the city centre and the central area.

Under this new growth strategy, several new urban centres were identified as nuclei for future urban development and economic growth of Kuala Lumpur (see Figure 9.1).

Four main growth areas were identified as the principal movers in the redistribution of the population of the city. They were:

- 1) Wangsa Maju new town (North-east);
- 2) Bandar Tun Razak (South-east);
- 3) Bukit Jalil urban centre (South-west); and
- 4) Damansara new town (West).

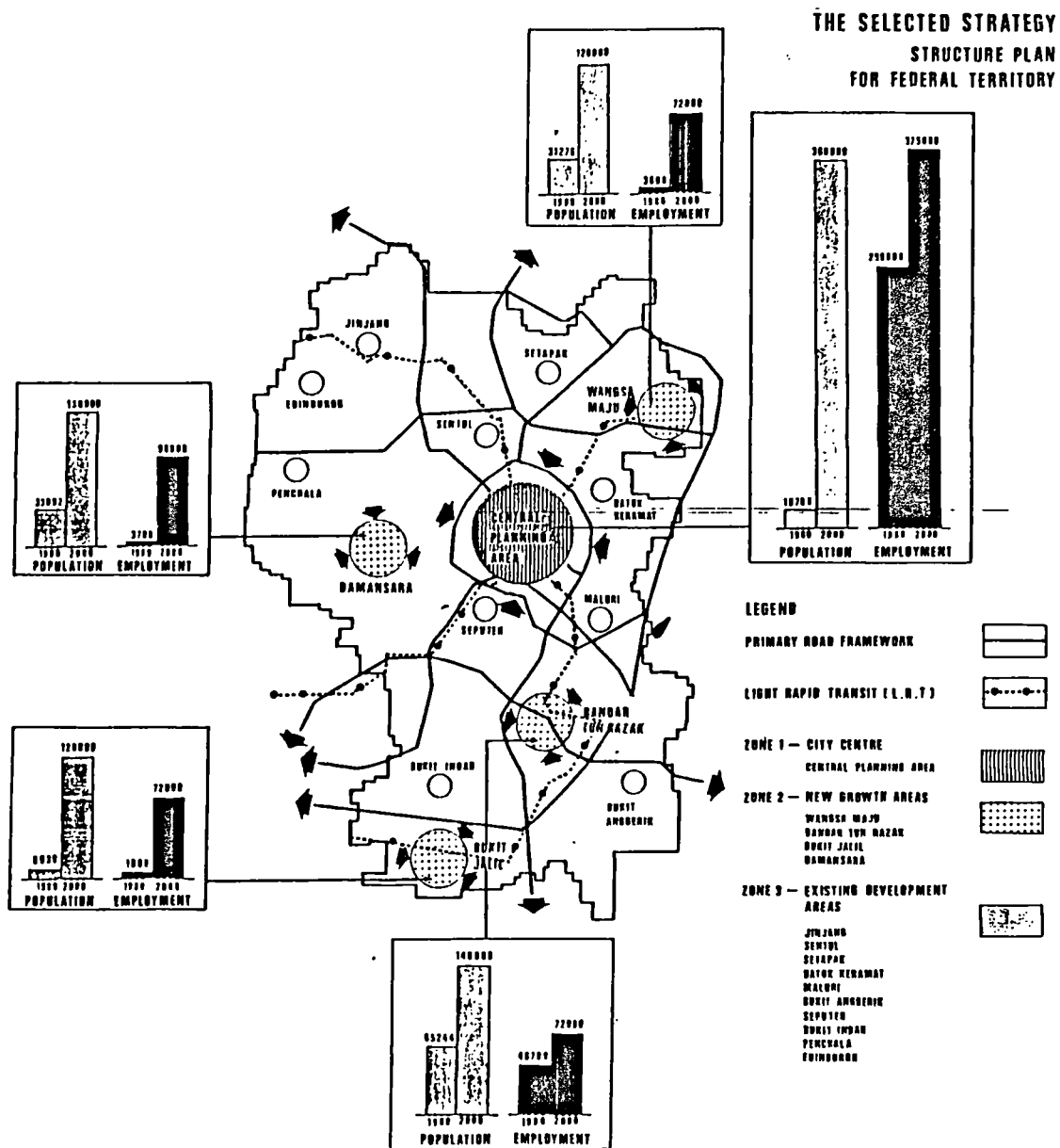


Figure 9.1 The planned dispersal of the population of Kuala Lumpur city, 1980-2000

Source: The City Hall of Kuala Lumpur, 1984.

Supporting these 4 planned growth areas were sub-centres such as Seri Petaling new town (South-west), Taman Tun Dr. Ismail (West), Bandar Menjalara (North-west), and Selayang (North).

Conscious efforts were made to redirect intra-urban population movement to these designated urban centres. In this regard, housing was considered to be a key component in ensuring the growth of these urban centres. For example, almost all public low-cost housing outside the central area were located at principal growth centres of Wangsa Maju and Bandar Tun Razak to ensure their speedy growth.

As a result, the direction of the population mobility of Kuala Lumpur city, including the majority of the Malays, leap frogged from the central area to these new urban centres, bypassing the inner ring area.

The private sector was expected to complement the efforts made by the public sector. The private sector was to take up the slack and develop many more housing schemes within these new urban centres as well as other newly identified urban areas such as Seri Petaling new town and Bandar Menjalara.

Over the years, new suburban Malay residential clusters begin to be established in Taman Tun Dr. Ismail (West), Wangsa Maju new town (North-east) and Bandar Tun Razak (South-east) owing largely to continuing input of the Malay population into these areas.

In this context, the "traditional" Malay settlements continued to play an important role of providing a base from which newly created Malay households are dispersed spatially to areas outside the central area.

This growth pattern mirrors what Newman (1985) observed in his study of Anglo-Jewish community in Britain. In that study, the traditional Jewish enclaves of a particular city acted initially as the holding areas of new arrivals and subsequently as the launching pads for these people to be settled in other parts of the city.



The growth and spread of Malay residential areas tended to be contiguous in the North-east sector of Kuala Lumpur and discontinuous and patchy elsewhere.

In addition to this spatial (or horizontal) stratification of residential areas by various ethnic groups, there is also a socio-economic (or vertical) class division.

Taken together, the intersection of horizontal stratification of ethnicity with the vertical division of social class makes the urban fabric of Kuala Lumpur to mirror its former "colonial city" image as described by McGee (1967).

Only this time much of the unconventional housing in the form of "kampung" type Malay settlements and the tenements of the Chinatown being replaced by conventional housing typified by terrace houses, apartments, blocks of public housing and condominiums.

#### **9.4 A Tendency Towards Segregation and An Attempt Towards Social Integration**

Despite undergoing the social and political changes, boundary expansion and substantial population growth, the basic ethnic patterns of Kuala Lumpur city is only marginally broken down. We found that racial and class polarization, a carry-over from colonial times, is still a feature of Kuala Lumpur city.

The increase in demand for better quality housing by the emerging middle class households has generally led to the development of middle class Westernised suburbs which share physical similarity to the suburbs of the Western cities.

In addition, the desire to live among people of the same cultural background ensures that large scale mixing and integration of households of different ethnic groups only occur involuntarily, that is, by virtue of the presence of housing shortage situation and through the imposition of a housing quota system.

For most households, the concern with protecting neighbourhood status was paramount. Majority of them preferred to have neighbours who are "persons of the same cultural, social and economic background". They felt that their current neighbourhoods were able to satisfy their housing aspirations.

There are several reasons why segregation does persist within an urban society. An important reason for the residential clustering, according to Beshers (1962), is the desire of the people to preserve their own group identity or life-style.

Irving (1978) similarly observed that the urban residential patterns - whether defined in terms of class, race, ethnicity, life-style, or family status - have persistently exhibited a strong tendency towards spatial differentiation.

Suburban life in the Western society is seen by many observers (for example, Lynd and Lynd, 1956; and Mumford, 1940) as antithesis of the community at large. The suburbs is seen as areas of loose-knit community where life-styles are focused largely on nuclear family's pursuit of money, status and consumer durables, and privacy (Stein, 1960).

In North American cities, according to Cox and Agnew (1974), public housing developments are not readily welcome near established owner-occupied housing areas because of the general perception that the morphological and social characteristics of public housing would lead to a fall in the existing quality of life and future exchange value of the properties in the owner-occupied housing areas.

We are of the opinion that housing developers in Kuala Lumpur have unwittingly reinforced segregation in the city based on social status by building specific dwelling types and developing specific housing estates for a selective group of household types.

It is quite common, therefore, to find a housing complex (for example condominiums) to be inhabited entirely by a particular household type (for example, yuppies and professionals especially expatriates). Similar observation were made by

Adams and Gilder (1976) in their study of intra-urban migration in North America and Scandinavian countries.

In Malaysia, there is a conscious effort on the part of the Government to locate and integrate low-cost public housing within the general mix of owner-occupied housing at large. For example, low-cost housing is often regarded as the catalyst for the development of new towns by virtue of its large population catchment potential. Therefore, even in the city of Kuala Lumpur, low-cost public housing becomes part and parcel of the development of new urban centres such as Wangsa Maju new town and Bandar Tun Razak.

Racial conflict, is seen as not conducive to greater economic growth and social welfare of Kuala Lumpur. In this context, racially segregated housing is seen as a major contributing factor to racial conflict. Efforts were explored, therefore, to find ways of bridging the racial chasm and promote racial cooperation.

Following the lesson of the May 13, 1969 (racial riot) incident in Kuala Lumpur, the government felt it was necessary to influence and direct the spatial expansion of the Malay population within the ambit of free market forces.

It is believed that if people of different ethnic groups are able to live and share common neighbourhoods, over time the potential racial conflict may be overcome by virtue of the bond that neighbours have for one another and for the neighbourhoods as a whole.

To facilitate racial integration, the government promoted the idea of racially-mixed housing through the adoption of a housing quota system. Under this quota system, 30 percent of the total housing units within a housing scheme was supposedly to be allocated for Malay house buyers.

Some non-Malays did not mind having a Malay-owned property in their neighbourhoods, while others perceived Malay neighbours as "uninvited guests" or invaders. Non-Malay "resistance" to the housing quota system was perceived, rightly

or wrongly by Malay house buyers to be strongest in residential areas located in the South-eastern and South-western sectors of Kuala Lumpur, notably in areas where the majority of the population were largely non-English school educated.

Some non-Malay households considered racial composition change in their neighbourhoods as inevitable and many of these neighbourhoods had experienced rather peaceful and cordial racial composition change.

Therefore, some form of racial integration did take place in parts of Kuala Lumpur, either superficially or otherwise. Such racial integration proceeded without what Darsden et al. (1987) considered as an "all out resistance" or "panicky flight" on the part of the original residents. Hence, many of the hitherto non-Malay neighbourhoods became mixed-community neighbourhoods.

In the study, we found that the quest for attaining homeownership and better housing have pulled increasing number of the Malay households into the Kuala Lumpur suburbs, and increasingly so to a hitherto non-Malay residential areas.

The pioneering Malay households who persevered after having moved into the non-Malay residential areas, thus paved the way for other Malay households to follow their examples. On the other side of the picture, the non-Malay households began to acquire a more racially tolerant attitude towards the Malay households who moved into their neighbourhoods.

We found that the problem of fulfilling the housing quota was more than just providing Malay households with listings of housing vacancies in the non-Malay residential areas. While Malay households wanted decent housing, they also wanted to live in a racially friendly neighbourhood. Non-Malay neighbourhoods were perceived to be less friendly than Malay or racially mixed neighbourhoods.

Some housing developers lamented the fact that despite the efforts made to encourage Malay households seeking housing to broaden their search as much as possible, there was insufficient number of Malay house buyers coming to take up the

offer to fill-up the 30 percent housing quota. One housing developer claimed that unless many more Malay households are willing to purchase homes in all non-Malay housing areas the housing integration would not be possible.

One may summarise that the housing issues of 1970s and 1980s in the context of intra-urban population movement within Kuala Lumpur city was highlighted by the role of the government effort in attempting to channel the Malay population to non-Malay residential areas.

The dream of achieving non-racial housing patterns in Kuala Lumpur has met with mixed results. We have seen how the pressure for decent housing has gradually persuaded Malay households to move into non-Malay residential areas.

It is doubtful whether in the absence of enforced housing quota system, many more Malay households would willingly move into non-Malay residential areas.

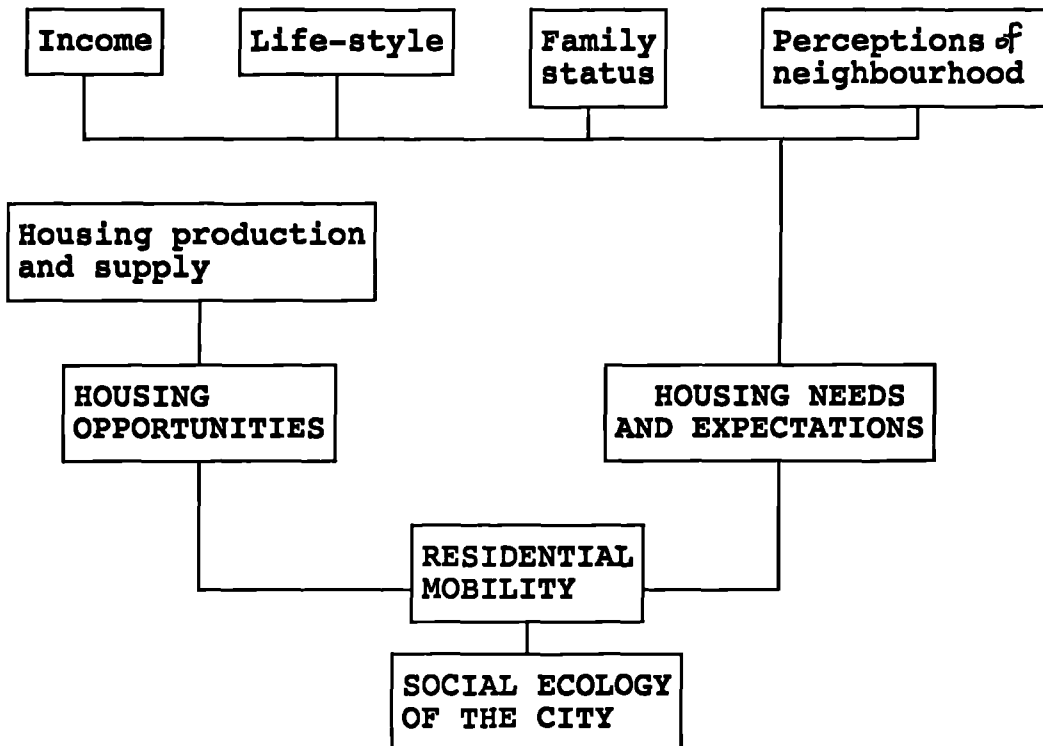
It should be appreciated, nevertheless, that the government's effort to foster the development of racially mixed residential areas has meant Kuala Lumpur city to be less segregated than otherwise.

### **9.5 Spatial Outcome of the Residential Mobility of the Malay Middle-class Households**

It is widely accepted that the movement of households from one residence to another contributes to the shaping up and reshaping of the urban social areas. The basic relationship between residential mobility and urban structure is outlined in Figure 9.2

In Figure 9.2, residential mobility is seen as an outcome of two forces, that is, - 1) the "housing needs and expectations"; and 2) the "housing opportunities" of households.

The "housing needs and expectations" is the outcome of interactions between household income, family size and life-style. The "housing opportunities" is realised through addition of new dwelling units resulting from in-filling development in the inner city and suburban expansion in the outer areas.



**Figure 9.2 Relationship between housing demand, residential mobility and the social ecology of the city.**

Source: after Knox, 1987:172.

We suggested, based on the findings of the study, a three-fold zonal division of Kuala Lumpur city.

Firstly, the central area (that is, areas within a radius of up to 8 km. from the city centre). This area was (and still is) characterised by a high level of outward mobility of family households. At the same time, this area also acted as the main reception centre for most of the incoming non-family households.

Secondly, the intermediate or inner zone (that is, areas within 8-16 km. radius from the city centre). This inner zone is relatively stable demographically compared to the central area. Such stability may be attributed, perhaps, to the presence of "settling-down" households and greater presence of owner-occupied housing.

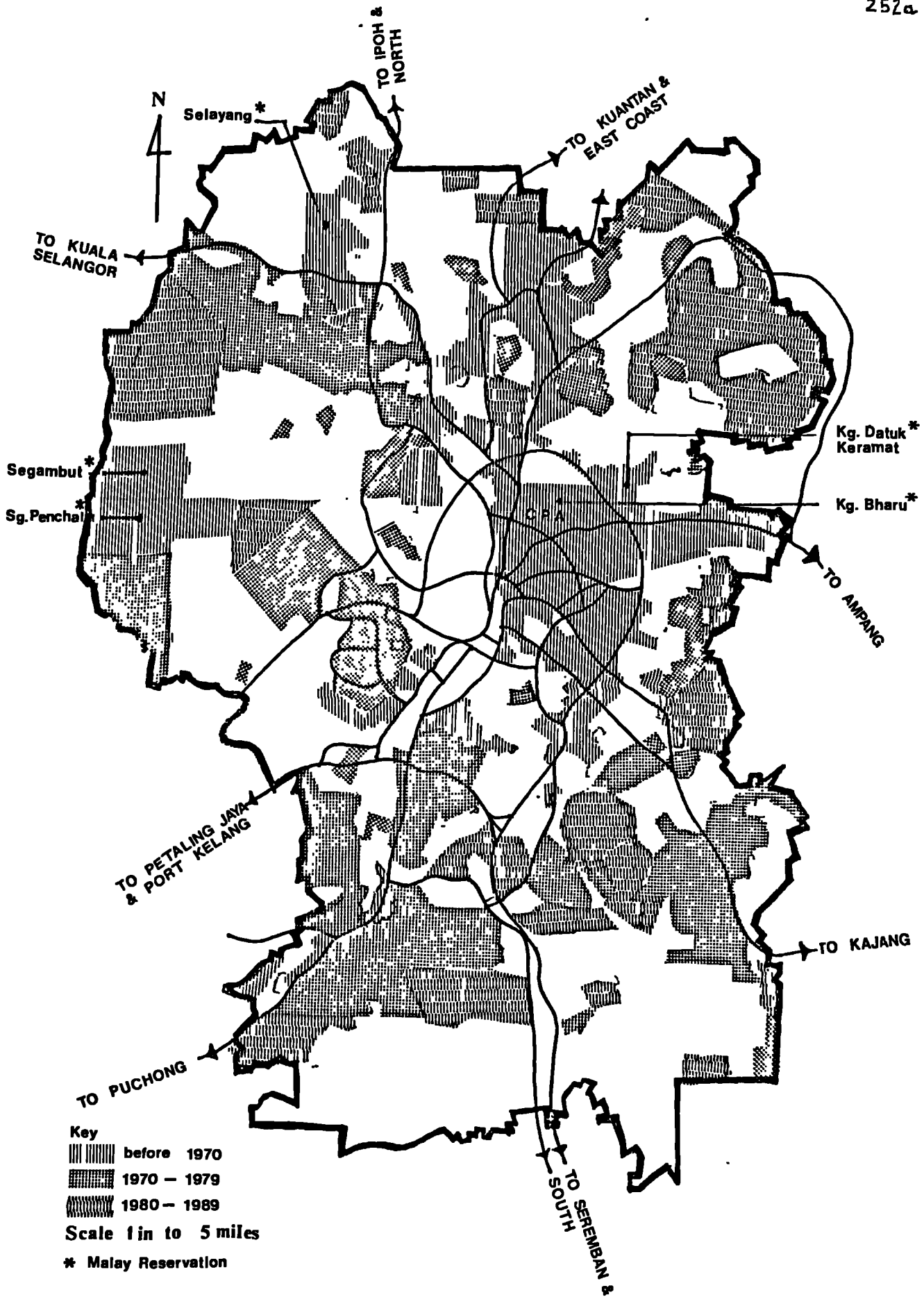
The inner zone experiences relatively fewer new residential development except for in-filling development and housing construction on the newly reclaimed ex-mining land.

Thirdly, the outer zone (that is, areas beyond a radius of 16 km. from the city centre). The outer zone is characterised by a rapid growth of new residential areas. Generally, the heavy inflow of population into the outer zone may be attributed to the influx of both middle class and working class households to new suburban housing estates as well as the proliferation of high class residential areas (in the form of condominiums) in selected or choice locations.

The growing shift of residential development to this outer zone is largely owing to the availability of large tracts of agricultural land awaiting urban development.

It should, however, be noted that the circular and radial pattern of intra-urban population movement in Kuala Lumpur is superimposed by the sectoral influence of urban development in general. This sectoral influence is dictated by the physical terrain of the city as well as the previous and existing transportation networks.

Therefore, we find that high class residential development tended to be concentrated primarily in the Western sector of the city and the Eastern foothills, that is, areas characterised by - 1) the absence of squatter settlements and less affluent residential areas, but where, 2) there is plenty of lush green vegetation and in many cases commanding a panoramic view of Kuala Lumpur skyline.



Map 9-1 The spread of conventional housing areas in Kuala Lumpur up to 1989.



On the other hand, many of the new middle class residential areas tended to be distributed in the South-eastern, South-western, North-eastern and North-western sectors, not only on - 1) ex-mining and agricultural land, but also, 2) in areas formerly colonised by squatter settlements.

In addition, the decision of the government to purposely develop new settlement nuclei or growth areas (such as Wangsa Maju in the North-east and Bandar Tun Razak in the South-east) to counter the centripetal force of Kuala Lumpur city centre means many more socio-economically mixed residential areas would be distributed around but away from the central area.

These growth areas (nuclei) was planned and designed to have a significantly higher share of public sector housing in them than otherwise, thus complicating the generalisations regarding residential mobility of middle class households in the city.

In urban social geography, the aggregate effects of residential mobility on neighbourhood change within a city may be studied using two different approaches.

The first approach was considered by Kearsley (1983) as the zonal patterning of socio-economic status. Such a zonal patterning is associated with the Burgess's model of ecological change, that is, commencing with a sequence of invasion, followed by a wave of succession and eventual dominance of "invaders" over the "native" population.

The penetration of lower income (and hence low socio-economic status) households from the inner-city areas into the surrounding neighbourhoods would initiate a chain reaction whereby the gradual lowering of neighbourhood status of these areas would force the residents of successive higher status to move further out from the city centre.

The second approach stemmed from Hoyt's (1939) model of urban growth and the attendant socio-economic structure.

In this approach, the chains of residential relocation is assumed to be initiated by the construction of new dwellings for the high class residents.

The act of relocation by the wealthy would trigger a chain reaction resulting in the "filtering down" of their former properties down the social ladder while households in the lower class "filter up" the housing scale (Murdie, 1976; Muth, 1969).

Do these two approaches really explain the process of residential mobility and neighbourhood change in Kuala Lumpur city?

In the study, we found that the filtering down of higher-valued properties did not, for one reason or other, take place. A large proportion of the vacancy chains ended through the entry of "new" higher income households into the respective housing markets.

Such a housing phenomenon suggested that filtering down was unlikely to be an important agent of neighbourhood change. We came to the conclusion that (in this study) the general pattern of housing vacancy in Kuala Lumpur was characterised by the presence of three loops of vacancy chains.

Each loop of vacancy chains served a distinct and separate market, - 1) the wealthy, 2) the middle class, and 3) the less well-off.

In such a housing market situation, the construction of medium-price family housing units only affected the urban structure of middle class housing areas and serviced only the middle income households. Similar observations were made by Dzus and Romsa (1977) in their study of the general pattern of vacancy chains in Winsor, Ontario.

Grigsby (1963) suggested that filtering down would only occur when housing value declines more rapidly than housing quality. Filtering down did not seem to occur in the housing market of the city of Kuala Lumpur in particular and Malaysia in general, perhaps, because of the presence of a seller's market, whereby households have to fork-out and pay a higher price even though there was no corresponding increase in quality.

The presence of a seller's market was attributed mainly to the failure of housing construction, particularly for the medium- and low-cost housing markets to keep pace with the demand, in the form of the substantial backlog as well as the overall increase in the formation of new households.

The socio-economic changes which occurred in the post-war era have stimulated the growth and enlargement of middle class in the Malaysian society, particularly in Kuala Lumpur.

It is the middle class which is responsible for the subsequent growth of Western-type middle class suburbs in Kuala Lumpur and other large urban centres in Malaysia. Middle class Western-type suburbs may, according to McGee (1967), be regarded as a new element to the residential ecology of Kuala Lumpur.

It is envisaged by the government that this new element may act as a platform which would transform the basic colonial residential pattern of the city which was characterised by residential segregation along ethnic lines.

Over the past decade one can observe that the expansion of middle class housing in Kuala Lumpur did not down grade but rather enhanced "colonial" high class residential areas. In addition, the growth of middle class housing led to a mushrooming of new high class residential areas sited on choice locations both in the central area as well as in the inner and outer areas of Kuala Lumpur. In terms of market price, the more rapid middle class housing grows, the more expensive the high class residential areas become.

We also observed that within the central area, the long established enclaves of the various ethnic groups experienced structural adjustments. The tightly packed area of "Chinatown" typified by tenement buildings has gradually given way to modern commercial and residential uses characterised by tower blocks.

Nevertheless, some areas within the Chinatown (Petaling Street and Leboh Pasar particularly) has been earmarked as cultural heritage areas thus preserving their unique "Chinatown" characteristics.

The "rural" Malay settlement area of Kampung Baru has over the decade become more urbanised but its ethnic identity was not broken down.

Meanwhile, the former Indian settlement areas of Brickfields and Sentul experienced great changes, being replaced by commercial and residential uses (in Brickfields) and high rise low-cost public housing (in Sentul).

It is noteworthy to observe that despite the rapid pace of housing development that is taking place around Kuala Lumpur, the "European" residential area located on the hilly and forested western side of the city centre remained serene and "time-capsuled" as before.

In terms of land use, middle class housing development was responsible for consuming much of the "undeveloped" and agricultural land. Furthermore, it eroded away squatter settlement areas and other "poorer" elements of the city.

## **9.6 Residential Mobility and Kuala Lumpur Urban Structure**

It appears from the study that different types of movers tended to use different criteria in determining their housing priorities. These differences is a function of different needs and aspirations which prompted these households to move in the first place.

The study seems to suggest that residential mobility among the Malay middle class households in Kuala Lumpur is more determined by income and social status rather than simply the family life-cycle changes.

In the study, we found that there were many households who wanted to relocate because of changing housing needs, but were unable to do so because they could not bear the substantial increase in housing costs such moves entailed.

The study indicates that residential segregation is still a distinctive feature of Kuala Lumpur urban structure. The gradual inroads made by the Malay households into a hitherto non-Malay residential areas has been less than voluntary in nature, prompted largely by the desire for homeownership above anything else.

We observed that moving middle class households tended to choose a residential location which, within the constraints of the housing market, would satisfy their desire for "self-esteem".

The outcome of the residential mobility of the Malay middle class households within the context of the residential structure of Kuala Lumpur city, may be visualised as the superimposition of "social status" over "housing status".

An outcome of such a superimposition is an array of city neighbourhoods which is spatially and socially stratified according to "exclusivity" and "desirability" ranking.

Residential mobility in Kuala Lumpur, therefore, may be viewed as a "sorting out" process whereby households of similar socio-economic status tended to cluster in separate or distinguishable sub-areas of Kuala Lumpur city.

This notion of residential mobility as the product of social mobility was noted by Park (1967) who forwarded the idea of a direct relationship between the city's residential structure and its social status hierarchy.

We found that the main controlling factor in influencing this sorting out process was economic consideration, that is, the consideration of the ability to pay for housing. The ability to pay consideration was in turn tampered by the social and cultural values, particularly with respect to the community composition and the environmental quality of the neighbourhood.

If one considers the overall pattern of residential mobility in Kuala Lumpur over time, one can see that such patterns of population movements may be attributed to the influence of the "hidden hand", that is, the direct and indirect influence of the City Hall of Kuala Lumpur and the housing developers who assumed the role of the "gate keepers" of urban housing in the city.

The development of new towns offers a good illustration how the "hidden hand" functions.

One of the most important aspect of building new towns is the implied huge movement of population required to make new towns to be a success, demographically. At present, this is not a problem in Kuala Lumpur because (as in the past) of the presence of ever willing "quasi- voluntary" migration via the public low-cost housing programme.

Since there is always a shortage in the supply of public low-cost housing, demand for it will almost always be high (see for example, Wigglesworth, 1971).

On the other hand, in a situation where housing vacancies are plentiful and housing are spread evenly in spatial term, the absence of the "hidden hand" may result in a totally different residential mobility pattern than otherwise.

Therefore, one may generalised that the residential patterning of Kuala Lumpur city is influenced by the everchanging socio-economic behaviour of its inhabitants.

We found in our study, for example, the historical incidence of concentrations of different ethnic groups in different selected residential areas had gradually been overshadowed by considerations which were more economic in nature.

The study shows that the clustering of households was patterned more according to household incomes and affordability rather than purely on ethnic lines.

The choice of residential location may, generally, be considered as a summation of the considerations of housing needs, aspirations and values attached towards homeownership, tampered with the influence of the housing stock availability at a given point in terms of the supply rigidity in dwelling type and design.

Having moved to a particular residential location, an owner-occupied household would over time develop a sense of attachment to the neighbourhood.

What account for a high level of sense of neighbouring is, according to Fisher (1976), the feelings of mutuality among the residents. These "feelings of mutuality" may be due to one or more of a number of factors, such as:

- 1) That there is a "pioneer eagerness" to make friends in new suburban developments;
- 2) The suburban residents are a self-selected group having the same preferences for social and leisure activities; and
- 3) That physical distance from other social contacts forces people to settle for local contacts.

Nevertheless, there are some people that will not easily be able to find friends and they often have to travel long distances to maintain social relationship (Corp, 1975).

However, it is evident from the study that many suburban neighbourhoods did contain localised social networks with a considerable degree of cohesion as Gans (1967) showed in his study of Levittown, USA.

On the supply side, increasing land costs are likely to lead to more compact housing. The implication is that, over time the amount of exterior space assigned to a dwelling unit would decline.

On the demand side, owner-occupation would be stimulated by higher purchasing power enjoyed by the households, and aided by measures undertaken by banks and financial institutions to provide mortgages on easier terms such as low interest rates, longer repayment period, fast approvals and 100 percent financing (New Straits Times, May 15, 1990).

## **9.7 Summary and Conclusion**

In the study, we found that at the macro level of intra-urban population movement, the urban expansion and growth of Kuala Lumpur worked because of the presence of favourable economic condition in the country.

Rapid economic development, particularly in the industrial and manufacturing sectors ensures many more people nation-wide will continue to flock to Kuala Lumpur city in particular and the Kelang Valley in general.

The morphological pattern of Kuala Lumpur in a way reflects the social patterning of the city. For instance, there is a distinctive pattern of social segregation within the private sector housing both at micro and macro levels.

At micro level, one can note the clustering of lower price housing located at one particular corner of the housing estate while the higher price housing units tended to command the best site available within the said housing estate.

At macro level, one can observe large blocks of middle class housing sprawling in all directions away from the city centre, consuming large tracks of what



was formerly agricultural and ex-mining lands and in some cases squatter settlement areas.

Based on the study of site selection, one can observe that high class housing areas monopolised all the high grounds and areas away from settlement areas, that is, sites which were hitherto secluded or kept out from urban development, except in inner city areas where urban redevelopment or in-filling occurred resulting in the displacement of older settlements by the construction of high-rise tower blocks and condominiums.

One may observe that the promotion of social and ethnic integration between households of different walks of life had limited success. The study concludes that "housing affordability" and "cultural preference" are the two important influencing factors in accounting for the social segregation within the private conventional housing sector in Kuala Lumpur.

Households of different ethnic groups may opt to live in a particular housing area or estate when they can afford to do so (that is, when the "housing affordability" factor is fulfilled). Nevertheless, having decided to take up residence in that particular housing area or estate, these households would voluntarily prefer to have neighbours who are culturally similar to themselves (that is, the "cultural preference" factor influences the street or block neighbourhood make-up).

Hence, an observant visitor to such a housing area or estate would notice, in the course of "driving round" different sections of the neighbourhood, that each ethnic group tends to dominate certain blocks or streets of the said housing area or estate.

## **CHAPTER 10**

### **SUMMARY AND CONCLUSION**

#### **10.1 Introduction**

This final chapter summarises the discussion in the previous chapters and the findings of the study. It also examines the policy implications of the findings with particular reference to the residential development and suburbanisation growth within Kuala Lumpur city. The chapter ends with suggestions on possible areas of further research regarding intra-urban population movement in Kuala Lumpur city.

#### **10.2 A Summary of the Discussion**

The main aim of the study has been to investigate the process of residential mobility among Malay middle class households within Kuala Lumpur city. In addition, its secondary aim was to establish elements or components in the household relocation decision-making which makes the experience of residential mobility in the study area similar to or differ from experiences of the Western cities.

The study began with a brief introduction (in Chapter 1) to the study area of Kuala Lumpur city and the discussion of theoretical framework on residential mobility in Chapter 2.

Most of the literature on residential mobility as reviewed in Chapter 2 argued that household relocation, viewed in aggregate form, is a multi-faceted decision-making process. This decision-making process may be encapsulated as to

encompass a two-stage process - 1) thinking about moving, and 2) actualising the move itself. It has argued that the actual move is a result of either - 1) a "push" factor; or 2) a "pull" factor; or 3) a combination of both the pull and push factors.

Generally, the "push" factor is often associated with the household family life-cycle with the notion that a household would logically move or relocate as it progresses along the natural family life-cycle. On the other side of the coin, the "pull" factor is often considered to be an outcome of the paramount desire on the part of the household to effect a tenurial change, that is, from renter to owner status.

The research methodology and the conceptual framework of the research problems were described in Chapter 3. This was followed by the description of the findings of the study which formed the main body of Chapters 4 through 8.

The background information regarding moving households and the mechanics of finding a new residence was discussed in Chapter 4. It was revealed that a majority of the movers relocated during the child-launching and the expanding phases of their family life-cycles. It was also revealed that they relied largely on newspaper advertisements as the main source of information regarding housing vacancy and opportunity.

Generally, many of the owner-occupied households had little effective control on where to relocate but were strongly influenced by the situations prevailing in the local housing market. In most cases, the type of dwellings and the location of housing starts more or less dictated where the potential homeowners would be relocating themselves. The situation was better for renter households because they were able to exercise effective control on where to relocate, subject only to their affordability and willingness to pay in exchange for securing better housing.

The reasons for relocation as discussed in Chapter 5 clearly indicate that households moved primarily as a means of attaining - 1) homeownership, and 2) living in a better quality neighbourhood. These two factors accounted for about 80 percent of the moves. Such a high percentage perhaps reflects that for the majority of

the moving households, housing was no longer a question of "the need for shelter" but rather as a means of "acquiring an asset" as well as "attaining higher social status". This is in contrast to the housing situation of the lower income households. For the majority of the lower income households the main priority is to secure decent housing and if possible minimise on housing cost.

The second stage of residential relocation, that is, moving into a new place of residence was discussed in Chapter 6. A majority of the moving households were those who have been living or residing in Kuala Lumpur city for about 5 to 15 years. Many were former movers themselves.

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For most homeowners, relocation involved a distance of between 4 to 16 kilometers from their former place of residence. Relocation for renters implied a much shorter distance. Nevertheless, the overall picture regarding distance from previous residence showed that the households had to move a further distance than their North American or British counterparts.

The moving households had, as an outcome of residential relocation, more or less self-selected themselves into distinct socio-economic niches .

The evaluative aspect of relocation was discussed in Chapter 7. Generally, the households were satisfied with their current neighbourhood environment. In fact, the majority of them considered that their new housing areas offered them better environmental qualities particularly in terms of the level of tranquility, and the quality of visible landscape.

The homeowners expressed a stronger sense of belonging to the neighbourhood than the renters. The main difference between homeowners and renters, in terms of their attitudes towards the neighbourhood may be explained by the absence of "economic" investment on the part of the renters, other things being equal. The element of economic investment in the form of house purchasing made homeowners to be more committed in ensuring that their neighbourhoods would be a desirable place of residence.

Homeownership as an integral part of housing and residential mobility was discussed in Chapter 8. We found in the study that the desire to own one's home was very strong among the respondent households. The preference for homeownership was widespread through both housing tenures, family life-cycle stages and residential locations.

Homeownership, generally, was associated by the respondent households with the sense of identity, self-esteem and status conferring. Therefore, many of the renters were willing to increase their savings through limiting household expenditures, deferring on purchase of a new car or earning additional income in order to speed up homeownership. This implies that increasing income means greater likelihood of the households being homeowners. Another factor which stimulated the growth of homeownership was the availability of mortgage finance and the presence of low interest charges in the money market.

The basic relationship between residential mobility and the urban structure of Kuala Lumpur city was the topic of discussion in Chapter 9. Residential mobility was seen as an outcome of interactions between the "housing needs and expectations" of the households on one hand and the "housing opportunities" available in the urban housing market, on the other.

We found from the study that residential mobility is a selective process. Not all households were equally mobile. Upon gaining entry into owner-occupation, homeowners may never move again. For the renters, the propensity to move was higher, particularly if they wanted to enter in owner-occupied housing. Similarly, the length of residence in a particular location had a considerable influence on whether or not a household would relocate.

Despite the efforts of the Government for a higher level of integration in terms of dwelling types and household composition, the desire of the respondent households to self-select themselves into different socio-economic groups and life styles means segregation would remain as a feature of urban living in Kuala Lumpur

city. We found that the outcome of the residential mobility culminated in an array of neighbourhoods which were spatially and socially stratified according to socio-economic ranking. Hence, residential mobility as a process may be viewed as a "sorting-out" process whereby households of similar life-styles and economic status tended to cluster in separate distinguishable sub-areas of Kuala Lumpur city.

### **10.3 The Summary of the Findings**

In this section we duely summarised the main points of the study findings. These study findings confirmed the stated hypotheses and sub-hypotheses as mentioned in Chapter 3.

The study findings, in addition, provide useful information regarding homeownership, housing tenure and residential patterning in the context of residential mobility of the middle class in the capital city of a developing country undergoing rapid morphological changes.

We grouped the study findings into 4 general categories - 1) residential mobility, 2) homeownership, 3) residential patterning, and 4) housing tenure.

#### **A. The findings regarding the residential mobility of the Malay middle class in Kuala Lumpur are as follows:**

1) Housing relocation was more an outcome of the desire for homeownership in particular and the pull factor in general rather than the outcome of the stress-strain factor resulting from the change in the family life- cycle.

It appears that the two main factors contributing to the residential mobility within Kuala Lumpur city were - 1) the desire for owner-occupation; and 2) the desire to live in a "better" residential neighbourhood.

In our study, the need for more interior space, reduced housing cost and closer to place of work did not feature as significant factors in accounting for residential mobility.

Being middle class means the emphasis was first and foremost on attempting to establish oneself in the society and less on the need for a shelter *per se*. Such a desire for social positioning may be realised through housing either by owning a house or living in a desirable neighbourhood. For the majority of the respondent households, their willingness to pay higher housing and transportation costs means they were able to have a greater choice of relocating in better quality residential areas. Better quality residential areas, generally, means locations further away from the city centre.

2) The majority of the moving households moved to housing and locations where most of the neighbours were socio-economically similar or better than they.

About 8 in 10 of the respondent households considered themselves to be of the same socio-economic status as their immediate neighbours. They all agreed that based on the professions, incomes and life styles in comparison with the general population of Kuala Lumpur, they would categorise themselves as being "middle class".

It was observed that there was a tendency for residents of a particular housing area to associate or disassociate themselves with residents of other housing areas. About 3 in 4 of the respondent households expressed overriding preference to live in a middle class housing area.

Almost all households, both homeowners and renters indicated they would not move into cheaper housing areas which would "down-grade" their socio-economic status. They were, on the contrary, quite willing to move to a mixed middle cum high class housing area where they considered such a move to be in conformity with their housing aspiration and hence socio-economic upgrading.

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At the macro level of residential mobility, the respondent households generally preferred mixed-community over mono-ethnic community housing areas. The main reason for such a preference was the perceived benefit of moderation such a neighbourhood may offer, that is, a neighbourhood characterised by "no excessive privacy of the Chinese, or excessive friendliness of the Malays, or excessive noisiness of the Indians". This was not evident, however, at micro level (that is, housing area or estate) where households of different ethnic groups preferred to have neighbours who are culturally similar to them.

**3) Residential mobility seemed to be terminated once a household attained homeownership.**

Nine in ten respondent households in the study said they would be staying in the present residence for a long while yet. Almost all homeowners positively indicated that they had no intention of moving out, assuming everything else remained unchanged. One in three homeowners were not willing to relocate because of their unwillingness to bear the full implication of a new financial commitment such relocation would entail. About one in five homeowners considered relocation would mean disruption to their established family routines.

The study suggests that residential mobility as a mode of housing adjustment has been widely used only by renters and not homeowners. The renters would terminate the move once they become homeowners.

The answer may be found in their principal reason for moving in the first place. The majority of the renters moved because of the desire for owner-occupation. Once they attained owner-occupation, they found no compelling reason to move again.

The second reason explaining why homeowners were not willing to relocate was the constraint faced by homeowners in finding adequate additional funds to execute the move to desired locations.



We may summarise, therefore, even if the household structure would theoretically make it necessary for a homeowner to move, in practice the housing market conditions would have acted as a deterrent force to counter such a move.

The experience of different cohorts in our study suggested that the housing adjustment behaviour of the respondent households was largely being governed by the market-related factors and tenure considerations.

For the renters, relocation was considered as an option with a view to attain owner-occupation. It seems that attitudes towards residential relocation revolved around housing tenure consideration and the quality of the neighbourhood. A move towards homeownership was envisaged only if such a move would imply better housing or at worst a "no change" in the housing situation. Generally the propensity for the renters to move would recede the longer they stay in the neighbourhoods.

In short, respondent households moved for various reasons - 1) for the use value of housing, 2) for a better neighbourhood, 3) to achieve a higher socio-economic status, 4) to gain a foothold in property ownership, and 5) to increase their investment.

Status consideration was a factor but as Franklin (1986) had indicated "status achievement" is often equated by the movers as being amongst the equals rather than superior to those around themselves.

4) Tranquility or "peace and quiet" attribute was considered as the main pull factor attracting the movers to a new neighbourhood.

It appears that respondent households assigned greater importance or consideration to "peace and quiet" than to other neighbourhood attributes or considerations. They considered other neighbourhood attributes such as

community composition and level of general amenities to be of secondary importance.

These responses reflected two things. Firstly, the households were concerned about the environmental quality particularly the benefits of positive externalities that they would be able to enjoy when moving into a particularly neighbourhood. Secondly, the less concern about the community composition means the respondent households were more tolerant of heterogeneity of the residents and free of overt racial segregation sentiment.

5) The level of residential satisfaction expressed by the household respondents proved to be a relatively good predictor/indicator of future residential mobility.

Respondent households were asked whether they would wish to move in the near future. We found that the wish to move was considerably influenced by a sense of residential satisfaction with the current residence and neighbourhood.

We obtained some insights into the process of moving by analysing reasons for moving and the choice of destination of the potential movers. The respondents gave a wide variety of reasons for moving. The reason most frequently cited had to do with housing - particularly the need for more space, a desire to own a home, and a desire to reduce housing cost. Relatively few of the respondent households mentioned neighbourhood or location factors, including proximity to place of work, as the main reason for future housing relocation.

6) The house-hunting activities was spatially biased towards locations where the movers were most familiar with.

Would-be house movers, with the exception of the "out-station" households, tended to direct their housing search to areas familiar to their "awareness

space". In most cases, such a strategy was adopted as a means to reduce effort and money. In this regard, the advertisements in the local daily newspapers greatly enlarged the awareness space of both the renter and owner-occupied households. The out-station households concentrated their housing search to locations nearest to their would-be place of work.

7) Most of the moves made by the local movers to new homes involved a relocation of between 4 to 12 km. from their former places of residence.

Almost always housing relocation means a move away from the central area of Kuala Lumpur. Hence over a considerable period of time many more areas in the outer zone would experience net gains in population while the central area would experience substantial population losses. Such losses were, however, often being compensated by in-migration of new arrivals from outside Kuala Lumpur city.

Generally, there was a tendency for residential relocation in Kuala Lumpur to occur not only centrifugally, but also sectorally along existing main transportation routes radiating from the city centre.

A household in the inner zone in the Western sector, for example, would generally move outwards but still stay within the same sector and would be very reluctant to move to other sectors. Similarly, someone who used to live in the South-eastern sector would prefer to relocate within the same sector. This "centrifugal sectoral movement" pattern may perhaps be the outcome of set mental maps owing to the familiarity or "awareness space" the respondent households have about Kuala Lumpur city environs.

8) Newspaper advertisements acted as the main source of information regarding housing vacancies.

The daily newspapers acted as the main source of information regarding housing vacancies in the conventional housing sector of Kuala Lumpur. The

developers and estate agents placed their advertisements in the daily newspapers since newspapers were seen as the cheapest and most effective information agent to draw the attention of potential housebuyers and renters to a particular housing project or property.

In the case of the potential renters and housebuyers, newspaper advertisements increased and updated their awareness space regarding housing vacancies. In addition, such housing information helped them to compare prices and facilitated them in choosing a particular dwelling type, in a particular location, at a particular price.

9) There exist an inverse relationship between the length of thought process and relocation distance.

Households who moved a considerable distance, except for the "out-station" movers, spent less time thinking about moving than those households who relocated quite close to their former places of residence.

The study also showed that "out-station" households spent the least time searching for their new homes compared to the "local" households. The former almost always limited their housing search in locations close to their would be place of work. Their main priority at the time of moving was to have a shelter and getting adjusted to the new home as soon as possible.

It may also be concluded that the decision to move was primarily a function of individual and housing characteristics of a household (that is, the "internal" factors) and not due to the "external" factors. The study confirms that both homeownership and family life-cycle were important residential mobility determinants. We found that each stage of the family life-cycle might be influenced by different mobility-inducing factors and that within

each stage of the family life-cycle, homeowners were more constrained in their ability to relocate than renters.

The variables that showed the greatest explanation regarding residential mobility among the respondent households, aside from the age of household head, family life-cycle, and homeownership, were - 1) the length of stay at previous residence; and 2) the crowding index, that is, the need for more space.

**B. The findings regarding homeownership among the Malay middle class in Kuala Lumpur are as follows:**

1) Homeownership was associated with security of tenure and status enhancement.

A majority of the renters considered to be a non-homeowner means one is vulnerable to be threatened with eviction. They further considered renting as an indefinite payment of rent with no prospect of outright ownership. Hence, renters often compared their housing situations not with their fellow renters but rather with homeowners. They lamented their relative position vis-a-vis homeowners in terms of their inability to personalise their homes, both with respect to the use of the inside and outside spaces, according to their own tastes.

The lack of autonomy renters had over their homes was evidenced through the absence of expressive decorations of interior space and no noticeable alterations to exterior space (such as gates, porches, and walls). Rather, whatever decoration and display they did have were temporary in nature. On the other hand, homeowners expressed their autonomy of tenure by "personalising" both the interiors and exteriors of their houses (see for example, Forrest et al., 1990).

Homeowners, therefore, may be characterised as ever willing to spend more money, energy and time than renters in an effort to personalise their residences. In addition, through homeownership a household enhanced its credit-worthiness in the financial market, which may be regarded as a sort of status enhancement.

According to Rex and Moore (1967), people occupy two different class positions by virtue of their participation in two different markets. People derive their occupational class status from the labour market. They, likewise, derive their housing class status from the housing market. Obviously these two (labour and housing) markets are related. It is through incomes gained in the labour market that one may secure a privileged position in the housing market.

We found in our study, respondents households did not feel that their class identity was any different because of ownership or non-ownership of housing. They considered "class" solely as a function of occupation and residential location. Such a finding is almost identical to what Marshall et al. (1988) found in their national survey of Britain. In that survey only about 12 percent of the (British) people thought of the "middle-class" in terms of homeownership.

It does not, however, mean that housing tenure plays no role in shaping people's social identities for dwelling types do influence self-images of the occupants (see for example, Halle, 1984). In the context of our study, status affiliation was displayed through housing preferences and choice of preferred residential locations.

Housing, therefore, may be considered as a key identifier of claims to social status (through attributes such as dwelling type, dwelling size, tenure, and location) and hence social stratification. According to Burnett (1986) homeownership was seen, at least in Victorian England, by the middle class

as a way of demonstrating social "respectability" and maintenance of social distance from those deemed to be in the lower status groups.

In the context of the wider public at large, the high status accorded by the lending institutions to house buyers, through advancing of house loans indirectly make a public statement about the house buyers (mortgagees) credit-worthiness and respectability. Hence homeownership has conferred symbolic meaning of personal achievement and recognition.

As a general rule, households with the greatest wealth, most power or influence, and best knowledge regarding housing will be able to gain access to residential areas with maximum positive externalities and able to fend off activities which will generate negative externalities and vice-versa (see for example, Johnston, 1984; Harvey, 1973; and Pahl, 1970).

2) The clamour for homeownership means renting was regarded as a temporary inconvenience.

Many of the renters preferred to be homeowners even though it was relatively cheaper to be a renter than a homeowner. The answer for such a reasoning lies in the cultural make-up of the respondent households at large.

A (Malay) respondent household is expected in the course of its family life-cycle to own some properties notably a decent house. This is because the Malay community places a high regard for homeownership in particular. This value system is deeply rooted and cuts across the whole section of the Malay community - from the very high (the elites) to the very low (the poor).

The long term satisfaction of being a homeowner, therefore, more or less compensates the extra financial burden a homeowner has to bear. Perhaps the strong desire for homeownership explains why about 1 in 5 respondent households in our study were willing to spend 50 percent or more of their

monthly household incomes on housing. Such a value system also explains why 70 percent of the renters preferred homeownership to renting.

3) Employer-related assistance in house purchasing enabled many more households to enter owner-occupation than otherwise.

In Malaysia, the Government has advanced the view that homeownership is a desirable goal since this is fundamental to the "property owning democracy". To be a homeowner is now seen as the natural aspiration of all households in all sectors of the community. For this reason, all private housing developments were and are targeted for the owner-occupied market.

The expansion of owner-occupied housing to its present level has, therefore, been facilitated by the government housing policy (through legislative amendments, fiscal incentives, and various budgetary measures) and by a sustained period of steady economic growth which ensures increasing household incomes.

The state plays an important role in providing housing directly through public sector low-cost housing provision and indirectly through incentives to boost-up the construction and real estate sectors and control over mortgage lending facilities provided by the private sector financial institutions as well as by the Treasury.

It needs to be noted that the State is the biggest employer of middle class Malays. Hence, the availability of cheap, long-term loans (including low interest charges and low down payments) made possible by government intervention in the financial market was the key to a massive expansion of middle class suburban housing in the late 1970s and in the 1980s.



According to Martens (1985), in most countries, about 20 to 30 percent of the house price is advanced by the future homeowner with the remaining sum mortgaged. This implies a substantial waiting period before the big purchase is made since time is needed to save for down payments. Consequentially, it is the older households who were previously renters constituted the majority of the first-time buyers and not the newly formed households.

Despite the increasingly high cost of homeownership, the affordability level of many would-be house buyers was enhanced by the employer-related financial assistance. In the private sector the most obvious benefits seemed to accrue to those working in banking, finance and insurance. Similarly, the public sector employees benefited because of the ease of securing housing loans.

Employer-related financial assistance in house purchasing in both the private and public sectors took the form of approval of 100 percent housing loans payable over an extended period of 20-25 years at a very nominal interest charges.

Over the years the aggressive marketing strategy adopted by mortgage lending institutions aimed at promoting homeownership encourage more households to become homeowners at a much younger age and to take a much higher debt burdens than they would have done in the earlier decade.

Some innovations have occurred within the private sector to facilitate homeownership. Financial institutions, for example, have extended the period of loan payments up to 40 years. In addition, various low-start mortgage schemes was adopted, designed for a reduced repayments in the early years while increasing them later commensurating with the expected increase in the house buyers' capacity to pay. These incentives have

undoubtedly helped some marginal house buyers to get access to homeownership.

Nevertheless, there is still a need for the state to provide subsidies to those households who because of their socio-economic handicap cannot afford to purchase housing under a free market system; but considered to be "over-qualified" to be in the public low-cost housing scheme.

4) It appears that in the private sector housing, only households with relatively high incomes were able to enjoy homeownership at an early stage in their family life-cycle.

The main contributing factor to the growth of the middle class in Kuala Lumpur city was the expansion in education and the growth of job opportunities, notably of managerial and administrative functions, in both the private and public sectors of the urban economy. Hence, the middle class as a group in Kuala Lumpur has been growing steadily over the years,

The middle class households, as a group, were able to enjoy relatively high regular incomes and hence were considered "eligible" by financial institutions for long-term financial loans. These households, therefore, were willing to assign a substantial portion of their household incomes for comfortable living and consumption - most notably, living in good quality housing.

A feature of the middle class household structure in our study was the presence of more than one wage earner. This feature increased the gross household income very considerably. It was this increase in household incomes that enabled the middle class households to accommodate themselves in owner-occupied housing. As we have seen, in our study, the respondent households were relatively affluent and financially secured compared to the majority of the households in Kuala Lumpur city.

In the study, almost all respondent households who have entered owner-occupation were the more affluent former renters. The majority of them were households with two income earners and where the principal earners were in their early thirties when they became first-time house buyers.

It is obvious, therefore, that households who enjoy high incomes have relatively access to, and are able to enjoy homeownership. As Forrest (1983:213) puts it, "housing positions reflect and enhance class positions" because high incomes means easy access to housing finance.

5) The major house price inflation of 1980-1983 gave a paper "windfall" profit to homeowners who purchased their homes before 1979.

Over the years there has been a big increase in house prices across the broad spectrum of house types and locations. These increases was attributed to several factors - 1) the after effect of the oil price shocks of 1973 and 1979, 2) the drastic increase in the price of vacant urban land, 3) the general cost increases in building materials and construction work, and 4) the expansion and liberalisation of mortgage lending by the financial institutions.

By 1980, Malaysia was witnessing the most spectacular property boom, fueled by the easy availability of credit facilities both in the public and private sectors assisted in part by the buoyant national economy.

Many home buyers during the property boom period had to stretch their household budgets to the limit, especially in the early years of house purchasing because they had to repay a substantial bulk of their housing loans in the earlier years of their loan tenure. The burden of housing loan repayment would become lighter and easier as time went by because the real value of money (monthly mortgage repayments) declines with general inflation. It was the inability to produce the money up front that was keeping many people out of homeownership during the property boom period.

Housing is a necessity. If a homeowner sells the present residence he will need a replacement. Whether or not he may be able to purchase another house which is better than the present depends on the equity that he will be able to secure from the sale of the present property. The sale price will very much dependent on the prevailing house prices available in the market. For all we know, the equity that he may receive might be eroded by transaction cost involved in selling and buying, and repayment of outstanding mortgage arrears.

The tendency for houses to appreciate in market value over time makes housing and homeownership an attractive long term investment proposition. Respondent households considered homeownership not only as a way of building up household savings but also as a way of hedging against future house price inflation.

It is apparent that respondent households were aware of the investment aspect of housing. It is generally acknowledged that the cost of homeownership is front loaded and over time its cost will decline in real monetary terms. In contrast, the cost of renting is lower initially but over time it will substantially increased.

According to Martens (1988), there is a big difference between homeowners who bought their houses years ago, and those who bought just recently.

We found in our study, the majority of the homeowners who have to spend more than 50 percent of their household incomes to meet their housing cost were those who bought during the boom period of 1980-1983 and those who over committed themselves by buying up-market. Homeowners who bought their homes prior to the boom period, particularly before the second oil price shock of 1979, spent a considerably less amount of their household incomes on housing.

A majority of the respondent households indicated they would like to own their homes. Those who were already homeowners never wish to stay out of it, while the renters were ever willing to become homeowners. The paradox is, with each round of price inflation in the housing market, the renters will find it much more costlier to enter into the housing market and become homeowners. A way out is for them to "trade down", that is, buying houses which they previously considered to be far less than what their housing aspiration and expectation ought to be.

**C. The findings regarding residential patterning as an outcome of the residential mobility of the Malay middle class in Kuala Lumpur are as follows:**

1) Housing developers, through their timing and location of housing starts played an influential "gatekeepers" role in shaping the pattern and direction of residential relocation within Kuala Lumpur city.

Housing developers were and are able to exert a considerable influence on the location, and the physical and social character of the housing that they offer on the market. This is because in a situation of housing shortage, the market for new housing tended to be a seller's market.

In such a market, sellers (that is, housing developers) have been able to construct housing in locations of their choice, build dwelling types which they think the public wants, and set the price which the house buyers have no option but to pay, because of the knowledge that at whatever price, all new housing entering the market would most likely to be sold very quickly.

For this reason, therefore, attempts to upgrade the minimum standards of private sector housing have been resisted by the developers based on the argument that upgrading would not be "in the interest of the consumers" because higher minimum standard means house buyers have to bear the additional cost.

One may observe that the housing trend in Kuala Lumpur city since Independence in 1957 has been for reduced separation between different community groups; notably between the Malay and non-Malay population.

This changing pattern is occurring more effectively in new residential areas both in the private as well in the public sector housing. One may conclude, therefore, that the marked compartmentalisation of Kuala Lumpur city into distinctly ethnic housing areas was a carry-over of colonial housing and settlement policy in the past.

Observation made by Berge (1988) showed that in England at least, owner-occupation has become more heterogeneous in the private sector housing, while public or council housing has become more homogeneous in social class composition. A similar situation is also observed in the Malaysian conventional housing scene, whereby the adoption of a set of "eligibility" criteria means only a selected few have access to public housing, whereas the greater majority of the households have to seek alternatives in the private sector housing market.

2) The process of filtering did not occur since shortages in the middle income housing prevented the chain from reaching the lower income groups.

The conventional housing market in Kuala Lumpur city in particular, and in Malaysia in general, was and still is highly stratified with each sub-market finding its own niche. The housing sub-market is determined by the "affordability" or "credit-status" criteria as reflected by the purchase price and the amount of loan received and the amount of monthly mortgage repayments. Generally, it was and still is, those in stable employment and earning high incomes who are most likely to become homeowners in the private sector housing market.

For most respondent households buying a house is a once in the life time purchase. Therefore, most first-time buyers are unlikely to move after becoming homeowners. This means the vacancy chain is most likely to be terminated when there is a change in tenure from renting to owner-occupation.

**D. The findings regarding housing tenure among the Malay middle class in Kuala Lumpur are as follows:**

1) Renters became renters not by choice but out of necessity.

Renting generally implies lower financial cost of access than owner-occupation. In renting, one only has to cover the consumption cost of housing (that is, the use value) and the cost of entering into rental contract.

In the study, rental housing was required by - 1) young single-persons who have just entered the job market, 2) persons who by the nature of their jobs needed to move around quite frequently, 3) households who were "not eligible" to secure a housing loan because of age factor, 4) the "new arrivals" who were posted in Kuala Lumpur city, 5) households considered not creditworthy in the eyes of the financial institutions, and 6) households in the early stages of the family life-cycle.

About three-fourth of the renter households in our study indicated they preferred to be homeowners than renters. They further indicated that whenever they are able to, the first priority would be to strive for homeownership. This implies that they were in rental housing because of their inability to enter owner-occupation for one reason or other. They considered rental housing only as a temporary measure to overcome pressing housing needs.

Our survey on tenure choice found that only a small minority of the renters wished to remain in the rental sector on a permanent basis. In other words,

households seeking rental housing were usually those with insufficient funds to go into owner-occupation. They would be potential homeowners once they have accumulated sufficient savings to pay the initial down payments or when they were eligible to secure housing loans.

**2) Homeowners expressed stronger sense of belonging and attachment to the neighbourhoods than renters.**

The study shows that about 8 in 10 respondent households were satisfied with their respective social neighbourhood make-up. The feelings that they expressed about the neighbourhoods were, however, influenced by their tenure status. Renters, generally, found it difficult to establish a sense of belonging to their respective neighbourhoods by virtue of their non-ownership of their residences. On the contrary, homeowners, particularly the "pioneering group" expressed great affection towards their neighbourhoods. They took great pride in seeing the steady maturation of their neighbourhoods.

The length of residence also influenced the attitudes of the respondent households regarding certain attributes of the neighbourhoods. This was particularly true in the case of the renters . We found in the study that all those expressing dissatisfaction with certain attributes of the neighbourhoods were renters who had very weak existential ties with fellow residents within the same neighbourhood.

**3) Renters, generally, spent less money on housing than homeowners.**

Rental levels typically accounted for about half or less of the monthly instalment repayment required for buying a house at current prices. Buying a terrace house costing M\$130,000, for example, may imply a loan repayment of about M\$1,150 per month (assuming an annual interest of 8.5 percent payable for 20 years). The same house could be rented for M\$600 monthly,



that is, at half the monthly loan repayment value. Similarly, a M\$90,000 terrace house with a loan repayment of about M\$800 monthly could be rented for M\$450 a month.

This skewed relationship between tenure status and monthly housing cost did not, however, discourage the majority of the renters to live in owner-occupied housing.

#### **10.4 Metropolitan Change and Aggregate Residential Mobility Patterns**

This study has focused on residential mobility in Kuala Lumpur, Malaysia. Kuala Lumpur city offers an ideal setting for studying metropolitan change, and by extension, residential mobility in the Malaysian context, for the following reasons - 1) it was one of the earliest settlements in Malaysia to become an urban centre, 2) it was the first Malaysian town to experience suburbanisation, and 3) it experiences relatively rapid population growth.

Population growth in Kuala Lumpur city may be characterised by four major phases. The first phase saw rapid population increase during the nineteenth century following the discovery of tin deposits in the surrounding areas. This was followed by a second phase characterised by a period of continuous growth in the early twentieth century, owing largely to the influx of migrant labour from China and India. The second phase ended at the outbreak of the Second World War in the Pacific.

The third phase saw the rebuilding of the city after the end of the War and the insignificance of immigration as a source of population growth. Instead, the city relied on internal migration as well as natural population increase as the main source of population growth, particularly after the Federation of Malaya gained Independence in 1957.

The fourth phase saw the city experiencing a rapid population increase largely owing to significant rise in employment opportunities in the manufacturing industries in the Kelang valley in late 1960s and in the 1970s. During this period, in-migration played a major role in the redistribution of the city population towards the outer areas of the city.

In the 1980s both the natural increase and in-migration contributed to the overall population growth of Kuala Lumpur city. Intra-urban population movements between and within sub-areas accounted for most of the differences in the growth experience of different parts of the city. The suburbs of Kuala Lumpur city experienced rapid population growth, while the central area experienced slow or declining population growth.

The shift in population distribution resulted in the realignment of the spatial distribution of social-economic status of Kuala Lumpur city. The difference in socio-economic status between sub-areas of the city resulted in a heavy concentration of high quality neighbourhoods in the Western sector of the city. The concentration of high quality neighbourhoods characterised by superior housing is naturally linked to a similar concentrations of higher income households.

In recent years, the pressures created by urban renewal, new urban development, and subsequent highway construction resulted in extensive intra-urban population mobility. The net effect was a shift of population away from the older traditional settlement areas in the inner city to new settlement areas, that is, the suburbs, producing significant changes in the distribution of population within Kuala Lumpur city. Most notably, the population redistribution process has resulted in an increasing tendency for full family units with higher socio-economic status to locate in modern conventional housing areas in the outer zone of the city.

According to Johnston (1984) conventional housing is universal in its character and quality and represents only one segment of housing in the Third World cities. The other segment is the unconventional housing which provides lower quality housing for a substantially large proportion of the Third World urban population.

In Kuala Lumpur city there are many areas of high quality low density housing as well as many areas of low quality high density housing. As in many other Third World cities, the high quality housing areas in Kuala Lumpur city have been the product of colonial legacy and the emerging exclusive residential zones of recent developments.

The diversity in housing type and quality does lead to a high degree of spatial differentiation. There are, however, areas where sharply contrasting housing types and qualities to be found side by side in each of the sub-areas of the city. This is often considered to be a temporary phenomenon whereby over time low quality housing will eventually be consumed and replaced by high quality housing.

It is expected that the establishment of a highly regulated land use zoning practice and existence of large tracts of agricultural land around Kuala Lumpur will create and define new residential areas in general and new exclusive area of high quality housing in particular. This implies that in future the conventional housing sector will function as a dominant force in Kuala Lumpur's housing scene, pushing the unconventional sector as the residual sector in urban housing.

In summary, one can observe that over the last three decades (that is, since Independence in 1957) the effect of the growing middle class as a distinct socio-economic group on the development of Kuala Lumpur urban landscape has often been dramatic. According to Evers (1984), this growing middle class group is becoming a force and competitor for housing and urban land as evidenced by the establishment of new residential suburbs around Kuala Lumpur city.

### **10.5 Suggestions for Further Research Related to Residential Mobility in Kuala Lumpur**

We have identified, based on the study findings and bearing in mind the study limitations, four possible areas of further research on the intra-urban population movement in Kuala Lumpur.

Firstly, we suggest that a comprehensive study should be undertaken to map out the patterns of intra-urban population movements in Kuala Lumpur in 1990s. In this regard, the Population and Housing Census of 1990 would provide sufficient detailed information regarding the demographic and housing situation of the general population in Kuala Lumpur.

Such a study would enable the relevant implementing agencies both in the public as well as the private sectors, particularly the City Hall of Kuala Lumpur, to accommodate changes and shortfalls in ensuring that the Kuala Lumpur Structure Plan and its supporting local plans may be implemented to their successful conclusion.

Secondly, the growing outward-movement of the population from the central area towards the suburbs in the outer areas of Kuala Lumpur, ought to be counter-balanced by stabilising the number of the general population in the central area. Such a move would ensure that the central area, notably the city centre would remain as a thriving residential and social area.

It is suggested, therefore, that a study regarding the best mix of land-use combinations for the central area should be undertaken. In such a study, the demographic and housing components ought to be the principal considerations and not to be subsumed by commercial, infrastructure and environmental components. This is to ensure that the central area would remain as the "living city" in the true sense of the word.

Thirdly, there is a need to conduct a study on the impact of public low-cost housing on the residential mobility patterns of the lower income groups within Kuala

Lumpur. Such impact study will provide information regarding future locations of the public low-cost housing.

Finally, we suggest that a study on land transactions, applications for land-use conversion and proposed housing starts be carried out. Such a study is essential in the light of the ever increasing popularity among housing developers to concentrate on condominium projects at the expense of other dwelling units.

Greater concentration on building condominiums implies a significant proportion of the existing and future residential land use would be devoted to exclusively high-priced housing. Directly and indirectly, such house building activities would mean less attention would be devoted to the housing of the masses, that is, the needs of the majority of the Kuala Lumpur urban population including the middle income group.

The Authority, therefore, should through persuasive and penitive means persuade housing developers to devote more efforts towards fulfilling their "social obligations" of catering more low-price and medium-price housing where the need is more urgent.

#### **10.6 A Summing Up**

Our study provides evidence that people move for reasons relating to housing and family changing needs. They moved principally to become homeowners. Once they become homeowners they have no intention of moving again.

People regard renting only as a temporary tenure. They considered renting as an inconvenience that they have to go through in the early stage of their family life-cycle.

The development in mortgage finance have made homeownership much easier to attain by young households. In this context, the image of first-time house buyers may be summarised as follows:

- 1) They are the young households with a child or two;
- 2) Before starting a family they lived in private rental housing;
- 3) Having saved enough money to pay a deposit, and after being eligible for a housing loan, they find houses which fits their price;
- 4) In all cases such houses are newly constructed dwellings located in the outer area of Kuala Lumpur city.

In normal circumstances, a household may be considered as being attached to a particular location by establishing neighbourhood bonds with fellow residents or by a feeling of attachment to a housing unit, or a neighbourhood-based organisation. The strength of the bond to the place of residence is reflected in the satisfaction the household feels towards the neighbourhood or location. The expression of attachment and sense of belonging to a particular neighbourhood is essentially dependent on the duration of stay and ownership of the property.

A household highly satisfied with the neighbourhood will not consider moving even though it may be able to enjoy better housing somewhere else. Only when the household perceives the satisfaction level has fallen below a certain acceptable threshold will it seriously consider moving.

A person, once dissatisfied, is most likely to begin the search for an alternative residence at places it is aware of through previous relocation experiences or through contacts with friends or relatives. When a new location has been selected, the evaluation process may be represented by a "cost-benefit" type of analysis in which monetary and non-monetary benefits of the present location is compared to the monetary cost of moving, and the expected monetary and non-monetary benefits to be gained at the new location.

The residential mobility decision-making process, therefore, may be considered as to consist of three phases - 1) the development of a desire to consider

moving, 2) the selection of an alternative location, and 3) the decision to move or stay. The process usually, although not always, begins with the first phase. In some cases however, the decision to move is "forced" on a household through job transfer, household break-up, and eviction.

The State, through its direct and indirect fiscal and monetary measures had considerable influence in the physical development of Kuala Lumpur city. Its persuasive action through the promotion of mixed ethnic housing has led to the hitherto mono-ethnic (in most cases Chinese dominated) settlement areas being transformed over time to that of a more cosmopolitan, multi-ethnic and multi-cultural housing environment. Such an effort goes a long way in ensuring that the "restructuring of society" as envisaged in the New Economic Policy (NEP) of 1971-1990 bears fruit.

The promotion of multi-ethnic and multi-cultural housing should be encouraged in the subsequent housing policy statements. Such a policy would substantially remove the identification of a particular ethnic group with a particular housing area or residential location.

The second aspect of the "restructuring of society", that is, the breaking down of class barrier is much more elusive to attain. One of the reasons is because in a free market economy, the demand for and the supply of a particular housing type is very much influenced by the market forces. Hence, the element of "housing affordability" more or less dictates the pattern and direction of residential mobility within a given urban area.

The State did in fact attempt to influence the conventional housing market directly through subsidy provisions and supply of public housing; and indirectly through various legislative, fiscal and monetary measures. However, the State is constrained by limited annual budget and other priorities of national importance. Therefore, one may conclude that residential segregation and separation based on socio-economic class differentiation is a reality which is difficult to be broken down.

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## Appendix A

### Survey Questionnaire on Residential Mobility of the Malay middle class households in Kuala Lumpur, Malaysia, 1989.

#### (TRANSLATION)

The City Hall of Kuala Lumpur,  
and  
Department of Town and Regional Planning,  
The University of Sheffield.

#### Greetings

(Show Card of Authorisation issued by  
the City Hall of Kuala Lumpur)

#### Opening remarks

"We are currently conducting a sample survey of the residential mobility of the Malay middle class households in Kuala Lumpur."

"We are glad to inform that your household have randomly been selected to be one of the samples."

"We hope you are willing to assist us in ensuring that this survey will be a success. In this regard all information given by you will be treated as CONFIDENTIAL."

#### A. IDENTIFICATION CARD (Questions 1-9)

1. Interview No. \_\_\_\_\_ Date: \_\_\_ / \_\_\_ /89
2. Housing Estate No. \_\_\_\_\_ Name: \_\_\_\_\_
3. Planning Unit No. \_\_\_\_\_ Name: \_\_\_\_\_
4. Respondent's Address: \_\_\_\_\_  
\_\_\_\_\_

#### 5. Property File

- 5.1. Lot No. \_\_\_\_\_ 5.2. Lot Size: \_\_\_\_\_
- 5.3. Date Certificate of Fitness issued: \_\_\_ / \_\_\_ / \_\_\_
- 5.4. City Hall Assessment Reference No. \_\_\_\_\_
- 5.5. Annual Assessment Value M\$ \_\_\_\_\_
- 5.6. Annual Quit Rent Value M\$ \_\_\_\_\_

#### 6. Tenure Status of Respondent Household

- (1) Homeowner
- (2) Renter
- (3) Other (specify) \_\_\_\_\_

7. Family Life-cycle Code \_\_\_\_\_

8. Monthly Household Income M\$ \_\_\_\_\_

9. Socio-economic Category.

- (1) high class
- (2) upper middle class
- (3) middle class
- (4) lower middle class

**B. RESIDENTIAL MOBILITY (QUESTIONS 10-22)**

10. First year of stay in Kuala Lumpur 19\_\_

Location - housing estate \_\_\_\_\_  
 - place name \_\_\_\_\_  
 - Planning Unit \_\_\_\_\_

11. Number of years staying in Kuala Lumpur \_\_\_\_\_

12. First year of stay in present residence 19\_\_

13. Number of years staying in present residence \_\_\_\_\_

14. Previous place of residence.

- (1) within Kuala Lumpur - Name of housing estate \_\_\_\_\_  
 Name of Planning Unit \_\_\_\_\_
- (2) "out-station" - State of \_\_\_\_\_

15. Number of moves made \_\_\_\_\_

16. Year of the move(s) made.

Move	Year	Location
1st.	19 _____	_____
2nd.	19 _____	_____
3rd.	19 _____	_____
4th.	19 _____	_____
5th.	19 _____	_____
6th.	19 _____	_____

17. Main reason for moving.

- 1st. move \_\_\_\_\_
- 2nd. move \_\_\_\_\_
- 3rd. move \_\_\_\_\_
- 4th. move \_\_\_\_\_
- 5th. move \_\_\_\_\_
- 6th. move \_\_\_\_\_

18. You would rank the following statements regarding moving in the following order of priority. (Show CARD A)

<u>Choice</u>	<u>Statement</u>
_____	To be close to place of work
_____	To be near to relative(s) or close friend(s)
_____	To live in owner-occupied housing
_____	Needing bigger space
_____	To live in friendly neighbourhood
_____	To reduce housing cost/low rental
_____	To be close to school
_____	Easy access to recreational facilities
_____	Easy access to services including shopping
_____	To live in a nice physical environment
_____	Other (specify) _____

19. Do you plan to move out from this residence?

- (1) Yes  
(2) No

20. If YES (to Question 19), please provide main reason.

\_\_\_\_\_

21. Indicate when \_\_\_\_\_

22. If NO (to Question 19), please provide main reason why not.

\_\_\_\_\_

### C. NEIGHBOURHOOD (Questions 23-38)

23. About your next door neighbours

- (1) both are non-Malay households  
(2) one of them is a Malay household  
(3) both are Malay households

24. The household opposite your residence is

- (1) a non-Malay household  
(2) a Malay household  
(3) not applicable

25. Majority of the resident on this street are

- (1) non-Malays
- (2) Malays
- (3) about equal number of non-Malay and Malay residents

26. Income wise, the majority of the households on this street earn

- (1) more than the respondent's household
- (2) about the same as the respondent's household
- (3) less than the respondent's household

27. Generally, residents in other sections of the housing estate are socio-economically \_\_\_\_\_ than residents on this street.

- (1) better-off
- (2) about the same as
- (3) less well-off

28. Your nearest relative lives

- (1) next door
  - (2) on this street
  - (3) in this neighbourhood
  - (4) outside the neighbourhood (please specify)
- Name of housing estate \_\_\_\_\_
- Distance from here \_\_\_\_\_ km.

29. Your closest friend lives

- (1) next door
  - (2) on this street
  - (3) in this neighbourhood
  - (4) outside the neighbourhood (please specify)
- Name of housing estate \_\_\_\_\_
- Distance from here \_\_\_\_\_ km.

30. You would consider your next door neighbour(s) as

- (1) ever willing to offer assistance when needs arise
- (2) quite friendly
- (3) know them on need to know basis only
- (4) tend to keep to themselves

31. You would consider the physical environment of this neighbourhood as

- (1) satisfactory
- (2) not satisfactory
- (3) don't know

32. "Satisfactory" for the following reasons:

- (1) \_\_\_\_\_
- (2) \_\_\_\_\_
- (3) \_\_\_\_\_



33. "Not satisfactory" (for Question 31) for the following reasons:

- (1) \_\_\_\_\_  
 (2) \_\_\_\_\_  
 (3) \_\_\_\_\_

34. You would consider the physical environment of this neighbourhood to be \_\_\_\_\_ compared to that of the former neighbourhood.

- (1) better  
 (2) about the same  
 (3) worse  
 (4) don't know

35. You would consider the social environment of this neighbourhood as

- (1) satisfactory  
 (2) not satisfactory  
 (3) don't know

36. Satisfactory (for Question 35) for the following reasons:

- (1) \_\_\_\_\_  
 (2) \_\_\_\_\_  
 (3) \_\_\_\_\_

37. Not satisfactory (for Question 35) for the following reasons:

- (1) \_\_\_\_\_  
 (2) \_\_\_\_\_  
 (3) \_\_\_\_\_

38. You would consider the social environment of this neighbourhood to be \_\_\_\_\_ compared to that of the former neighbourhood.

- (1) better  
 (2) about the same  
 (3) worse  
 (4) don't know

**D. DREAM HOME AND LOCATION (Questions 39-48)**

39. Your dream home is a \_\_\_\_\_

40. The estimated value of such a home is about M\$ \_\_\_\_\_

41. Given a choice, you would prefer to have your ideal home located in

Choice Location Name of housing estate (if possible)

- 1st. \_\_\_\_\_  
 2nd. \_\_\_\_\_  
 3rd. \_\_\_\_\_  
 4th. \_\_\_\_\_

42. (For the 1st. choice) Please provide factors which influenced you to select that location.

- (1) \_\_\_\_\_  
 (2) \_\_\_\_\_  
 (3) \_\_\_\_\_  
 (4) \_\_\_\_\_  
 (5) \_\_\_\_\_

43. Taking into account the monthly income and expenditure, your household could afford to

- (1) take up a maximum housing loan of M\$ \_\_\_\_\_  
 (2) pay a monthly mortgage of M\$ \_\_\_\_\_  
 (3) purchase a property with a price-tag of M\$ \_\_\_\_\_  
 (4) purchase this type of dwelling unit \_\_\_\_\_

44. Your household would be willing to do the following in order to attain your dream house:

	Yes		No	
	/	Priority	X	Priority
1. defer car ownership				
2. limit the family size				
3. move to cheaper housing				
4. earn additional income				
5. defer home "comfort"				
6. defer purchase of a new car				
7. limit expenditure entertainment & recreation				

45. You would first and foremost consider this factor in choosing your place of residence. (Show CARD B)

- (1) proximity to place of work  
 (2) proximity to school  
 (3) close to recreational park  
 (4) easy access to public transport  
 (5) close to shopping centres  
 (6) located in a relatively isolated areas  
 (7) other (specify) \_\_\_\_\_

46. Indicate your response, if you were to stay in this housing area. (Show CARD C)  
(Note: 1 strongly agree, 5 strongly disagree)

	1	2	3	4	5
1. high class residential area					
2. socio-economically mixed area					
3. middle class residential area					
4. low-cost public housing					
5. squatter settlement					

47. What would be your response if you were to stay in the following neighbourhood.  
(Show CARD D)  
(note: 1 most willing, 5 most reluctant)

	1	2	3	4	5
1. majority are Indian households					
2. majority are Chinese households					
3. majority are Malay households					
4. mixed ethnic households					

48. Do you AGREE (/), DISAGREE (X), or DON'T KNOW (DK) with the following statements.

At present.....

	/	X	DK
1. houses are reasonably priced			
2. it is easy to secure a housing loan			
3. the 30 percent (Malay) housing quota is seldom met			
4. without a 5-10 percent price discount not many Malay households are able to be a homeowner			
5. there is a short supply of low-cost housing in the market			

**E. HOUSING CHARACTERISTICS (Questions 49-74)**

49. Dwelling type of present home \_\_\_\_\_

50. Number of bedrooms \_\_\_\_\_

51. Alteration and extention to original building.

- 1. Yes (Specify) \_\_\_\_\_
- 2. No

52. Do you think the present dwelling appropriate for the family needs?

- (If YES, go to Question 54)
- (1) Yes
  - (2) No

53. (if NO to Question 52) specify required dwelling type \_\_\_\_\_

54. You obtained information regarding this house from: (Show CARD E)

- 1. friend(s)
- 2. relative(s)
- 3. housing agency
- 4. newspaper advertisement(s)
- 5. advertisement board(s)
- 6. other (specify) \_\_\_\_\_

55. Did you consider other alternative(s)? (If NO go to Question 57).

- 1. Yes
- 2. No

56. (If YES, to Question 55) Please provide information regarding the alternative(s) residence.

Dwelling type	Price/Rent (M\$)	Location

57. Why did you choose this home?

- 1. \_\_\_\_\_
- 2. \_\_\_\_\_
- 3. \_\_\_\_\_
- 4. \_\_\_\_\_
- 5. \_\_\_\_\_

If RENTERS proceed to Questions 58-65.  
If HOMEOWNERS proceed to Questions 66-74.

**FOR RENTERS ONLY**

58. Since when were you a renter? 19 \_\_\_\_

59. Please provide the following information regarding this house—

1. Monthly rental value M\$ \_\_\_\_\_
2. Amount of deposit M\$ \_\_\_\_\_
3. Duration of contract \_\_\_\_\_
4. Estimated value of the house M\$ \_\_\_\_\_

60. Do you plan to be a homeowner soon?

(If YES, proceed to Question 62)

1. NO
2. YES

61. Reasons for NO to Question 60.

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_

62. (For YES to Question 60) When do you plan to purchase a house?

1. already a homeowner
2. some time in 19 \_\_\_\_

63. Information regarding the purchase—

Dwelling type \_\_\_\_\_  
Purchase price M\$ \_\_\_\_\_  
Amount of deposit M\$ \_\_\_\_\_  
Source of finance \_\_\_\_\_  
Amount of loan M\$ \_\_\_\_\_  
Monthly mortgage repayment M\$ \_\_\_\_\_

64. Could you provide us with DISADVANTAGES of being a renter?

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_

65. Could you also provide us with **ADVANTAGES** of being a renter?

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_

**FOR HOMEOWNERS ONLY**

66. Please indicate since when did you become a homeowner? 19 \_\_\_\_\_

67. Please provide us the following information regarding this house—

1. Year of purchase 19 \_\_\_\_\_
2. Amount of deposit M\$ \_\_\_\_\_
3. Purchased price M\$ \_\_\_\_\_
4. Estimated current value M\$ \_\_\_\_\_
5. Source of finance \_\_\_\_\_
6. Loan amount M\$ \_\_\_\_\_
7. Duration of loan \_\_\_\_\_ years
8. Amount of monthly mortgage repayment M\$ \_\_\_\_\_
9. Estimated monthly rental value (if rented out) M\$ \_\_\_\_\_

68. Do you intend to sell this house?  
(If NO proceed to Question 70)

1. Yes
2. No

69. Reasons for YES to Question 68.

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_

70. Reasons for NO to Question 68.

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_

71. (For homeowners enjoying Government housing loan scheme only)

Could you afford to purchase this house without Government housing loan facility?  
(If YES, proceed to Question 73)

1. Yes
2. No

72. (If NO to Question 71) Would you be willing to move to a cheaper housing WHICH implies the following: (Show CARD F)

	Yes (/)	No (X)
1. a much reduced interior space		
2. less satisfactory layout and design		
3. inferior quality building materials		
4. incurs higher transportation cost		
5. located in less satisfactor social neighbourhood		
6. located in poorer (physical) environmental quality area		
7. further away from place of work		

73. Please list down the ADVANTAGES of homeownership.

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_

74. Please list down also the DISADVANTAGES of homeownership.

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_

**F. HOUSEHOLD INFORMATION (Questions 75-77)**

75. Please provide us with your monthly household expenditures

- |                                    |           |
|------------------------------------|-----------|
| 1. House - mortgage repayment/rent | M\$ _____ |
| 2. Transport - vehicle loan        | M\$ _____ |
| - petrol                           | M\$ _____ |
| 3. Food                            | M\$ _____ |
| 4. Utilities - electricity, etc.   | M\$ _____ |
| 5. Home furnishing                 | M\$ _____ |
| 6. Domestic help                   | M\$ _____ |
| 7. Education - for children        | M\$ _____ |
| 8. Shopping - clothing, etc.       | M\$ _____ |
| 9. Miscellaneous                   | M\$ _____ |

## 76. Car ownership

1. Since when you own a car? 19 \_\_\_\_
2. Make and model of 1st. car \_\_\_\_\_
3. Purchase price M\$ \_\_\_\_\_
4. Present car bought in 19 \_\_\_\_
5. Make and model \_\_\_\_\_
6. Purchase price M\$ \_\_\_\_\_

## 77. Members of household including the respondent

Size of household \_\_\_\_\_

No.	Member	Age	State	Occupation	Commuting distance	Salary (monthly)
1.						
2.						
3.						
4.						
5.						
6.						
7.						
8.						
9.						
10.						

---

That is the end of the interview.

Thank you for your generous cooperation. We wish you and your family a prosperous year.

Greetings.



## Appendix B

## List of Housing Estates in Kuala Lumpur, 1989.

## Sector

## A. NORTH-EAST

Setapak	Dwelling type						
	1	2	3	4	5	6	7
1. Setapak	28	95	1042				
2. Ibu Kota	80	110	228				
3. Furlong	171		57				
4. Bunga Raya			724				
5. Genting Kelang			57				
6. Setapak Jaya							1650
7. Melati F1						1220	
7b. Melati F2					456	624	
8. DBKL Gombak F1&2						400	
8a. DBKL Gombak F1B						300	
9. Desa Gombak			127				
10. Kaca Biru		10	279				
11. DBKL Langkawi					1304		
12. Setapak Height A			870				
12a. Setapak Height B			570				
12b. Setapak Height C				960			
12c. Setapak Height			22	2652			
13. Safety Insurance					150		

## Wangsa Maju

14. Seri Rampai		260					
15. Seri Setapak		10					
16. Desa Wira		103					
17. Wangsa Maju R1						2810	
17a. Wangsa Maju R2&4					1440	2950	
17b. Wangsa Maju R10					850	1160	
17c. Wangsa Maju R5&6					3126		
18. Setiawangsa					540		
18a. Setiawangsa F1		81		321			
19. Ampang-U/Kelang E, F, G				458	520		
19a. Ampang-U/Kelang B					600	800	
19b. Ampang-U/Kelang H, I, K, L					742		
19c. Ampang-U/Kelang					360	280	
19d. Ampang-U/Kelang D F10					360	280	

## B. NORTH

## Sentul

20.	Batu View			289				
21.	Seri Batu	149						
22.	Kok Lian	1	24	407				
23.	Eastern			115				
24.	Rainbow	43		406				
25.	Bamboo			194				
26.	City			123				
26a.	City Tambahan			300				
27.	Cheng Sheng		23					
28.	Kaya	18		89				
29.	PKNS						608	
30.	Pelangi F1	143						
30a.	Pelangi F2	9		43				
31.	Datuk Senu F1			338				
31a.	Datuk Senu A			338				
32.	Koperasi Polis	8	551					
32a.	Koperasi Polis F2			1095				
33.	Seri Muda		20	95				
34.	Melewar	54		358				
34a.	Melewar/Rowther	2	36	151				
35.	Kok Doh			61				
36.	Seri Lemak F2	11		611	1170	850		
37.	Greenway		12	44				
38.	Bina Dev		4	33				
39.	Bullion			573				
40.	Chubadak/Puah			38	1450	894		
41.	DBKL S/Utara F1&2			1188	180	768	1019	
41a.	DBKL S/Selatan F1&2					768		
41b.	DBKL Cantonment				500			
41c.	DBKL B/Dalam	51		357				
41d.	DBKL Sentul				475			
41e.	DBKL KL-Karak			157				
41f.	DBKL Ipoh-Kuching			56	1490			
42.	Ng Sheng Swee			74				
43.	Paramount	136		130		400		

**C. NORTH-WEST****Jinjang**

44. Kepong	133	8	1656				
45. Kepong Bt.6			63	1200	540		
46. Kepong Baru		19	3879				
47. Petaling	21		610				
48. Seri Segambut	9	954					
49. Kok Doh			289				
50. Batu			224	180			
51. Nanyang			206				
52. Wahyu			428				
53. Beringin			41			1019	
54. W/ Selayang F1			312				
54a. W/Selayang F2&3	1		312	528	396		

**Edinburgh**

55. Bukit Maluri F1		200	875				
55a. Bukit Maluri 2&3B			1757				
55b. Bukit Maluri 3A		4	634				
56. Kepong Baru T		18	979				
57. Seri Bintang			359		180		
58. Segambut Jaya				912			

**D. WEST****Damansara**

59. Bangsar Park	158	17	383				
60. Bangsar Baru	116	78	1030	314			
61. Bandaraya F	425		131				
62. Bkt. Bandaraya	77		559	268			
62a. Bkt. Bandaraya	425		131				
62b. Bkt. BandarayaC2			144		200		
63. Lucky	139	112	573				
64. B/Damansara 1A			200				
64a. B/Damansara 1B			231				
64b. B/Damansara 1	112	40					
64c. B/Damansara 5	151	36					
64b. B/Damansara F	1041	32					
65. Setia	174	32					
65a. Setia N2	231	36					
65b. Setia N6	24						
66. Sato Amoy	94						
67. Bkt. Pantai	258						
68. Duta	52						
69. Tunku	243			78			

(continue)

## Damansara (continue)

70.	M/Damansara 1A		366	66	40		
70a.	M/Damansara 1B			285			
71.	Bkt. Bangsar 1						80
71a.	Bkt. Bangsar 2						384
72.	Kerinchi						500
73.	Seri Hartamas					276	156
73a.	Seri Hartamas F3			531			
73b.	Seri Hartamas F4				363		
73c.	Seri Hartamas C						432
73d.	Seri Hartamas B					588	
73e.	Seri Hartamas A				450		
74.	Prima Condo				52		
75.	Erawan				68		
76.	Estate Manage				113		
77.	Beayland				107		
78.	SPPK				60		
79.	SPPK-Sharani F4				1071		
80.	UDA					94	
80a.	UDA Maarof					119	526
81.	Benquen				16		
82.	Tan HH				9		
83.	Sebato				66		
84.	Naquiyuddin				135		
85.	Eng Lian		4	608			
86.	Bandaraya Dev			230	629		
87.	Indran Dev				650		
88.	Azman R				232		
89.	Cuepacs	18	38	124			
90.	Segambut			97			

## Penchala

91.	TTD Ismail 1A		420				
91a.	TTD Ismail 1C	161	126				
91b.	TTD Ismail 1D			480			
91c.	TTD Ismail 2D	77					
91d.	TTD Ismail 2A			232			
91e.	TTD Ismail 2B			278			
91f.	TTD Ismail 2C			209			
91g.	TTD Ismail 3	37	108	832			
91h.	TTD Ismail 4	150	168	225			
91i.	TTD Ismail 4A			182			
91j.	TTD Ismail 5	181					
92.	TTDI-Sea Park				24		
92a.	TTDI-Sea Park			586			
92b.	TTDI-Sea-Park				400		
92c.	TTDI-Sea-Park				64		130
93.	Segambut Jaya			653		858	
93a.	Segambut Jaya A						912
94.	Segambut Bahagia			705			682
95.	Segambut Dalam		2	619		430	
96.	Sungai Penchala	6	34			120	

**E. SOUTH-WEST****Seputeh**

97. Seputeh	2		226			122
98. Bkt. Seputeh	58		110			
99. Desa F1-4	86	148	1067	544		
100. Walleng			94			
101. Angsana	1		33			
102. Park Avenue			70			
103. Angkasapuri/Nakkon				828	1120	1610
103a. Angkasapuri/Nakkon				400		540
104. Negara				27		
105. Zamrud				144		

**Bukit Indah**

106. Lian Hoe	48	10	93			
107. Evergreen			37			
108. Goodwood			42			
109. Continental			130			
110. Skyline			89			
111. Bee Sun			49			
112. United	148	84	113			313
113. Bkt. Indah F1	48	50	252			
114. OU Garden	241	292	2491			
115. Yarl	357		76			
116. Tan Yew Lai	111	56	750			145
117. Nam Fong		47				
118. Kuchai	9		35			
119. Gembira F1-7	7	166	2400			
119a. Gembira F8-9	14	12	377			
120. KSM		100			33	57
121. Salak Selatan	83	52	732			808
121a. Salak Selatan S	93		316			
122. Seri Petaling			958			
122a. Seri Petaling R			710			
122b. Seri Petaling D			647			
123. Pagar Ruyung			37			
124. Bkt. Intan		157	26			
125. Serbaguna F1			45	248		673
126. Thong Hap	4		79	324	624	432
127. Seri Sentosa			102		2192	1846
128. Jayanita						700
129. Jayaru				32		
130. Happy Jaya		8	4	260		
131. KB Nasional					190	160
132. Barat Co-op	50		46	250		
133. Sin Nam			5	1259	200	600
133a. Sin Nam B			937	362	432	790
134. Sin Too				461		
135. Sunrise					400	160
136. Nam Fuat			2	239		161

(continue)

## South-west (continue)

## Bukit Jalil

137. Supreme Corp.			1009	2390			
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## E. SOUTH-EAST

## Bandar Tun Razak

138. Ikan Mas/HDA						944	676
139. Ikhsan			200				
140. Pertama			176			280	
141. Cheras Utara		24	84				
142. Cheras Baru	1877						
143. Cheras Jaya	5		111				
144. Chantik			80			116	
145. Seri Bahtera	29	22	439				200
146. Billion	28		56				
147. Supreme F1	90		185			195	
147a. Supreme F2	71		275			190	
148. Midah	238	26	1793				
149. Tayton	605		1334				
150. Mutiara	16	54	301				
151. Choy Mee Ching	7	14	14				
152. Bdr. Tun Razak F1A-E			1842				
152a. Bdr. Tun Razak F2A			310			640	
153. DBKL Seri Sabah						1836	
153a. DBKL Seri Johor						2340	
153b. DBKL Seri Melaka						1290	
153c. DBKL Batu 4						450	
154. Bkt. Ria			84		110		
155. Mulia F1	32		396			472	
156. Segar F1	27		333	259			
157. Desa Aman			235	300			
158. Rajawali			86			80	
159. Hijau	7	12	64				
160. Seri Lempah				520		180	
161. Kobena			10		190	160	
162. Shamelin	14				936	400	
163. STLR/Kg. Pakar					650	375	

(continue)

## South-east (continue)

## Bukit Anggerik

164. Connaught F1&2			459			
164a. Connaught F3	112		358			
164b. Connaught F5			74			930
165. Okid Desa F1			343			
165a. Okid Desa F2	55		243	448		408
166. Len Sen	40		363			
167. Bkt. Anggerik F1-3			479			
167a. Bkt. Anggerik F4			363			120
168. Dahlia F1			98			
169. SPPK/Sg. Midah	132		2242		2112	4100
170. Bkt. Cheras					1000	
171. Bkt. Salak	16			402	2560	1792
172. Weel Fargo					110	
173. Kg. Selamat			162			1305

## F. EAST

## Maluri

174. Maluri		176	2004		320	
175. Maluri/Jejaka				528		
176. Desa Pandan				361		
176a. Desa Pandan F1				320	120	1012
176b. Desa Pandan F2				256	530	900
177. Persendirian				1111		

Note: Dwelling type

- |                  |              |
|------------------|--------------|
| 1. detached      | 5. apartment |
| 2. semi-detached | 6. flat      |
| 3. terrace       | 7. cluster   |
| 4. condominium   |              |