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The Ageing in Place of Housing Decision Making Factors by Generations in Malaysia

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ABSTRACT

As the world population ages, the importance of ageing in place (AIP) has become increasingly prominent, especially in urban areas like Shah Alam, Selangor. Ageing in place refers to the ability of older adults to remain in their homes and communities safely, independently, and comfortably as they age. However, despite growing interest in this concept, there remains limited research focusing on generational preferences in AIP decision-making within Malaysia. The lack of understanding of these factors presents challenges for policymakers, developers, and community planners in providing effective, inclusive housing solutions for the elderly. This research aims to investigate the future ageing-in-place housing decision making preferences across generations in Shah Alam, Malaysia. The objectives are: (i) to identify generational groups for future ageing-in-place housing decision making factors; (ii) to identify the features for future ageing-in-place housing decision making factors by generations; and (iii) to determine the most important features for future ageing-in-place housing decision making factors. This study employs a mixed-methods approach, combining qualitative interviews with experts and quantitative survey involving 191 respondents (Baby Boomers, Generation X, Generation Y, and Generation Z), with thematic analysis and descriptive statistical analysis used to interpret the findings. The research focuses on current and expected future ageing-in-place housing decision making preferences across generations. The findings reveal four (4) most important future ageing-in-place housing decision making factors: (1) Economics, (2) Help and Support, (3) Housing Characteristics, and (4) Neighbourhood. These provides valuable insights to inform future policies and housing developments toward age-inclusive urban planning in Malaysia.

1. INTRODUCTION

Malaysia is experiencing a rapid demographic transition towards an ageing society, with the proportion of citizens aged 60 and above projected to reach 14.5 percent by 2040 (Department of Statistics Malaysia, 2019). This trend is especially pronounced in urban centres such as Shah Alam, Selangor, where diverse generational groups, including Baby Boomers, Generation X, Millennials, and Generation Z, shape the

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city's demographic and housing landscape. In this context, the concept of Ageing-In-Place (AIP), understood as the ability of older adults to live safely, independently, and comfortably within their own homes and communities, has gained prominence as both a policy priority and a social necessity (World Health Organization, 2019). AIP aligns with the United Nations' Sustainable Development Goals, particularly those relating to health, sustainable cities, and reduced inequalities, reinforcing its relevance for inclusive urban development (United Nations, 2020).

Despite this global recognition, recent international studies have identified housing accessibility, neighbourhood characteristics, social support, place attachment, financial security, health status, and age-friendly community environments as key determinants of successful ageing in place (Pani-Harreman et al., 2020; Choi, 2021; Bolster-Foucault et al., 2024; White et al., 2025). Furthermore, studies have demonstrated that supportive neighbourhoods, accessible housing, proximity to healthcare services, and strong social networks positively influence older adults' intention to remain in their homes and communities (Bosch-Farré et al., 2020; White et al., 2025; Park & Lehning, 2026). Collectively, these studies recognise ageing in place as a multidimensional concept encompassing physical, social, economic, environmental, and psychological dimensions.

Research within Malaysia remains limited, particularly regarding generational differences in housing decision-making. Existing previous studies have tended to focus on the experiences and needs of current older adults, with limited attention given to how housing preferences evolve across different generations, overlooking the distinct values, expectations, and lifestyle patterns that shape preferences across generations (Ismail et al., 2020). However, previous study explored the generational ageing-in-place decision-making preferences in Malaysia and reported that economic considerations, housing characteristics, neighbourhood quality, and support systems significantly influence ageing-in-place decisions across different generations (Ismail et al., 2024). Similarly, Ismail & Shaari (2020) investigated location, house, and neighbourhood choice preferences among Malaysian housing generations, highlighting that residential decision-making varies according to generational characteristics, lifestyle, and housing expectations.

This lack of differentiation creates challenges for policymakers, developers, and planners who must respond to the housing needs of both current and future ageing populations in rapidly urbanising environments. In Shah Alam, rising housing costs, evolving family structures, and growing demand for elderly-friendly facilities further underscore the need for a more nuanced, evidence-based understanding of ageing in place. Therefore, the purpose of this study is to examine the decision-making factors that influence ageing-in-place housing preferences across generations in Shah Alam. Specifically, the objectives for this study are (i) to identify generational groups for future ageing-in-place housing decision making factors; (ii) to identify the features for future ageing-in-place housing decision making factors by generations; and (iii) to determine the most important features for future ageing-in-place housing decision making factors.

By addressing these objectives, the study fills a critical research gap and makes significant contributions both theoretically and practically. It offers new insights into intergenerational housing dynamics while providing practical insights for informing long-term housing policies and developments that support both present and future ageing societies. Indirectly, it will be beneficial to guide policymakers, urban planners, and developers in designing inclusive and sustainable housing strategies that support ageing-in-place.

2. LITERATURE REVIEW

2.1 The Generations

Generational differences have been associated with variations in values, beliefs, attitudes, and behaviours, which may arise from the distinctive social, cultural, historical, and technological contexts experienced by different generational cohorts (Rudolph et al., 2021; Choudhary et al., 2024). Each generations have its own characteristics and preferences in making any decision. Baby Boomers generally prioritise housing stability, affordability, accessibility, and proximity to healthcare facilities to support independent living in later life (Ismail et al., 2024; Van Hoof et al., 2021). In contrast, Generation X tends to emphasise financial

security, investment value, and neighbourhood quality as they prepare for retirement (Ismail & Shaari, 2020; Reed & Conisbee, 2015). Meanwhile, Generation Y and Generation Z often place greater importance on housing flexibility, environmental sustainability, digital connectivity, community amenities, and work–life balance when selecting residential environments (Choi, 2021; White et al., 2025). These differences indicate that housing preferences are shaped not only by chronological age but also by the socioeconomic experiences and lifestyle expectations unique to each generation.

Table 1 shows a few different terms and names used for each category of generations from multiple sources. However, for this study, four (4) categories of generations commonly referenced especially in housing studies context which are Baby Boomers (1946-1961), Generation X (1962-1976), Generation Y (1977-1991), and Generation Z (1992-2012) (Reed & Conisbee, 2015; Ismail, 2019; OECD, 2020). Understanding these generational characteristics provides an important foundation for examining variations in housing preferences and future ageing-in-place housing decision-making.

Table 1. Types of the Generations

Category/Generation Name	Year Born	Sources
Baby Boomers, Baby Boom, Boomers, Traditional generations, post-war generations	1946 – 1961	Reed & Conisbee (2005); Ismail (2019); Ordun (2015)
Generation X (Gen-X), Gen Xers, 2nd Boomer, Baby Bust, Communist Generations	1962 - 1976	Ismail (2019); Reed & Conisbee (2005); Xi et al., (2017); Tung & Comeau (2014)
Generation Y (Gen-Y), Millennials, Echo Boomers, Democracy generation, Gen Wired, We Generation	1977 - 1991	Ismail (2019); Reed & Conisbee (2005); Xi et al., (2017)
Generation Z (Gen-Z), Post Millennials, 0 Generation, Digital Natives, Me Generation	1992 - 2012	Ismail (2019); Reed & Conisbee (2005); Childs et al., (2015); Xi et al., (2017)

Source: Authors

2.2 Ageing in Place (AIP)

Ageing-In-Place (AIP) refers to the ability to stay at their own place independently, safely, and comfortably regardless of age, financial resources, or abilities (Bosch-Farré et al., 2020). In addition, the term "place" encompasses not only the home, but also the broader community, including relationships with family, friends, neighbours, and others (Fernández-Carro, 2014). This concept has been repeatedly mentioned in recent years as it allows older adults to stay in familiar environments where they can maintain their social connections and routines, which align with the growing elderly population.

As people age, they will experience declining physical health and mobility limitations, which can cause difficulty remaining in their own homes without any support (Wang et al., 2020). Indirectly, it shows that health is one of the factors that influence AIP. Additionally, cognitive health plays a role, as individuals with cognitive decline may require memory care support to safely age in place (Gaugler, 2021). A previous study highlights the importance of accessible housing modifications, such as grab bars, stair lifts, and zero-step entrances, to accommodate mobility needs (Gitlin et al., 2021). However, studies show that even with health concerns, many older adults still prefer to stay at home if they can access adequate healthcare services, either in-home or in nearby facilities (Szanton et al., 2019).

Other than that, social ties and a sense of community are critical for AIP, especially for older adults. Place attachment theory explains this emotional connection, suggesting that familiarity and a sense of belonging to one's home or community provide a sense of comfort and identity (Wiles et al., 2020). Research shows that maintaining social connections is beneficial for mental health, reducing the risk of loneliness and isolation, which are common concerns among ageing populations (Cudjoe et al., 2020).

Financials also significantly impact the ability to AIP. A previous study showed that older adults with higher incomes have greater flexibility in modifying their homes and securing in-home care services, whereas those with limited financial resources may face barriers (Freedman & Spillman, 2020). Thus, housing affordability, access to affordable in-home care, and the costs associated with home modifications influence whether older adults can remain in their homes. Additionally, some individuals see their home as

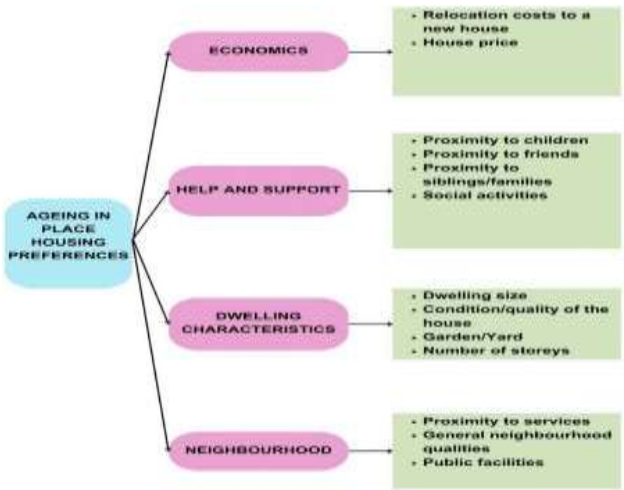
a financial asset, which can affect their decision-making, particularly if they consider downsizing or selling to fund their retirement needs (Painter et al., 2020).

The accessibility and safety of the housing environment play a substantial role in AIP preferences. Research on age-friendly cities emphasised the need for accessible infrastructure, including sidewalks, public transportation, parks, and community centres, to support older adults in remaining active and independent (Buffel et al., 2021). Neighbourhood safety is another factor, as older adults are more likely to stay in communities where they feel secure. Additionally, proximity to healthcare, social services, and shopping facilities is essential for those who wish to age in place but may have limitations in driving or accessing distant amenities (Kang et al., 2020).

2.3 Ageing-in-Place (AIP) Housing Preferences

From an ageing-in-place perspective, housing decisions should be viewed as a life-course process rather than a consideration limited to current older adults. Residential preferences established during young and middle adulthood may influence the suitability of housing for ageing in later life. Consequently, understanding how different generations perceive future housing needs provides valuable insights into long-term residential planning and the development of age-friendly communities (Pani-Harreman et al., 2020; Bolster-Foucault et al., 2024). Adopting an intergenerational perspective therefore enables policymakers, planners, and housing developers to anticipate future housing demand while ensuring that residential environments remain adaptable to changing demographic and lifestyle needs. This perspective forms the conceptual basis of the present study, future ageing-in-place housing decision-making preferences among Baby Boomers, Generation X, Generation Y, and Generation Z in Malaysia.

The factor that influences the decision-making to AIP were identified through Arksey and O'Malley (2005) scoping review method. The findings from the review revealed four (4) main factors, which are (1) Economics, (2) Help and Support, (3) Housing Characteristics, and (4) Neighbourhood, as shown in Figure 1.



Source: Authors
Fig. 1. Ageing-In-Place Housing Preferences

The findings reveal a multidimensional framework for understanding AIP preferences, emphasising economic stability, supportive networks, suitable housing, and engaging neighbourhoods. Economic factors are considered as a financial concern, encompassing affordability, cost of living, and access to financial resources. Older adults prioritised housing options that balanced quality with affordability to ensure long-term sustainability. Additionally, the availability of Help and Support factors, including formal and

informal support, played a significant role in AIP. Family support, healthcare services, and community assistance were highlighted as essential for maintaining independence and quality of life.

Meanwhile, for the dwelling characteristics factor, housing preferences were shaped by the physical features of dwellings, including size, layout, accessibility, and maintenance requirements. Older adults favoured designs that accommodated mobility needs and minimised maintenance. Lastly, the Neighbourhood factor refers to safe, accessible, and vibrant neighbourhoods with proximity to amenities such as healthcare facilities, public transportation, and recreational spaces. Indirectly, a vibrant and inclusive neighbourhood encourages social cohesion and community engagement among the residents.

3. METHOD

This study employed an exploratory mixed-methods approach to determine the future ageing-in-place housing decision making preferences among different generations in Shah Alam, Selangor. A mixed approach was selected as it integrates the statistical rigour of quantitative analysis with the contextual depth of qualitative inquiry, thereby enhancing both validity and reliability (Creswell & Plano Clark, 2007; Cameron, 2015). In the exploratory sequential design, the qualitative phase was first conducted to identify the key housing decision-making factors through expert perspectives. The findings from this phase subsequently informed the development of the quantitative survey instrument, which was used to examine and compare these factors across different generational groups.

Shah Alam, Selangor, was selected as the study area because it is one of Malaysia's major planned cities and serves as the capital of Selangor, the country's most populous and highly urbanised state. According to the Department of Statistics Malaysia (DOSM), Selangor accounted for 21.6% of Malaysia's total population in 2024, the highest among all states, and continues to experience population growth above the national average, reflecting its rapid urbanisation and demographic diversity. As the administrative centre of Selangor, Shah Alam accommodates a diverse multi-generational population residing in a wide range of housing developments, including landed residential neighbourhoods, apartments, condominiums, and mixed-use developments. The city is also supported by comprehensive public facilities, healthcare services, educational institutions, recreational amenities, and transportation infrastructure, making it an appropriate urban setting for examining future ageing-in-place housing decision-making. Furthermore, Shah Alam has been recognised as a sustainable and liveable city through its urban planning initiatives and Sustainable Development Goals (SDGs) implementation, reinforcing its suitability as a representative case study for investigating age-inclusive housing planning in Malaysia.

The qualitative phase involved semi-structured interviews with purposively selected experts representing academia, property development, and real estate practice. The interview data were analysed using thematic analysis to identify the key factors influencing future ageing-in-place housing decision making. These findings formed the basis for developing the structured questionnaire used in the subsequent quantitative phase. The structured questionnaire was developed based on the themes identified from the qualitative interviews and supported by findings from the literature review.

The quantitative phase employed an online questionnaire survey involving 191 respondents representing four generational cohorts, namely Baby Boomers, Generation X, Generation Y, and Generation Z. Convenience sampling was adopted to obtain responses efficiently from participants representing the four generational cohorts within the study area. Although this sampling technique limits the generalisability of the findings, it is considered appropriate for exploratory research aimed at identifying patterns and comparing generational housing preferences (Creswell & Plano Clark, 2007). Participation in this study was voluntary. Prior to data collection, respondents were informed about the purpose of the study and provided their informed consent. Participants were assured that all responses would remain anonymous, confidential, and would be used solely for academic research purposes.

The quantitative data were analysed using the Statistical Package for the Social Sciences (SPSS). The results were presented using descriptive statistics to compare the relative importance of future ageing-in-place housing decision-making factors across the four generational cohorts. Finally, the qualitative and

quantitative findings were integrated during the interpretation stage to provide a comprehensive understanding of the factors influencing future ageing-in-place housing decision making and to strengthen the validity of the proposed findings through methodological triangulation (Smajic et al., 2022).

4. FINDING & DISCUSSION

The demographic background of the respondents is presented in Table 2. A total of 191 participants from Shah Alam were surveyed. In terms of generational distribution, Generation Y constituted the largest proportion of respondents (31.4%), followed by Generation X (29.3%), Generation Z (22.0%), and Baby Boomers (17.3%). The gender composition indicated a higher representation of females (61.0%) compared to males (39.0%). In terms of employment status, the largest proportion of respondents were students (24.1%), followed by self-employed individuals and unemployed respondents, each comprising 19.4%. Part-time workers accounted for 15.2% of the sample, while full-time workers and retirees represented 12.0% and 9.9%, respectively. Regarding household income, most respondents were from the M40 group (RM5,001–RM10,000) at 45.5%, followed by the B40 group (below RM5,000) at 28.3%, and the T20 group (above RM10,000) at 26.2%. The demographic profile indicates that the respondents represented diverse generational, occupational, and income backgrounds, providing an appropriate basis for exploring future ageing-in-place housing decision-making preferences.

Table 2. Respondents' Demographic Background

Items	Details	Frequency *(f)*	Percentage *(%)*
Generations	Baby Boomers	33	17.3
	Generation X (Gen-X)	56	29.3
	Generation Y (Gen-Y)	60	31.4
	Generation Z (Gen-Z)	42	22
Gender	Male	75	39
	Female	116	61
Working Status	Employed Full Time	23	12
	Employed Part Time	29	15.2
	Self Employed	37	19.4
	Unemployed	37	19.4
	Student	46	24.1
	Retired	19	9.9
Household Income	Below RM5,000 (B40)	54	28.3
	RM5,001 – RM10,000 (M40)	87	45.5
	Above RM10,000 (T20)	50	26.2

Source: Authors

Table 3 highlights distinct generational patterns in living arrangements and housing types. Living with family was the predominant arrangement across all cohorts, reported most frequently by Generation Y (18.3%) and Generation Z (13.6%), reflecting the persistence of collectivist traditions and financial dependence among younger cohorts. Living alone was relatively uncommon, with Generation X recording the highest percentage (9.4%), possibly linked to transitional life circumstances and greater financial independence. Meanwhile, for living with extended family, it was comparatively uncommon; Generation X recorded the highest proportion (6.8%), followed by both Baby Boomers and Generation Y (5.2%) and Generation Z (3.7%). This pattern may reflect the continuing influence of collectivist family values and the financial dependence commonly observed among younger adults in Malaysia, which underscores the continuing but limited role of extended-family caregiving arrangements in Malaysia (Abdullah et al., 2019).

In terms of housing types, apartments/condominiums were particularly prevalent among Generation X (16.2%) and Generation Y (13.6%), consistent with affordability considerations and urban lifestyle preferences (Lim & Chang, 2022). Landed housing remained significant, particularly among Generation Z (10.5%) and Generation Y (9.4%), reflecting the cultural and economic value placed on landed property as a long-term asset (Tan, 2021). Retirement homes, while less frequent overall, were reported most by Generation Y (8.4%) and Baby Boomers (5.8%), aligning with policy concerns about an ageing population and the need for age-friendly housing (DBKL, 2020). Collectively, these findings indicate that housing

choices are shaped by cultural expectations and life stage, in which younger cohorts tend toward family living arrangements and urban housing forms, while older cohorts show modest shifts toward extended-family support and retirement-oriented living.

Table 3. Respondents' Current Housing Details by Generations

Items / Generations		Baby Boomers		Gen-X		Gen-Y		Gen-Z	
		(f)	*(%)*	*(f)*	*(%)*	*(f)*	*(%)*	*(f)*	*(%)*
Living Arrangements	Living alone	8	4.19	18	9.42	15	7.85	9	4.71
	Living with family	15	7.85	25	13.09	35	18.32	26	13.61
	Living with extended family	10	5.24	13	6.81	10	5.24	7	3.66
Housing Types	Landed	8	4.19	16	8.38	18	9.42	20	10.47
	Apartment/Condominium	14	7.33	31	16.23	26	13.61	14	7.33
	Retirement Home	11	5.76	9	4.71	16	8.38	8	4.19

Source: Authors

Table 4 reveals a clear generational difference in ageing-in-place housing preferences. This show that economic stability, dwelling characteristics, neighbourhood quality, and support systems all play important roles in shaping AIP decisions. Economic considerations were consistently significant, with Baby Boomers, Generation X and Y, reflecting different concerns between the financial burden of moving later in life and affordability pressures in early to mid-adulthood (Lim & Chang, 2022). In contrast, Generation Z prioritized help and support, followed by housing characteristics and neighbourhood, reflecting a stronger focus toward social networks and supportive environments. This finding aligns with emerging evidence that younger generations anticipate ageing in socially connected, inclusive, and design-responsive communities (Ismail et al, 2023).

Moreover, the emphasis placed on housing characteristics and neighbourhood among younger respondents reaffirms global literature that highlights the importance of accessible, safe, and engaging environments for active ageing (WHO 2020; Tan, 2021). Collectively, the results suggest that while affordability, service accessibility, and family support are universal concerns, generational nuances such as midlife emphasis on social participation and younger cohorts' demand for outdoor amenities, reflecting the interplay of cultural expectations, lifestyle aspirations, and life-stage transitions in shaping Malaysia's ageing-in-place housing development.

Overall, the descriptive findings indicate that while all four housing decision-making factors were considered important across the generations, differences were observed in their relative rankings. These variations appear to reflect differences in life stage, socioeconomic circumstances, and future housing expectations. However, because the present study employed descriptive statistical analysis within an exploratory research design, these observations should be interpreted as indicative patterns rather than statistically significant differences. Future studies employing inferential statistical analyses are recommended to further examine whether these generational differences are statistically significant.

Table 4. Factors of Ageing in Place Housing Preferences by Generations

Sub-features / Generations	Baby Boomers			Gen-X			Gen-Y			Gen-Z		
	Mean	Standard Deviation	Rank	Mean	Standard Deviation	Rank	Mean	Standard Deviation	Rank	Mean	Standard Deviation	Rank
Economics	3.151	.896	**1**	3.375	.781	**1**	3.208	.777	**1**	3.404	.995	**4**
Help and support	2.916	.677	**4**	3.218	.803	**3**	3.033	.681	**3**	3.648	.784	**1**
Housing Characteristics	3.060	.599	**2**	3.084	.802	**4**	3.100	.696	**2**	3.595	.801	**2**
Neighbourhood	3.060	.652	**3**	3.357	.774	**2**	2.987	.650	**4**	3.541	.990	**3**

Source: Authors

5. CONCLUSION

This study highlights four (4) key factors which are (1) Economic, (2) Help and Support, (3) Housing Characteristics and (4) Neighbourhood that influence the decision-making process for ageing-in-place housing preferences across different generations. The descriptive findings indicate that the relative importance of the four housing decision-making factors varied across generations, suggesting that future ageing-in-place housing preferences may differ according to life stage and housing expectations. While affordability and accessibility were consistently important across all cohorts, Baby Boomers emphasised stability and comfort, Generation X values independence, while Generation Y and Z focus more on flexibility and potential future needs. These variations reflect how life stage and lifestyle desire influence decision-making in Malaysia. Overall, economic and physical housing features were prioritised more consistently across generations.

These findings provide useful insights for policymakers, urban planners, housing developers, and local authorities in designing age-inclusive residential environments that respond to the changing needs of Malaysia's ageing society. The results highlight the importance of considering both universal housing needs and generation-specific preferences when planning future residential developments. Integrating accessible housing design, supportive neighbourhoods, and appropriate community services may contribute to creating environments that support ageing in place over the life course. Future housing projects should adopt age-inclusive concepts, including retirement villages with integrated healthcare, communal spaces, and green areas that promote active ageing, supported by market segmentation strategies to meet the needs of different generations. Thus, developers play a central role in shaping age-friendly housing by incorporating elderly-friendly features such as single-storey layouts, ramps, grab bars, non-slip tiles, wider doorways, and accessible bathrooms, while also ensuring proximity to clinics, grocery stores, parks, and public transport.

Future research should extend this study by including respondents from other urban and rural areas in Malaysia using probability sampling techniques to improve generalisability. Longitudinal studies could further examine how housing preferences evolve across different life stages, while inferential statistical analyses may be employed to determine whether generational differences are statistically significant. Future research may also investigate additional factors, including smart home technologies, housing policy, environmental sustainability, and psychological well-being, to further strengthen understanding of future ageing-in-place housing decision-making. Including diverse context will provide richer insights for shaping sustainable, inclusive ageing-in-place strategies in the housing development.

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7. CONFLICT OF INTEREST STATEMENT

The authors agree that this research was conducted in the absence of any self-benefits, commercial or financial conflicts and declare the absence of conflicting interests with the funders.

8. AUTHORS' CONTRIBUTIONS

Hafiszah Ismail: Study conception and design, draft manuscript preparation; **Siti Nurizzah Shahril Azwan:** Study conception and design, data collection, analysis and interpretation of results; **Aida Wati Zainan Abidin:** analysis and interpretation of results. All authors reviewed the findings and approved the final version of the manuscript.

10. DECLARATION OF GENERATIVE AI AND AI-ASSISTED TECHNOLOGIES

This manuscript was developed with the assistance of artificial intelligence (AI) tools for the purpose of improving the language and clarity of the manuscript. The tool/service supported the author(s) in language editing specifically to improve spelling, grammar, word choice and readability, and the authors assume full responsibility for the final version submitted for publication.

11. DATA AVAILABILITY/SUPPLEMENTARY MATERIALS

The datasets used and/or analysed during the current study are available from the corresponding author on reasonable request.

12. ETHICS STATEMENT

This study was reviewed and approved by the Institutional Ethics Committee of UiTM Research Ethics Committee under the approval number REC/04/2025 (PG/MR/202). All procedures involving human participants/animal subjects were in fulfilment of the ethical standards of the 1964 Helsinki Declaration. Informed consent was obtained from all participants, and data anonymity was strictly maintained throughout the study.

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