

# Millennial Generation Preferences for Subsidy House Selection in Kendal Regency

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## ABSTRACT

Housing is a fundamental human need providing shelter, security, and comfort. Preferences in housing vary among consumers, particularly across different generations. This study aims to identify millennial preferences in subsidized housing and the factors influencing these preferences in Kendal Regency. Quantitative research methodology was employed, utilizing exploratory secondary data collection. Variables included design, housing type, location, geography, and costs. Data collection involved both secondary and primary sources, with questionnaires distributed to 120 millennial beneficiaries of subsidized housing loans in Kendal Regency. Data analysis encompassed univariate and bivariate analysis. Chi Square test showing significant associations were found between income, occupation, age, and geographic location with housing preferences, highlighting the importance of economic and demographic factors in shaping housing decisions. Education, however, did not show a significant impact on these preferences. These findings underscore the need for targeted policies and marketing strategies to meet the diverse housing preferences of millennials in subsidized housing contexts.



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## 1. Introduction

Housing is a basic need for humans, providing shelter, space for activities, and protection from natural elements. It offers a sense of security and comfort to those who live in it. Consumer preferences reflect the choices individuals make from the various products and services available. This preference is a natural tendency inherent in every individual [1]. Each generation has a different perspective on housing, influenced by a common understanding of their time. Millennials, for example, tend to have different preferences than previous generations. This can be seen from the growing trend in architectural design, with houses offering a different style every year. Location also plays an important role for millennials in choosing where they live [1].

The term "millennial" refers to a social category described by age group. Millennials include individuals born between 1980 and 1996, who typically find themselves in different stages of life such as students, early career professionals, and young parents [2]. Currently, the millennial group is estimated to constitute around 30% of Indonesia's total population. In addition, projections show that by 2020, millennials will represent 60% of Indonesia's overall population [3].

Currently, Indonesia has a significant population of young individuals, as shown by data from the Central Statistics Agency (BPS) as of August 2022. The productive age group in the country is very strong. In particular, the demographic distribution highlights the substantial presence of individuals in the 25-29 year age bracket, comprising approximately 22.43 million individuals. This was followed by the 30-34 age group, accounting for 22.03 million people, while those aged 35-39 years and 40-44 years numbered 21.18 million and 20.23 million respectively.

These figures underline the sizeable demographic segment of Indonesia's younger generation, reflecting a significant proportion of the country's overall population. Moreover, with projections showing a further increase in these figures, it is clear that the housing needs of Indonesians will be greatly affected. As this demographic group develops through different stages of life, including educational pursuits, career formation, and family formation, the demand for housing solutions tailored to their preferences and aspirations is expected to increase. As a result, policymakers, urban planners, and developers must proactively address these growing housing needs to ensure the continued well-being and prosperity of Indonesian society.

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To address urgent housing needs, particularly among low-income demographics, the Indonesian government initiated the One Million House Program in 2015. This ambitious program aims to alleviate the housing shortage by facilitating the construction of affordable homes through subsidized mortgage schemes. Under this initiative, homes are accessible to Low-Income Communities (MBRs) through mortgage loans on favorable terms, including low interest rates and manageable installment plans, ensuring affordability for prospective homeowners [4].

The utilization of the Subsidized Housing Financing Liquidity Facility (FLPP) has emerged as an important component of the One Million House Program, especially to meet the housing needs of the millennial generation both in urban and rural areas. Notably, statistics reveal that 70% of beneficiaries availing subsidized mortgages are from the millennial generation. This trend underscores a growing trend of millennials actively pursuing homeownership, highlighting the importance of cultivating a culture of property ownership from a young age [5].

The significant uptake of subsidized mortgages by millennials underscores the effectiveness of targeted government initiatives in addressing housing needs in this demographic segment. By providing accessible financing options and incentivizing homeownership, the One Million Home Program not only contributes to meeting the basic housing needs of low-income communities but also empowers millennials to secure stable housing solutions and build equity for their future. Going forward, continued support and expansion of such programs is essential to sustainably address Indonesia's growing housing challenges and promote inclusive socioeconomic development [6].

Consumer preferences, as explained by various theories, are complex constructions that encapsulate an individual's likes and tendencies towards a particular product or service. Preferences encompass the spectrum of choices individuals make, involving complex mental processes such as feelings, expectations, and biases. These preferences evolve through different stages, starting with assumptions about product attributes, followed by an assessment of the benefits provided, trust in these attributes, and finally, the level of satisfaction that influences brand evaluation [7].

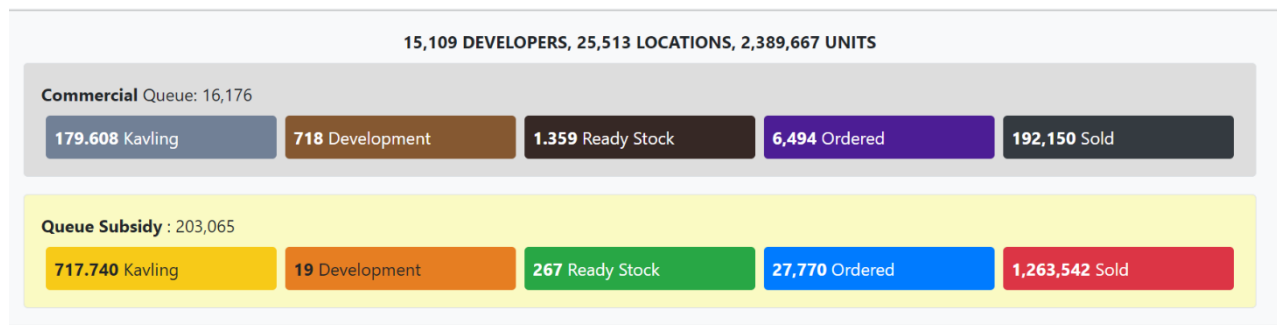
Many factors shape consumer preferences and decisions, which include cultural, social, personal, and psychological

dimensions, as described by Kotler & Armstrong. Cultural norms and values, social influences from peers and family, personal experiences, and psychological motivations all play an important role in shaping individual preferences for products and services [8]. In addition, preference indicators such as completeness, transitivity, and continuity further underscore the diverse nature of consumer preferences, highlighting the interaction of complicating factors that influence the decision-making process.

On the other hand, housing represents more than just a physical structure; It embodies a living environment that reflects the characteristics and needs of its community. Housing serves as a nexus where individuals build roots, build communities, and meet essential human needs. The design, layout, and facilities of housing units are shaped by a myriad of considerations, including cultural norms, socioeconomic status, and lifestyle preferences, ultimately culminating in a space that meets the diverse needs and aspirations of occupants [9].

Subsidized housing, as a government program aimed at easing the burden on the underprivileged, gives them the opportunity to own a house with financial assistance and special conditions [10]. On the other hand, commercial housing is intended for the general public and is built according to consumer demand, price, and specifications, at a higher price than subsidized housing [11].

Young adults' (Gen Y) preferences in choosing housing are crucial as they enter the housing market, which will influence future trends [5]. According to supply-demand data from the Indonesian Real Estate Organization (REI) and Tepera SiBeetle for housing and settlements in Central Java Province, Kendal Regency, it was found that the availability of subsidized housing is insufficient to meet current needs. There are 1641 individuals in need of subsidized housing, while only about 642 units are currently available. Residential areas on the border of West Semarang, such as Kendal Regency, are highly sought after. This is not without reason, because the western border of Semarang is known as an industrial area, producing around 7,000 units per year. Eko Purwanto, Chairman of the National Association of Simple Healthy Housing Developers, stated that buffer areas around Semarang, such as Mranggen, Ungaran, Kendal, and other buffer areas, are the main choices for developers, especially those focusing on small-scale housing development [12].



**Figure 1.** BP Tapera Data

Data from BP Tapera shows the situation in the region with the following details: there are 25,392 locations with a total of 2,372,832 housing units. Of these, 189,528 units have been sold with the help of subsidies, while 1,260,212 units have been sold without subsidies. There are also 15,343 locations still in the queue for commercial purchases and 201,247 locations in the queue for subsidized purchases. The number of plots available is 178,288 for commercial purchases and 712,058 for subsidized purchases [13].

The realization of FLPP (Housing Financing Liquidity Facility) funds in 2022 reached 226,000 units with a value of IDR 25.15 trillion. The distribution was carried out through 39 banks to 6,923 developers in 398 regencies/cities in 33 provinces. The majority of beneficiaries are civil servants (PNS) at 93.98%, followed by the TNI/Polri at 3.59%, and the private sector at 2.43%. In terms of gender, 67.51% were males and 32.49% females [14].

In addition, the FLPP program in 2022 is dominated by the age groups of 19-25 years (31.10%) and 26-30 years (32.85%). In terms of income group, the majority of recipients are in the range of Rp 3-4 million (36.72%) and Rp 4-5 million (27.37%). Meanwhile, in terms of installment groups, most of them are in the range of Rp 1-1.5 million (67.17%) and house price groups Rp 150-175 million (86.57%). With loan tenors dominated by 10-15 years (56.16%) and 15-20 years (34.07%) [14].

In terms of demographic profiles, the FLPP program in 2022 predominantly benefits young adults, with age groups of 19-25 years and 26-30 years collectively constituting over 60% of recipients. This demographic skew highlights the program's effectiveness in addressing the housing aspirations of Indonesia's youthful population, who are in pivotal life stages such as early career development and family formation. The data can be observed in Figure 1.

Economically, the majority of recipients fall within income brackets of Rp 3-4 million and Rp 4-5 million, underscoring the program's alignment with middle-income households seeking affordable housing solutions. Most

beneficiaries commit to manageable monthly installments, with a notable majority opting for payments between Rp 1-1.5 million. Similarly, housing prices predominantly fall within the Rp 150-175 million range, reflecting the program's focus on facilitating access to moderately priced homes that meet both financial and residential needs.

Loan tenors predominantly span 10-15 years and 15-20 years, indicating a long-term commitment among beneficiaries towards homeownership and financial planning. This tenure choice suggests a strategic approach to building equity and stability within the housing market, reinforcing the program's role in promoting sustainable housing practices among Indonesian communities

The characteristics of Generation Y, who tend to be connected to technology and have a preference for modern, classic, and Scandinavian housing styles, are important considerations [3]. Related variables include residential design, such as architectural style and building façade design. In addition, the type of housing that complies with the Indonesian National Standard (SNI) and government regulations is relevant in the selection of subsidized housing [15].

The location factor also plays an important role, with Generation Y preferring locations close to their workplace [16]. The location and geographical variables of housing become focal points, considering strategic location conditions, flood-free areas, and proximity to the center of activity or workplace. In addition, cost aspects and economic factors are the main considerations, because affordability is very important for millennials [17]. Cost variables such as the size of the down payment and economic factors such as income, type of work, and vehicle ownership are relevant in the selection of subsidized housing.

In addition to economic factors, social, cultural, and psychological factors also influence purchasing preferences and decisions [8]. Related variables such as family size, age category of millennial generation, education, motivation, and need for subsidized housing are

focal points in understanding the factors that influence millennial preferences for subsidized housing in Kendal Regency.

Research on consumer preferences for housing, covers specific aspects such as building attributes, price, location, and amenities. Some factors that influence consumer preferences in housing selection include location accessibility, building quality, price, and developer services [9]. In the context of this study, the variables considered include housing designs that reflect millennial preferences, who tend to like modern or classic styles [10], types of housing mandated by SNI regulations (2004), flood-free areas and strategically located in Kendal Regency, and financing methods that affect financial accessibility for millennials [15].

Based on the theoretical basis put forward by Defi Puspitasari et al in 2022, Generation Y residential preferences are influenced by several factors, including architectural style and residential location conditions. Architectural style factors, such as Scandinavian, classical, and modern minimalist styles, influence their choice in choosing a residence [18]. In addition, the condition of the housing location is also an important consideration, such as strategic location, flood-free, and close to the workplace [18]. Meanwhile, according to research by Kotler & Armstrong (2012), factors such as cost, income, occupation, vehicles, number of family members, age, education, and motivation also influence Generation Y housing preferences [18][19][20]. Therefore, to formulate research variables, researchers consider these factors in determining the relevant parameters for this study

This research is intended for millennials to understand their preferences and the factors that influence subsidized home purchases. The method used is related to preference studies based on previous research or existing theories, focusing on home buying in Kendal District.

## 2. Methods

The method used in this study is a quantitative research method because of the quantitative nature of the data obtained. In this study, the techniques used in the development of research instruments are secondary exploratory, where the development of research instruments comes from secondary sources such as data from related institutions, previously published research, news, and magazines.

Variables in this study include design, type of housing, location, geographical location, and cost, which aims to understand millennial people's preferences in choosing subsidized housing. The data collected is non-parametric

and involves factors such as economic, social, cultural, and psychological factors. Analysis of the relationship between preferences and factors is performed to determine the factors that influence a particular preference as the dependent variable.

This research is located in Central Java Province, with the main focus on Kendal Regency. Data shows that as many as 14,107 units of subsidized mortgages have been realized in Central Java in 2022, with the majority of subsidized mortgage users being millennials, reaching  $\pm 61\%$ . Kendal Regency stands out as the area with the highest number of subsidized mortgage users, especially among the millennial generation, reaching 4,109 units. However, there has been no research investigating millennial generation's preference for subsidized housing in Kendal Regency, so it is the main focus of this study [9].

The sampling method used in this study uses purpose sampling, where respondents are selected based on the criteria of the millennial generation who are beneficiaries of subsidized home loans in Kendal Regency in 2022. The relevant millennial generation population is 2,502 individuals, calculated using the Slovin formula taking into account a margin of error of 10%. As a result, the resulting sample size is 120 respondents, who will receive a questionnaire in this study.

Data collection techniques in this study include the use of secondary and primary data. Secondary data were obtained from related studies and surveys conducted among various housing-related institutions. Meanwhile, primary data was collected through questionnaires distributed to millennials who use subsidized houses in Kendal Regency. The study used a literature review to understand millennial preferences and subsidized housing. The questionnaire is structured with closed questions and a Likert scale to facilitate interpretation and analysis of the data. Research tools and materials include journals, books, related articles, as well as devices such as smartphones, laptops, and the internet. The research instrument covers parameters such as income, vehicle type, occupation, family size, age, education, motivation, design, type, location, geographical position, and down payment cost, with arrangements based on relevant housing subsidy theories and regulations.

Based on Figure 2, the research preparation stage includes the development of research programs, the formation of proposals, and the identification of issues and problems related to subsidized housing and millennial generation preferences. In addition, literature review, obtaining research permits, and collecting data from various relevant sources are also carried out. The stages of research implementation include identification of respondent actors,

identification of millennial generation, review of previous literature, selection of samples based on the Slovin formula, development of questionnaires, validity and reliability tests, and distribution of questionnaires to respondents according to planned criteria.

Data analysis consists of two main stages: data processing, which involves categorization and measurement of variables from questionnaires, and univariate and bivariate

analysis. The data processing stage uses quantitative methods to allow the use of statistical tests, with the utilization of non-parametric scales. Univariate analysis includes understanding the central tendency, frequency, and description of variables, whereas bivariate analysis, using the Chi-square test, is used to determine the relationship between preference variables and respondent profiles.

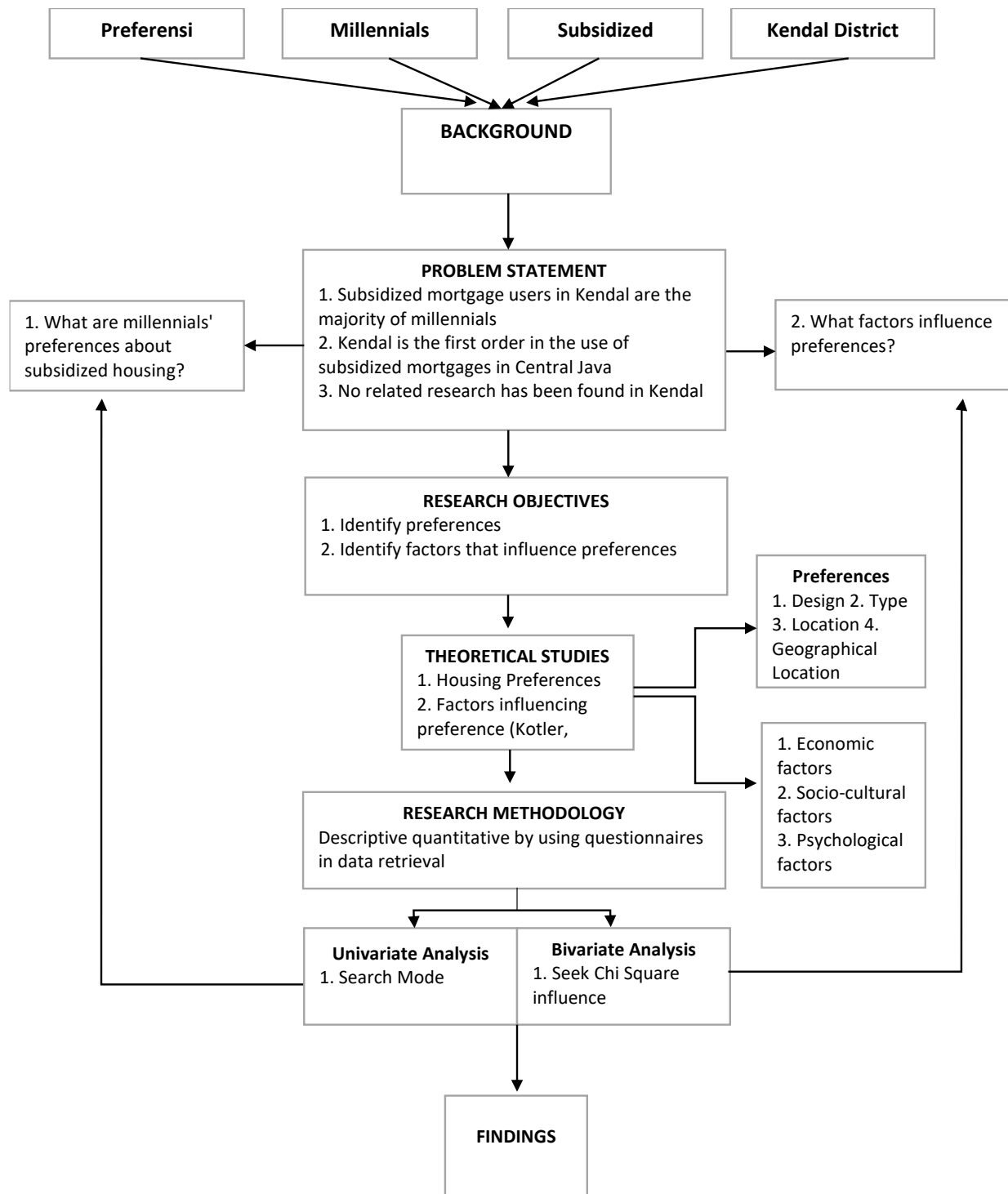


Figure 2. Research Flow

### 3. Result and Discussion

The demographic profile of residents in subsidized housing is not just a collection of numerical data but rather a rich tapestry of socio-economic dynamics that shape housing preferences and aspirations. Through comprehensive univariate analysis, we investigated several key variables that offer deep insights into the diverse makeup of these populations. The demographic profile of residents of subsidized housing is illustrated through several variables measured in univariate analyses.

First, in the age category, there are two groups: 27-33 years old and 34-41 years old. As many as 49.2% of respondents were aged 27-33 years, while 50.8% were aged 34-41 years. Age, the first variable studied, serves as an important lens through which we examine generational dynamics and their implications for housing preferences. In describing respondents into two different age groups – 27-33 years and 34-41 years – we uncovered more than numerical proportions. We uncover the life stages, aspirations and economic realities that define this cohort. The near-even split between the two age groups hints at generational convergence in subsidized housing, where young millennials and members of older groups seek affordable housing solutions.

Second, the types of jobs are divided into two: Civil Servants /Honorary Members /TNI /Polri /BUMN/Private /Private Employees and Entrepreneurs/ Traders /Business Owners. As many as 54.2% of respondents worked as civil servants/ honorary members/ TNI/ Polri /BUMN/PPE/private, while 45.8% worked as entrepreneurs/traders/business owners. Employment is emerging as another important determinant of housing demographics, reflecting the diversity of jobs prevalent among subsidized housing residents. By categorizing jobs into civil service roles, including military and police, as well as entrepreneurial endeavors and private sector employment, we gain insight into the employment landscape shaping housing choices.

Third, respondents' income was divided into two ranges: Rp.2,000,000-Rp5,000,000 and Rp5,000,001-Rp8,000,000. As many as 46.7% of respondents had incomes in the range of Rp2,000,000-Rp5,000,000, while 53.3% were in the range of Rp5,000,001-Rp8,000,000. Stratification of income levels into different ranges reveals not only earning capacity but also financial constraints and opportunities that influence housing decisions.

Fourth, the respondents' highest education level was divided into elementary to secondary school level

(elementary to high school) and higher education. As many as 40% of respondents have completed primary to secondary education, while 60% have higher education. By grouping respondents into primary to secondary and higher education categories, we shed light on the educational landscape within subsidized housing communities. The majority who hold tertiary qualifications underline the role of education as a pathway to economic progress and access to subsidised housing opportunities.

Fifth, the number of family members among respondents was divided into two categories: 1-3 individuals and more than 3 individuals. As many as 48.3% of respondents have 1-3 family members, while 51.7% have more than 3 family members. Family composition, illuminates the intricate dynamics of household structures in subsidized housing. By categorizing family sizes into smaller and larger units, we distinguish not only numerical proportions but also family support networks, economic dependence, and housing needs.

Sixth, the type of vehicle ownership is categorized into motorcycles and cars. As many as 35.0% of respondents own a car, while 65.0% own a motorcycle. Transport ownership, reflecting mobility preferences and infrastructure realities. By differentiating between motorcycle and car ownership, we discover not only modes of transport but also accessibility challenges and urban mobility patterns.

Lastly, the motivation to own a house is divided into two: need and social status. A total of 62.5% of respondents were motivated by needs, while 37.5% were motivated by social status. By categorizing motivations into social needs and status, we uncover not only housing aspirations but also socio-cultural values and aspirations for upward mobility. The dominance of needs-driven motivations underscores the urgent need for affordable and safe housing solutions, while social status considerations highlight broader societal aspirations for economic stability and recognition.

The demographic profile of residents of subsidized housing goes beyond mere numerical data, offering a nuanced understanding of the socio-economic dynamics, aspirations, and challenges within these communities. By digging deeper into these variables, we gain valuable insights that can inform targeted interventions, policy formulation, and community development initiatives aimed at improving the well-being and housing security of subsidized housing residents.



**Table 1.** Univariate

Variable	Category	N	%
Job	PNS/TNI/POLRI/BUMN/BUMD/private	65	54.2
	entrepreneurs/business owner	55	45.8
Income	Rp.2.000.000-Rp.5.000.000	56	46.7
	Rp.5.000.001-Rp.8.000.000	64	53.3
Age	27 years old - 33 years old	59	49.2
	34 years old - 41 years old	61	50.8
Education	Elementery to high school	48	40.0
	University	72	60.0
	Scandinavian	67	55.8
Design	Classic	28	23.3
	Modern minimalist	25	20.8
Type	Type 27/60	54	45.0
	Type 30/60	66	55.0
Location	Flood free location	35	29.2
	Strategic location	69	57.5
	Location near from a place of work	16	13.3
	Location at capital city in Kendal	61	50.8
Location geografi	Location is on the border in Semarang	38	31.7
	Location is on the border in Batang	21	17.5
Downpayment	Rp.8.000.000-Rp.12.000.000	72	60.0
Administration Fee	≥Rp.12.000.001	48	40.0
Total		120	100.0

Examination of the correlation between independent and dependent variables reveals a nuanced set of findings. Income emerged as a significant determinant, showing correlations with various aspects of subsidized housing preferences. Notably, it showed statistically significant associations with design ( $p = 0.015$ ), site conditions ( $p = 0.000$ ), geographic position ( $p = 0.019$ ), and administrative costs ( $p = 0.002$ ). Table 1 shows underscores the important role income plays in shaping housing preferences, particularly regarding the physical attributes of properties and their affordability in relation to location and associated costs. Interestingly, however, income showed no significant association with housing type ( $p = 0.303$ ), suggesting that while financial resources influence certain aspects of housing preference, they may not always determine the preferred housing type. The income variable indicates that respondents' income levels significantly influence their preferences for housing design, location conditions, geographical positioning, and administration fees. This suggests that individuals with higher incomes tend to favor specific housing designs, select geographically advantageous locations, and consider administration costs more carefully in their housing purchase decisions.

Occupation emerged as another influential factor, displaying strong correlations with several key variables. This was significantly correlated with design ( $p = 0.000$ ), underscoring how employment status may influence preferences for certain architectural features or amenities in subsidized housing. Similarly, the occupation showed

significant associations with location conditions ( $p = 0.037$ ), geographic position ( $p = 0.000$ ), and administrative costs ( $p = 0.009$ ), suggesting that the nature of one's profession may shape preferences regarding geographic accessibility and financial considerations regarding subsidized housing options. However, similar to income, employment showed no significant association with housing type ( $p = 0.166$ ), suggesting that while employment influences a range of housing preferences, it may not always determine the preferred housing type. The occupation variable demonstrates that respondents' occupations affect their preferences for housing design, type, geographical location, and administration fees. This indicates that the nature of one's occupation plays a role in choosing housing that suits their needs and preferences, while also considering strategically located areas and associated administrative costs.

Age emerged as a key determinant, displaying important associations with several aspects of housing preferences. It showed statistically significant relationships with design ( $p = 0.012$ ), site conditions ( $p = 0.000$ ), geographic position ( $p = 0.001$ ), and administrative costs ( $p = 0.000$ ). These findings suggest that age plays an important role in shaping preferences for certain design elements, geographic settings, and financial considerations in subsidized housing options. However, similar to income and occupation, age did not show a significant relationship with housing type ( $p = 0.205$ ), suggesting that while age affects different aspects of housing preference, it may not always determine the preferred housing type. Age correlates with preferences

for housing design, location conditions, geographical positioning, and administration fees. This highlights that respondents' ages play a crucial role in influencing their choices regarding the type of housing they select, as well as factors such as geographic location and administration costs, which are critical considerations in housing purchase decisions.

Education, although it does not show a significant relationship with any particular variable, still appears as an important factor influencing subsidized housing preferences. Although it did not show a significant relationship with design ( $p = 0.876$ ), housing type ( $p = 0.329$ ), site conditions ( $p = 0.165$ ), and administrative costs ( $p = 0.221$ ), it did show a significant relationship with geographic position ( $p = 0.041$ ). This suggests that while education may not have a significant impact on certain aspects of housing preferences, it may play a role in shaping preferences related to the geographic position of subsidized housing options. The education variable does not show significant associations with preferences for housing design, type, location conditions, and administration fees. This suggests that respondents' educational backgrounds do not directly influence their preferences for housing types or related factors within the context of this study in Kendal Regency.

Socio-demographic factors such as income, occupation, and age significantly impact preferences for housing in

Kendal Regency. These factors are pivotal in understanding consumer preferences regarding the type of housing they prefer, selecting strategic locations, and considering administrative costs in the context of subsidized housing purchases in the area.

The Chi Square test results presented in [Table 2](#) provide valuable insights into the preferences of millennials in Kendal Regency regarding subsidized housing selection. Housing preferences among different demographic groups, especially millennials, are crucial due to their distinct needs and expectations shaped by societal and economic factors.

Millennials, defined as individuals born between 1980 and 1996, are a significant demographic in Indonesia, projected to form a substantial portion of the population by 2020 [\[1\]](#). As they navigate various life stages such as education, career establishment, and family formation, their preferences for housing are influenced by multiple factors including architectural design, location, economic conditions, and government subsidies [\[2\]](#).

The Chi Square test results highlight several key findings. Firstly, variables such as Design, Location Conditions, Geographical Location, and Administration Fee consistently show significant relationships with millennial preferences across different independent variables (Income, Work, Age, and Education). These findings suggest that millennials in Kendal Regency prioritize

**Table 2.** Chi Square Test Results

Independent	Keywords:	Value	P	Conclusion
Income	Design	8.436	0.015	Related
	Type	1.601	0.303	Unrelated
	Location Conditions	22.081	0.000	Related
	Geographical Location	7.959	0.019	Related
	Administration Fee	10.069	0.002	Related
Work	Design	53.344	0.000	Related
	Type	1.915	0.166	Unrelated
	Location Conditions	6.601	0.037	Related
	Geographical Location	17.590	0.000	Related
	Administration Fee	6.894	0.009	Related
Age	Design	8.853	0.012	Related
	Type	1.607	0.205	Unrelated
	Location Conditions	27.063	0.000	Related
	Geographical Location	13.703	0.001	Related
	Administration Fee	16.066	0.000	Related
Education	Design	0.264	0.876	Unrelated
	Type	0.952	0.329	Unrelated
	Location Conditions	3.605	0.165	Unrelated
	Geographical Location	6.379	0.041	Related
	Administration Fee	1.491	0.221	Unrelated



factors like architectural style, strategic location, absence of geographical challenges, and financial accessibility when choosing subsidized housing options. These preferences align with their lifestyles and aspirations for secure and convenient living environments [3].

The significant relationship found between Location Conditions and all independent variables indicates that proximity to workplaces or urban centers is a critical consideration for millennials in Kendal Regency. This preference reflects their desire for convenience and connectivity, potentially influenced by their roles as young professionals or students [4].

The influence of Income on preferences for Design and Administration Fee underscores economic factors as determinants of housing choice. Millennials with higher incomes may prioritize specific architectural styles or be less sensitive to administrative costs, compared to those with lower incomes [5].

Educational attainment, however, shows weaker associations with housing preferences, suggesting that while education is important, it may not significantly dictate architectural or location preferences among millennials in Kendal Regency [6].

These findings are consistent with broader consumer behavior theories, which suggest that housing preferences are shaped by a complex interplay of economic, social, and personal factors. Factors such as cultural norms, social influences, and psychological motivations also play pivotal roles in shaping millennial preferences for subsidized housing options [7].

#### 4. Conclusion

Based on the purpose of the study which aims to identify the preferred subsidized housing options among millennials and the factors that influence them, as well as research findings that reveal the relationship between independent variables (such as income, occupation, age, and education) with subsidized housing preferences, it can be concluded that millennial preferences in choosing subsidized housing in Kendal District are influenced by various factors. The results of the analysis showed that income, occupation, age, and geographical position had a significant relationship with subsidized housing preferences, while education showed no significant association. This suggests that specific aspects of millennials' socio-economic and demographic backgrounds influence their preference for subsidized housing. The implications of this study underscore the importance of considering these factors in policy formulation and marketing strategies to effectively meet

millennial preferences for subsidized housing and contribute to the development of broader studies on subsidized housing and millennials.

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