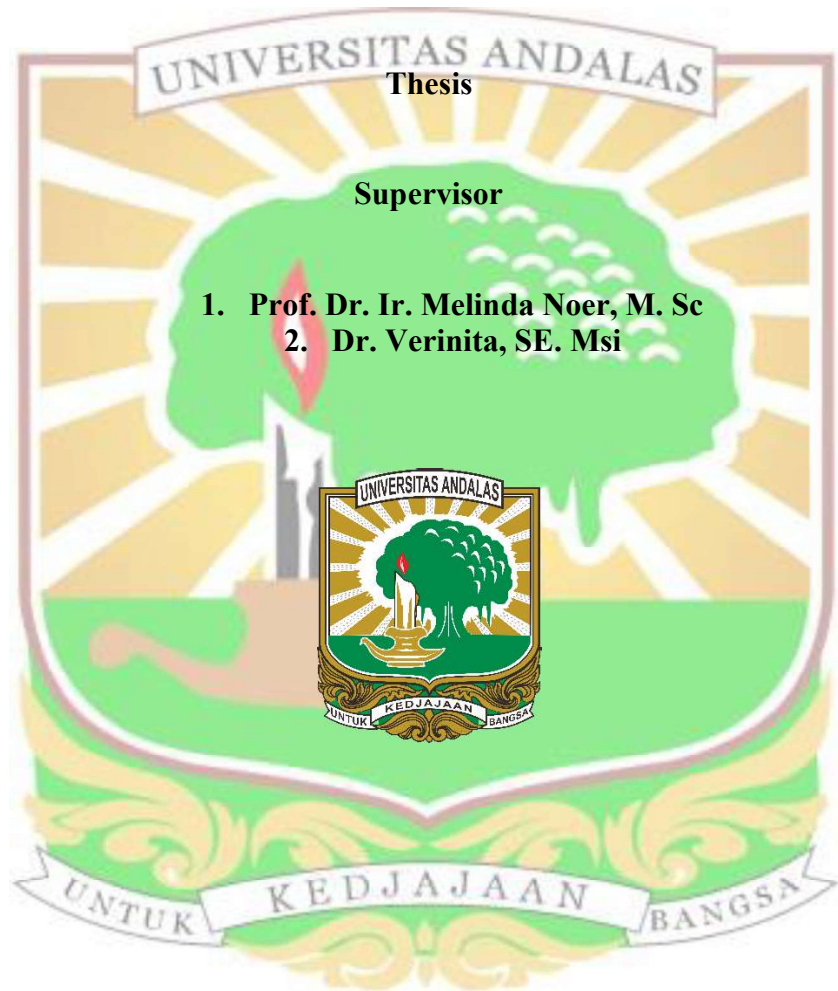


**A STUDY ON HOUSING AFFORDABILITY PROBLEMS AMONG WORKING  
HOUSEHOLDS IN PHNOM PENH, CAMBODIA**

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# A STUDY ON HOUSING AFFORDABILITY PROBLEMS AMONG WORKING HOUSEHOLDS IN PHNOM PENH, CAMBODIA

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## ABSTRACT

Housing affordability is a critical issue in Phnom Penh, Cambodia, particularly for working households affected by rapid urbanization, income inequality, and rising housing costs. This study examines the financial constraints, market dynamics, and policy gaps that hinder access to affordable housing. A structured questionnaire survey was administered to 151 working households in Phnom Penh, and the collected data were analyzed using descriptive statistics, reliability testing, factor analysis, one-sample t-test, and the Price-to-Income Ratio (PIR) to assess affordability.

The findings indicate that 78.8% of working households earn \$1,200 or less per month, restricting their ability to afford homes priced above \$32,400. In contrast, only 21.2% of households have the financial capacity to purchase homes priced between \$50,000 and \$80,000. The housing market remains focused on luxury developments, creating a significant gap between supply and demand for affordable housing. Borey houses and condominiums emerged as the most preferred housing types due to their perceived affordability and access to basic amenities.

Factor analysis grouped 23 affordability-related variables into five key components: policy intervention, financial constraints, market dynamics, awareness and experience, and alternative preferences. The suitability of the dataset was confirmed by the KMO measure (0.896) and Bartlett's Test ( $\chi^2 (253) = 1868.586, p < 0.01$ ).

This study highlights the need for targeted interventions, including inclusive housing policies, expanded affordable housing programs, low-interest loans, rent-to-own schemes, and greater public awareness. It also calls for incentives to encourage developers to prioritize affordable housing projects. The findings provide actionable recommendations for policymakers to align housing strategies with the financial capacities and preferences of working households in Phnom Penh.

**Keywords:** Affordable housing, financial constraints, housing policy, Phnom Penh, working households.