REFERENCES:

- Aigbavboa, C., & Thwala, W. (2018). Residential Satisfaction and Housing Policy Evolution. Residential Satisfaction and Housing Policy Evolution. https://doi.org/10.1201/9781351012676
- Al Sadat Zyed, Z., Wan Abd Aziz, W. N. A., & Hanif, N. R. (2016). Housing Affordability Problems among Young Households. *Journal of Surveying, Construction & Property*, 7(1), 1–18. https://doi.org/10.22452/JSCP.VOL7NO1.2
- Arikunto, S. (2021). Classroom action research: Revised edition. Earth Literacy.
- BNM. (2016). Demystifying the Affordable Housing Issue in Malaysia. In Annual Report 2016. Kuala Lumpur: Bank Negara Malaysia. https://www.bnm.gov.my/documents/20124/6443040/ar2016_en_box5.pdf.
- Boehm, T. P., & Schlottmann, A. M. (1999). Does Home Ownership by Parents Have an Economic Impact on Their Children? *Journal of Housing Economics*, 8(3), 217–232. https://doi.org/10.1006/JHEC.1999.0248
- Bolarinwa, O. (2015). Principles and methods of validity and reliability testing of questionnaires used in social and health science researches. *Nigerian Postgraduate Medical Journal*, 22(4), 195. https://doi.org/10.4103/1117-1936.173959
- Boonyabancha, S. (2009). Land for housing the poor by the poor: experiences from the Baan Mankong nationwide slum upgrading programme in Thailand. 21(2), 309–329. https://doi.org/10.1177/0956247809342180
- Boverman & Lazenby. (2020). Affordable Housing in Cambodia: The Role of Non-Governmental Organizations in Housing Post-1980—Homes, Services, Policy, Tenure, Government Relations, Community, Identity, and Opportunity.
- Bujang et al. (2015). Measuring the Gen Y Housing Affordability Problem. *International Journal of Trade, Economics and Finance*, 6(1), 22–26. https://doi.org/DOI:10.7763/IJTEF.2015.V6.435
- Burgess, R., & J. M. (2002). Compact Cities. *Compact Cities*. https://doi.org/10.4324/9780203478622

- Caldera, A., & Johansson, Å. (2013). The price responsiveness of housing supply in OECD countries. *Journal of Housing Economics*, 22(3), 231–249. https://doi.org/10.1016/J.JHE.2013.05.002
- Chih-Pei, H. U., & C. Y. Y. (2017). *John W. Creswell, research design: Qualitative, quantitative, and mixed methods approaches.*
- Cohen, L., & M. L. (1994). The interview. Cohen L. & Manion L. Research Methods in Education: Fourth Edition, London: Routledge.
- Costello & Osborne. (2019). Best practices in exploratory factor analysis: Four recommendations for getting the most from your analysis. Practical assessment, research, and evaluation, 10(1), 7.
- Cox, W. (2024). Demographia International Housing Affordability 2024 Edition.
- Demographia. (2020). 16th Annual Demographia International Housing Affordability Survey: 2020. .
- Equitable Cambodia. (2021). Affordable housing policy in Cambodia and Southeast Asia.
- Galster, G., & Lee, K. O. (2021). Housing affordability: a framing, synthesis of research and policy, and future directions. *International Journal of Urban Sciences*, 25(S1), 7–58. https://doi.org/10.1080/12265934.2020.1713864
- Gaskin, C. J., & Happell, B. (2014). On exploratory factor analysis: A review of recent evidence, an assessment of current practice, and recommendations for future use. *International Journal of Nursing Studies*, 51(3), 511–521. https://doi.org/10.1016/J.IJNURSTU.2013.10.005
- George, D., & Mallery, P. (2019). IBM SPSS Statistics 26 Step by Step: A Simple Guide and Reference. *IBM SPSS Statistics 26 Step by Step by Step*. https://doi.org/10.4324/9780429056765
- Glaeser, E. L., & Gyourko, J. (2002). *THE IMPACT OF ZONING ON HOUSING AFFORDABILITY*. http://www.nber.org/papers/w8835
- Global Green Growth Institute. (2022). Global Green Growth Institute. (2022). Affordable housing is key. https://gggi.org/affordable-housing-series/. Retrieved February 5, 2024, from Global Green Growth Institute website.

- Guillou, A. Y. (2006). The Question of Land in Cambodia: Perceptions, Access, and Use since De-collectivization. *Moussons*, 9–10, 299–324. https://doi.org/10.4000/MOUSSONS.2060
- Hatcher, L., & O. N. (2013). A step-by-step approach to using SAS for factor analysis and structural equation modeling. SAS institute.
- Hulchanski, J. D. (1995). The Concept of Housing Affordability: Six Contemporary Uses of the Housing Expenditure-to-Income Ratio. *Housing Studies*, 10(4), 471–491. https://doi.org/10.1080/02673039508720833
- Jones, P. (2017). Formalizing the Informal: Understanding the Position of Informal Settlements and Slums in Sustainable Urbanization Policies and Strategies in Bandung, Indonesia. *Sustainability 2017, Vol. 9, Page 1436*, 9(8), 1436. https://doi.org/10.3390/SU9081436
- Kaiser, H. (1974). An index of factor simplicity', Psychometrika, vol. 39, pp. 31–36.
- Kemmerling, C. J. (2022). Development and Exploratory Factor Analysis of the Resilience Skills Practice Inventory (Doctoral dissertation, William James College).
- Khazanah Research Institute. (2021). *KRI Views* | *Median Multiple Affordability: Use and considerations.* www.KRInstitute.org.
- Knight Frank. (2024). *Prime Phnom Penh Development Land Index Q2 2024* | *Knight Frank Research*. https://www.knightfrank.be/research/prime-phnom-penh-development-land-index-q2-2024-11308.aspx
- Kurfürst & Wehner. (2020). Southeast Asian Transformations. 294.
- Kurfürst, S., & Wehner, S. (2020). Southeast Asian Transformations Urban and Rural Developments in the 21st Century.
- Larrimore, J., Schuetz, J., & Dodini, S. (2016). What are the Perceived Barriers to Homeownership for Young Adults? https://doi.org/10.17016/FEDS.2016.021
- Lawson & Ruonavaara. (2020). Land policy for affordable and inclusive housing An international review. https://www.researchgate.net/publication/350458975
- LICAGHO. (2019). Report: Collateral Damage: Land Loss and Abuses in Cambodia's Microfinance Sector | Cambodia | LICADHO. https://www.licadho-cambodia.org/reports.php?perm=228
- Likert, R. (1932). A technique for the measurement of attitudes. Archives of Psychology.

- MacCallum, W. Z. and H. (1999). Sample size in factor analysis. Psychological methods, 4(1), 84.
- Md, N. (2015). Price to Income Ratio Approach in Housing Affordability. *Journal of Economics, Business and Management*, 1190–1193. https://doi.org/10.7763/JOEBM.2015.V3.357
- Ministry of Construction. (2014). Social Housing Program in Vietnam. Presentation by the Department of Housing Management and Real Estate Market.
- Ministry of Land Management. (2014). National housing policy.
- Molika. (2022). AVI policy brief.
- National Bank of Cambodia. (2023). *National Bank of Cambodia*. https://www.nbc.gov.kh/english/
- National Institute of Statistics Ministry of Planning. (2022). KINGDOM OF CAMBODIA

 Nation Religion King Report of Cambodia Socio-Economic Survey 2021 National

 Institute of Statistics Ministry of Planning.
- Patton, M. Q. (2014). Qualitative Research & Evaluation Methods: Integrating Theory and

 Practice Michael Quinn Patton Google Books.

 https://books.google.co.id/books?id=-
 - CM9BQAAQBAJ&printsec=copyright&hl=id#v=onepage&q&f=false
- Phang, S.-Y., & Helble, M. (2016). ADBI Working Paper Series Housing Policies in Singapore Asian Development Bank Institute. www.adbi.org
- Pimentel, J. L. (2010). A note on the usage of Likert Scaling for research data analysis. USM R&D Journal, 18(2), 109-112.
- Planete Enfant & Development. (2020). Evaluation of the Land Sharing Project in Borei Keila.
- Planète Enfants & Développement. (2020). *Affordable housing and urban sustainability in Phnom Penh*. https://www.worldbank.org/en/topic/financialsector/brief/housing-finance
- Rangaswamy, C. & N. (2022). A Study on the Relationship Between the Affordability of Private Residential Property and its Demand in Singapore. *Frontiers in Built Environment*, 8. https://doi.org/10.3389/fbuil.2022.796090

- Robert, A. & W. M. (2018). Robert, AH & William, M 2018, Exploratory factor analysis,

 Available

 http://oak.ucc.nau.edu/rh232/courses/EPS624/Handouts/Exploratory%20Factor%

 20Analysis.pdf.
- Royal Government of Cambodia. (2017). Incentive and Establishment of National Program for.
- Rukmana. (2015). The Transformation of Indonesian Housing Policies. Indonesia's Urban Studies. Last modified September, 8.
- Shrestha, N. (2021). Factor Analysis as a Tool for Survey Analysis. *American Journal of Applied Mathematics and Statistics*, 9(1), 4–11. https://doi.org/10.12691/ajams-9-1-2
- Statistics Solutions. (2025). *Understanding the One-Sample T-Test: A Statistical Analysis Statistics Solutions*. https://www.statisticssolutions.com/free-resources/directory-of-statistical-analyses/one-sample-t-test-2/
- Stone, M. E. (2006). What is housing affordability? The case for the residual income approach. Housing policy debate, 17(1), 151-184. https://doi.org/10.1080/10511482.2006.9521564
- The Phnom Penh Post. (2020). Affordable housing on the up | Phnom Penh Post. https://www.phnompenhpost.com/post-property/affordable-housing
- The World Bank. (2015). Vietnam Affordable Housing.
- The World Bank. (2017a). The World Bank National Affordable Housing Program (P154948).
- The World Bank. (2017b). *Urban Development in Phnom Penh*. https://www.worldbank.org/en/country/cambodia/publication/urban-development-in-phnom-penh
- Toepoel, V. (2017). Doing Surveys Online. *Doing Surveys Online*. https://doi.org/10.4135/9781473967243
- Traub & Sweeting. (2020). Affordable housing in Phnom Penh-Ensuring decent housing opportunities for all Planète Enfants et Développement People in Need Global Green Growth Institute.

- UN-HABITAT. (2014). *The Right to Adequate Housing*. https://unhabitat.org/sites/default/files/documents/2019-05/fact_sheet_21_adequate_housing_final_2010.pdf
- UN-HABITAT. (2019). *The Global Housing Affordability challenge*. https://unhabitat.org/sites/default/files/2020/06/urban_data_digest_the_global_housing affordability challenge.pdf
- UN-HABITAT. (2023). *United Nations Human Settlements Programme (UN-HABITAT)*annual report (2022).

 https://unhabitat.org/sites/default/files/2023/06/unhabitat_annualreport_2022.pdf
- United Nations. (2015). Transforming our world: the 2030 Agenda for Sustainable

 Development | Department of Economic and Social Affairs.

 https://sdgs.un.org/2030agenda
- Vuan Teng, S., Ismail, A., & Rangga Anthony Jiram, W. (2022). Factors Affecting Housing Affordability Among The Middle-Income Group In Selangor.
- Watkins, M. W. (2018). Exploratory Factor Analysis: A Guide to Best Practice. *Journal of Black Psychology*, 44(3), 219–246. https://doi.org/10.1177/0095798418771807
- Wilcox, S. (2008). Hometrack is the UK's leading housing intelligence business Can't Supply: Can't Buy The affordability of private housing in Great Britain-summary report. www.hometrack.co.uk/affordability
- Williams. (2009). Department of Housing and Urban Development.
- Yates, J., Kendig, H., Phillips, B., Milligan, V., & Tanton, R. (2008). Sustaining fair shares: the Australian housing system and intergenerational sustainability authored by.
- Ying, L. X. (2019). Strategies For Affordable Housing Delivery.