Affordability of Housing in the City of Jenin in Palestine: Insights from the Residents

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Abstract

Affordability of housing stands as a critical concern in contemporary urban developments, as more and more people move from the rural villages to the cities. In this context, striking a good balance between economics of the houses and the well-being of the people is paramount. This paper examines the perceptions of the people on affordable housing in the city of Jenin in Palestine: the social and economic indicators.

The research was conducted in 2022. It employs case study as a methodology with a survey and a structured questionnaire comprised of twenty-three aspects. The questionnaire generates quantitative data as well as qualitative insights from the people, providing an understanding of their perspectives on housing. The data reveals the motivations of the residents and challenges with potential relocations from their current residences. Housing costs, dwelling space requirements, future housing needs, capability for down payments, and the availability of housing offers in the market are examined to establish connections with affordability of housing from the viewpoints of the residents. The analysis employs statistical methods: regression and one-way ANOVA, to identify the primary influencers of housing affordability.

It concludes that the perspectives of the residents relate to demographic factors, economic considerations and housing preferences in shaping affordability of housing in the city of Jenin. It provides valuable insights into affordability of housing and the perspectives of the residents.

Keywords: Housing affordability, Residents' Perspective, Jenin City, Palestine

1. Introduction

Affordability of housing is a critical issue that has received increasing attention in recent years, particularly in the context of rapid urbanization and socio-economic changes. As urban populations continue to grow, availability of affordable housing becomes a pressing concern, impacting individuals, families, communities, and urban development as a whole. The issue of housing affordability is a pressing concern in urban areas worldwide, and Jenin City in

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Palestine is no exception. As the city experiences of population growth and urban development, the delicate balance between economic feasibility and residents' ability to access affordable housing becomes increasingly crucial. The concept of housing affordability extends beyond more access to shelter; it encompasses the ability of individuals and households to secure suitable and sustainable housing options without experiencing excessive financial burdens or compromising their well-being.

In Palestine, like most developing countries, there is a shortage of affordable housing supply because of the presence of many obstacles. According to Musa (2016), one of the most important is the absence of housing strategies and projects that address the needs of the largest population groups, those with limited incomes. The lack of qualified financing programs to meet the needs in the housing sector, the absence of programs to finance affordable housing for people with limited income, and the high-interest rate on housing loans make people resort to self-financing, which reduces their chances of obtaining suitable housing. Khawaja et al. (2021) say that as a result of all these obstacles; a lot of Palestinian families cannot afford adequate housing, and because of that they are living now in crowded conditions and paying high rents. Thus, much of the debate on affordable housing in Palestine has centered on the constraints regarding the supply within the political, social and economic challenges that make housing far from being affordable. In this context, it is important to highlight that the Palestinian housing market depends mainly on the private sector to construct the new housing units needed to meet the increasing demand for housing in Palestine. El-namrouty (2012) emphasizes that as public housing does not exist in Palestine, there is a need to activate the role of the private sector in establishing housing for people with limited income.

According to Itma (2019), affordable housing is not low-cost housing. Architects should direct affordable design to a sustainable approach. Hussein et al. (2010) point out that, in searching for solutions to the current problems, referring to traditional values of affordability can be a high-potential approach for the sustainable supply of affordable housing in Palestine because traditional concepts were able to provide some values for economic, and environmentally friendly solutions in a simple way.

Abu Obaid (2013) raises a concern that in Jenin, akin to many global urban areas, concerns have arisen about housing accessibility due to rising property prices, increased demand, and economic shifts. Gan and Hill (2009) declare that the key quantitative parameter is the ratio of median household income to median housing costs, offering an initial insight into housing affordability by assessing financial means of the residents to secure suitable shelter. Additional factors, including mortgage rates, rental prices and subsidized housing availability also contribute to determining the affordability of housing options.

According to Glaeser & Gyourko (2018), the concept of affordable housing transcends numerical ratios and economic considerations. To truly understand housing affordability in Jenin City, this study examines the diverse perspectives of its residents.

For the residents, affordable housing encompasses a range of elements that affect their daily lives. It is not solely about the ability to pay the rent or mortgage; rather, it involves the overall financial burden that housing places on households. Daud et al. (2022) emphasize that the perspectives of the residents also include the quality of housing, access to basic services, and the social fabric of the neighborhood.

In Jenin City, the notion of affordable housing is heavily influenced by the unique socio-economic landscape. Economic disparities, job availability and living costs contribute to the varying interpretations of the affordability of the residents. For some, affordable housing implies housing options that do not disproportionately strain their income, allowing them to allocate funds for other essential needs.

Itma & Wasim (2023), Anabtawi et al. (2016) & Itma (2014) consider proximity to workplaces, educational institutions and healthcare facilities as reduced commuting costs as the key determinants of affordability enhance overall financial well-being. Furthermore, Jenin City, like many urban areas across Palestine, faces a unique set of circumstances that contribute to the housing affordability crisis. Historical and geopolitical factors, including land scarcity, population growth and political instability have created a complex environment where housing

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affordability has become a critical challenge. The scarcity of available land for construction, coupled with the restrictions on building due to political considerations has led to increased competition for existing housing units. Anabtawi et al. (2016) points out clearly that this has, in turn, driven property prices upwards, placing homeownership and rental options beyond the reach of a significant portion of the population.

In a rapidly changing urban landscape, the issue of housing affordability in Jenin City requires urgent attention. Ultimately, a comprehensive understanding of housing affordability in Jenin City can inform policy decisions and interventions that not only address the immediate concerns but also contribute to the long-term sustainable development of the city and the well-being of its residents. Therefore, this article examines the question of whether the current housing units in Jenin City, Palestine, are affordable. It thus looks at the concept of affordable housing from the perspective of the residents. By examining the interconnected factors that contribute to this challenge, this study reveals the potential pathways towards more equitable housing solutions. Indeed, this paper aims to explore the housing affordability landscape in Jenin City. Its objectives are:

- To evaluate the affordability of housing options in Jenin City for different income groups, including low- and moderate-income households.
- To investigate the key factors contributing to the challenges of housing affordability in Jenin City, such as housing costs, income levels, housing preferences and market dynamics.
- To gain insights into the experiences, perspectives, and aspirations of Jenin City residents regarding housing affordability through surveys and data analysis.
- To identify and analyze the barriers that residents face in accessing affordable housing, including limited supply, regulatory constraints, financial challenges, and social factors.

2 Theoretical Framework
2.1 Conceptualizing Affordable Housing

Internationally, housing affordability is defined in multiple ways. One of the most commonly accepted definitions of affordability refers to housing affordability which is taken as a measure of expenditure on housing to income of the household.

Affordable housing refers to that which is accessible to individuals and families with low to moderate incomes, typically defined as costing no more than 30% of household income. It includes rental housing, subsidized housing, homeownership programs, and supportive housing for the vulnerable populations. The factors that may impact affordable housing include housing market dynamics, income levels, housing policies and regulations, socio-economic context and the financial market. Factors Influencing Affordable Housing include Housing Market Dynamics, Income Levels, Housing Policies and Regulations, Socio-Economic Context and Financial Markets.

Market dynamics is about the interest rates, mortgage availability, and housing finance options that influence homeownership affordability. Household incomes determine affordability thresholds and purchasing power. Along with it, the economic trends, employment opportunities, and wage levels affect affordability. Government policies such as rent control, housing subsidies, zoning regulations and land use policies influence affordability. The building codes, construction standards, and housing development incentives impact affordability and quality. Socio-Economic Context is also integral in affecting affordability. It includes demographic factors, population growth, urbanization trends, and migration patterns that can affect housing demand and affordability. Finally, the access to mortgage credit, interest rates, down payment requirements and lending practices influence homeownership affordability. Indeed, financial innovations, housing finance reforms, and affordability assistance programs can improve access to affordable housing.

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The expenditure approach to housing affordability considers whether households are able to afford a house based on their income levels. The metrics vary depending on whether households consume housing as renters or purchase houses as an investment and consumption.

According to the US National Housing Act of 1937, rental affordability is a concept based on a measure of housing rents to income levels of households. Another measure of housing affordability is "purchase affordability" which measures whether households are able to fund the purchase of their houses. It is highly influenced by the ability to access mortgage and other house financing options. Stone (1993) defines affordability as the ability of households to pay the costs of houses without imposing constraints on living costs. Freeman, Chaplin and Whitehead (1997) provide a theoretical basis for relative or absolute measures of affordability based on the ratio approach of housing expenditure to household income. Gan & Hill (2009) mentions three types of affordability as purchase affordability, repayment affordability and income affordability. They calculate the repayment affordability measure which acknowledges that while housing may be affordable at the time of purchase, the repayments towards housing may become unaffordable subsequently due to market and interest rate risk. Another aspect can be the location affordability which takes into consideration the transportation costs of housing choice. It can be seen that land on outskirts away from work places which are generally in the center of the cities may be cheaper and hence the housing affordability is higher. But in this case the transportation cost may increase and there is a substitution between transportation and housing costs. Another dimension of affordability is livability affordability which refers to the notion that affordable structures should be supported by availability of physical infrastructural services such as water, electricity, communication, and transportation, along with the social facilities such as schools, hospitals, police station, governance mechanisms, and so on. Available facilities, services and the community provisions add to the livability affordability. Costs of housing should also include ongoing/routine maintenance costs as well as payments for amenities such as water, power etc. This is termed as total cost affordability which takes into consideration the operational cost added to the purchase cost. The complexities in the affordable housing point to the need for a comprehensive and holistic concept as stated by Gopalan & Venkatraman (2015). The inherent complexity of the term is brought out in the Habitat Agenda definition:

"Adequate shelter means more than a roof over one's head: It also means adequate privacy; adequate space; physical accessibility; adequate security; adequate lighting, heating and ventilation; adequate basic infrastructure e all of which should be available at affordable cost"
High Level Task Force on Affordable Housing for All, December 2008.

The concept of housing affordability in Palestine is multifaceted and influenced by various economic, social, and political factors. Here are some key aspects of housing affordability in Palestine (Table 1)

Table 1: Factors impacting Housing Affordability
Source: Author, 2023

	Factor impacting affordability	Interpretation in context of housing affordability in Palestine
1	Income Levels	The affordability of housing in Palestine is closely tied to the income levels of households. With varying income disparities across different regions and demographics, what is considered affordable for one household may not be feasible for another.
2	Housing Costs	The cost of purchasing or renting a home in Palestine can vary significantly depending on factors such as location, size, quality, and market conditions. Urban areas, especially in cities like Ramallah and Jerusalem, tend to have higher housing costs compared to rural areas.
3	Housing Market Dynamics	The dynamics of the housing market, including supply and demand, housing development policies, land availability, and construction costs, play a crucial role in

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		determining affordability. Limited supply, coupled with increasing demand, can lead to higher housing prices.
4	Government Policies	Government policies and interventions, such as subsidies, housing assistance programs, and regulations on rent control and land use, can impact housing affordability. However, the effectiveness and implementation of these policies may vary.
5	Conflict and Political Situation	The ongoing political conflict and instability in Palestine can also affect housing affordability. Displacement, land confiscation, restrictions on movement, and infrastructure challenges can all contribute to housing challenges and affordability issues.
6	Housing Quality and Standards	Affordability is not just about the initial cost of housing but also about the quality of housing and access to basic services such as water, electricity, sanitation, and transportation. Poor housing conditions and inadequate infrastructure can affect affordability in the long term.
7	Urbanization and Population Growth	Rapid urbanization and population growth in Palestinian cities and refugee camps can put pressure on housing supply, leading to increased competition and higher prices, thus impacting affordability.

Addressing housing affordability in Palestine requires a comprehensive approach that considers income levels, housing market dynamics, government policies, infrastructure development, and social equity. Sustainable solutions that promote inclusive housing policies, support for low-income households, and investments in affordable housing options are essential to improve housing affordability and ensure decent living conditions for all residents.

Housing affordability is a complex and multidimensional concept that is often discussed and analyzed by experts in various fields, including urban planning, economics, sociology, and public policy. Some of the key aspects of the concept of housing affordability as identified by the experts in the housing field include: Balance between Supply and demand dynamics ,analysis of housing market dynamics to understand affordability challenges, development of Affordability Indexes and Metrics to compare affordability for various regions, emphasis on the needs of Sustainable housing policies, examination of the role of government policies and interventions in addressing housing affordability thru subsidies for low-income housing, rent control regulations, affordable housing development incentives etc.

2.2 Affordable Housing Perspectives

Several housing theorists have contributed valuable insights and perspectives on the concept of housing affordability, each offering unique perspectives based on their research and expertise. Here are some key housing theorists and their views on housing affordability (Table 2)

Table 2: Housing theorists and ideas
Source: Author, 2023

	Theorist	Main ideas	Connection to housing affordability
1	Amos Rapoport	Cultural Appropriateness	Rapoport advocates for designs that reflect local cultures, traditions, and lifestyles, incorporating cost-effective and sustainable elements that resonate with residents. His perspective on housing affordability underscores the importance of cultural sensitivity, social inclusion, participatory planning, and sustainability.
2	Nabeel Hamdi	Human centered Approach, Community participation	Hamdi focuses on human-centered approaches to housing affordability, emphasizing community participation, social inclusion, and empowerment. He believes that affordable housing solutions should prioritize the well-being and needs of residents, promoting a sense of ownership and agency.
3	Christopher Alexander	Pattern Language approach	Alexander's "Pattern Language" approach to architecture and design includes considerations for affordable housing. He emphasizes the importance of user-friendly design principles, adaptable spaces, and

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			community-oriented planning to create affordable and livable environments.
4	Patrick Geddes	Conservative surgery approach	In order to reach the housing affordability, he advocates for incremental, community-led interventions that improve housing conditions while respecting local contexts and resources though this approach.
5	Peter Marcuse	Political economy oh housing	In this approach, he analyses the role of capitalism, market forces, and government policies in shaping housing affordability, highlighting issues of inequality, gentrification, and housing rights towards affordability.
6	David Ricardo	Theory of rent and land economics	In this theory, he discusses how land values, rent levels, and economic forces influence housing costs and affordability for different income groups to achieve affordability.
7	William Alonso	Spatial economics theory	In this theory, he considers location factors as important to achieve housing affordability by discussing how accessibility, transportation, and urban amenities impact housing prices and thereby the affordability. He emphasizes the role of spatial planning in addressing affordability challenges.
8	Michael Stonebraker	Data Driven approaches	He advocates for using data analytics, technology, and innovation to identify affordable housing opportunities, optimize resource allocation, and improve housing outcomes to build the housing affordability.
9	Hani M. Hassan	Holistic Approach	He advocates a holistic approach to affordable housing, which goes beyond purely economic considerations. This could involve integrating social, environmental, and cultural dimensions into housing policies and strategies.
10	RIWAQ, Palestine	Social and Cultural Sustainability:	Riwaq's approach to affordable housing considers social and cultural sustainability alongside economic factors. They prioritize creating inclusive and vibrant communities through their housing interventions, fostering social cohesion and preserving cultural identity as well as participatory approach that fosters a sense of ownership and sustainability in affordable housing developments.

These theorists offer diverse perspectives on housing affordability, considering factors such as cultural context, community engagement, economic dynamics, spatial factors, and technological advancements. Their contributions contribute to a comprehensive understanding of the complex challenges and opportunities in creating affordable housing solutions.

Literature Review

Housing affordability issue is a topic which has received increasingly intensive attention over the last two decades. It has been a major focus in urban planning and design, especially in densely populated urban areas and on the outskirts of big cities where there's a growing need for decent housing. Researchers and scholars have delved into various aspects of affordability, including planning and design factors, financing methods, cultural and social considerations, and construction techniques. This interest has spanned many years, as affordable housing presents complex challenges for planners, architects, and policymakers. The cost of housing is rising faster than incomes in most cities, while governments face limitations in providing enough affordable housing due to shrinking budgets and lack of investment. The issue of housing affordability is a global concern affecting numerous regions worldwide.

Affordable housing has emerged as a critical issue worldwide, impacting diverse populations across urban and rural settings. This literature review synthesizes key findings and perspectives from scholarly studies, providing insights into the multifaceted challenges and

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potential solutions associated with affordable housing. Linneman and Megbolugbe (1992) outline factors in relation to housing affordability issues, including housing prices, household incomes, mortgage rates, instruments and underwritings, real property taxes and insurance, consumer spending and debt, local public finance, rent controls, and housing subsidies. On the same aspect, Skaburskis (2004) summarizes eight factors like geography, demography, migration/immigration/ethnicity, income recipients, income source, employment and education as responsible for housing affordability problems.

Definition of and Criteria for Affordable Housing

Scholars like Rohe & Stewart (1996) emphasize that defining affordability involves considering the intersection of housing costs, income levels, and local economic conditions. Newman & Kenworthy (1996) add various criteria, such as the percentage of income spent on housing employed to operationalize affordability. Many authors like Rohe & Stewart, 1996; emphasize that affordability is determined by the balance between housing costs and household income. This intersection is often quantified by the percentage of household income spent on housing expenses. Whereas Elshater et al. (2018) elaborates further that affordability is influenced by local economic conditions, including factors such as wages, housing prices, and rental rates. These authors highlight the importance of considering regional variations in housing markets when defining affordability criteria. Malpezzi & Mayo (1997) have developed various indices and metrics to measure housing affordability, such as the median multiple approach and the residual income approach which provide quantitative measures to assess affordability levels across different regions and time periods. Hulse et al. (2010) highlights the debate about the appropriate thresholds or benchmarks to define housing affordability in which there are suggestions on fixed thresholds based on income percentages (e.g., 30% of income) or approaches based on household-specific factors. He also acknowledges that affordability is a subjective concept that can vary depending on individual circumstances and preferences. It is true as Stone (2006) mentions that affordable housing is not a static condition but rather a dynamic process influenced by changing economic, social, and policy factors. Saiz (2010) highlights that the imbalance between housing supply and demand is a recurrent theme, influencing affordability dynamics.

Glaeser and Gyourko (2002) argue that restrictive land-use regulations and zoning policies contribute to the scarcity of affordable housing in urban areas. On the similar lines, Malpezzi and Mayo (1997) underscore the impact of government interventions, such as subsidies, tax credits, and inclusionary zoning, in promoting affordable housing development. Wolch et al. (2014) argues that sustainable urban development requires integrating affordability into environmental and social considerations to achieve sustainable development. Emphasizing on the role of the users and socio-cultural sustainability, Sengupta & Salama (2011) place high value on establishing links between issues that pertain to affordable housing, quality, and life style theories as manifested in socio-cultural factors, user preferences, and environmental attitudes.

In conclusion, the literature on affordable housing reflects a dynamic field with ongoing debates and evolving solutions. Addressing this complex issue requires interdisciplinary perspectives, innovative strategies, and a commitment to social equity in urban development and housing policy.

Affordable Housing Challenges in the Arab World

Elshater et al. (2018) and El-Haggar (2017) highlight the challenges of housing affordability in the Arab world, emphasizing issues such as rapid urbanization, population growth, and insufficient housing supply. Research by El-Fakdi et al. (2019) and Al-Dubai et al. (2014) explores government interventions and policies aimed at addressing affordable housing needs. These studies analyze the impact of subsidies, regulations, and public-private partnerships on housing affordability. The role of housing finance and Islamic banking in facilitating affordable housing is examined by authors such as Abdelgadir et al. (2015). These studies explore the potential of Islamic finance instruments to support housing affordability in

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compliance with Sharia principles. Another author Alawadhi (2016) investigates social housing programs in the Gulf Cooperation Council (GCC) countries, shedding light on the challenges and opportunities of government-led initiatives in providing affordable housing to citizens. Sustainable housing practices in the Arab world are discussed by authors like Alshuwaikhat and Abubakar (2008). The study explores the integration of sustainability principles into housing development and its potential impact on affordability. Community-based approaches to affordable housing are examined by authors like Yassin et al. (2019). The study discusses the role of community engagement and participatory planning in enhancing housing affordability and inclusivity. Studies by Shubair and Aburas (2020) and Elamin (2015) delve into the connection between housing affordability and socioeconomic inequality in the Arab world. These studies explore how housing policies may exacerbate or alleviate disparities among different social groups. The impact of global events, such as the financial crisis and geopolitical tensions, on housing affordability in the Arab world is discussed by authors like Saleh and Abdul-Muhmin (2015). These studies analyze the resilience of housing markets in the face of external shocks.

It's important to note that the field of affordable housing in the Arab world is evolving, and more recent studies may provide additional insights. Researchers and policymakers continue to explore innovative strategies to address the complex challenges associated with housing affordability in the region.

Housing Challenges in Palestine

According to the 'Survey: Major demand for affordable housing for Palestinians', by office of the Quartet, there is considerable demand for affordable housing in the Palestinian territories, where some 70 percent of Palestinian households currently cannot afford average house prices. Palestinians looking for a new home want smaller houses than previously thought, and are willing to put up to 40 percent of their income towards housing costs. The market is currently characterized by oversupply at the high end and undersupply at the low end – and so large-scale affordable housing schemes are needed to unlock housing demand. The research found that Palestinians do not perceive homes as a commodity which can be bought and sold. Instead, they see getting a new home as a big, one-time investment. Research by Al-Khaldi (2014) provides an overview of housing challenges in Palestine, discussing issues such as population growth, political instability, and land restrictions.

To start with, Tartir and Al Azraq (2016) explore the impact of the Israeli-Palestinian conflict on housing, land, and property rights, affecting affordability and accessibility. To resolve these issues, literature by ARIJ (Applied Research Institute-Jerusalem) and UN-Habitat has investigated the role of government policies and interventions in addressing housing issues in Palestine. The literature mostly deals with the analysis of housing policies and their impact on settlement expansion. Nimer and Isaac (2018) explore the potential role of social housing initiatives to deal with affordability along with challenges and opportunities in social housing projects in Palestine. In support of the same Giacaman et al. (2018) examines community-based approaches to housing and urban development, emphasizing the importance of community participation in addressing local needs and enhancing affordability. Al-Masri (2016) explores the legal framework and property rights in the Palestinian context, addressing how legal challenges impact housing affordability and access to land. It's important to note that the field of housing affordability in Palestine is complex and multifaceted, with ongoing challenges related to political, economic, and social factors.

The research gap in the study of housing affordability lies in the need for more comprehensive and interdisciplinary approaches to understanding and addressing this complex issue. While there has been extensive research on various aspects of housing affordability, including economic factors, policy frameworks, and social dimensions, there are still several gaps that warrant further exploration. Housing research often assumes a homogenous view of housing preferences, but in reality, preferences vary widely among different demographic groups, such as age, income level, household size, and cultural background. More research is needed to understand how these diverse preferences shape residents' perceptions of what

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constitutes affordable housing especially in the urban areas of developing countries like Palestine.

Research Methodology

The study was conducted in Jenin City which is 37.3 km² in physical size and has a population of approximately 55,933 people with population density as 1499 person/ km². It is located 42 kilometers north of Nablus, 18 kilometers to the south of Afula, and 51 kilometers southeast of Haifa (Fig. 1).
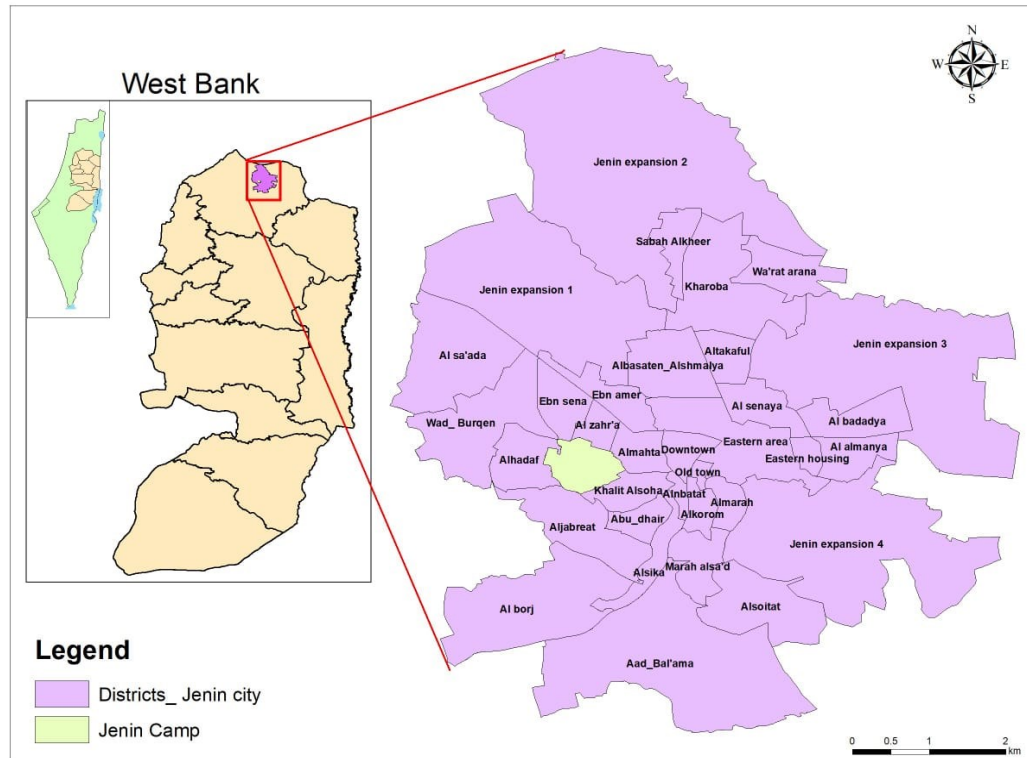

Fig. 1: Map shows the location of Jenin City
Source: Author, 2023

Sample Size

The representative sample size in the present study was calculated using the following formula considering the number of housing units in Jenin as 14,166 units.

Sample size $(n) = (Z_{(1-\alpha/2)}^2 \, P(1-P))/d^2 = ((1.96)^2 \, (0.50) \, (1-0.50))/ \llbracket (0.05) \rrbracket^2 = 375$

Where $Z1-\alpha/2$ = Standard normal variate (Z value is 1.96 for a 95 percent confidence level). p = Response distribution (50%). d = Margin of error (5%) (Charan & Biswas, 2013).

Data Collection

A structured questionnaire consisting of twenty-three items was employed to gather information concerning the housing affordability factors as well as to receive the residents' perspectives. The questionnaire is formulated upon the insights obtained from the existing literature review for Gallent & Robinson (2011). The content validity of the questionnaire was approved by three experts specializing in housing affordability and the well-being. A pilot test was also conducted with 35 participants. Based on the outcomes, minor adjustments were made to ensure its acceptability and coherence. The socio-demographic section contains four items, section concerning characteristics of the residential unit shows three items, section regarding suitability of the current housing includes six items and eleven items are accommodated towards the vision of affordable housing in the future by the participants. A random sampling

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technique was employed to select 375 participants residing in Jenin City but the actual participation was received from 325 households.

Statistical Analysis

Every filled-out survey response was reviewed before encoding it in MS Excel 2007 to ensure the data integrity. The analysis of data was conducted using IBM Corp's Statistical Package for Social Science (SPSS) version 22, based in Armonk, NY, USA. Descriptive metrics were employed to compute the frequencies and proportions of the variables.

Data Analysis

This section of the study delves into five essential aspects that contribute to a better comprehension of the complexities and fluctuations surrounding housing affordability in Jenin City. These aspects encompass the characteristics of the study participants, features of the residential units, the adequacy of current housing, participants' perspectives on future affordable housing, and an examination of the factors and dynamics influencing housing affordability in Jenin City. These elements collectively offer a holistic perspective on the factors impacting individuals' capacity to secure suitable and affordable housing options.

This section of the study discusses five key components related to a deeper understanding of the challenges and dynamics of housing affordability in Jenin City. These components include: the characteristics of the study participants, the characteristics of the residential unit, the suitability of the current housing, the vision of the study participants about affordable housing in the future, and an analysis of the factors and dynamics affecting housing affordability in Jenin City. These components help provide a comprehensive view of how various factors influence individuals' ability to access suitable and affordable housing.

Characteristics of the Study Participants

296 males and 29 females participated in this study. The distribution of family members across various categories reveals the diverse family structures within the surveyed population. Almost 31.7% of the households fall into the 5–6-member category suggesting a prevalent mid-size family structure. Additionally, 20.9% of households consist of 7-8 members, hinting at the presence of extended family setups. This means that a large segment of households distributes their income among a significant number of individuals, reflecting the capabilities and preferences of families towards future housing. With regards to the same, Moro & Skaburskis (2004) have highlighted the increasing burden of housing affordability, particularly among the number of income recipients in a household which can be a key indicator of potential problems. The smaller households with 1-2 members are 16.0% of the total sample and the households with 3-4 members represent 25.9% of the participants. The study also shows that 4.9% of households have 9-10 members and the least 0.6% have 11 or more members in the households. It is very necessary to understand the family structures while examining the housing affordability. Larger families, especially those with 7-8 members and more, may face heightened housing cost due to increased space requirements. Conversely, smaller households might have relatively lower housing cost. This nuanced analysis can provide valuable context for tailoring housing policies that align with the diverse family compositions, ultimately influencing their ability to afford housing costs. The household yearly income of 25.2% participants was more than 16,000 USD, and 10.5% participants had less than 5,000 USD as their yearly income. 31.1% of the participants are engaged in free trade and business, 29.8% participants are in government sector, 22.2% employed in private sector, 6.5% in industrial sector, 4.9% in Agricultural activities and the remaining 5.5% are unemployed (Table 3).

Table 3: Characteristics of the study participants
Source: Author, 2023

Variables	Frequency (n=325)	Percentage (100%)
Gender		
Males	296	91.1

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Females	29	8.9
Household members		
1-2	52	16.0
3-4	84	25.9
5-6	103	31.7
7-8	68	20.9
9-10	16	4.9
11 +	2	0.6
Yearly income (USD)		
>16,000	82	25.2
16,000-14,000.500	45	13.8
14,000.500-13,000	53	16.3
13,000-11,000.500	44	13.5
11,000.500 -10,000	26	8.0
10,000-8,000	28	8.6
8,000-6,000.500	3	0.9
6,000.5,000.500	10	3.1
<5,000	34	10.5
Business sector		
Free trade and business	101	31.1
Industrial sector	21	6.5
Government sector	97	29.8
Agricultural sector	16	4.9
Private sector companies	72	22.2
Unemployed	18	5.5

Characteristics of the Residential Unit

A majority of the study participants (60.3%) resided in detached houses, with 85.2% owning their homes, while the remaining 14.8% had rented houses. In terms of dwelling space, 20.0% lived in residences ranging from 141 to 160 m2, followed by 18.2% in the 161-180 m2 category, 17.8% in the 181-200 m2 range, and 16.0% in spaces exceeding 200 m2(Table 4).

Table 4: Characteristics of the residential unit
Source: Author, 2023

Variables	Frequency (n=325)	Percentage (100%)
Dwelling type		
Detached house	196	60.3
Apartment in a residential building	104	32.0
Villa	25	7.7
Dwelling possession		
Rented	48	14.8
Owned	277	85.2
Dwelling space (Square meter)		
>200	52	16.0
181-200	58	17.8
161-180	59	18.2
141-160	65	20.0
121-140	33	10.2
101-120	37	11.4
<100	21	6.5

Suitability of Current Housing

According to the findings, the price of the current housing was affordable to 63.1% of the participants. 26.8% of participants chose their current residence because it is family-owned, 25.8% because of their ability to afford it, 19.4% because they could not find better options, 17.2% because of its interior and exterior building design, and 9.2% because of its closeness to family and relatives. 27.4% of the study participants were thinking of moving from their current

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residence, 52.8 % of them were thinking to move to a better neighbourhood and environment, 19.1 % were looking for housing at a lower cost, and 17.8% were thinking to move to dwell sufficient space. 32.3% of the study participants were facing obstacles in obtaining affordable housing, more than half of them (49.5%) were suffering from the payment requirements before construction, and 21.8% were suffering from the limited housing offers. Overall, the data underscores financial barriers as the predominant challenge, with diverse factors contributing to obstacles in the acquisition of housing. (Table 5).

Table 5: Suitability of the current housing
Source: Author, 2023

Variables	Frequenc	Percenta
Is your current housing, in your view, affordable?		
Yes	205	63.1
No	120	36.9
Why did you choose your current residence?		
Family owned	87	26.8
The ability to afford it	84	25.8
Closeness to family and relatives	30	9.2
I could not find better options	63	19.4
Interior and exterior building design	56	17.2
Others	5	1.5
Are you thinking of moving from your current residence?		
Yes	89	27.4
No	236	72.6
If the answer was yes, what is the reason?		
I am looking for housing at a lower cost	17	19.1
I am looking for housing near my place of work	1	1.1
The interior design is inadequate	8	9
The dwelling space is insufficient	16	17.8
Moving to a better neighborhood and environment	47	52.8
Do you face obstacles in obtaining affordable housing (suitable for your		
Yes	105	32.3
No	220	67.7
If the answer is yes, what is the nature of these obstacles?		
Limited offers	23	21.8
Complexities surrounding the financing process	6	5.7
Legal and administrative obstacles	1	1.0
The location was not convenient	3	2.9
Discriminatory obstacles	0	0
Payment requirements before construction (on plan)	52	49.5
We have no awareness of the concepts of affordable	3	2.9
Others	17	16.2

Views of the Participants on Affordable Housing in the Future

Regarding future needs as indicated in Table (6) 59.7% of sampled households foresee a future need for housing and 34.2% anticipate this need within five years or more. This significant proportion highlights the urgency of addressing affordable housing solutions, given the substantial demand within the surveyed families. With regards to housing costs, 28.9% of participants express a preference for expenditures exceeding $100,000, while a substantial majority (71.1%) gravitates towards options within or below this limit, highlighting a prevalent preference for more economical choices. Notably, the $80,000 to $70,001 and $90,000 to $80,001 ranges, each capturing 17.5% of responses, emerge as popular selections, potentially striking a balance between affordability and desired housing attributes. The 11.9% opting for the $60,000 to $50,000 category and 13.9% favoring housing below $50,000 underscore a significant portion prioritizing cost-effectiveness. This survey reveals a nuanced spectrum of housing preferences, showcasing diverse budget considerations among participants. While a noteworthy percentage is open to higher investments, the majority underscores the significance of affordability when making housing decisions in Palestine.

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When considering possible down payments among respondents, a significant proportion (24.7%) favors down payments of less than 10%, while an equal percentage (23.7%) opts for down payments ranging from 10-20% and 21-30%. These findings suggest a prevalent preference for lower down payment percentages, indicating potential financial constraints for a significant portion of the surveyed population in securing their desired housing.

In terms of participants' preferences for the size of their desired dwellings in square meters, the results reveal a notable inclination towards spacious living spaces exceeding 200 sqm, with 20.6% expressing this preference. However, the majority of preferences fall within the 141-200 sqm range, reflecting a collective interest in moderately to generously sized residences. Overall, the data indicates diverse housing size preferences among the surveyed population. It is noteworthy that 75.4% of participants cannot allocate more than 30% of their annual income to cover housing costs. This underscores the urgent need for providing affordable housing options, especially considering the prevalence of lower income levels. The statistics highlight a substantial portion of the population facing challenges in affording housing, emphasizing the critical importance of offering cost-effective housing solutions to meet the needs of this segment of society.

Additionally, 18.5% of study participants express a willingness to divide their current house in the future to accommodate a new family. Furthermore, 50.5% of participants favour reducing the area of their dwellings to levels compatible with their family's income. Nearly all participants (99.7%) prefer owned residential tenure, indicating a strong preference for homeownership. Moreover, a majority of participants (59.1%) support the idea of reducing the cost of building a house by opting for ordinary interior finishes and using natural stone only in the front facade. Additionally, 46.7% of participants agree with the concept of common land (collective ownership of land) among a group of residents to build on as a way to reduce housing unit costs. Finally, 76.6% of participants are in favour of private sector companies focusing on building affordable housing units, highlighting the potential role of private sector involvement in addressing affordable housing challenges.

Table 6: The vision of the study participants about affordable housing in the future
Source: Author, 2023

Variables	Frequency (n=325)	Percentage (100%)
Is it expected that the family or one of its members will need a housing unit in the future?		
Yes, within a year from now	29	8.9
Yes, in two years from now	20	6.1
Yes, in three years from now	24	7.4
Yes, in four years from now	10	3.1
Yes, within five years or more from now	111	34.2
No	131	40.3
what is the cost of the desired housing from your point of view (USD)		
>100,000	56	28.9
100,000-90,001	7	3.6
90,000-80,001	34	17.5
80,000-70,001	34	17.5
70,000-60,001	13	6.7
60,000-50,000	23	11.9
<50,00	27	13.9
How much is the possible down payment percentage of the desired housing cost?		
>70%	10	5.2
61-70%	1	0.5
51-60%	11	5.7
41-50 %	14	7.2
31-40%	18	9.3
21-30%	46	23.7
10-20%	46	23.7
<10%	48	24.7
What is the space of the desired dwelling that you prefer? (square meter)		
>200	67	20.6

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181-200	42	12.9
161-180	62	19.1
141-160	80	24.6
121-140	27	8.3
101-120	28	8.6
<100	19	5.8
What percentage of your annual income can be used to cover housing costs?		
>70%	5	1.5
60-70 %	9	2.8
50-60%	14	4.3
40-50%	20	6.2
30-40%	32	9.8
<30%	245	75.4
Can you go in the future to divide the current house into another house to house a new		
Yes	60	18.5
No	244	75.1
I don't know	21	6.5
Are you in favor of reducing the area of the dwelling to the limits compatible with family income?		
Yes	164	50.5
No	142	43.7
I don't know	19	5.8
What type of residential tenure do you prefer?		
Owned	324	99.7
Rented	1	0.3
Do you support the idea of reducing the cost of building a house (ordinary interior		
Yes	192	59.1
No	119	36.6
I don't know	14	4.3
Are you with the idea of common land (collective ownership of land) between a group of		
Yes	152	46.7
No	165	50.8
I don't know	8	2.5
In your opinion, is the idea of directing private sector companies to build affordable		
Yes	249	76.6
No	36	11.1
I don't know	40	12.3

Housing Affordability Factors and Dynamics in the City of Jenin

In the study area, the dynamics of housing affordability unfold against a backdrop of diverse factors, each playing a crucial role in shaping the choices and challenges faced by its residents. This comprehensive analysis delves into the intricate web of influences that govern the affordability of housing in Jenin City. From the type and size of dwellings to the influence of business sectors, family sizes, and reasons for moving, this study unveils a nuanced understanding of how these elements intersect and impact families' ability to meet housing costs. As we navigate through the correlations and regression analyses, a multifaceted narrative emerges, offering insights for policymakers to tailor interventions that cater to the unique needs of diverse income brackets, sectors, and the family structures. By scrutinizing these key indicators, we aim to contribute to the development of targeted and effective initiatives, fostering a more inclusive and accessible housing landscape for the residents of Jenin City. The following discussion presents seven key indicators derived from the regression analysis, ANOVA, Correlation, and Regression Coefficients.

Dwelling Types and Affordability

The modest correlation (17%) observed between family income and housing type implies that income levels have limited influence on the housing choices made by families. This finding suggests that factors other than income, such as housing availability or cultural

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preferences, may play a significant role in determining the housing types selected by families in Jenin City (Fig. 2 and Tables 7, 8, 9, & 10).
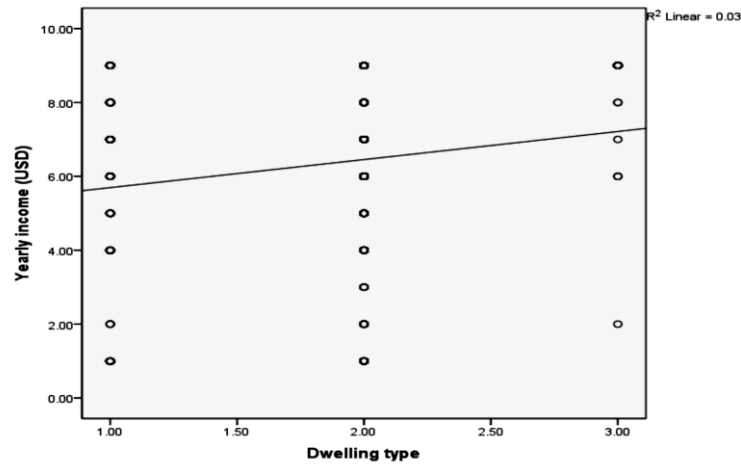

Fig. 2: Linear Regression Model: R-squared = 0.03
Source: Author, 2023

Table 7: Correlation Analysis Between Yearly Income and Dwelling Type
Source: Author, 2023

		Yearly Income	Dwelling Type
Pearson Correlation	Yearly Income USD	1.000	.173
	Dwelling Type	.173	1.000
Sig. (1-tailed)	Yearly Income USD	325	.001
	Dwelling Type	325	.
N	Yearly Income USD	325	325
	Dwelling Type	325	325

Table 8: ANOVA for Regression Analysis on Yearly Income Based on Dwelling Type
Source: Author, 2023

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	63.335	1	63.335	9.936	.002a
Residual	2058.837	323	6.374		
Total	2122.172	324			

Table 9: Effect of Dwelling Type on Yearly Income: Regression Coefficients
Source: Author, 2023

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	4.936	.446		11.071	.000
Dwelling type	.760	.241	.173	3.152	.002

a. Dependent Variable: Yearly Income

Table 10: Descriptive Statistics of Residuals in Yearly Income and Dwelling Type Regression
Source: Author, 2023

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	5.6959	7.2149	6.2708	.44213	325
Residual	-5.45539-	3.30411	.00000	2.52080	325
Std. Predicted Value	-1.300-	2.135	.000	1.000	325
Std. Residual	-2.161-	1.309	.000	.998	325

a. Dependent Variable: Yearly Income

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Housing Size and Affordability

The stronger correlation (33.1%) between family income and housing size implies that income is more impactful in determining the size of the housing. This finding is significant for the study in Jenin City, as it suggests that families with higher incomes are more likely to afford larger housing. Policymakers may need to consider income-supporting measures for families aiming for more spacious living arrangements (Fig. 3 and Tables 11,12 & 13).
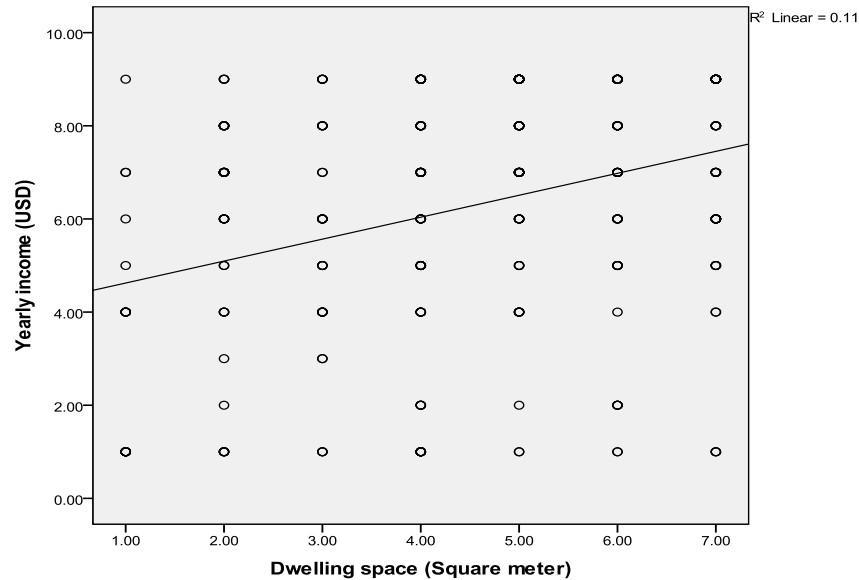

Fig. 3: Linear Regression Model: R-squared = 0.11

Table 12: ANOVA for Regression Analysis on Yearly Income Based on Dwelling Area
Source: Author, 2023

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	232.966	1	232.966	39.830	.000a
Residual	1889.207	323	5.849		
Total	2122.172	324			

a. Predictors: (Constant), Dwelling Area
b. Dependent Variable: Yearly Income USD

Table 13: Regression Coefficients for Yearly Income Based on Dwelling Area
Source: Author, 2023

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	4.153	.361		11.488	.000
Dwelling type	.471	.075	.331	6.311	.000

Table 14: Correlation between Yearly Income USD and Dwelling Area
Source: Author, 2023

		Yearly Income USD	Dwelling Area
Pearson Correlation	Yearly Income USD	1.000	.331
	Dwelling Area	.331	1.000
Sig. (1-tailed)	Yearly Income USD		.000
	Dwelling Area	.000	
N	Yearly Income USD	325	325
	Dwelling Area	325	325

a. Dependent Variable: Yearly Income USD

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Business Sector and Affordability

The inverse correlation (11.8%) observed between family income and the sector of the primary breadwinner suggests that income stability tends to be lower in trade and self-employment sectors. This finding underscores the importance of comprehending this relationship in Jenin City to guide policies focused on bolstering income stability within these sectors. Possible interventions may include targeted economic initiatives or skill development programs (Fig. 4 and Tables 14, 15, & 16).
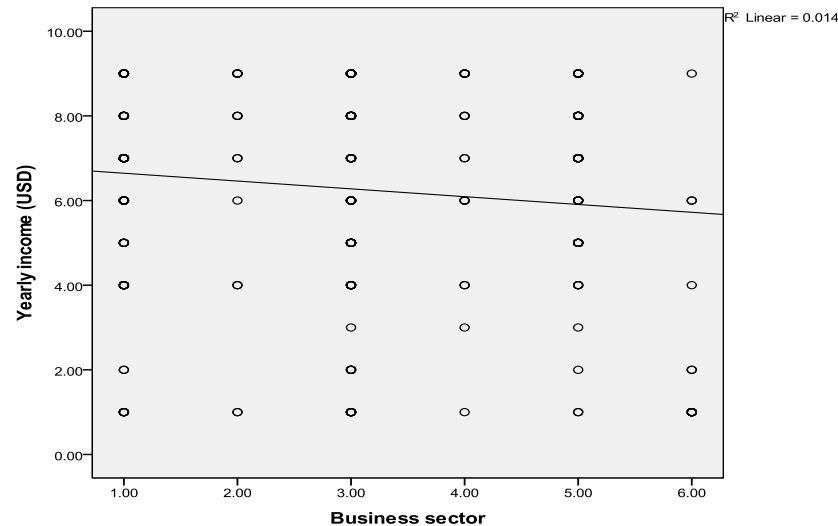

Fig. 4: Linear Regression Model: R-squared = 0.014
Source: Author, 2023

Table 14: Correlations between Yearly Income USD and Business Sector
Source: Author, 2023

		Yearly Income USD	Business Sector
Pearson Correlation	Yearly Income USD	1.000	-.118-
	Business Sector	-.118-	1.000
Sig. (1-tailed)	Yearly Income USD		.016
	Business Sector	.016	
N	Yearly Income USD	325	325
	Business Sector	325	325

Table 15: ANOVA for Regression Analysis on Yearly Income

a. Predictors: (Constant), Business Sector

b. Dependent Variable: Yearly Income USD

Based on Business Sector
Source: Author, 2023

Table 16: Coefficients for Regression Model on Yearly Income Based on Business Sector
Source: Author, 2023

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	6.830	.296		23.046	.000
Business Sector	-.185-	.086	-.118-	-2.145-	.033

a. Dependent Variable: Yearly Income USD

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Family Size and Affordability

The slight positive correlation (10.6%) observed between family income and the number of family members indicates that income tends to rise with an increase in family size. This finding has potential implications for social services in Jenin City, as larger families may necessitate additional support to address their housing requirements (Fig. 5 and Tables 17, 18, & 19).
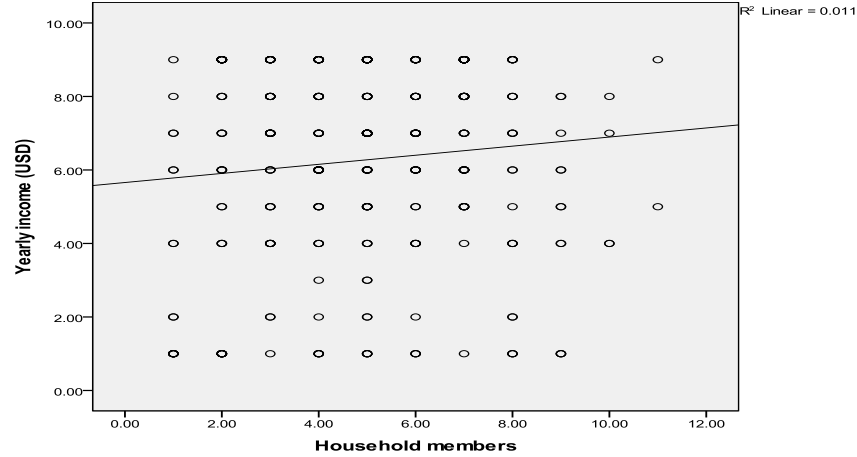

Fig. 5: Linear Regression Model: R-squared = 0.011
Source: Author, 2023

Table 17: Correlations between Yearly Income USD and Number of Family Member
Source: Author, 2023

		Yearly Income USD	Number of family members
Pearson Correlation	Yearly Income USD	1.000	.106
	Number of family members	.106	1.000
Sig. (1-tailed)	Yearly Income USD		.028
	Number of family members	.028	
N	Yearly Income USD	325	325
	Number of family members	325	325

Table 18: ANOVA for Regression Analysis on Yearly Income Based on Number of Family Members
Source: Author, 2023

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	24.036	1	24.036	3.700	.055a
	Residual	2098.137	323	6.496		
	Total	2122.172	324			

a. Predictors: (Constant), Number of family members
b. Dependent Variable: Yearly Income USD

Table 19: Coefficients for Regression Model on Yearly Income Based on Number of Family Members
Source: Author, 2023

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	5.658	.348		16.246	.000
Number of family members	.124	.064	.106	1.924	.055

a. Dependent Variable: Yearly Income USD

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Relationship Between Dwelling Type and Perceived Housing Affordability in Jenin City

The examination of the correlation between Dwelling Type and affordability is crucial for understanding the factors influencing housing choices in Jenin City. A weak correlation of 3.5% suggests that the type of housing is not significantly influenced by perceptions of affordability. This finding prompts a deeper exploration into the complex dynamics that drive housing decisions. Analyzing variance (ANOVA) further supports the examination of this relationship. The insignificant F-statistic (0.391) with a corresponding p-value of 0.532 indicates that the regression model lacks statistical significance in predicting Dwelling Type based on perceived housing affordability. In practical terms, this implies that the affordability factor alone may not be a primary determinant in the selection of housing type among families in Jenin City. Furthermore, the understanding these nuances is crucial for policymakers and researchers aiming to formulate effective housing affordability initiatives. It suggests that interventions addressing housing choices may need to consider additional factors beyond affordability, such as cultural preferences or housing availability, to tailor strategies that better align with the decision-making processes of families in Jenin City (Table 20&21).

Table 20: Correlation Analysis: Dwelling Type and Perceived Housing Affordability
Source: Author, 2023

		Dwelling Type	Is the current housing affordable?
Pearson Correlation	Dwelling Type	1.000	.035
Sig. (1-tailed)	Is the current housing affordable?	.035	1.000
N	Dwelling Type		.266
	Is the current housing affordable?	.266	.
	Dwelling Type	325	325
	Is the current housing affordable?	325	325

a.   Predictors: (Constant), Is the current housing affordable?
b.   b. Dependent Variable: Dwelling Type

Table 21: Regression Analysis for Dwelling Type Based on Affordability Perception
Source: Author, 2023

	Model	Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	.133	1	.133	.391	.532a
	Residual	109.664	323	.340		
	Total	109.797	324			

a. Predictors: (Constant), Is the current housing affordable?
b. Dependent Variable: Dwelling Type

Correlation Between Reasons for Moving and the Future Dwelling Needs

The analysis explores the relationship between reasons for moving from the current dwelling and future dwelling needs, providing insights into the complex dynamics that might influence housing decisions in Jenin City. While the correlation is modest (12.5%), the non-significant p-value (0.166) raises questions about the statistical robustness of the observed relationship. Relating this analysis to the broader study on housing affordability in Jenin, these findings suggest that factors beyond the reasons for moving, such as economic, environmental, or social considerations, could play a more prominent role in shaping future dwelling needs. Policymakers and researchers should consider these nuances when designing initiatives aimed at enhancing housing affordability, which means addressing the diverse factors influencing housing choices is essential for a comprehensive and effective strategy (Table 22,23).

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Table 22: Correlation Between Reasons for Moving and Future Dwelling Needs
Source: Author, 2023

		The reason for moving from the current dwelling	Is the current Future dwelling needs
Pearson Correlation	The reason for moving from the current dwelling Future dwelling needs	1.000 .125	.125 1.000
Sig. (1-tailed)	The reason for moving from the current dwelling Future dwelling needs	. .166	.166
N	The reason for moving from the current dwelling Future dwelling needs	62 62	62 62

Table 23: Analysis of Variance (ANOVA) for Reasons for Moving and Future Dwelling Needs
Source: Author, 2023

Model	Sum of Squares	df	Mean Square	F	Sig.
1. Regression	2.507	1	2.507	.956	.332a
Residual	157.380	60	2.623		
Total	159.887	61			

a.   Predictors: (Constant), Future dwelling needs
b.   b. Dependent Variable: The reason for moving from the current dwelling

Correlation of the Down Payment Percentage and Income Allocated to Housing Expenses

The correlation analysis and an ANOVA are used to examine the relationship between the possible down payment percentage of desired housing cost and the percentage of income that can be spent on housing. This analysis aims to assess the population's ability to bear housing expenses. The Pearson Correlation between the possible down payment percentage and the percentage of income that can be spent on housing is 0.406, indicating a moderate positive correlation. In other words, as the down payment percentage increases, the allowable percentage of income for housing expenses also increases. The significance value (Sig.) for both the down payment percentage and the percentage of income that can be spent on housing is 0.000, which is below the conventional significance level (e.g., 0.05). This suggests a strong statistical significance supporting the presence of a relationship between these variables. This analysis demonstrates a statistically significant positive relationship between an individual's ability to make a down payment and the percentage of income that can be allocated to housing expenses (Table 24 &25).

Table 24: Correlation Analysis: Down Payment Percentage and Housing Expense Income
Source: Author, 2023

		The possible down payment percentage of the cost of the desired housing	Percentage of income that can be spent on housing
Pearson Correlation	The possible down payment percentage of the cost of the desired housing	1.000	.406
	Percentage of income that can be spent on housing	.406	1.000
Sig. (1-tailed)	The possible down payment percentage of the cost of the desired housing	.	.000
	Percentage of income that can be spent on housing	.000	.
N	Percentage of income that can be spent on housing	194	194
	The possible down payment percentage of the cost of the desired housing	194	194

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Table 25: ANOVA: Regression Analysis of Down Payment Percentage and Housing Expense Income
Source: Author, 2023

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	85.706	1	85.706	37.886	000ᵃ
	Residual	434.340	192	2.262		
	Total	520.046	193			

a. Predictors: (Constant), Percentage of income that can be spent on housing
b. Dependent variable: The possible down payment percentage

Discussion

The findings of this study shed light on various aspects of housing affordability and residents' perspectives in Jenin City. The study enrolled 325 participants, consisting of predominantly male respondents (91.4%), indicating to a gender disparity in participation. This observation could be explored further in future research to better understand the underlying reasons for the skewed gender distribution and its potential implications on housing perspectives. Household composition played a significant role in this study, with 31.7% of participants belonging to households comprising 5-6 members. This aspect is crucial as larger households often require more extensive living spaces, affecting their housing preferences and affordability considerations. Furthermore, the distribution of household yearly income highlighted substantial variation, with 25.2% of participants earning more than 16,000 USD annually and 10.5% earning less than 5,000 USD. Income levels are a central determinant of housing affordability, and these disparities likely contributed to differing housing preferences and perspectives among participants. According to Daud et al. (2022) shelter is a fundamental human need ranking alongside air, water, food, and clothing in Maslow's hierarchy of needs. Housing which forms the base of this hierarchy is essential for individual well-being and communal integration. Ibrhim & Khalid (2020) underlines the escalation of this importance due to urbanization particularly in developing countries as a result of population growth, migration, poverty, and conflict-induced displacements. The loss of homes to these factors emphasizes the urgency of affordable housing provisions.

The career sectors of participants revealed a diverse occupational landscape with 31.1% in free trade and business, 29.8% in government sector, and 22.2% in private sector companies. These career distinctions could have implications for income stability and affordability, influencing participants' housing choices. The relatively high unemployment rate (5.5%) among study participants also warrants attention, as it could contribute to challenges in accessing affordable housing. Within the Palestinian context, complexities of the housing landscape manifest in factors such as income levels, high building material costs, interest rates and the land acquisition difficulties. Kurraz (2006) emphasizes that flexibility in lending guidelines and underwriting practices can enhance homeownership rates, potentially alleviating affordability concerns.

Sidawi (2008) says that affordable housing descriptions vary across the countries like the 'Low-rent Housing' in France, 'Subsidized Finance Housing' in Finland, and 'Social-interest Housing" in Spain. According to Ismail et Al. (2020), it represents housing as obtainable by lower-income or middle-income households addressing their income disparities. Salama (2011) clearly outlines that housing affordability is complex and generally extends beyond the cost reduction to encompass lifestyle preferences, satisfaction with current homes and future housing preferences. The housing type distribution indicated a prevalence of detached houses (60.3%), reflecting a suburban trend. Additionally, a significant proportion (85.2%) of participants were living in their own houses, suggesting a notable homeownership rate. This preference for homeownership aligns with cultural norms and financial aspirations, possibly influencing participants' attitudes toward housing affordability and tenure choices. Affordability is a cornerstone of the right to adequate housing. Housing affordability is compromised if its cost risks the other human rights, such as healthcare, education or food. As per the data of UN-HABITAT (2020), alarmingly approximately 80% of global cities lack affordable housing options for half of their population. Defined by Urban Research Centre (2008), affordable housing caters to households unable to access suitable housing without

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financial assistance. Calabrese et al. (2021), mentions that the widely recognized threshold is a housing payment not exceeding 30% of their income.

The affordability of the current housing was perceived positively by 63.1% of participants, indicating a relatively favorable outlook on the current housing market. However, a substantial percentage of the participants faced obstacles in obtaining affordable housing which signify existing challenges in the housing market that need to be addressed to enhance housing accessibility for a wider population. The analysis of affordability based on different indicators has indicated that the ability of the residents of this city to afford housing costs depends on several factors, including family income, family size, and the desired housing type. Providing income support, especially in sectors with weak stability, and developing housing strategies that consider cultural factors and housing preferences may be crucial to improve the affordability of housing in the city.

Community-specific preferences underpin the multifaceted nature of the housing affordability. Approaches like case studies mentioned by Granath (2019) and institutional analyses mentioned by Raynor & Whitzman (2021) highlight the effectiveness of diverse strategies effectiveness. Governance restructuring according to Malik et al. (2020) and according to Haffner & Hulse (2021) multidimensional measurement emerge as vital considerations. Participants' considerations for future housing needs revealed interesting trends. A considerable number anticipated the need for additional housing units within the coming years. This suggests a potential future demand for housing, which should be considered in urban planning and housing developmental strategies. It is noteworthy that the participants preferred the dwelling space below 200 m2 which emphasizes the emphasizes the significance of compact housing design. The majority of participants (75.4%) estimated a down payment of less than 30% of their total income for their desired housing which indicate the importance of accessible mortgage options to facilitate homeownership. The participants' openness to different housing interventions offers significant insights. Their confirmation of cost reduction strategies, such as simplifying finishes and utilizing natural stone for facades, indicates a readiness to compromise on certain aesthetic elements to improve affordability. Furthermore, the idea of shared land for communal ownership presents an interesting avenue for lowering housing expenses, potentially encouraging community collaboration in housing initiatives. The preference for involving private sector entities (76.6%) in constructing affordable housing units underscores a preference for market-driven approaches to tackle affordability issues. This underscores the significance of partnerships between the public and private sectors in establishing enduring, affordable housing solutions.

Bratt & Lew (2016) state that the challenges of providing affordable housing are underscored by discussions of social, economic, and environmental aspects. Whereas, Gangwar (2016) identifies design, materials, and government interventions as crucial components. Abelson (2009) clearly defines the role of government as pivotal in the form of subsidies and regulatory flexibility. The primary advantage of the current research lies in its distinction as one of the initial studies that evaluated housing affordability and the viewpoints of Jenin City residents. However, the study is not without its shortcomings. Its cross-sectional design hinders establishing causal connections and restricts the applicability of our findings to a broader context. Moreover, certain limitations necessitate acknowledgment. The gender disproportion within participants might impact the overall representation of outcomes. Future investigations should strive for a more balanced gender distribution to encompass a wider array of perspectives. Furthermore, delving into the rationales behind the observed income disparities and their repercussions on housing affordability could yield additional insights. Conducting longitudinal studies that monitor housing trends over time could offer a more comprehensive grasp of housing preferences and trends in affordability.

Conclusion

This study concludes that there is an intricate interplay of demographic variables, economic factors, and housing preferences in influencing residents' views on housing affordability in Jenin City. They offer valuable insights into the complex dynamics of housing

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affordability and residents' perspectives, including the impact of household composition, income levels, and occupational sectors on housing decisions. Moreover, cultural norms, aspirations for homeownership, and perceived obstacles in the housing market contribute significantly to affordability considerations. While the participants generally view current housing affordability positively, persistent challenges such as payment constraints and limited housing options are evident. The study underscores the multifaceted nature of housing affordability, emphasizing the necessity for diverse strategies and collaborative efforts involving both public and private sectors.

Future research directions should address gender disparities, investigate into income discrepancies, and adopt longitudinal methodologies to gain a more comprehensive understanding of housing trends and preferences over time.

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