KEMENTERIAN EKONOMI
JABATAN PERANGKAAN MALAYSIA

# INDIKATOR KOS SARA HIDUP

# *COST OF LIVING INDICATORS*

# WILAYAH PERSEKUTUAN

# 2024

**Pemakluman**

Kepengerusian Malaysia buat julung kalinya telah menduduki tangga pertama (1) di peringkat global dalam laporan dwi-tahunan *Open Data Inventory* (ODIN) 2024/25 yang dikeluarkan oleh Open Data Watch (ODW), mengatasi 197 negara lain. Pencapaian ini merupakan lonjakan ketara daripada kedudukan ke-67 dalam penilaian ODIN 2022/23.

OpenDOSM NextGen adalah medium yang menyediakan katalog data dan visualisasi bagi memudahkan pengguna menganalisis pelbagai data dan boleh diakses melalui portal https://open.dosm.gov.my.

***Announcement***

*Malaysia, for the first time, ranked as number one (1) globally in the biennial Open Data Inventory (ODIN) 2024/25 report released by Open Data Watch (ODW), surpassing 197 other countries. This achievement marks a significant leap from its 67th position in the ODIN 2022/23 assessment.*

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**JABATAN PERANGKAAN MALAYSIA**
*DEPARTMENT OF STATISTICS MALAYSIA*

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# KATA PENGANTAR

Indikator Kos Sara Hidup, Wilayah Persekutuan, 2024 diterbitkan buat kali kedua oleh Jabatan Perangkaan Malaysia (DOSM), sebagai rujukan bagi rakyat dalam mendapat gambaran mengenai perubahan kos kehidupan isi rumah dan sebagai panduan dalam membuat perancangan kewangan keluarga serta diri di masa hadapan. Dapatan daripada Survei Pendapatan, Perbelanjaan Isi Rumah dan Kemudahan Asas (HIES/BA) 2024 dan Indeks Harga Pengguna (IHP) 2024 digunakan untuk menghasilkan indikator kos sara hidup.

Indikator kos sara hidup yang diliputi dalam penerbitan ini merangkumi Perbelanjaan Asas Kehidupan Wajar (PAKW), Indeks PAKW dengan W.P. Kuala Lumpur sebagai rujukan dan Indeks Kos Sara Hidup (KSH). PAKW ini dianalisis mengikut perincian demografi seperti isi rumah, isi rumah per kapita, saiz isi rumah, negeri, daerah pentadbiran dan strata. Statistik daripada penerbitan ini menjadi input kepada penggubal dasar, ahli akademik dan penyelidik bagi menganalisis dasar berkaitan kos sara hidup dan sosioekonomi negara.

Penerbitan ini mengandungi tiga (3) bahagian utama. Bahagian pertama memaparkan sorotan utama dan ringkasan penemuan yang merangkumi latar belakang, konsep dan definisi kos sara hidup di Malaysia. Bahagian kedua mengandungi jadual statistik berkaitan Indeks PAKW dan Indeks KSH. Bahagian ketiga pula mengandungi nota teknikal yang menerangkan konsep dan definisi, kaedah penetapan PAKW dan metodologi pengiraan PAKW bagi membantu pengguna memahami statistik yang diterbitkan.

DOSM merakamkan setinggi-tinggi penghargaan kepada semua pihak yang telah menyumbang secara langsung dan tidak langsung dalam merealisasikan penerbitan ini. Setiap maklum balas dan cadangan daripada semua pihak untuk tujuan penambahbaikan penerbitan ini pada masa akan datang amat dihargai.

**DATO' SRI DR. MOHD UZIR MAHIDIN**
Ketua Perangkawan Malaysia

**Disember 2025**

# PREFACE

_The Cost of Living Indicator, Federal Territories, 2024 was published for the second time by the Department of Statistics Malaysia (DOSM) as a reference for the public to gain an overview of changes in household living costs and as a guide for making family and personal financial planning for the future. Findings from the Household Income, Expenditure and Basic Amenities Survey (HIES/BA) 2024 and the Consumer Price Index (CPI) 2024 were used to produce the cost of living indicator._

_The cost of living indicators covered in this publication include Basic Expenditure of Decent Living (PAKW), PAKW index with W.P. Kuala Lumpur as a reference and Cost of Living (KSH) Index. PAKW is analysed according to demographic details such as household, household per capita, household size, state, administrative district and strata level. These statistics provide as input for policymakers, academics and researchers in analysing policies related to the cost of living and the socio-economic situation in the country._

_This publication is divided into three (3) main parts. The first part presents key highlights and a summary of the findings, covering the background, concepts and definitions of cost of living in Malaysia. The second part contains statistical tables related to PAKW and KSH Index. Meanwhile, the third part includes technical notes explaining the concepts and definitions, method for determining PAKW and methodology for calculating PAKW to help users understand the published statistics._

_DOSM extends its highest appreciation to all parties who contributed, both directly and indirectly, to the realisation of this publication. Feedback and suggestions from all parties for improving future publications are highly appreciated._

**DATO' SRI DR. MOHD UZIR MAHIDIN**
_Chief Statistician Malaysia_

**_December 2025_**

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# SENARAI JADUAL
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*STATISTICAL TABLE*

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# Sepintas Lalu
## *Overview*

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## Sosioekonomi Malaysia

Pembangunan Malaysia telah mencapai kemajuan yang ketara semenjak kemerdekaan dimanifestasi melalui pertumbuhan memberangsangkan yang dipacu oleh beberapa siri pembaharuan struktur mulai tahun 1970-an. Pelaksanaan Dasar Ekonomi Baru (DEB) bermula pada 1971 merupakan titik perubahan dalam sejarah ekonomi Malaysia. Sebagai salah satu langkah utama dalam Rancangan Malaysia Kedua (1971-1975), DEB bertujuan mengurangkan kemiskinan, di mana kadar kemiskinan ketika itu pada kadar 49.3 peratus (1970), dengan mempromosikan penyertaan kaum Bumiputera dalam ekonomi dan memperkukuh ekonomi negara secara keseluruhan. Di samping itu, DEB juga memberi fokus kepada pembangunan sektor industri untuk mengurangkan kebergantungan kepada sektor pertanian. Pada masa ini, pertumbuhan Keluaran Dalam Negeri Kasar (KDNK) negara berada pada kadar sederhana sekitar 5.0 peratus setahun, yang ditunjang oleh industri getah dan kelapa sawit, di samping pelbagai usaha kerajaan untuk memperkukuh struktur ekonomi.

Pada 1980-an dan 1990-an, di bawah Rancangan Malaysia Keempat (1981-1985) dan Rancangan Malaysia Kelima (1986-1990), Malaysia mengalami pertumbuhan ekonomi yang pesat, dengan kadar pertumbuhan KDNK mencapai purata 8.7 peratus setahun antara tahun 1988 hingga 1997. Ketika ini, Dasar Pembangunan Nasional (DPN) diperkenalkan pada tahun 1991, menggantikan DEB dengan fokus pada pembangunan bersepadu yang lebih inklusif. Peralihan ekonomi kepada sektor perindustrian terus dipergiat melalui insentif pelaburan asing dan pembangunan industri pembuatan, khususnya elektronik yang menyumbang lebih daripada 30.0 peratus kepada KDNK. Selain itu, populasi Malaysia turut mencatatkan peningkatan pada tahun 1991 dengan jumlah 17.6 juta orang. Pada penghujung 1990-an, kadar kemiskinan menurun kepada 7.5 peratus (1999) hasil daripada pelaksanaan pelbagai dasar kerajaan, manakala kadar pengangguran kekal stabil pada sekitar 3.0 peratus.

Memasuki era 2000-an, kerajaan memperkenalkan Dasar Wawasan Nasional di bawah Rancangan Malaysia Ketujuh (1996-2000) dan Rancangan Malaysia Kelapan (2001-2005), dengan fokus kepada pembangunan yang lebih inklusif serta penyertaan Malaysia dalam ekonomi global. Dasar ini bertujuan mempromosikan sektor teknologi maklumat, perkhidmatan dan kewangan sebagai pemangkin utama ekonomi negara. Kadar pertumbuhan KDNK berada pada purata 4.9 peratus setahun dan sektor perdagangan antarabangsa berkembang pesat dengan jumlah perdagangan melebihi RM1.183 trilion pada tahun 2008. Kadar inflasi (Indeks Harga Pengguna, IHP) kekal terkawal pada purata 2.5 peratus setahun (2000-2008), sementara kadar kemiskinan terus menurun kepada 3.8 peratus (2009). Pada tahun 2010, populasi negara telah meningkat kepada 27.5 juta.

Malaysia mula fokus kepada ekonomi digital dan inovasi di bawah Rancangan Malaysia Kesepuluh (2011-2015) dan Rancangan Malaysia Kesebelas (2016-2020). Dasar Transformasi Nasional (DTN) diperkenalkan bagi mempercepatkan pertumbuhan dalam sektor perkhidmatan dan inovasi teknologi, termasuk melalui inisiatif seperti Revolusi Industri 4.0. Pandemik COVID-19 memberi kesan besar kepada ekonomi, menyebabkan kadar pengangguran meningkat kepada 4.8 peratus, manakala kadar kemiskinan[1] meningkat kepada 8.4 peratus pada tahun 2020. Namun, kerajaan bertindak pantas dengan memperkenalkan Pelan Jana Semula Ekonomi Negara (PENJANA) dan pelbagai program bantuan bagi menyokong pemulihan ekonomi.

Menjelang tahun 2023, di bawah Rancangan Malaysia Kedua Belas (2021-2025), kerajaan terus memfokuskan kepada pembangunan ekonomi digital. Tindakan ini dilakukan melalui Pelan Pembangunan Digital Malaysia, yang bertujuan untuk mempercepatkan transformasi digital dalam pelbagai sektor seperti kesihatan, pendidikan dan perniagaan.

Landskap sosioekonomi Malaysia pada tahun 2024 berada pada landasan yang positif dengan pertumbuhan KDNK yang stabil, inflasi terkawal, pasaran buruh yang kukuh serta imbangan perdagangan yang seimbang. Perkembangan positif ini menyediakan asas penting kepada negara untuk memasuki fasa baharu pembangunan dalam Rancangan Malaysia Ketiga Belas (RMK13). RMK13 memfokuskan kepada usaha memperkukuh daya saing, meningkatkan produktiviti dan inovasi, serta mendorong peralihan ke arah industri bernilai tambah tinggi. Inovasi dikenal pasti sebagai pemacu utama transformasi ekonomi selaras dengan tema RMK13 iaitu Melakar Semula Pembangunan, Malaysia berhasrat untuk menumpukan perhatian kepada pembangunan ekonomi yang berdaya saing serta bernilai tinggi.

Secara keseluruhannya, dasar kerajaan melalui pelbagai Rancangan Malaysia telah berjaya mengubah landskap sosio-ekonomi negara. Namun, cabaran seperti ketidaksamaan pendapatan dan ketidaktentuan global masih wujud.

Selari dengan perkembangan sosioekonomi negara, jumlah penduduk Malaysia telah meningkat daripada 20.7 juta pada tahun 1995 kepada 34.1 juta orang pada tahun 2024, dengan kadar pertumbuhan tahunan terkumpul sebanyak 1.7 peratus. Pertumbuhan penduduk ini turut menyumbang kepada peningkatan jumlah isi rumah dalam negara. Kadar pertumbuhan isi rumah didapati lebih pantas berbanding kadar pertumbuhan penduduk. Sepanjang tempoh 1995 hingga 2024, jumlah isi rumah meningkat daripada 3.8 juta kepada 8.2 juta, mencatatkan kadar pertumbuhan tahunan dikompaun sebanyak 2.7 peratus.

[1] Metodologi PGK 2019

Pada masa yang sama, tahap perbandaran di Malaysia juga meningkat kepada 76.0 peratus pada tahun 2024.

Secara purata, saiz isi rumah di Malaysia adalah 4.6 orang pada tahun 1995 dan menurun kepada 3.7 orang pada tahun 2024. Pengurangan dalam saiz isi rumah ini menunjukkan peralihan gaya hidup di mana isi rumah cenderung untuk mempunyai bilangan ahli isi rumah yang lebih kecil atau memilih untuk hidup berseorangan. Selain itu, trend ini turut dipengaruhi oleh faktor migrasi dan urbanisasi di mana lebih ramai individu mula keluar daripada kediaman keluarga untuk mencari pekerjaan di tempat lain dan tinggal bersendirian.

Malaysia telah berubah daripada ekonomi yang bergantung kepada aktiviti pertanian kepada ekonomi yang lebih pelbagai yang berteraskan perindustrian dan pembuatan. Prestasi ekonomi Malaysia kekal berdaya tahan dengan bertumbuh sebanyak 5.1 peratus pada tahun 2024 berbanding 3.5 peratus pada tahun 2023 dengan nilai ditambah berjumlah RM1.65 trilion (2023: RM1.57 trilion). Prestasi ini didorong oleh pertumbuhan dalam sektor Perkhidmatan dan Pembuatan yang meliputi 82.5 peratus daripada keseluruhan jumlah Keluaran Dalam Negeri Kasar (KDNK).

Pasaran buruh Malaysia menunjukkan pertumbuhan positif dengan bilangan tenaga buruh meningkat kepada 16.90 juta orang pada tahun 2024 (2023: 16.37 juta orang) dengan kadar penyertaan tenaga buruh meningkat 70.6 peratus (2023: 70.0%). Tambahan pula, kadar pengangguran terus menurun daripada 3.4 peratus pada tahun 2023 kepada 3.2 peratus pada tahun 2024, menghampiri paras sebelum pandemik (2019: 3.3%). Bilangan penganggur turut menurun kepada 534.1 ribu orang berbanding 553.4 ribu orang pada tahun 2023. Prestasi pasaran buruh yang stabil didorong oleh prestasi ekonomi yang rancak memberi kesan kepada pewujudan lebih banyak peluang pekerjaan baharu.

Mengenai pendapatan isi rumah, pendapatan isi rumah bulanan penengah di Malaysia pada tahun 2024 adalah RM7,017 manakala pendapatan purata adalah RM9,155. Dari sudut pertumbuhan, pendapatan penengah meningkat 5.1 peratus pada tahun 2024 (2022: 2.5%). Pendapatan purata turut menunjukkan peningkatan pada tahun 2024, dengan kadar pertumbuhan 3.8 peratus berbanding 2.4 peratus pada tahun 2022. Tambahan pula, insiden kemiskinan mutlak turut bertambah baik 6.2 peratus (2022) kepada 5.1 peratus (2024)[2] kesan daripada pembukaan semula dan pemulihan sektor ekonomi selepas penularan pandemik COVID-19.

[2] Merujuk kepada Laporan Kemiskinan di Malaysia, 2024

Inflasi Malaysia pada tahun 2024 bertumbuh perlahan kepada 1.8 peratus (2023: 2.5%) didorong oleh penurunan dalam kebanyakan harga komoditi dunia di samping pemulihan gangguan rantaian bekalan. Kumpulan Makanan & minuman yang menyumbang 29.8 peratus daripada keseluruhan wajaran di dalam IHP merekodkan pertumbuhan perlahan kepada 2.0 peratus (2023: 4.8%) disokong oleh subkumpulan Makanan di rumah (0.6%), Makanan di luar rumah (3.6%) dan Minuman bukan alkohol (2.2%).

## *Malaysia's Socioeconomy*

*Malaysia's development has made significant progress since independence, demonstrated by impressive growth driven by a series of structural reforms starting in the 1970s. The implementation of the New Economic Policy (NEP) in 1971 marked a turning point in Malaysia's economic history. As a key initiative under the Second Malaysia Plan (1971-1975), the NEP aimed to reduce poverty, which at the time was at 49.3 per cent (1970), by promoting Bumiputera participation in the economy and strengthening the national economy as a whole. Additionally, the NEP focused on industrial development to reduce dependency on the agricultural sector. At this time, the country's Gross Domestic Product (GDP) grew at a moderate rate of around 5.0 per cent per year, supported by the rubber and palm oil industries, alongside various government efforts to strengthen the economic structure.*

*In the 1980s and 1990s, under the Fourth Malaysia Plan (1981-1985) and Fifth Malaysia Plan (1986-1990), Malaysia experienced rapid economic growth, with the GDP growth averaging 8.7 per cent annually between 1988 and 1997. During this period, the National Development Policy (NDP) was introduced in 1991, replacing the NEP, with a focus on more inclusive and integrated development. The shift towards industrialisation was accelerated through foreign investment incentives and the growth of the manufacturing sector, particularly electronics, which contributed more than 30.0 per cent to the GDP. Furthermore, Malaysia's population also recorded an increase in 1991, reaching a total of 17.6 million. By the late 1990s, the poverty rate had dropped to 7.5 per cent (1999) attributed to various government policies and the unemployment rate remained stable at around 3.0 per cent.*

*In the early 2000s, the government introduced the National Vision Policy under the Seventh Malaysia Plan (1996-2000) and Eighth Malaysia Plan (2001-2005), focusing on more inclusive development and Malaysia's participation in the global economy. This policy aimed to promote the information technology, services and financial sectors as key drivers of the national economy. The GDP growth rate averaged 4.9 per cent per year and international trade expanded rapidly, with total trade exceeding RM1.183 trillion in 2008. Inflation rate (Consumer Price Index, CPI) remained at an average of 2.5 per cent per year (2000-2008), while the poverty rate continued to decline to 3.8 per cent in 2009. By 2010, the country's population had increased to 27.5 million.*

*Malaysia began focusing on the digital economy and innovation under the Tenth Malaysia Plan (2011-2015) and Eleventh Malaysia Plan (2016-2020). The National Transformation Policy (NTP) was introduced to accelerate growth in the services and technology innovation sectors, including initiatives such as the Fourth Industrial Revolution. The COVID-19 pandemic had a major impact on the economy, causing the unemployment rate to peak at 4.8 per cent while the revised[1] poverty rate increased to 8.4 per cent in 2020. However, the government introduced the National Economic Recovery Plan (PENJANA) and various assistance programmes to support economic recovery.*

*By 2023, under the Twelfth Malaysia Plan (2021-2025), the government continued to focus on digital economic development. This initiative was carried out through the Malaysia Digital Economy Blueprint, aimed at accelerating digital transformation in various sectors such as healthcare, education and business.*

*Malaysia's socioeconomic landscape in 2024 remained on a positive trajectory, with stable GDP growth, controlled inflation, a robust labour market, and a balanced trade position. These favourable developments provided a strong foundation for the nation to enter a new phase of development under the Thirteenth Malaysia Plan (RMK13). RMK13 focuses on strengthening competitiveness, enhancing productivity and innovation, and promoting a shift towards high-value-added industries. Innovation is identified as a key driver of economic transformation in line with the RMK13 theme, 'Melakar Semula Pembangunan', Malaysia aims to prioritize the development of a competitive and high-value economy.*

*Overall, the government's policies through various Malaysia Plans have successfully transformed the socio-economic landscape of the country. However, challenges such as income inequality and global uncertainty remain.*

*In line with the country's socio-economic development, Malaysia's population grew from 20.7 million in 1995 to 34.1 million in 2024, with a compounded annual growth rate of 1.7 per cent. This population growth also contributed to an increase in the number of households in the country. The growth rate of households was found to be faster than the population growth rate. Between 1995 and 2024, the number of households rose from 3.8 million to 8.2 million, recording a compounded annual growth rate of 2.7 per cent. At the same time, Malaysia's urbanization level also increased to 76.0 per cent in 2024.*

[1] *PLI Methodology 2019*

*On average, household size in Malaysia was 4.6 persons in 1995 and decreased to 3.7 persons in 2024. The reduction in household size indicates a shift in lifestyle, where households tend to have fewer members or choose to live alone. Additionally, this trend is influenced by factors such as migration and urbanisation, with more individuals leaving their family residences to seek employment elsewhere and live independently.*

*Malaysia has transformed from an economy reliant on agricultural activities to a more diversified economy based on industrialisation and manufacturing. The economic performance of Malaysia remains resilient, with growth of 5.1 per cent in 2024 as compared to 3.5 per cent in 2023 and a total value added of RM1.65 trillion (2023: RM1.57 trillion). This performance is driven by share in the services and manufacturing sectors, which collectively account for 82.5 per cent of the total Gross Domestic Product (GDP).*

*Malaysia's labour market continued to show positive growth with the labour force increase to 16.90 million persons in 2024 (2023: 16.37 million persons) and the labour force participation rate rose to 70.6 per cent (2023: 70.0%). Additionally, the unemployment rate continued to decline from 3.4 per cent in 2023 to 3.2 per cent in 2024, approaching pre-pandemic levels (2019: 3.3%). The number of unemployed persons also fell to 534.1 thousand persons as compared to 553.4 thousand persons in 2023. The stable labour market performance was driven by improved economic performance leading to the creation of new job opportunities.*

*Regarding household income, the median monthly household income in Malaysia, 2024 was RM7,017 while the average was RM9,155. As for growth, the median income increased by 5.1 per cent in 2024 (2022: 2.5%). The average income also showed an increase in 2024, with a growth rate of 3.8 per cent as compared to 2.4 per cent in 2022. Moreover, the incidence of absolute poverty improved from 6.2 per cent (2022) to 5.1 per cent (2024)[2] due to the reopening and recovery of economic sectors after the COVID-19 pandemic.*

*Malaysia's inflation in 2024 recorded a slower increase to 1.8 per cent (2023: 2.5%), driven by a decline in most global commodity prices alongside the recovery from supply chain disruptions. The Food & beverages group, which contributes 29.8 per cent of the overall weight in the Consumer Price Index (CPI), recorded a slower increase to 2.0 per cent (2023: 4.8%), supported by the Food at home subgroup (0.6%), Food away from home (3.6%) and Non-alcoholic beverages subgroups (2.2%).*

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[2] *Refers to Poverty in Malaysia, 2024*

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# Bahagian
# *Part*

# 1

## Ringkasan Penemuan
## *Summary of Findings*

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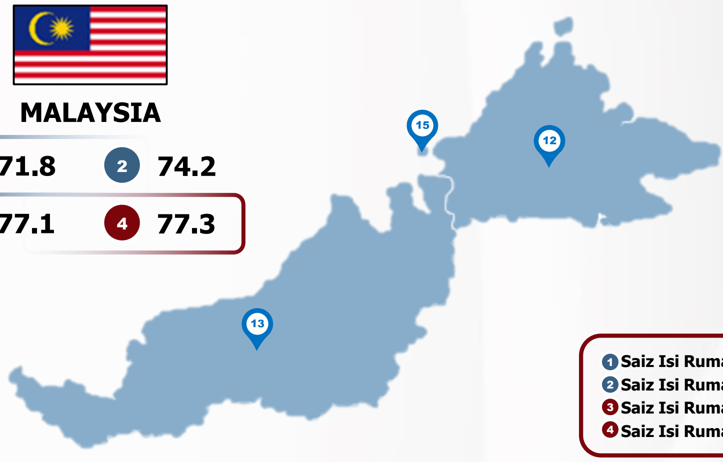
KEMENTERIAN EKONOMI
JABATAN PERANGKAAN MALAYSIA

# INDEKS PERBELANJAAN ASAS KEHIDUPAN WAJAR (PAKW) MENGIKUT SAIZ ISI RUMAH DAN IBU NEGERI, MALAYSIA, 2024

**MALAYSIA**

1: 71.8 | 2: 74.2 | 3: 77.1 | 4: 77.3



1 Saiz Isi Rumah 1
2 Saiz Isi Rumah 2
3 Saiz Isi Rumah 3
4 Saiz Isi Rumah 4

| No. | Negeri | Ibu Negeri | 1 | 2 | 3 | 4 |
|---|---|---|---|---|---|---|
| 01 | JOHOR | JOHOR BAHRU | 92.9 | 92.6 | 92.5 | 92.4 |
| 02 | KEDAH | ALOR SETAR | 68.3 | 69.7 | 70.4 | 71.4 |
| 03 | KELANTAN | KOTA BHARU | 61.5 | 62.9 | 64.0 | 64.6 |
| 04 | MELAKA | BANDARAYA MELAKA | 87.1 | 87.9 | 88.5 | 88.8 |
| 05 | NEGERI SEMBILAN | SEREMBAN | 87.7 | 88.5 | 91.6 | 91.2 |
| 06 | PAHANG | KUANTAN | 83.0 | 84.5 | 85.4 | 86.1 |
| 07 | PULAU PINANG | GEORGE TOWN | 90.7 | 91.3 | 92.6 | 91.9 |
| 08 | PERAK | IPOH | 81.9 | 81.8 | 81.8 | 81.5 |
| 09 | PERLIS | KANGAR | 59.0 | 58.8 | 59.1 | 59.2 |
| 10 | SELANGOR | SHAH ALAM | 99.8 | 100.1 | 100.2 | 100.3 |
| 11 | TERENGGANU | KUALA TERENGGANU | 68.2 | 69.9 | 71.2 | 72.1 |
| 12 | SABAH | KOTA KINABALU | 77.9 | 77.2 | 77.1 | 76.9 |
| 13 | SARAWAK | KUCHING | 83.5 | 84.0 | 84.5 | 84.7 |
| 14 | W. P. | KUALA LUMPUR | 100.0 | 100.0 | 100.0 | 100.0 |

Nota: Data adalah berdasarkan kepada isi rumah warganegara Malaysia

Sumber: Indikator Kos Sara Hidup, 2024, Jabatan Perangkaan Malaysia

KEMENTERIAN EKONOMI
JABATAN PERANGKAAN MALAYSIA

# INDEKS PERBELANJAAN ASAS KEHIDUPAN WAJAR (PAKW) MENGIKUT SAIZ ISI RUMAH, WILAYAH PERSEKUTUAN, 2024


1 Saiz Isi Rumah 1
2 Saiz Isi Rumah 2
3 Saiz Isi Rumah 3
4 Saiz Isi Rumah 4

| Wilayah | 1 | 2 | 3 | 4 |
|---|---|---|---|---|
| 14 W.P. KUALA LUMPUR | 100.0 | 100.0 | 100.0 | 100.0 |
| 15 W.P. LABUAN | 72.1 | 75.4 | 77.9 | 77.7 |
| 16 W.P. PUTRAJAYA | 83.1 | 84.6 | 84.8 | 84.7 |

Nota: Data adalah berdasarkan kepada isi rumah warganegara Malaysia

Sumber: Indikator Kos Sara Hidup, 2024, Jabatan Perangkaan Malaysia

KEMENTERIAN EKONOMI
JABATAN PERANGKAAN MALAYSIA

# INDEKS KOS SARA HIDUP DAN KADAR PERTUMBUHAN TAHUNAN, WILAYAH PERSEKUTUAN, 2024


14 W.P. KUALA LUMPUR

106.4

3.1%

15 W.P. LABUAN

104.9

1.6%

16 W.P. PUTRAJAYA

106.3

1.7%

● Mata Indeks ● Kadar Perubahan Tahunan

Nota: Data adalah berdasarkan kepada isi rumah warganegara Malaysia

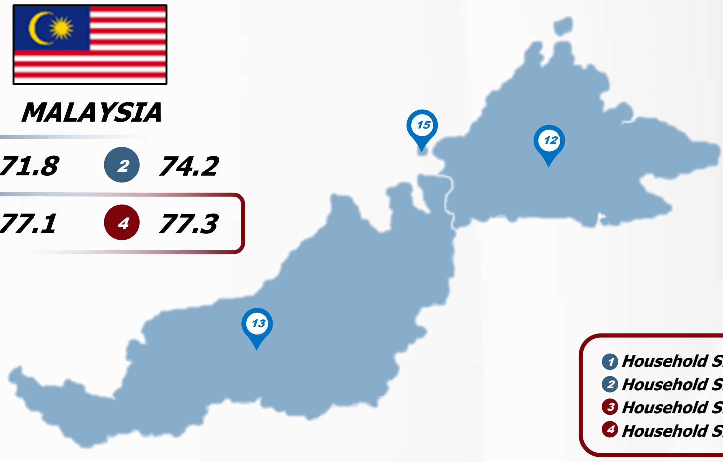
Sumber: Indikator Kos Sara Hidup, 2024, Jabatan Perangkaan Malaysia

MINISTRY OF ECONOMY
DEPARTMENT OF STATISTICS MALAYSIA

# BASIC EXPENDITURE OF DECENT LIVING (PAKW) INDEX BY HOUSEHOLD SIZE AND STATE CAPITAL, MALAYSIA, 2024


**MALAYSIA**

| Household Size 1 | Household Size 2 | Household Size 3 | Household Size 4 |
|---|---|---|---|
| 71.8 | 74.2 | 77.1 | 77.3 |




1 Household Size 1
2 Household Size 2
3 Household Size 3
4 Household Size 4

| No. | State | State Capital | 1 | 2 | 3 | 4 |
|---|---|---|---|---|---|---|
| 01 | JOHOR | JOHOR BAHRU | 92.9 | 92.6 | 92.5 | 92.4 |
| 02 | KEDAH | ALOR SETAR | 68.3 | 69.7 | 70.4 | 71.4 |
| 03 | KELANTAN | KOTA BAHRU | 61.5 | 62.9 | 64.0 | 64.6 |
| 04 | MELAKA | BANDARAYA MELAKA | 87.1 | 87.9 | 88.5 | 88.8 |
| 05 | NEGERI SEMBILAN | SEREMBAN | 87.7 | 88.5 | 91.6 | 91.2 |
| 06 | PAHANG | KUANTAN | 83.0 | 84.5 | 85.4 | 86.1 |
| 07 | PULAU PINANG | GEORGE TOWN | 90.7 | 91.3 | 92.6 | 91.9 |
| 08 | PERAK | IPOH | 81.9 | 81.8 | 81.8 | 81.5 |
| 09 | PERLIS | KANGAR | 59.0 | 58.8 | 59.1 | 59.2 |
| 10 | SELANGOR | SHAH ALAM | 99.8 | 100.1 | 100.2 | 100.3 |
| 11 | TERENGGANU | KUALA TERENGGANU | 68.2 | 69.9 | 71.2 | 72.1 |
| 12 | SABAH | KOTA KINABALU | 77.9 | 77.2 | 77.1 | 76.9 |
| 13 | SARAWAK | KUCHING | 83.5 | 84.0 | 84.5 | 84.7 |
| 14 | W. P. | KUALA LUMPUR | 100.0 | 100.0 | 100.0 | 100.0 |

Note: Data are based on households of Malaysians citizen

Source: Cost of Living Indicators, 2024, Department of Statistics Malaysia (DOSM)

MINISTRY OF ECONOMY
DEPARTMENT OF STATISTICS MALAYSIA

# BASIC EXPENDITURE OF DECENT LIVING INDEX BY HOUSEHOLD SIZE, FEDERAL TERRITORIES, 2024


1 Household Size 1
2 Household Size 2
3 Household Size 3
4 Household Size 4

| Federal Territory | Household Size 1 | Household Size 2 | Household Size 3 | Household Size 4 |
|---|---|---|---|---|
| 14 W.P. KUALA LUMPUR | 100.0 | 100.0 | 100.0 | 100.0 |
| 15 W.P. LABUAN | 72.1 | 75.4 | 77.9 | 77.7 |
| 16 W.P. PUTRAJAYA | 83.1 | 84.6 | 84.8 | 84.7 |

*Note: Data are based on households of Malaysian citizens*

*Source: Cost of Living Indicators, 2024, Department of Statistics Malaysia (DOSM)*

MINISTRY OF ECONOMY
DEPARTMENT OF STATISTICS MALAYSIA

# BASIC EXPENDITURE OF DECENT LIVING INDEX AND ANNUAL GROWTH RATE, FEDERAL TERRITORIES, 2024


| | | |
|---|---|---|
| 14 W.P. KUALA LUMPUR | 15 W.P. LABUAN | 16 W.P. PUTRAJAYA |
| 106.4 | 104.9 | 106.3 |
| 3.1% | 1.6% | 1.7% |

● Index Points ● Annual Growth Rate

*Note: Data are based on households of Malaysian citizens*

*Source: Cost of Living Indicators, 2024, Department of Statistics Malaysia (DOSM)*

# Bab 1

# Pengenalan

- Perbelanjaan Asas Kehidupan Wajar 2024
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- Definisi, Indikator dan Metodologi Negara Terpilih
- Konsep Taraf Hidup dan Pembentukan Garis Kehidupan Wajar
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- Corak Perbelanjaan Isi Rumah
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# BAB 1

# Pengenalan

## Perbelanjaan Asas Kehidupan Wajar 2024

Penerbitan ini bertujuan untuk memberikan gambaran yang menyeluruh dan komprehensif mengenai Perbelanjaan Asas Kehidupan Wajar (PAKW) bagi isi rumah warganegara Malaysia pada tahun 2024. Statistik yang diterbitkan bukan sahaja membandingkan perbelanjaan asas kehidupan wajar antara negeri dan daerah pentadbiran, tetapi juga menganalisis variasi perbelanjaan mengikut kawasan bandar dan luar bandar, memberikan perspektif yang lebih terperinci mengenai perbezaan demografi.

Selain itu, kajian ini turut meneliti secara mendalam kos keperluan makanan dan bukan makanan, pengiraan purata PAKW bagi isi rumah, penyusunan Indeks PAKW dan Indeks Kos Sara Hidup (KSH). Data yang disediakan memainkan peranan penting dalam memberi pemahaman yang lebih mendalam terhadap corak perbelanjaan isi rumah serta faktor sosioekonomi yang mempengaruhi PAKW di seluruh Malaysia. Penemuan ini diharapkan dapat menjadi panduan kepada pembuat dasar dalam merangka strategi ekonomi yang lebih berkesan untuk meningkatkan kesejahteraan rakyat.

## Pembangunan Indikator Kos Sara Hidup

Mesyuarat pertama Majlis Tindakan Sara Hidup Negara pada tahun 2024 telah bersetuju supaya Jabatan Perangkaan Malaysia (DOSM) mengeluarkan indikator KSH untuk menilai kos sara hidup rakyat sehingga ke peringkat daerah pentadbiran dan strata menggunakan kaedah *PLI-Modified*. Indikator KSH dibangunkan bagi memberi gambaran tentang amaun perbelanjaan yang diperlukan oleh isi rumah untuk memenuhi keperluan kehidupan wajar dan kemampuan penyertaan dalam masyarakat.

Setiap isi rumah mempunyai kos sara hidup sendiri yang ditentukan oleh pelbagai faktor. Antara faktor yang mempengaruhi kos sara hidup sesebuah isi rumah adalah ciri-ciri demografi, saiz isi rumah, lokasi tempat tinggal, harga barang, umur bagi ahli keluarga, gaya hidup, tahap pendapatan isi rumah dan perbelanjaan yang dibuat oleh isi rumah. Oleh itu, kos sara hidup berbeza bergantung kepada ciri-ciri unik dan keperluan khusus yang diperlukan oleh setiap isi rumah. Terma yang digunakan bagi kos sara hidup adalah nilai Perbelanjaan Asas Kehidupan Wajar (PAKW), Indeks KSH, Kalkulator PAKW dan indeks

PAKW. Pengiraan indikator dibuat meliputi 13 negeri, tiga wilayah persekutuan, 162 daerah pentadbiran, ibu negeri dan mengikut lokasi bandar dan luar bandar.

Dari segi konsep, indikator KSH adalah untuk memberi gambaran Kehidupan Wajar, yang bermaksud kehidupan bermakna yang memenuhi keperluan dan kehendak serta keupayaan mengambil bahagian dalam masyarakat. Oleh itu, PAKW didefinisikan sebagai amaun perbelanjaan yang diperlukan oleh isi rumah untuk menjalani kehidupan wajar yang dapat memenuhi keperluan dan kehendak serta keupayaan mengambil bahagian dalam masyarakat. Keperluan adalah merupakan kategori barangan dan perkhidmatan yang diperlukan untuk kelangsungan hidup dengan bermakna. Kehendak pula membawa maksud kategori barangan dan perkhidmatan pilihan pengguna untuk kehidupan selesa. Keupayaan penyertaan dalam masyarakat yang dimaksudkan adalah isi rumah berupaya mengambil bahagian dan melibatkan diri dengan aktiviti formal atau tidak formal dalam masyarakat.

## Definisi, Indikator dan Metodologi Negara Terpilih

Pembangunan Indeks KSH turut dilaksanakan oleh pelbagai negara lain dengan pendekatan yang berbeza. Sebagai contoh, Australia melalui *Australia Bureau of Statistics (ABS)*, telah memperkenalkan *Pensioner and Beneficiary Living Cost Index (PBLCI)* dan *Analytical Living Cost Indexes (ALCIs)* yang dibangunkan berdasarkan metodologi IHP. Pendekatan metodologi ini turut digunakan oleh *Statistics New Zealand (Stats NZ)* melalui pengiraan *Household Living-Costs Price Indexes (HLPIs)* bagi menilai beban kos sara hidup isi rumah mereka.

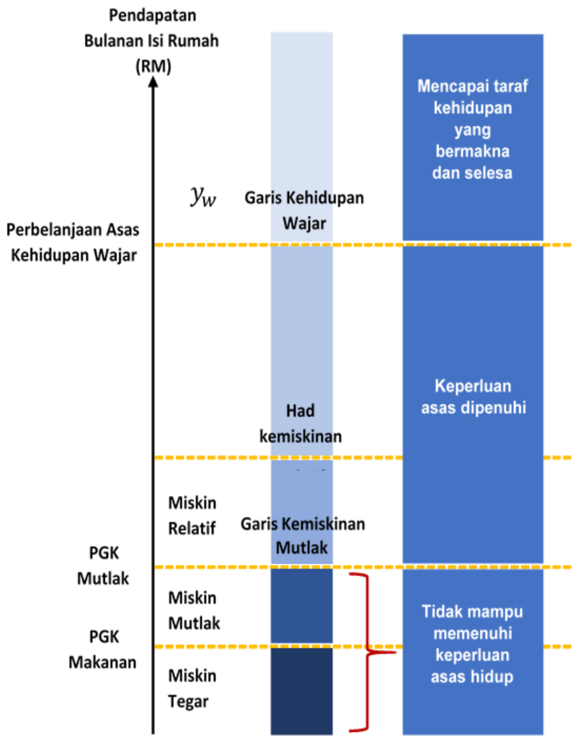
Beberapa organisasi utama turut menggunakan metodologi yang serupa dalam pengiraan kos sara hidup, seperti *International Labour Organization (ILO)* dan *Global Living Wage Coalition (GLWC)*. Kedua-dua organisasi ini menggunakan metodologi *Anker Living Wage*, yang dianggap sebagai piawaian global dalam menentukan gaji wajar. Metodologi ini mengukur kos yang diperlukan untuk menyediakan taraf hidup yang layak bagi pekerja dan keluarga mereka, termasuk keperluan penting seperti makanan, perumahan, pendidikan, penjagaan kesihatan dan keperluan asas lain.

Bagi Malaysia, metodologi *PLI-modified* yang digunakan merupakan adaptasi daripada *Anker Living Wage*, yang diperkenalkan oleh *GLWC* dan disesuaikan oleh *ILO.* Metodologi ini digunakan untuk mengukur nilai PAKW dan Indeks KSH yang bukan sahaja merangkumi keperluan asas seperti makanan dan perumahan, tetapi juga memberi ruang untuk memenuhi kehendak sosial serta penyertaan dalam masyarakat.

## Konsep Taraf Hidup dan Pembentukan Garis Kehidupan Wajar

Taraf hidup yang wajar merujuk kepada perbelanjaan bulanan yang diperlukan oleh sebuah isi rumah untuk mencapai kehidupan yang bermakna, selesa dan membolehkan mereka memenuhi keperluan asas serta berperanan dalam masyarakat. Garis Kehidupan Wajar adalah satu penanda aras yang digunakan untuk menggambarkan tahap pendapatan minimum yang dianggap mencukupi bagi memenuhi keperluan hidup seseorang. Keperluan ini bukan sahaja merangkumi perkara-perkara asas seperti makanan, pakaian dan tempat tinggal, tetapi juga keperluan sosial yang lain seperti pendidikan dan akses kepada kesihatan.

**Paparan 1: Konsep Taraf Hidup dan Pembentukan Garis Kehidupan Wajar**




Nota: $y_w$ adalah nilai kehidupan wajar.

Konsep taraf hidup boleh dikelaskan kepada tiga kategori utama, kategori pertama adalah isi rumah yang tidak mampu memenuhi keperluan asas. Isi rumah yang berada dalam kategori ini boleh dikelaskan kepada miskin tegar dan miskin mutlak. Miskin tegar merupakan keadaan di mana pendapatan isi rumah tidak mencukupi bagi memenuhi keperluan asas makanan manakala miskin mutlak merujuk kepada isi rumah yang tidak mencapai pendapatan minimum bagi memenuhi keperluan hidup (makanan & bukan makanan). Seterusnya, kategori di mana isi rumah yang dapat memenuhi keperluan asas. Kemiskinan dalam kategori ini adalah berdasarkan perbandingan taraf hidup masyarakat iaitu 50.0 peratus daripada pendapatan penengah isi rumah. Akhir sekali, kategori isi rumah yang mencapai taraf kehidupan yang bermakna dan selesa di mana perbelanjaan yang diperlukan bagi menjalani kehidupan wajar dapat dipenuhi (mengambil kira tiga perkara iaitu keperluan, kehendak dan penyertaan dalam masyarakat).

Dalam konteks ini, miskin mutlak dan miskin tegar ditentukan berdasarkan Pendapatan Garis Kemiskinan (PGK) dan telah lama diguna pakai dalam dasar dan pelaksanaan program negara terutamanya dalam pembasmian kemiskinan dan bantuan sosial. Perbelanjaan asas kehidupan wajar pula adalah satu tanda aras tahap kehidupan wajar bagi tujuan peningkatan taraf hidup rakyat. Isi rumah yang berada di bawah Garis Kehidupan Wajar (GKW) ini tidak semestinya miskin tetapi berpotensi sebagai kumpulan rentan dan kumpulan sasar dalam program-program berkaitan peningkatan kualiti dan taraf hidup rakyat.

Sementara itu, Garis Kemiskinan Mutlak ditetapkan yang merujuk kepada pendapatan minimum yang diperlukan oleh isi rumah untuk memenuhi keperluan asas mereka seperti makanan, pakaian dan tempat tinggal. Isi rumah yang mempunyai pendapatan di bawah paras ini dikategorikan sebagai miskin dari segi mutlak, di mana mereka tidak mampu untuk memenuhi keperluan asas harian **[Paparan 1]**.

## Metodologi *PLI-Modified*

Pembangunan Perbelanjaan Asas Kehidupan Wajar (PAKW) menggunakan kaedah *PLI-Modified* yang diubahsuai di mana mengintegrasikan pendekatan pengukuran mutlak dan relatif yang serupa dengan kaedah PGK dan Gaji Wajar (*Living Wages*) oleh *ILO.* PAKW terdiri daripada dua komponen utama iaitu keperluan makanan dan bukan makanan. Komponen makanan menekankan keperluan pemakanan yang mencukupi dan berkhasiat, manakala komponen bukan makanan meliputi keperluan perumahan, pendidikan, kesihatan, serta keperluan sosial yang lain. Pembangunan PAKW ini berasaskan prinsip ‘Keperluan Melebihi Minimum *(above minimum)*’ untuk memastikan taraf hidup yang lebih baik.

Kaedah *PLI-Modified* yang diubah suai juga mengambil kira empat penyesuaian utama. Pertama, penggunaan kumpulan rujukan pendapatan Persentil 30 sehingga Persentil 80 (P30-P80) yang mewakili kumpulan pertengahan 60.0 peratus daripada populasi, di mana corak perbelanjaan sesuai dijadikan sebagai rujukan kehidupan wajar. Pengiraan PAKW merangkumi 33 item makanan dan 386 item bukan makanan. Kedua, kos makan di luar turut dipertimbangkan bagi mencerminkan corak perbelanjaan isi rumah.

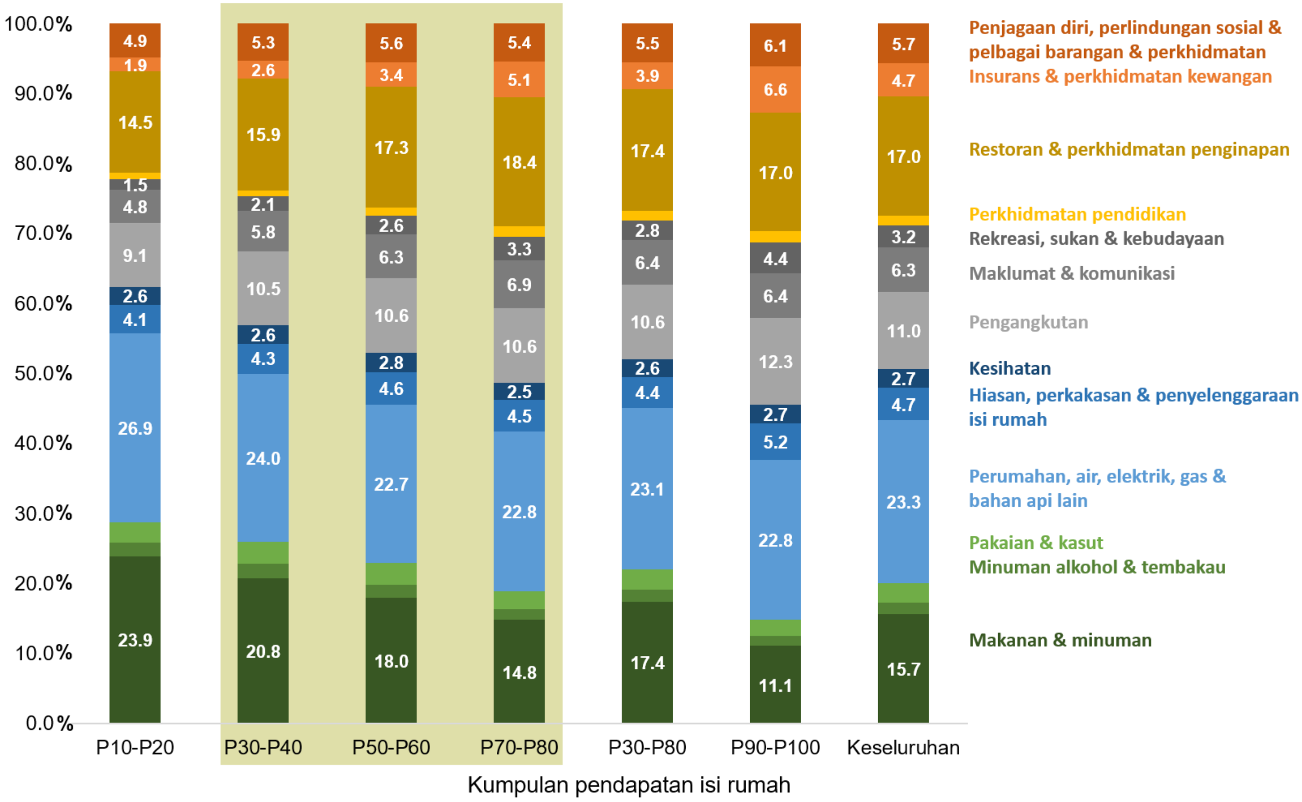
Ketiga, konsep *Minimum-Diversified* diambil kira digunakan dalam pengiraan kos makanan bagi memastikan keperluan pemakanan asas memenuhi keperluan nutrisi seimbang dengan piawaian kesihatan yang disyorkan oleh *Recommended Nutrient Intake (RNI).* Keempat, keperluan bukan makanan diperluaskan dan dipelbagaikan di mana merangkumi item keperluan dan kehendak serta penyertaan sosial.

## Corak Perbelanjaan Isi Rumah

Berdasarkan Survei Perbelanjaan Isi Rumah 2024, perbelanjaan penggunaan isi rumah bulanan purata meningkat dengan kadar pada 3.9 peratus berbanding purata pendapatan isi rumah (3.8%) bagi tempoh 2022 hingga 2024. Perbelanjaan penggunaan isi rumah bulanan purata meningkat daripada RM5,150 pada 2022 kepada RM5,566 pada 2024. Sementara itu, perbelanjaan penggunaan isi rumah bulanan penengah meningkat daripada RM4,282 pada 2022 kepada RM4,758 pada 2024. Perbelanjaan penggunaan per kapita yang diperoleh dengan membahagikan nilai perbelanjaan isi rumah dengan bilangan penduduk Malaysia, merekodkan peningkatan sebanyak 6.3 peratus daripada RM1,637 pada 2022 kepada RM1,858 pada 2024. Terdapat empat (4) kumpulan yang mencatatkan komposisi perbelanjaan penggunaan yang tertinggi di Malaysia iaitu kumpulan Perumahan, air, elektrik, gas & bahan api lain (23.3%); Restoran & perkhidmatan penginapan (17.0%); Makanan & minuman (15.7%) dan Pengangkutan (11.0%) yang merangkumi 67.0 peratus perbelanjaan penggunaan.

Komposisi perbelanjaan isi rumah merujuk kepada peratus perbelanjaan ke atas barangan dan perkhidmatan sesuatu isi rumah berbanding perbelanjaan keseluruhan isi rumah yang lain. Komposisi perbelanjaan isi rumah dipengaruhi oleh pelbagai faktor seperti keperluan dan tahap pendapatan dengan kumpulan barang keperluan asas biasanya mendominasi komposisi perbelanjaan isi rumah. Komposisi empat kumpulan perbelanjaan tertinggi bagi isi rumah dalam kumpulan pendapatan P30-P80 adalah kumpulan Perumahan, air, elektrik, gas & bahan api lain (23.1%); Restoran & perkhidmatan penginapan (17.4%); Makanan & minuman (17.4%) dan Pengangkutan (10.6%) **[Carta 1]**.

**Carta 1: Komposisi Perbelanjaan Penggunaan Isi Rumah mengikut Kumpulan Perbelanjaan, Malaysia, 2024**




## Perbelanjaan Penggunaan Isi Rumah mengikut Saiz Isi Rumah

Perbelanjaan penggunaan isi rumah meningkat selaras dengan pertambahan saiz isi rumah. Umumnya, lebih ramai ahli isi rumah, maka lebih tinggi perbelanjaan yang diperlukan untuk memenuhi keperluan isi rumah tersebut. Secara perbandingan, isi rumah perseorangan membuat perbelanjaan bulanan purata sebanyak RM7,454 berbanding isi rumah yang mempunyai empat orang dan lebih iaitu RM9,368.

Dalam situasi lain, isi rumah masih dapat mengurangkan perbelanjaan ke atas item yang boleh dikongsi seperti perumahan dan bil utiliti. Berdasarkan kepada Survei Perbelanjaan Isi Rumah 2024, perbelanjaan isi rumah perseorangan bagi kumpulan perbelanjaan Perumahan, air, elektrik, gas & bahan api lain secara puratanya adalah 39.3 peratus. Perbelanjaan semakin berkurang mengikut pertambahan saiz isi rumah kepada 33.4 peratus bagi isi rumah dua orang, 29.9 peratus bagi isi rumah tiga orang dan 27.1 peratus bagi isi rumah empat orang dan lebih.

Isi rumah perseorangan pada tahun 2024 memperuntukkan 9.0 peratus untuk kumpulan Makanan & minuman manakala saiz isi rumah empat orang dan lebih berbelanja sebanyak 12.1 peratus. Pola yang sama berlaku kepada perbelanjaan penggunaan bagi kumpulan Pengangkutan; Perkhidmatan pendidikan dan Insurans & perkhidmatan kewangan **[Jadual 1]**.

**Jadual 1: Peratusan Perbelanjaan Penggunaan Isi Rumah Bulanan mengikut Saiz Isi Rumah, W.P. Kuala Lumpur, 2024**

| Kumpulan perbelanjaan | Komposisi | | | |
|---|---|---|---|---|
| | Saiz isi rumah (orang) | | | |
| | Satu | Dua | Tiga | Empat dan lebih |
| Makanan & Minuman | 9.0 | 12.1 | 12.6 | 12.1 |
| Minuman Alkohol & Tembakau | 1.6 | 1.1 | 1.2 | 1.1 |
| Pakaian & Kasut | 1.7 | 1.5 | 2.0 | 1.7 |
| Perumahan, Air, Elektrik, Gas & Bahan Api Lain | 39.3 | 33.4 | 29.9 | 27.1 |
| Hiasan, Perkakasan & Penyelenggaraan Isi Rumah | 4.3 | 4.1 | 4.5 | 4.2 |
| Kesihatan | 1.9 | 2.4 | 2.0 | 2.0 |
| Pengangkutan | 10.6 | 10.6 | 9.9 | 11.2 |
| Maklumat & Komunikasi | 4.9 | 5.5 | 6.0 | 6.0 |
| Rekreasi, Sukan & Kebudayaan | 3.2 | 3.5 | 4.0 | 3.6 |
| Perkhidmatan Pendidikan | 0.0 | 0.2 | 1.0 | 1.7 |
| Restoran & Perkhidmatan Penginapan | 14.6 | 15.6 | 16.6 | 17.3 |
| Insurans & Perkhidmatan Kewangan | 4.7 | 5.2 | 4.8 | 5.3 |
| Penjagaan Diri, Perlindungan Sosial & Pelbagai Barangan & Perkhidmatan | 4.2 | 4.8 | 5.6 | 6.7 |
| **JUMLAH** | **100.0** | **100.0** | **100.0** | **100.0** |
| **PERBELANJAAN PENGGUNAAN ISI RUMAH BULANAN PURATA (RM)** | **7,454** | **7,259** | **7,871** | **9,368** |

Sumber: Laporan Survei Perbelanjaan Isi Rumah, W.P. Kuala Lumpur, 2024

Perbelanjaan penggunaan isi rumah meningkat selaras dengan pertambahan saiz isi rumah. Umumnya, lebih ramai ahli isi rumah, maka lebih tinggi perbelanjaan yang diperlukan untuk memenuhi keperluan isi rumah tersebut. Secara perbandingan, isi rumah perseorangan membuat perbelanjaan bulanan purata sebanyak RM2,815 berbanding isi rumah yang mempunyai empat orang dan lebih iaitu RM5,011.

Dalam situasi lain, isi rumah masih dapat mengurangkan perbelanjaan ke atas item yang boleh dikongsi seperti perumahan dan bil utiliti. Berdasarkan kepada Survei Perbelanjaan Isi Rumah 2024, perbelanjaan isi rumah perseorangan bagi kumpulan perbelanjaan Perumahan, air, elektrik, gas & bahan api lain secara puratanya adalah 33.7 peratus. Perbelanjaan semakin berkurang mengikut pertambahan saiz isi rumah kepada 25.9 peratus bagi isi rumah empat orang dan lebih **[Jadual 2]**.

**Jadual 2: Peratusan Perbelanjaan Penggunaan Isi Rumah Bulanan mengikut Saiz Isi Rumah, W.P. Labuan, 2024**

| Kumpulan perbelanjaan | Komposisi | | | |
|---|---|---|---|---|
| | Saiz isi rumah (orang) | | | |
| | Satu | Dua | Tiga | Empat dan lebih |
| Makanan & Minuman | 19.4 | 18.9 | 15.3 | 16.8 |
| Minuman Alkohol & Tembakau | 2.2 | 1.7 | 1.8 | 1.3 |
| Pakaian & Kasut | 2.5 | 2.7 | 2.9 | 3.7 |
| Perumahan, Air, Elektrik, Gas & Bahan Api Lain | 33.7 | 34.3 | 29.4 | 25.9 |
| Hiasan, Perkakasan & Penyelenggaraan Isi Rumah | 4.9 | 4.0 | 5.8 | 4.8 |
| Kesihatan | 2.3 | 1.6 | 2.1 | 1.6 |
| Pengangkutan | 9.1 | 9.7 | 9.9 | 13.6 |
| Maklumat & Komunikasi | 5.4 | 8.0 | 8.0 | 7.9 |
| Rekreasi, Sukan & Kebudayaan | 2.0 | 1.2 | 3.3 | 1.4 |
| Perkhidmatan Pendidikan | 0.0 | 0.2 | 0.4 | 1.4 |
| Restoran & Perkhidmatan Penginapan | 12.1 | 11.0 | 12.8 | 12.4 |
| Insurans & Perkhidmatan Kewangan | 2.9 | 2.1 | 3.0 | 3.2 |
| Penjagaan Diri, Perlindungan Sosial & Pelbagai Barangan & Perkhidmatan | 3.5 | 4.6 | 5.3 | 6.0 |
| **JUMLAH** | **100.0** | **100.0** | **100.0** | **100.0** |
| **PERBELANJAAN PENGGUNAAN ISI RUMAH BULANAN PURATA (RM)** | **2,815** | **3,491** | **4,473** | **5,011** |

Sumber: Laporan Survei Perbelanjaan Isi Rumah, W.P. Labuan, 2024

Perbelanjaan penggunaan isi rumah meningkat selaras dengan pertambahan saiz isi rumah. Umumnya, lebih ramai ahli isi rumah, maka lebih tinggi perbelanjaan yang diperlukan untuk memenuhi keperluan isi rumah tersebut. Secara perbandingan, isi rumah perseorangan membuat perbelanjaan bulanan purata sebanyak RM5,027 berbanding isi rumah yang mempunyai empat orang dan lebih iaitu RM10,087.

Dalam situasi lain, isi rumah masih dapat mengurangkan perbelanjaan ke atas item yang boleh dikongsi seperti perumahan dan bil utiliti. Berdasarkan kepada Survei Perbelanjaan Isi Rumah 2024, perbelanjaan isi rumah perseorangan bagi kumpulan perbelanjaan Perumahan, air, elektrik, gas & bahan api lain secara puratanya adalah 37.3 peratus. Perbelanjaan semakin berkurang mengikut pertambahan saiz isi rumah kepada 29.0 peratus bagi isi rumah empat orang dan lebih **[Jadual 3]**.

**Jadual 3: Peratusan Perbelanjaan Penggunaan Isi Rumah Bulanan mengikut Saiz Isi Rumah, W.P. Putrajaya, 2024**

| Kumpulan perbelanjaan | Komposisi: Saiz isi rumah (orang) | | | |
|---|---|---|---|---|
| | Satu | Dua | Tiga | Empat dan lebih |
| Makanan & Minuman | 10.8 | 8.5 | 8.5 | 8.9 |
| Minuman Alkohol & Tembakau | 0.5 | 1.0 | 0.6 | 0.5 |
| Pakaian & Kasut | 2.1 | 2.4 | 2.2 | 2.3 |
| Perumahan, Air, Elektrik, Gas & Bahan Api Lain | 37.3 | 34.3 | 28.4 | 29.0 |
| Hiasan, Perkakasan & Penyelenggaraan Isi Rumah | 3.8 | 6.4 | 5.0 | 3.9 |
| Kesihatan | 1.9 | 2.3 | 2.4 | 1.9 |
| Pengangkutan | 10.3 | 11.4 | 16.1 | 12.0 |
| Maklumat & Komunikasi | 6.9 | 6.3 | 6.8 | 5.9 |
| Rekreasi, Sukan & Kebudayaan | 3.9 | 5.0 | 4.1 | 4.4 |
| Perkhidmatan Pendidikan | 0.2 | 0.6 | 1.9 | 3.3 |
| Restoran & Perkhidmatan Penginapan | 14.4 | 12.3 | 15.1 | 17.5 |
| Insurans & Perkhidmatan Kewangan | 2.5 | 4.2 | 3.4 | 3.6 |
| Penjagaan Diri, Perlindungan Sosial & Pelbagai Barangan & Perkhidmatan | 5.5 | 5.3 | 5.5 | 6.8 |
| **JUMLAH** | **100.0** | **100.0** | **100.0** | **100.0** |
| **PERBELANJAAN PENGGUNAAN ISI RUMAH BULANAN PURATA (RM)** | **5,027** | **8,514** | **9,033** | **10,087** |

Sumber: Laporan Survei Perbelanjaan Isi Rumah, W.P. Putrajaya, 2024

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# Bab 2

# Indeks Perbelanjaan Asas Kehidupan Wajar 2024

- Indeks Perbelanjaan Asas Kehidupan Wajar (PAKW) peringkat Negeri
- Indeks Perbelanjaan Asas Kehidupan Wajar (PAKW) peringkat Daerah Pentadbiran
- Indeks Perbelanjaan Asas Kehidupan Wajar (PAKW) peringkat Ibu Negeri

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# BAB 2

# Perbelanjaan Asas Kehidupan Wajar 2024

## 2.1 Indeks Perbelanjaan Asas Kehidupan Wajar (PAKW)

Indeks Perbelanjaan Asas Kehidupan Wajar (PAKW) merupakan indikator baharu dalam penerbitan Indikator Kos Sara Hidup yang digunakan untuk mengukur tahap perbelanjaan yang diperlukan bagi mengekalkan kehidupan wajar di pelbagai lokasi. Indikator ini bertujuan untuk menyediakan ukuran relatif purata perbelanjaan yang diperlukan bagi kehidupan wajar di peringkat negeri, daerah pentadbiran dan ibu negeri serta memudahkan perbandingan antara lokasi secara relatif.

Indeks ini diwujudkan dengan menetapkan W.P. Kuala Lumpur sebagai nilai rujukan (100), manakala semua lokasi lain diukur secara relatif terhadap nilai rujukan tersebut. Nilai indeks yang lebih rendah menunjukkan keperluan perbelanjaan yang lebih rendah untuk mengekalkan kehidupan wajar berbanding nilai rujukan, manakala nilai yang lebih tinggi mencerminkan keperluan perbelanjaan yang lebih besar. Oleh itu, indeks ini boleh dijadikan rujukan untuk memahami perbezaan tahap kos sara hidup antara lokasi, termasuk mengenal pasti kawasan yang secara relatif mempunyai kos sara hidup yang lebih rendah.

### 2.1.1 Indeks Perbelanjaan Asas Kehidupan Wajar (PAKW) peringkat Negeri

Analisis Indeks PAKW bagi isi rumah yang tinggal bersendirian pada tahun 2024 menunjukkan bahawa tiada negeri yang mencatatkan indeks melebihi nilai rujukan. Selangor merekodkan indeks tertinggi iaitu 92.0 mata indeks, diikuti oleh Pulau Pinang (84.2 mata indeks) dan W.P. Putrajaya (83.1 mata indeks). Tiga negeri dengan indeks terendah ialah Kelantan dan Sarawak, masing-masing mencatat 53.7 mata indeks, diikuti oleh Kedah dengan 56.6 mata indeks.

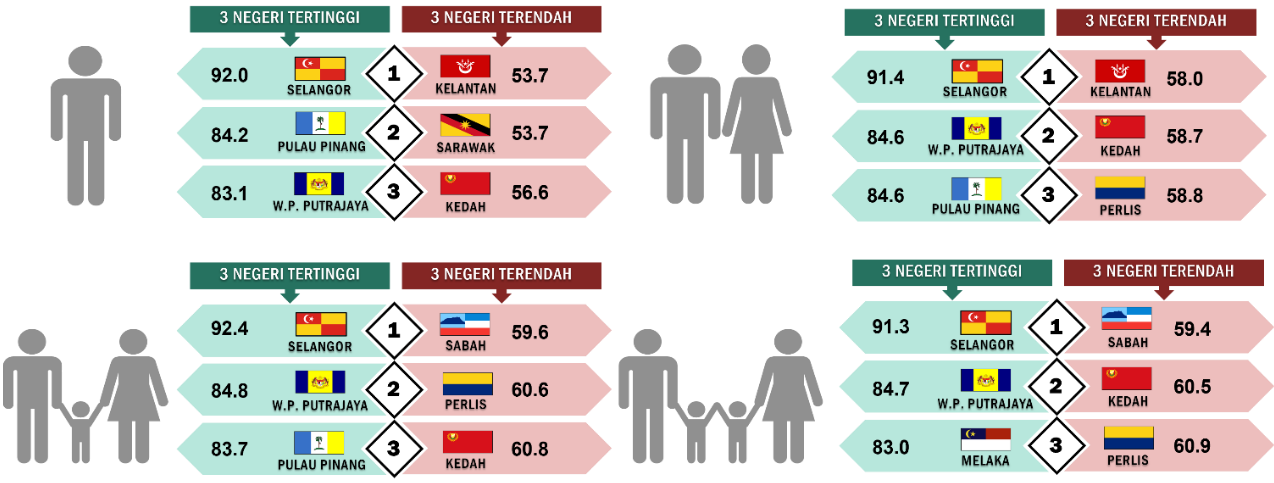
Bagi isi rumah bersaiz dua orang, corak indeks yang hampir sama dicatatkan.Selangor mencatatkan indeks tertinggi sebanyak 91.4 mata indeks, manakala W.P. Putrajaya dan Pulau Pinang masing-masing merekodkan 84.6 mata indeks. Tiga negeri dengan indeks terendah ialah Kelantan (58.0 mata indeks), diikuti dengan Kedah (58.7 mata indeks) dan Perlis (58.8 mata indeks).

Analisis bagi isi rumah bersaiz tiga orang menunjukkan trend yang serupa, dengan mata indeks yang lebih tinggi berbanding isi rumah dua orang. Selangor kekal merekodkan indeks tertinggi iaitu 92.4 mata indeks, diikuti oleh W.P. Putrajaya (84.8 mata indeks) dan

Pulau Pinang (83.7 mata indeks). Sabah mencatatkan indeks terendah sebanyak 59.6 mata indeks, diikuti oleh Perlis (60.6 mata indeks) dan Kedah (60.8 mata indeks).

Bagi isi rumah bersaiz empat orang, Selangor masih merekodkan indeks tertinggi iaitu 91.3 mata indeks, diikuti oleh W.P. Putrajaya (84.7 mata indeks) dan Melaka (83.0 mata indeks). Tiga negeri dengan indeks terendah kekal sama seperti isi rumah tiga orang, iaitu Sabah (59.4 mata indeks), diikuti dengan Kedah (60.5 mata indeks) dan Perlis (60.9 mata indeks) seperti ditunjukkan dalam **Paparan 2**.

**Paparan 2: Indeks Perbelanjaan Asas Kehidupan Wajar (PAKW) peringkat Negeri, Malaysia, 2024**



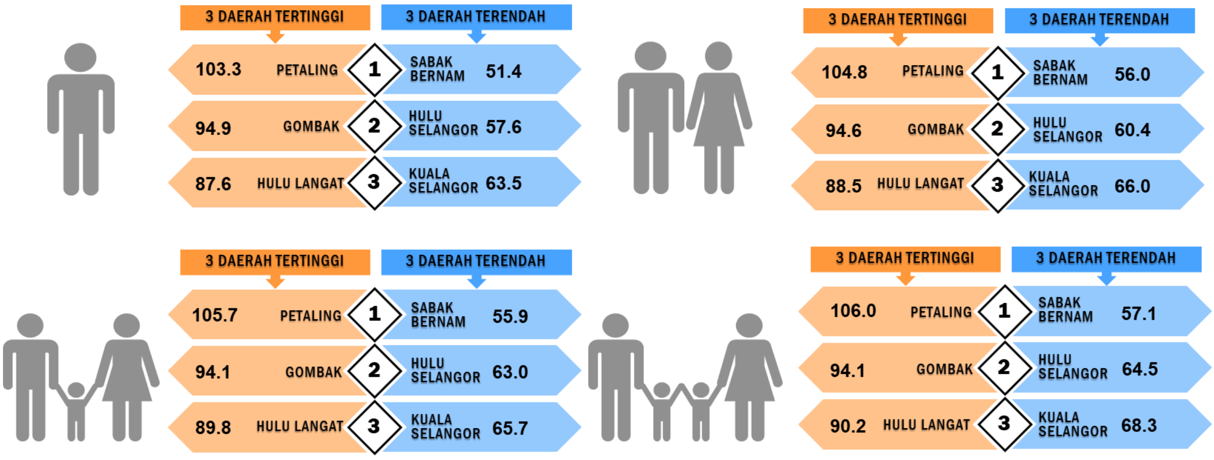

## 2.1.2 Indeks Perbelanjaan Asas Kehidupan Wajar (PAKW) peringkat Daerah Pentadbiran

Berbeza dengan peringkat negeri, indeks PAKW bagi W.P Kuala Lumpur menjadi nilai rujukan (100) bagi semua saiz isi rumah, iaitu dari seorang hingga empat orang ahli isi rumah.

Bagi isi rumah yang tinggal bersendirian, W.P. Putrajaya merekodkan indeks lebih tinggi sebanyak 83.1 mata indeks berbanding W.P. Labuan dengan 72.1 mata indeks.

Bagi isi rumah bersaiz dua orang, W.P. Putrajaya kekal mencatatkan indeks lebih tinggi dengan 84.6 mata indeks berbanding W.P. Labuan dengan 75.4 mata indeks seperti dipaparkan dalam **Paparan 3**.

**Paparan 3: Indeks Perbelanjaan Asas Kehidupan Wajar (PAKW) mengikut Saiz Isi Rumah, Wilayah Persekutuan, 2024**




### 2.1.3 Indeks Perbelanjaan Asas Kehidupan (PAKW) peringkat Ibu Negeri

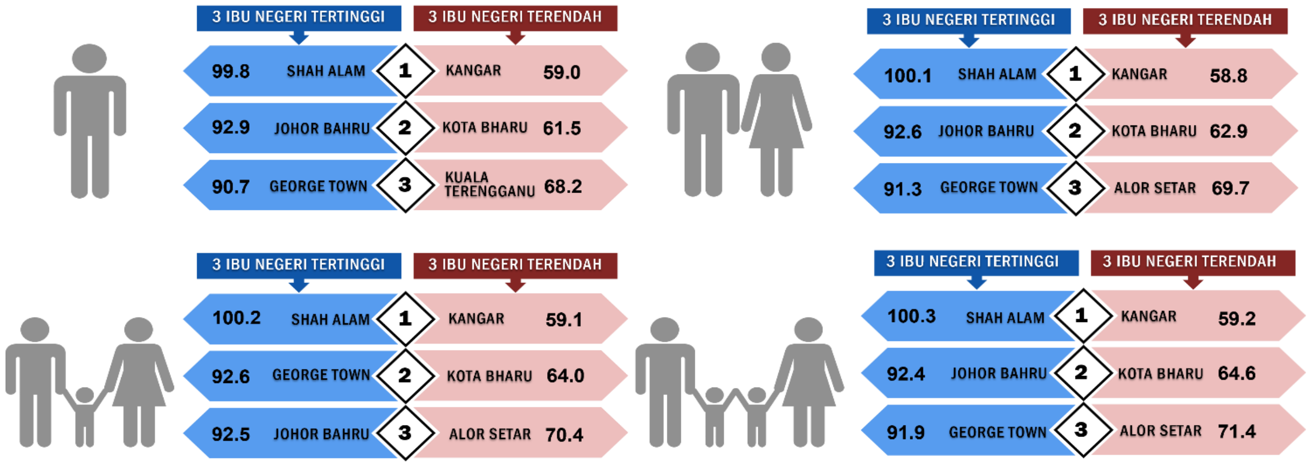
Selain di peringkat daerah pentadbiran, penerbitan ini turut menyediakan analisis Indeks PAKW bagi 13 ibu negeri di Malaysia. Berdasarkan perbandingan mengikut ibu negeri, Shah Alam merekodkan indeks PAKW paling tinggi bagi isi rumah yang tinggal berseorangan iaitu 99.8 mata indeks, diikuti Johor Bahru (92.9 mata indeks) dan George Town (90.7 mata indeks). Manakala tiga indeks terendah direkodkan oleh Kangar (59.0 mata indeks), Kota Bharu (61.5 mata indeks) dan Kuala Terengganu (68.2 mata indeks).

Seterusnya bagi isi rumah dua orang masih menunjukkan trend yang sama iaitu Shah Alam, Johor Bahru dan George Town masih kekal sebagai ibu negeri yang mempunyai indeks tertinggi iaitu masing-masing 100.1 mata indeks, 92.6 mata indeks dan 91.3 mata indeks. Walau bagaimanapun, trend sedikit berbeza bagi yang terendah iaitu Kangar (58.8 mata indeks), Kota Bharu (62.9 mata indeks) dan Alor Setar (69.7 mata indeks).

Analisis bagi isi rumah dengan saiz tiga orang menunjukkan trend yang sama iaitu tertinggi adalah Shah Alam (100.2 mata indeks), George Town (92.6 mata indeks) dan Johor Bahru (92.5 mata indeks), manakala tiga indeks terendah direkodkan oleh Kangar (59.1 mata indeks), Kota Bharu (64.0 mata indeks), dan Alor Setar (70.4 mata indeks).

Trend yang sama juga dicatatkan bagi isi rumah dengan saiz empat orang iaitu tiga ibu negeri yang tertinggi masih kekal dengan Shah Alam (100.3 mata indeks), Johor Bahru (92.4 mata indeks) dan George Town (91.9 mata indeks), diikuti tiga ibu negeri yang terendah juga kekal Kangar (59.2 mata indeks), Kota Bharu (64.6 mata indeks) dan Alor Setar (71.4 mata indeks) seperti di **Paparan 4**.

**Paparan 4: Indeks Perbelanjaan Asas Kehidupan Wajar (PAKW) mengikut Saiz Isi Rumah dan Ibu Negeri, Malaysia, 2024**



# Bab 3

# Indeks Kos Sara Hidup 2024

- Indeks Kos Sara Hidup

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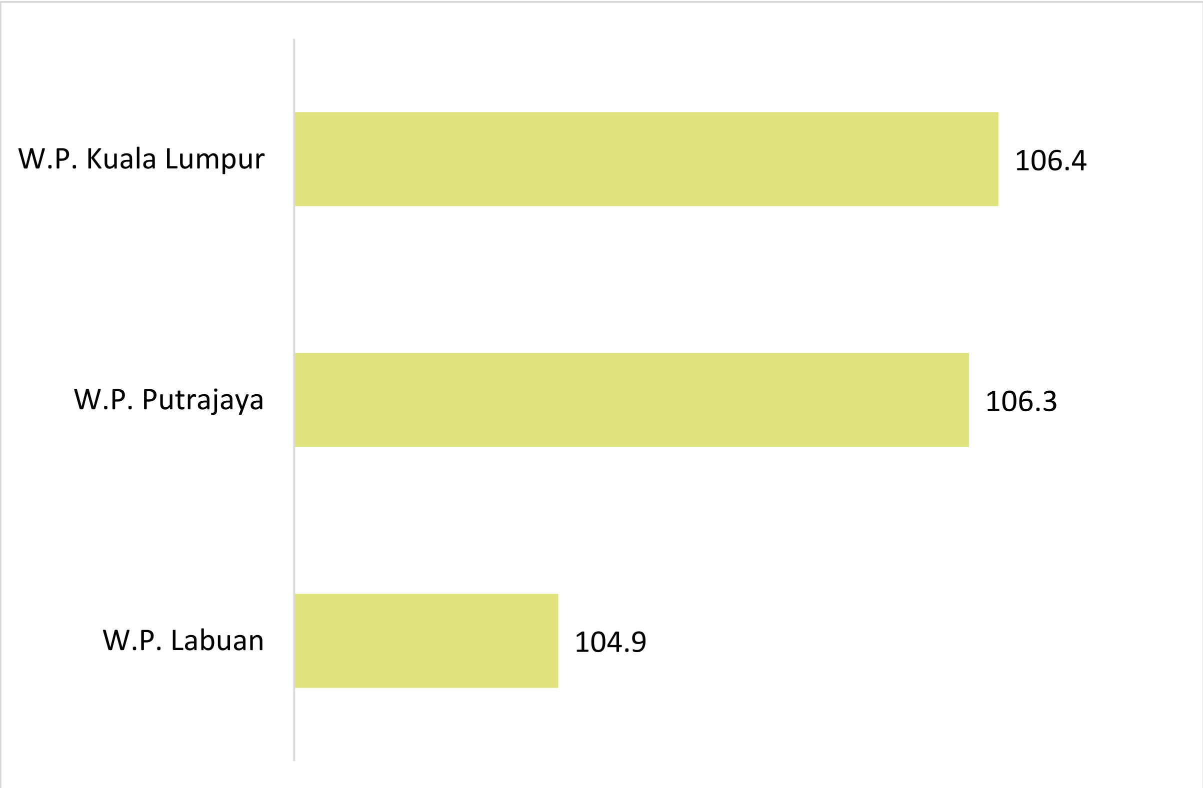
# BAB 3

## Indeks Kos Sara Hidup 2024

Indeks Kos Sara Hidup (KSH) bagi Malaysia merekodkan pada 105.0 mata indeks. W.P. Kuala Lumpur dan W.P. Putrajaya merekodkan mata indeks melebihi paras nasional, dengan masing-masing mencatatkan kadar sebanyak 106.4 mata indeks dan 106.3 mata indeks manakala W.P. Labuan pula merekodkan pada 104.9 mata indeks seperti di **Carta 2**.

**Carta 2: Indeks Kos Sara Hidup, Wilayah Persekutuan, 2024**



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# Chapter

# 1 Introduction

- Basic Expenditure of Decent Living 2024
- Development of Cost of Living Indicators
- Definition, Indicators and Methodology of Selected Countries
- The Concept of Standard of Living and the Establishment of the Decent Living Line
- Methodology of PLI-Modified
- Household Spending Patterns
- Household Consumption Expenditure by Household Size

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# *CHAPTER 1*

# *Introduction*

## *Basic Expenditure of Decent Living 2024*

*This publication aims to provide a comprehensive and detailed overview of Basic Expenditure of Decent Living (PAKW) for households of Malaysian citizen in 2024. The statistics are published not only to compare basic living expenses across states and administrative districts but also analyses variations in spending between urban and rural areas, providing a more nuanced perspective on demographic differences.*

*In addition, this study delves into the costs of both food and non-food necessities, calculates the average PAKW for households, compiles the Basic Expenditure of Decent Living (PAKW) Index and Cost of Living (KSH) Index. The information presented plays a crucial role in offering deeper insights into household spending patterns and the socioeconomic factors influencing basic living expenses across Malaysia. These findings are expected to guide policymakers in formulating more effective economic strategies to improve well-being.*

## *Development of Cost of Living Indicators*

*The first meeting of the National Cost of Living Action Council Meeting in 2024 agreed that the Department of Statistics Malaysia (DOSM) will release the KSH indicators to assess the cost of living for citizens up to the administrative district and strata levels using the PLI-Modified method. The KSH Indicators is developed to provide the amount of expenditure required by households to meet reasonable living standards and participate in society.*

*Each household has its own cost of living determined by various factors. Among the factors that affect the cost of living for a household are demographic characteristics, household size, location of residence, price of goods, age of family members, lifestyle, household income level and the expenditure made by the household. Therefore, the cost of living varies depending on the unique characteristics and specific needs of each household. The terms used for the cost of living include Basic Expenditure of Decent Living (PAKW), KSH Index, PAKW Calculator and PAKW Index. The indicator calculation covers 13 states, 3 federal territories, 162 administrative districts, state capitals and distinguishes between urban and rural areas.*

*In terms of concept, the KSH indicator is designed to provide an overview of a Decent Life, which refers to a meaningful life that meets needs and wants as well as the ability to participate in society. Therefore, PAKW is defined as the amount of expenditure required by a household* *to live a decent life that can meet needs and wants and the ability to participate in society. Needs refer to the categories of goods and services necessary for meaningful survival. Meanwhile, wants refer to the categories of goods and services chosen by consumers for comfortable living. The capacity for participation in society refers to the ability of household to engage in and involve themselves in both formal and informal activities within the community.*

## Definition, Indicators and Methodology of Selected Countries

*The development of KSH Index has also been implemented by various countries through different approaches. For instance, Australia, through the Australian Bureau of Statistics (ABS), has introduced the Pensioner and Beneficiary Living Cost Index (PBLCI) and the Analytical Living Cost Indexes (ALCIs), which are developed based on the CPI methodology. This methodological approach is also employed by Statistics New Zealand (Stats NZ) through the calculation of Household Living-Costs Price Indexes (HLPIs) to assess the burden of living costs for households.*

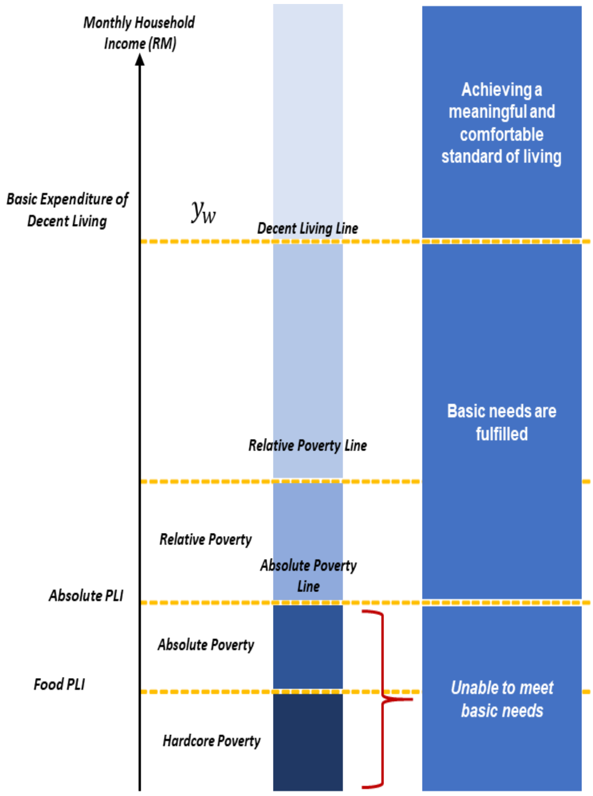
*Several key organisations also utilise similar methodologies in calculating the cost of living, such as the International Labour Organization (ILO) and the Global Living Wage Coalition (GLWC). Both organisations employ the Anker Living Wage methodology, which is regarded as a global standard for determining decent wages. This methodology measures the costs necessary to provide a decent standard of living for workers and their families, encompassing essential needs such as food, housing, education, healthcare and other basic needs.*

*In Malaysia, the modified PLI methodology employed is an adaptation of the Anker Living Wage, introduced by the GLWC and tailored by the ILO. This methodology is used to measure the value of PAKW and KSH Index which not only encompasses basic needs such as food and housing but also allows for the fulfilment of social needs and participation in the community.*

## *The Concept of Standard of Living and the Establishment of the Decent Living Line*

*A decent standard of living refers to the monthly expenditure required by a household to achieve a meaningful and comfortable life, enabling them to meet their basic needs and participate in society. The Decent Living Line serves as a benchmark for the minimum income level considered sufficient to meet an individual's living needs. These needs encompass not only basic essentials such as food, clothing and shelter but also social needs such as education and access to healthcare.*

**Exhibit 1: The Concept of Standard of Living and the Establishment of the Decent Living Line**




Note: $y_w$ Refers to decent living value.

*The concept of the standard of living can be classified into three main categories. The first category comprises households that are unable to meet basic needs. These households can be further classified as living in hardcore poverty or absolute poverty. Hardcore poverty refers to households whose income is insufficient to meet basic food needs, whereas absolute poverty refers to households that do not achieve the minimum income required to meet basic living needs (both food and non-food). The second category includes households that are able to meet basic needs. Poverty in this category is defined by comparison to the general living standards of society, specifically 50.0 per cent of the median household income. Lastly, the third category consists of households that have achieved a meaningful and comfortable standard of living, where the necessary expenses for leading a decent life can be met (considering three aspects which are needs, wants and participation in society).*

*In this context, absolute and extreme poverty are determined based on the Poverty Line Income (PLI), which has long been used in national policy and programme implementation, particularly in poverty eradication and social assistance efforts. The basic expenditure for a decent life serves as a benchmark for assessing an adequate standard of living,* *aimed at improving the quality of life. Households that fall below this Decent Living Line (GKW) are not necessarily poor but are considered vulnerable and are a target group for programmes focused on improving quality of life and living standards.*

*Meanwhile, the Absolute Poverty Line refers to the minimum income required by a household to meet basic needs such as food, clothing and shelter. Households with income below this threshold are classified as absolutely poor, meaning they are unable to meet their essential daily needs* ***[Exhibit 1]****.*

## *Methodology of PLI-Modified*

*The development of the Basic Expenditure Decent Living (PAKW) employs the modified PLI method, which integrates absolute and relative measurement approaches similar to those used in the PLI and Living Wages methodologies established by the ILO. PAKW comprises two primary components which are food and non-food necessities. The food component emphasises adequate and nutritious dietary requirements, while the non-food component encompasses housing, education, healthcare and other social necessities. The development of PAKW is based on the principle of 'Above Minimum' to ensure a better standard of living.*

*The modified PLI method also considers four main adjustments. First, the use of the income reference group from 30$^{th}$ Percentile to 80$^{th}$ Percentile (P30-P80) reflecting the middle 60 per cent of the population, where spending patterns are considered appropriate as a reference for a decent living. The calculation of PAKW includes 33 food items and 386 non-food items. Second, the cost of dining out is considered to reflect household spending patterns.*

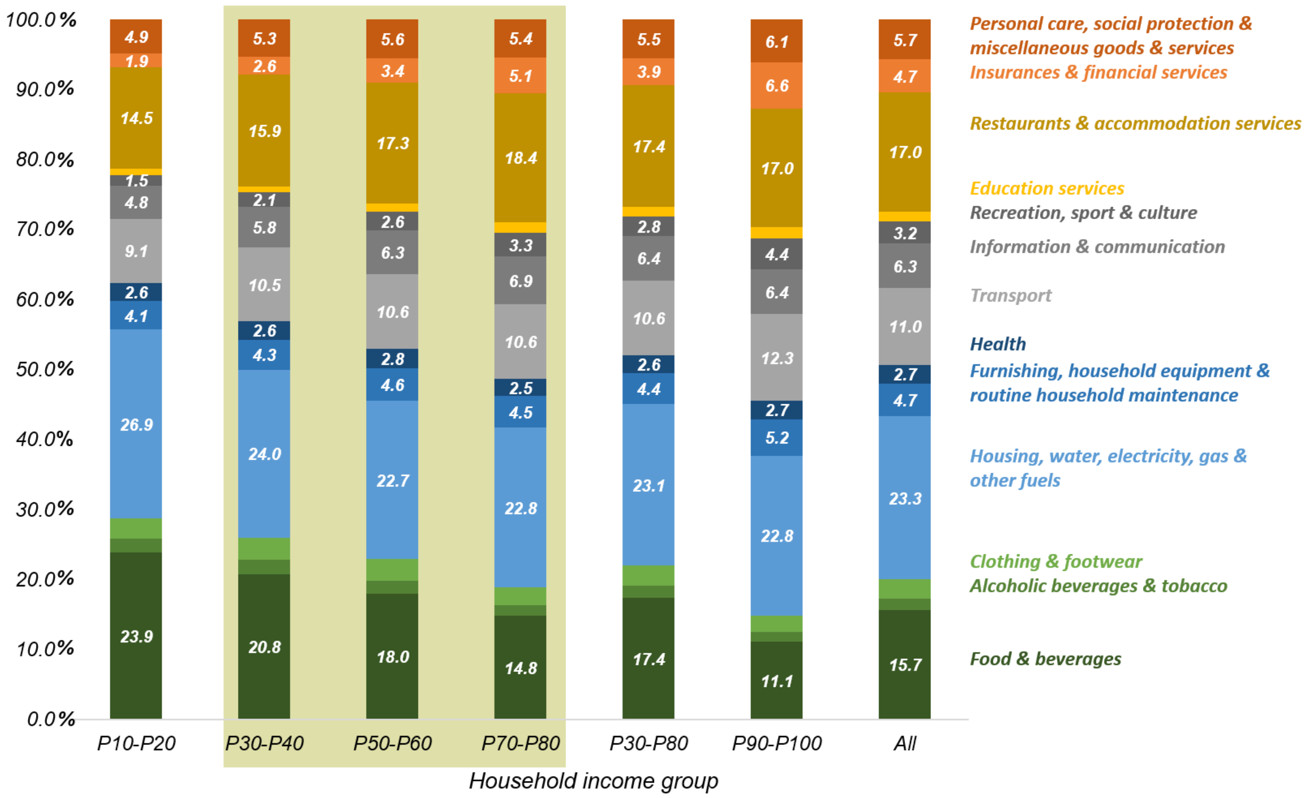
*Third, the concept of Minimum-Diversified concept is applied in the calculation of food costs to ensure that basic dietary needs meet balanced nutritional requirements in accordance with the Recommended Nutrient Intake (RNI) standards. Fourth, non-food requirements are expanded and diversified to include both essential items and desires, as well as social participation.*

## *Household Spending Patterns*

*Based on the Household Expenditure Survey 2024, the mean monthly household consumption expenditure increased with the rate of 3.9 per cent, as compared to the mean household income (3.8%) for the period of 2022 to 2024. The mean monthly household consumption expenditure rose from RM5,150 in 2022 to RM5,566 in 2024. Meanwhile, the median monthly household consumption expenditure increased from RM4,282 in 2022 to RM4,758 in 2024. Consumption expenditure per capita is obtained by dividing the value of household expenditure by the number of populations in Malaysia, recorded an increase of 6.3 per cent from RM1,637 in 2022 to RM1,858 in 2024. There are four (4) groups which recorded the highest composition of consumption expenditure in Malaysia namely Housing, water, electricity, gas & other fuels (23.3%); Restaurants & accommodation services (17.0%); Food & beverages (15.7%) and Transport (11.0%) comprised 67.0 per cent of consumption expenditure.*

*The composition of household expenditure refers to the percentage of spending on goods and services by a household in comparison to the total household expenditure. Household expenditure composition is influenced by various factors such as needs and income levels, with essential goods categories typically dominating the expenditure composition. The composition of the four highest expenditure groups for households in the P30-P80 income group are Housing, water, electricity, gas & other fuels (23.1%); Restaurants & accommodation services (17.4%); Food & beverages (17.4%); and Transport (10.6%)* ***[Chart 1].***

***Chart 1: Composition of Household Consumption Expenditure by Expenditure Group, Malaysia, 2024***




## Household Consumption Expenditure by Household Size

*The cost of living for household rises in tandem with the size of the household. Generally, the more members of a household, the higher the expenditure required to meet the household's needs. In comparison, one-person households make an average monthly expenditure of RM7,454 as compared to households consisting four persons and more which is RM9,368.*

*In other circumstances, households can continue to reduce expenditure on items that can be shared, such as housing and the utility bills. According to Household Expenditure Survey 2024, the mean individual household expenditure for the category of Housing, water, electricity, gas & other fuels is 39.3 per cent. Percentage of expenditure declines as household size rises, reaching 33.4 per cent for two-person households, 29.9 per cent for three-person households and 27.1 per cent for households with four persons and more.*

*One-person households in 2024 allocated only 9.0 per cent to the Food & beverages group while households with four persons and more spent 12.1 per cent. The same pattern applies to consumption expenditure for groups Transport; Education services and Insurance & financial services **[Table 1]**.*

**Table 1: Percentage of Monthly Household Consumption Expenditure by Household Size, W.P. Kuala Lumpur, 2024**

| Expenditure groups | Composition | | | |
|---|---|---|---|---|
| | Household size (person) | | | |
| | One | Two | Three | Four and more |
| Food & Beverages | 9.0 | 12.1 | 12.6 | 12.1 |
| Alcoholic Beverages & Tobacco | 1.6 | 1.1 | 1.2 | 1.1 |
| Clothing & Footwear | 1.7 | 1.5 | 2.0 | 1.7 |
| Housing, Water, Electricity, Gas & Other Fuels | 39.3 | 33.4 | 29.9 | 27.1 |
| Furnishings, Household Equipment & Routine Household Maintenance | 4.3 | 4.1 | 4.5 | 4.2 |
| Health | 1.9 | 2.4 | 2.0 | 2.0 |
| Transport | 10.6 | 10.6 | 9.9 | 11.2 |
| Information & Communication | 4.9 | 5.5 | 6.0 | 6.0 |
| Recreation, Sports & Culture | 3.2 | 3.5 | 4.0 | 3.6 |
| Education Services | 0.0 | 0.2 | 1.0 | 1.7 |
| Restaurants & Accommodation Services | 14.6 | 15.6 | 16.6 | 17.3 |
| Insurance & Financial Services | 4.7 | 5.2 | 4.8 | 5.3 |
| Personal Care, Social Protection & Miscellaneous Goods & Services | 4.2 | 4.8 | 5.6 | 6.7 |
| TOTAL | 100.0 | 100.0 | 100.0 | 100.0 |
| MEAN MONTHLY HOUSEHOLD CONSUMPTION EXPENDITURE (RM) | 7,454 | 7,259 | 7,871 | 9,368 |

*Source: Household Expenditure Survey Report, W.P. Kuala Lumpur, 2024*

*The cost of living for household rises in tandem with the size of the household. Generally, the more members of a household, the higher the expenditure required to meet the household's needs. In comparison, one-person households make an average monthly expenditure of RM2,815 as compared to households consisting four persons and more which is RM5,011.*

*In other circumstances, households can continue to reduce expenditure on items that can be shared, such as housing and the utility bills. According to Household Expenditure Survey 2024, the mean individual household expenditure for the category of Housing, water, electricity, gas & other fuels is 33.7 per cent. Percentage of expenditure declines as household size rises, reaching 25.9 per cent for households with four persons and more* ***[Table 2]****.*

**Table 2: Percentage of Monthly Household Consumption Expenditure by Household Size, W.P. Labuan, 2024**

| Expenditure groups | Composition | | | |
|---|---|---|---|---|
| | Household size (person) | | | |
| | One | Two | Three | Four and more |
| Food & Beverages | 19.4 | 18.9 | 15.3 | 16.8 |
| Alcoholic Beverages & Tobacco | 2.2 | 1.7 | 1.8 | 1.3 |
| Clothing & Footwear | 2.5 | 2.7 | 2.9 | 3.7 |
| Housing, Water, Electricity, Gas & Other Fuels | 33.7 | 34.3 | 29.4 | 25.9 |
| Furnishings, Household Equipment & Routine Household Maintenance | 4.9 | 4.0 | 5.8 | 4.8 |
| Health | 2.3 | 1.6 | 2.1 | 1.6 |
| Transport | 9.1 | 9.7 | 9.9 | 13.6 |
| Information & Communication | 5.4 | 8.0 | 8.0 | 7.9 |
| Recreation, Sports & Culture | 2.0 | 1.2 | 3.3 | 1.4 |
| Education Services | 0.0 | 0.2 | 0.4 | 1.4 |
| Restaurants & Accommodation Services | 12.1 | 11.0 | 12.8 | 12.4 |
| Insurance & Financial Services | 2.9 | 2.1 | 3.0 | 3.2 |
| Personal Care, Social Protection & Miscellaneous Goods & Services | 3.5 | 4.6 | 5.3 | 6.0 |
| **TOTAL** | **100.0** | **100.0** | **100.0** | **100.0** |
| **MEAN MONTHLY HOUSEHOLD CONSUMPTION EXPENDITURE (RM)** | **2,815** | **3,491** | **4,473** | **5,011** |

*Source: Household Expenditure Survey Report, W.P. Labuan, 2024*

*The cost of living for household rises in tandem with the size of the household. Generally, the more members of a household, the higher the expenditure required to meet the household's needs. In comparison, one-person households make an average monthly expenditure of RM5,027 as compared to households consisting four persons and more which is RM10,087.*

*In other circumstances, households can continue to reduce expenditure on items that can be shared, such as housing and the utility bills. According to Household Expenditure Survey 2024, the mean individual household expenditure for the category of Housing, water, electricity, gas & other fuels is 37.3 per cent. Percentage of expenditure declines as household size rises, reaching 29.0 per cent for households with four persons and more* ***[Table 3]****.*

**Table 3: Percentage of Monthly Household Consumption Expenditure by Household Size, W.P. Putrajaya, 2024**

| Expenditure groups | Composition | | | |
|---|---|---|---|---|
| | Household size (person) | | | |
| | One | Two | Three | Four and more |
| Food & Beverages | 10.8 | 8.5 | 8.5 | 8.9 |
| Alcoholic Beverages & Tobacco | 0.5 | 1.0 | 0.6 | 0.5 |
| Clothing & Footwear | 2.1 | 2.4 | 2.2 | 2.3 |
| Housing, Water, Electricity, Gas & Other Fuels | 37.3 | 34.3 | 28.4 | 29.0 |
| Furnishings, Household Equipment & Routine Household Maintenance | 3.8 | 6.4 | 5.0 | 3.9 |
| Health | 1.9 | 2.3 | 2.4 | 1.9 |
| Transport | 10.3 | 11.4 | 16.1 | 12.0 |
| Information & Communication | 6.9 | 6.3 | 6.8 | 5.9 |
| Recreation, Sports & Culture | 3.9 | 5.0 | 4.1 | 4.4 |
| Education Services | 0.2 | 0.6 | 1.9 | 3.3 |
| Restaurants & Accommodation Services | 14.4 | 12.3 | 15.1 | 17.5 |
| Insurance & Financial Services | 2.5 | 4.2 | 3.4 | 3.6 |
| Personal Care, Social Protection & Miscellaneous Goods & Services | 5.5 | 5.3 | 5.5 | 6.8 |
| **TOTAL** | **100.0** | **100.0** | **100.0** | **100.0** |
| **MEAN MONTHLY HOUSEHOLD CONSUMPTION EXPENDITURE (RM)** | **5,027** | **8,514** | **9,033** | **10,087** |

*Source: Household Expenditure Survey Report, W.P. Putrajaya, 2024*

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# Chapter

# 2 Basic Expenditure of Decent Living Index 2024

- *Basic Expenditure of Decent Living (PAKW) Index at State Level*
- *Basic Expenditure of Decent Living (PAKW) Index at Administrative District Level*
- *Basic Expenditure of Decent Living (PAKW) Index at State Capital Level*

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# *CHAPTER 2*

# *Basic Expenditure of Decent Living 2024*

## *2.1 Basic Expenditure of Decent Living (PAKW) Index*

*The Basic Expenditure of Decent Living (PAKW) Index is a new indicator introduced in the Cost of Living Indicators publication. It is used to measure the level of expenditure required to maintain a decent standard of living across different locations. This indicator aims to provide a relative measure of the average expenditure needed for a decent living at the state, administrative district, and state capital levels, and to facilitate relative comparisons between locations.*

*The index is constructed by setting W.P. Kuala Lumpur as the reference value (100), with all other locations measured relative to this benchmark. A lower index value indicates a lower level of expenditure required to maintain a decent standard of living as compared to the reference value, while a higher index value reflects a greater expenditure requirement. Therefore, this index can be used as a reference to understand differences in the cost of living across locations, including identifying areas that relatively have a lower cost of living.*

### *2.1.1 Basic Expenditure of Decent Living (PAKW) at State level*

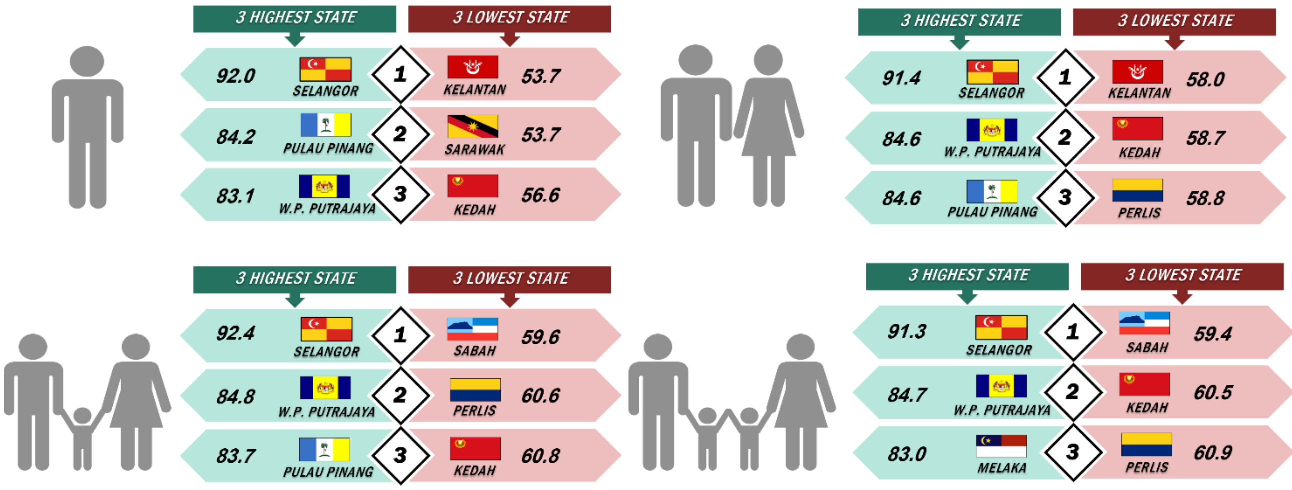
*The analysis of the PAKW Index for single-person households in 2024 showed that no state recorded an index exceeding the reference value. Selangor recorded the highest index at 92.0 points, followed by Pulau Pinang (84.2 index points) and W.P. Putrajaya (83.1 index points). The bottom three states were Kelantan and Sarawak, each recording 53.7 index points respectively followed by Kedah with 56.6 index points.*

*For two-person households, a similar index pattern was observed. Selangor recorded the highest index at 91.4 index points, while W.P. Putrajaya and Pulau Pinang recorded 84.6 index points respectively. The three states with the lowest indices were Kelantan (58.0 index points), followed by Kedah (58.7 index points) and Perlis (58.8 index points).*

*The analysis for three-person households showed a similar trend, with higher index points as compared to two-person households. Selangor continued to record the highest index at 92.4 index points, followed by W.P. Putrajaya (84.8 index points) and Pulau Pinang (83.7 index points). Sabah recorded the lowest index at 59.6 index points, followed by Perlis (60.6 index points) and Kedah (60.8 index points).*

*For four-person households, Selangor again recorded the highest index at 91.3 index points, followed by W.P. Putrajaya (84.7 index points) and Melaka (83.0 index points). The three states with the lowest indices remained the same as for three-person households, with Sabah (59.4 index points), followed by Kedah (60.5 index points) and Perlis (60.9 index points) as shown in* ***Exhibit 2****.*

***Exhibit 2: Basic Expenditure of Decent Living (PAKW) Index at State level, Malaysia, 2024***



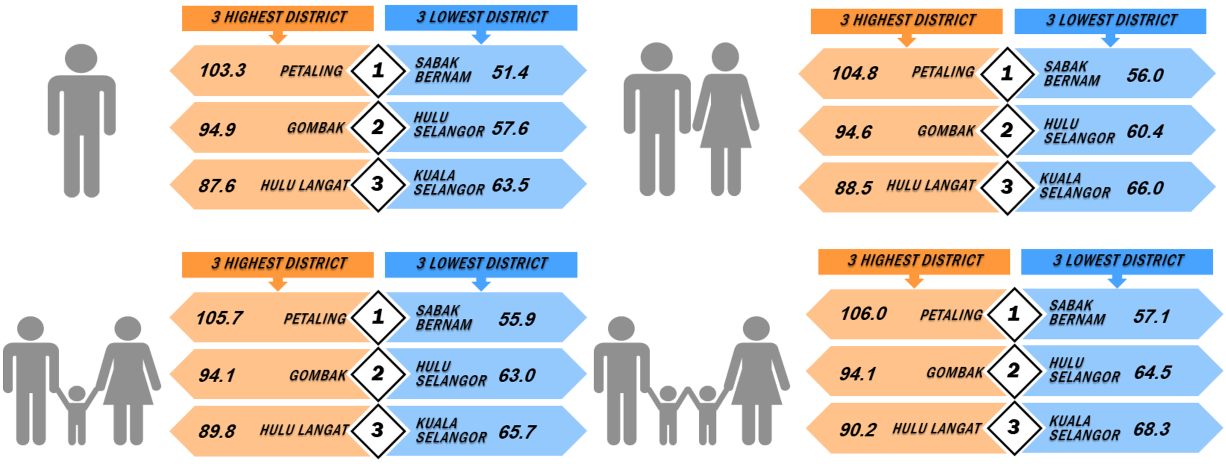

## *2.1.2 Basic Expenditure of Decent Living (PAKW) Index at Administrative District level*

*In contrast to the state-level findings, PAKW Index for W.P. Kuala Lumpur serves as the reference value (100) for all household sizes, ranging from single-person to four-person households.*

*For single-person households, W.P. Putrajaya recorded a higher index value of 83.1 index points compared to W.P. Labuan, which recorded 72.1 index points.*

*For two-person households, W.P. Putrajaya continued to record a higher index value at 84.6 index points compared to W.P. Labuan at 75.4 index points, as shown in* ***Exhibit 3****.*

**Exhibit 3: Basic Expenditure of Decent Living (PAKW) Index by Household Size, Federal Territories, 2024**




### *2.1.3 Basic Expenditure of Decent Living (PAKW) Index at State Capital level*

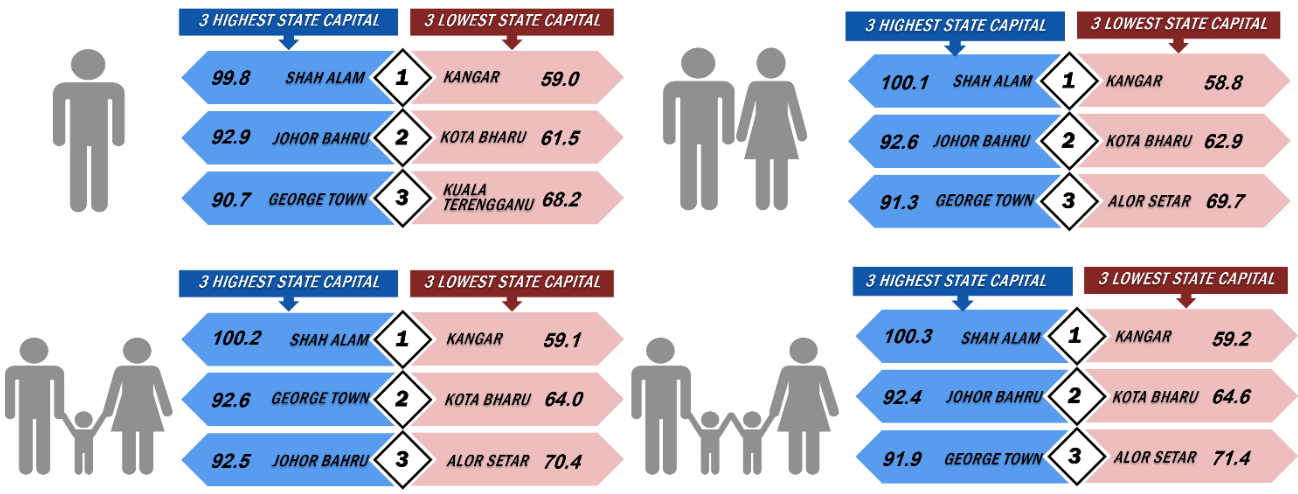
*In addition to the administrative district-level analysis, this publication also provided an analysis of the PAKW Index for the 13 state capitals in Malaysia. Based on comparisons by state capital, Shah Alam recorded the highest PAKW Index for single-person households at 99.8 index points, followed by Johor Bahru (92.9 index points) and George Town (90.7 index points). Meanwhile, the three lowest indices were recorded by Kangar (59.0 index points), Kota Bharu (61.5 index points) and Kuala Terengganu (68.2 index points).*

*For two-person households, the trend remained the same, with Shah Alam, Johor Bahru and George Town continuing to be the state capitals with the highest indices at 100.1 index points, 92.6 index points, and 91.3 index points, respectively. However, a slightly different trend is observed among the lowest, namely Kangar (58.8 index points), Kota Bharu (62.9 index points), and Alor Setar (69.7 index points).*

*The analysis for three-person households showed the same trend, with the highest indices recorded by Shah Alam (100.2 index points), George Town (92.6 index points), and Johor Bahru (92.5 index points), while the three lowest indices were recorded by Kangar (59.1 index points), Kota Bharu (64.0 index points), and Alor Setar (70.4 index points).*

*A similar trend is also observed for four-person households, where the three state capitals with the highest indices remained Shah Alam (100.3 index points), Johor Bahru (92.4 index points) and George Town (91.9 index points). Likewise, the three state capitals with the lowest indices remain Kangar (59.2 index points), Kota Bharu (64.6 index points) and Alor Setar (71.4 index points) as shown in **Exhibit 4**.*

### *Exhibit 4: Basic Expenditure of Decent Living (PAKW) Index by Household Size and State Capital, Malaysia, 2024*



# Chapter

# 3

## Cost of Living Index 2024

- *Cost of Living Index*

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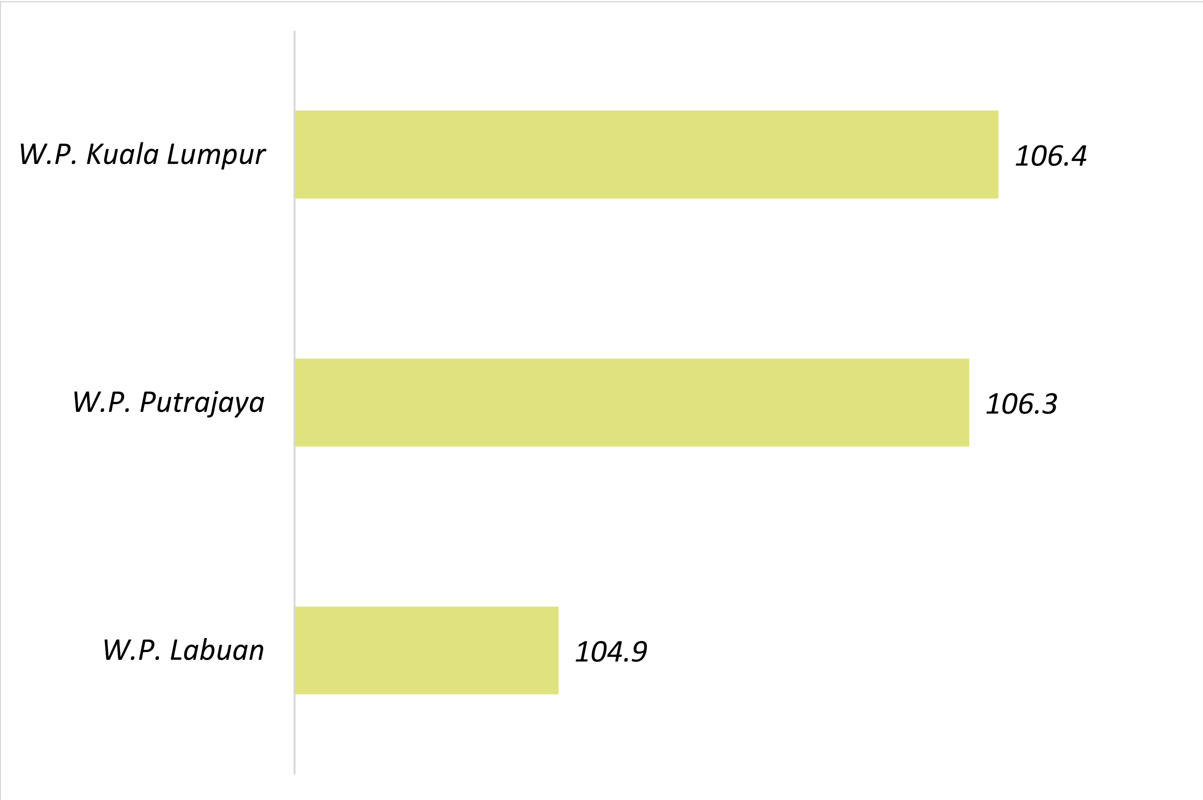
# *CHAPTER 3*

## *Cost of Living Index 2024*

*The Cost of Living Index (KSH) for Malaysia was recorded at 105.0 index points. W.P. Kuala Lumpur and W.P. Putrajaya registered values exceeding the national index, recording 106.4 and 106.3 index points respectively while W.P. Labuan recorded at 104.9 index points as shown in* ***Chart 2****.*

***Chart 2: Cost of Living Index, Federal Territories, 2024***



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# Bahagian
*Part*

# 2

## Jadual Statistik
*Statistical Table*

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**Jadual 1.1: Indeks Perbelanjaan Asas Kehidupan Wajar (PAKW) mengikut saiz isi rumah, strata dan negeri, Malaysia, 2024**
*Table 1.1: Index of Basic Expenditure for Decent Living (PAKW) by household size, strata and state, Malaysia, 2024*

| **Negeri** *State* | **Saiz isi rumah (Orang)** *Household size (Person)* | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | **Satu** *One* | | | **Dua** *Two* | | | **Tiga** *Three* | | |
| | **Jumlah** *Total* | **Bandar** *Urban* | **Luar Bandar** *Rural* | **Jumlah** *Total* | **Bandar** *Urban* | **Luar Bandar** *Rural* | **Jumlah** *Total* | **Bandar** *Urban* | **Luar Bandar** *Rural* |
| **Malaysia** | **71.8** | **79.6** | **47.1** | **74.2** | **80.7** | **50.6** | **77.1** | **82.8** | **52.9** |
| Johor | 77.6 | 82.2 | 52.7 | 73.9 | 79.2 | 54.6 | 75.4 | 80.1 | 56.6 |
| Kedah | 56.6 | 60.6 | 46.2 | 58.7 | 63.2 | 49.1 | 60.8 | 64.8 | 51.3 |
| Kelantan | 53.7 | 66.2 | 45.6 | 58.0 | 68.5 | 49.0 | 60.8 | 72.7 | 50.8 |
| Melaka | 77.2 | 80.5 | 53.2 | 80.4 | 82.9 | 56.2 | 81.6 | 83.5 | 58.2 |
| Negeri Sembilan | 60.7 | 65.4 | 51.6 | 63.9 | 68.1 | 54.3 | 67.0 | 70.8 | 55.9 |
| Pahang | 58.0 | 63.6 | 52.0 | 61.2 | 66.5 | 54.0 | 62.2 | 68.0 | 56.0 |
| Pulau Pinang | 84.2 | 85.6 | 55.5 | 84.6 | 86.3 | 60.0 | 83.7 | 85.6 | 60.4 |
| Perak | 59.6 | 64.4 | 46.9 | 63.3 | 67.6 | 49.4 | 65.0 | 69.3 | 51.2 |
| Perlis | 57.0 | 55.3 | 58.7 | 58.8 | 57.2 | 61.4 | 60.6 | 58.5 | 63.3 |
| Selangor | 92.0 | 93.7 | 51.4 | 91.4 | 93.2 | 55.3 | 92.4 | 93.8 | 57.1 |
| Terengganu | 56.9 | 59.2 | 52.9 | 60.2 | 63.4 | 54.2 | 61.3 | 64.1 | 55.2 |
| Sabah | 58.2 | 66.9 | 42.4 | 58.9 | 66.2 | 45.5 | 59.6 | 66.4 | 47.4 |
| Sarawak | 53.7 | 67.3 | 42.2 | 59.5 | 70.3 | 44.8 | 62.7 | 71.2 | 47.7 |
| W.P. Kuala Lumpur | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| W.P. Labuan | 72.1 | 73.0 | 52.7 | 75.4 | 76.9 | 56.7 | 77.9 | 79.0 | 58.8 |
| W.P. Putrajaya | 83.1 | 83.1 | n.a. | 84.6 | 84.6 | n.a. | 84.8 | 84.8 | n.a. |

**Nota** / *Note* **:**
**n.a.: Tidak berkenaan**
*Not applicable*

**Jadual 1.1: Indeks Perbelanjaan Asas Kehidupan Wajar (PAKW) mengikut saiz isi rumah, strata dan negeri, Malaysia, 2024 (samb.)**
*Table 1.1: Index of Basic Expenditure for Decent Living (PAKW) by household size, strata and state, Malaysia, 2024 (cont'd)*

| **Negeri** *State* | **Saiz isi rumah (Orang)** *Household size (Person)* | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | **Empat** *Four* | | | **Lima** *Five* | | | **Enam dan lebih** *Six and more* | | |
| | **Jumlah** *Total* | **Bandar** *Urban* | **Luar Bandar** *Rural* | **Jumlah** *Total* | **Bandar** *Urban* | **Luar Bandar** *Rural* | **Jumlah** *Total* | **Bandar** *Urban* | **Luar Bandar** *Rural* |
| **Malaysia** | **77.3** | **82.9** | **53.5** | **73.9** | **80.0** | **53.9** | **75.8** | **82.9** | **59.1** |
| Johor | 76.6 | 81.2 | 57.6 | 76.5 | 81.2 | 57.9 | 77.4 | 83.2 | 60.9 |
| Kedah | 60.5 | 64.8 | 52.0 | 61.1 | 65.3 | 53.1 | 64.2 | 68.1 | 58.1 |
| Kelantan | 62.4 | 73.6 | 51.1 | 60.6 | 72.9 | 51.9 | 70.4 | 85.0 | 57.9 |
| Melaka | 83.0 | 84.6 | 58.1 | 82.5 | 84.9 | 59.1 | 88.5 | 90.9 | 62.8 |
| Negeri Sembilan | 66.2 | 70.2 | 56.5 | 67.7 | 71.2 | 56.7 | 70.5 | 74.6 | 60.9 |
| Pahang | 63.3 | 68.7 | 56.6 | 65.0 | 70.8 | 57.1 | 69.4 | 74.6 | 62.7 |
| Pulau Pinang | 83.0 | 84.6 | 60.3 | 81.1 | 83.7 | 58.0 | 83.5 | 86.7 | 63.1 |
| Perak | 65.2 | 70.0 | 52.1 | 64.7 | 68.8 | 52.7 | 65.8 | 70.6 | 56.6 |
| Perlis | 60.9 | 58.6 | 63.7 | 60.8 | 59.2 | 64.0 | 67.6 | 63.9 | 70.9 |
| Selangor | 91.3 | 92.4 | 58.7 | 89.2 | 90.8 | 59.2 | 93.4 | 95.1 | 63.0 |
| Terengganu | 61.9 | 64.5 | 57.1 | 61.4 | 64.2 | 56.9 | 67.2 | 69.9 | 63.2 |
| Sabah | 59.4 | 65.9 | 47.8 | 58.6 | 65.3 | 48.8 | 63.0 | 69.5 | 56.6 |
| Sarawak | 64.3 | 73.5 | 48.5 | 64.5 | 73.7 | 48.9 | 72.2 | 82.1 | 56.4 |
| W.P. Kuala Lumpur | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| W.P. Labuan | 77.7 | 79.8 | 58.7 | 79.3 | 80.5 | 59.3 | 90.1 | 92.8 | 69.0 |
| W.P. Putrajaya | 84.7 | 84.7 | n.a. | 84.9 | 84.9 | n.a. | 87.0 | 87.0 | n.a. |

**Nota /** *Note* **:**
**n.a.: Tidak berkenaan**
*Not applicable*

**Jadual 1.2: Indeks Perbelanjaan Asas Kehidupan Wajar (PAKW) mengikut saiz isi rumah, Wilayah Persekutuan, 2024**
*Table 1.2: Index of Basic Expenditure for Decent Living (PAKW) by household size, Federal Territories, 2024*

| **Negeri** *State* | **Saiz isi rumah (Orang)** *Household size (Person)* | | | |
|---|---|---|---|---|
| | **Satu** *One* | **Dua** *Two* | **Tiga** *Three* | **Empat** *Four* |
| W.P. Kuala Lumpur | 100.0 | 100.0 | 100.0 | 100.0 |
| W.P. Labuan | 72.1 | 75.4 | 77.9 | 77.7 |
| W.P. Putrajaya | 83.1 | 84.6 | 84.8 | 84.7 |

**Jadual 1.3: Indeks Perbelanjaan Asas Kehidupan Wajar (PAKW) mengikut saiz isi rumah dan ibu negeri, Malaysia, 2024**
*Table 1.3: Index of Basic Expenditure for Decent Living (PAKW) by household size and state capital, Malaysia, 2024*

| **Ibu Negeri** *Capital State* | **Saiz isi rumah (Orang)** *Household size (Person)* | | | |
|---|---|---|---|---|
| | **Satu** *One* | **Dua** *Two* | **Tiga** *Three* | **Empat** *Four* |
| **Malaysia** | **71.8** | **74.2** | **77.1** | **77.3** |
| Johor Bahru, Johor | 92.9 | 92.6 | 92.5 | 92.4 |
| Alor Setar, Kedah | 68.3 | 69.7 | 70.4 | 71.4 |
| Kota Bharu, Kelantan | 61.5 | 62.9 | 64.0 | 64.6 |
| Bandaraya Melaka, Melaka | 87.1 | 87.9 | 88.5 | 88.8 |
| Seremban, Negeri Sembilan | 87.7 | 88.5 | 91.6 | 91.2 |
| Kuantan, Pahang | 83.0 | 84.5 | 85.4 | 86.1 |
| Georgetown, Pulau Pinang | 90.7 | 91.3 | 92.6 | 91.9 |
| Ipoh, Perak | 81.9 | 81.8 | 81.8 | 81.5 |
| Kangar, Perlis | 59.0 | 58.8 | 59.1 | 59.2 |
| Shah Alam, Selangor | 99.8 | 100.1 | 100.2 | 100.3 |
| Kuala Terengganu, Terengganu | 68.2 | 69.9 | 71.2 | 72.1 |
| Kota Kinabalu, Sabah | 77.9 | 77.2 | 77.1 | 76.9 |
| Kuching, Sarawak | 83.5 | 84.0 | 84.5 | 84.7 |

**Jadual 2.1: Indeks Kos Sara Hidup dan Kadar Pertumbuhan Tahunan mengikut negeri, Malaysia, 2024**
*Table 2.1: Cost of Living Index and Annual Growth Rate by state, Malaysia, 2024*

| **Negeri** *State* | **Indeks Kos Sara Hidup** *Cost of Living Index* | **Kadar pertumbuhan tahunan** *Annual growth rate* |
|---|---|---|
| **Malaysia** | **105.0** | **1.9** |
| Johor | 105.5 | 2.0 |
| Kedah | 104.6 | 1.9 |
| Kelantan | 103.9 | 1.7 |
| Melaka | 105.5 | 2.2 |
| Negeri Sembilan | 105.0 | 2.1 |
| Pahang | 105.5 | 2.4 |
| Pulau Pinang | 105.3 | 2.3 |
| Perak | 104.3 | 1.2 |
| Perlis | 105.7 | 1.8 |
| Selangor | 105.4 | 2.1 |
| Terengganu | 105.0 | 1.9 |
| Sabah | 104.5 | 1.9 |
| Sarawak | 105.3 | 2.2 |
| W.P. Kuala Lumpur | 106.4 | 3.1 |
| W.P. Labuan | 104.9 | 1.6 |
| W.P. Putrajaya | 106.3 | 1.7 |

**Jadual 2.2: Indeks Kos Sara Hidup dan Kadar Pertumbuhan Tahunan, Wilayah Persekutuan, 2024**
*Table 2.2: Cost of Living Index and Annual Growth Rate, Federal Territories, 2024*

| **Daerah pentadbiran** *Administrative district* | **Indeks Kos Sara Hidup** *Cost of Living Index* | **Kadar pertumbuhan tahunan** *Annual growth rate* |
|---|---|---|
| W.P. Kuala Lumpur | 106.4 | 3.1 |
| W.P. Labuan | 104.9 | 1.6 |
| W.P. Putrajaya | 106.3 | 1.7 |

# Bahagian
*Part*

# 3

## Nota Teknikal
*Technical Notes*

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# NOTA TEKNIKAL

## 1.0 PENGENALAN

Penganggaran Perbelanjaan Asas Kehidupan Wajar (PAKW) dibuat berdasarkan corak perbelanjaan isi rumah yang diperoleh daripada Survei Pendapatan dan Perbelanjaan Isi Rumah (HIES) 2024. Corak perbelanjaan ini diklasifikasikan mengikut *Malaysia Classification of Individual Consumption According to Purpose (MCOICOP)* 2021 dan kemudiannya dipecahkan kepada dua komponen utama iaitu komponen makanan dan bukan makanan. Nilai keseluruhan PAKW diperoleh dengan menjumlahkan kedua-dua komponen. Anggaran PAKW ini dikira bagi setiap isi rumah dan nilai purata dikira berdasarkan jumlah PAKW bagi setiap lokasi dibahagi dengan bilangan isi rumah di lokasi yang sama.

Secara umumnya, penyediaan rangka kerja PAKW ini menggunakan pendekatan pengukuran mutlak dan relatif sebagaimana pengiraan Pendapatan Garis Kemiskinan (PGK) dan gaji wajar. Dalam konsep pengukuran mutlak, *standard minimum* ditakrifkan dari segi kuantiti dan kualiti, kemudian dinilai pada harga pasaran. Sebaliknya, ukuran relatif merujuk kepada kadar (dalam konteks Malaysia 50%) daripada pendapatan penengah dan nilai ini akan meningkat selari dengan peningkatan pendapatan. Walau bagaimanapun, bagi tujuan penyediaan PAKW, pendekatan yang digunapakai telah disesuaikan dengan keperluan dan situasi di Malaysia dengan mengambil kira keperluan melebihi minimum (*above minimum*) yang wajar. Kaedah ini dinamakan ***PLI-Modified**.*

## 2.0 KONSEP DAN DEFINISI

### 2.1 Isi Rumah

Isi rumah ditakrifkan sebagai seorang atau sekumpulan orang yang bersaudara atau tidak bersaudara yang biasanya tinggal bersama dalam satu tempat kediaman serta membuat peruntukan secara bersama untuk makanan dan keperluan hidup yang lain.

## 2.2 Ketua Isi Rumah

Ketua isi rumah ditakrifkan sebagai seorang ahli biasa sama ada lelaki atau perempuan yang dianggap sebagai ketua oleh ahli isi rumah yang lain. Ketua isi rumah mesti seorang penerima pendapatan yang berumur 15 tahun dan ke atas.

## 2.3 Pendapatan Isi Rumah

Pendapatan isi rumah ialah jumlah pendapatan yang biasanya diterima (terakru) oleh ahli isi rumah, dalam bentuk wang tunai atau barangan yang diterima berulang kali dalalm tempoh rujukan survei (jangka masa setahun atau lebih kerap). Punca pendapatan adalah merangkumi:

### 2.3.1 Pekerjaan Bergaji

Pendapatan daripada pekerjaan bergaji boleh diterima dalam bentuk wang tunai atau dalam bentuk barangan dan perkhidmatan. Ini termasuk upah dan gaji untuk masa bekerja dan kerja yang dilakukan; bonus tunai dan ganjaran; komisen dan tips; elaun; bonus perkongsian keuntungan dan lain-lain bentuk pembayaran keuntungan yang berkaitan dan barangan dan perkhidmatan percuma atau subsidi daripada majikan (termasuk makanan percuma/ konsesi). Pendapatan pekerja juga termasuk insurans social sumbangan daripada majikan, pencaruman majikan kepada Kumpulan Wang Simpanan Pekerja (KWSP) dan bayaran pampasan pemberhentian & penamatan (kecuali bayaran persaraan *one-off* seperti gratuiti bagi pesara, yang dianggap sebagai pindahan modal).

### 2.3.2 Bekerja Sendiri

Pendapatan yang diterima oleh individu hasil daripada bekerja sendiri. Pendapatan bersih daripada bekerja sendiri termasuk keuntungan atau kerugian yang terakru kepada pemilik atau rakan kongsi atau mereka yang bekerja dalam perusahaan yang tidak diperbadankan. Ia juga termasuk anggaran nilai barangan dan perkhidmatan yang diperoleh melalui pertukaran barang serta barangan atau tanaman/ ternakan yang dihasilkan untuk kegunaan sendiri, setelah ditolak perbelanjaan. Asas untuk mengukur pendapatan daripada bekerja sendiri dalam statistik pendapatan isi rumah adalah berdasarkan konsep pendapatan bersih iaitu nilai output kasar ditolak kos operasi dan selepas pelarasan bagi susut nilai aset yang digunakan dalam pengeluaran. Keuntungan berlaku apabila pendapatan adalah lebih besar daripada perbelanjaan operasi adalah lebih besar daripada penerimaan.

### 2.3.3 Harta dan Pelaburan

Pendapatan daripada harta dan pelaburan adalah terimaan daripada pemilikan aset, faedah, dividen dan sewa. Pendapatan daripada harta benda ditakrifkan sebagai pulangan daripada penggunaan atau pelaburan aset yang disediakan kepada orang lain untuk kegunaan mereka. Ia merangkumi pulangan yang biasanya dalam bentuk kewangan, daripada aset kewangan (faedah dan dividen), aset bukan kewangan (sewa) dan royalti. Penerimaan faedah ialah bayaran yang diterima daripada akaun bank atau institusi kewangan yang lain, perakuan deposit, bon kerajaan/ pinjaman, sekuriti debentur dan pinjaman kepada ahli-ahli bukan isi rumah. Dividen adalah penerimaan daripada pelaburan dalam sebuah syarikat di mana pelabur tidak telibat dengan aktiviti syarikat. Ini termasuk *silent partner*. Ia juga termasuk pencen dan anuiti dalam bentuk dividen daripada skim insurans swasta. Sewa ialah bayaran yang diterima untuk penggunaan aset seperti tanah dan rumah. Royalti adalah pendapatan yang diperoleh daripada perkhidmatan bahan dipatenkan atau hak cipta, contohnya seperti hak penulisan, hak cipta bagi gubahan lagu dan lain-lain. Sewa dinilai bagi rumah sendiri yang diduduki oleh pemiliknya.

### 2.3.4 Pindahan Semasa Diterima

Pindahan boleh terdiri daripada wang tunai, barangan atau perkhidmatan. Pindahan boleh dibuat antara isi rumah ke isi rumah yang lain, antara kerajaan dan isi rumah, atau antara isi rumah dan badan-badan amal. Penerimaan boleh daripada dalam atau luar negara. Pindahan Semasa ini adalah bermotivasikan pengagihan semula pendapatan sama ada oleh kerajaan (contoh: bantuan pendidikan, zakat, Sumbangan Tunai Rahmah (STR) dan Sumbangan Asas Rahmah (SARA)) atau persendirian/ swasta (contoh: program bantuan sosial korporat). Pindahan Semasa yang diterima secara langsung memberi kesan kepada tahap Pendapatan Kasar dan mempengaruhi penggunaan barangan dan perkhidmatan. Justeru, semua Pindahan Semasa yang diterima dalam bentuk wang tunai dan barangan atau perkhidmatan adalah dianggap sebagai sebahagian daripada pendapatan. Walau bagaimanapun, Pindahan Semasa tersebut tidak meliputi pindahan modal.

## 2.4 Pendapatan Kasar dan Pendapatan Boleh Guna

Pendapatan kasar dan pendapatan boleh guna merupakan dua konsep utama pendapatan yang diguna pakai di dalam laporan ini dan boleh ditakrifkan seperti berikut:

### 2.4.1 Pendapatan Kasar

Pendapatan kasar adalah jumlah pendapatan yang diperoleh oleh isi rumah daripada semua punca pendapatan seperti yang dinyatakan di perkara **2.3**.

### 2.4.2 Pendapatan Boleh Guna

Pendapatan boleh guna adalah pendapatan kasar isi rumah setelah ditolak pindahan semasa yang dibayar seperti cukai langsung, sumbangan kepada isi rumah lain, bayaran zakat dan pindahan semasa lain yang dibayar serta pindahan semasa yang diterima secara mata benda (*in-kind*). Konsep pendapatan boleh guna ini mencerminkan pendapatan sebenar isi rumah terhadap penggunaan semasa dan simpanan.

## 2.5 Konsep Per Kapita

Secara asasnya, konsep per kapita adalah merujuk kepada ialah jumlah pendapatan/ PAKW/ perbelanjaan bagi kesemua orang dalam sesebuah isi rumah dan dibahagikan dengan bilangan orang dalam isi rumah tersebut. Nilai per kapita dianggarkan bagi memberi gambaran perbelanjaan mengikut individu. Walau bagaimanapun, nilai per kapita bukanlah nilai sebenar perbelanjaan individu.

## 2.6 Konsep Perbelanjaan Isi Rumah

### 2.6.1 Perbelanjaan Isi Rumah

Definisi perbelanjaan isi rumah yang diguna pakai adalah mengikut konsep dan garis panduan *System of National Accounts*, *2008* oleh *United Nations* dan *Framework for Statistics on the Distribution of Household Income, Consumption and Wealth*, *2013* oleh *Organisation for Economic Co-operation and Development (OECD).* Perbelanjaan isi rumah ini boleh dibahagikan kepada dua jenis iaitu perbelanjaan penggunaan dan perbelanjaan bukan penggunaan.

#### i. Perbelanjaan penggunaan isi rumah

Perbelanjaan Penggunaan Akhir Isi Rumah terdiri daripada perbelanjaan yang ditanggung oleh isi rumah penduduk ke atas barangan atau perkhidmatan penggunaan. Perbelanjaan penggunaan akhir tidak termasuk perbelanjaan ke atas aset tetap dalam bentuk kediaman atau barangan berharga. Ia berfungsi sebagai penunjuk utama tingkah laku pengguna dan aktiviti ekonomi keseluruhan kerana ia mencerminkan kuasa beli dan keutamaan isi rumah.

#### ii. Perbelanjaan bukan penggunaan isi rumah

Perbelanjaan bukan penggunaan adalah perbelanjaan yang dilakukan oleh isi rumah untuk tujuan kewangan lain seperti bayaran faedah ke atas pinjaman dan hutang, cukai ke atas pendapatan dan kekayaan, denda dan penalti, simpanan dan pelaburan, premium insurans yang melebihi perlindungan asas, dan caruman keselamatan sosial.

## 2.7 Pengelasan Item Perbelanjaan

Perbelanjaan diklasifikasikan kepada 14 kumpulan utama berdasarkan '***Classification of Individual Consumption According to Purpose (COICOP)***'. Jenis kumpulan perbelanjaan adalah:

| Kod | Kumpulan Perbelanjaan |
|---|---|
| **01** | Makanan dan Minuman |
| **02** | Minuman Alkohol dan Tembakau |
| **03** | Pakaian dan Kasut |
| **04** | Perumahan, Air, Elektrik, Gas dan Bahan Api Lain |
| **05** | Hiasan, Perkakasan dan Penyelenggaraan Isi Rumah |
| **06** | Kesihatan |
| **07** | Pengangkutan |
| **08** | Maklumat dan Komunikasi |
| **09** | Rekreasi, Sukan dan Kebudayaan |
| **10** | Perkhidmatan Pendidikan |
| **11** | Restoran dan Perkhidmatan Penginapan |
| **12** | Insurans dan Perkhidmatan Kewangan |
| **13** | Penjagaan Diri, Perlindungan Sosial dan Pelbagai Barangan dan Perkhidmatan |
| **90** | Perbelanjaan Bukan Penggunaan Isi Rumah |

Dalam proses pengiraan Perbelanjaan Asas Kehidupan Wajar (PAKW), sebilangan item dikenal pasti sebagai bakul kehidupan wajar meliputi keseluruhan kumpulan perbelanjaan kecuali Kumpulan 02.

## 2.8 Konsep kemiskinan dan Pendapatan Garis Kemiskinan

Kemiskinan mutlak adalah keadaan di mana pendapatan isi rumah tidak mencukupi untuk menampung keperluan asas mereka. Secara konsepnya, keperluan asas ini meliputi keperluan makanan dan bukan makanan.

Keperluan makanan merujuk kepada jumlah nutrisi yang diperlukan bagi setiap ahli isi rumah sementara keperluan bukan makanan pula merujuk kepada perbelanjaan rumah ke atas pakaian, tempat kediaman termasuk utiliti dan peralatan isi rumah, pengangkutan, komunikasi, pendidikan dan kesihatan. Keperluan makanan diukur menggunakan pendekatan kos keperluan asas bagi mendapatkan jumlah minimum pilihan makanan yang patut diambil dengan jumlah nutrisi yang optimum berdasarkan kepada Panduan Diet Malaysia yang dikeluarkan oleh Kementerian Kesihatan Malaysia (KKM).

Keperluan bukan makanan pula diukur berdasarkan kepada perbelanjaan sebenar isi rumah berdasarkan perbelanjaan 20.0 peratus terendah yang diperoleh melalui Survei Perbelanjaan Isi Rumah (HES), 2024. Pengukuran ini menghasilkan satu paras pendapatan minimum yang dikenali sebagai Pendapatan Garis Kemiskinan (PGK) iaitu nilai ringgit yang diperlukan oleh sesebuah isi rumah untuk memenuhi keperluan hidup.

## 2.9 Konsep Perbelanjaan Asas Kehidupan Wajar (PAKW)

Perbelanjaan Asas Kehidupan Wajar (PAKW) ditakrifkan sebagai satu amaun perbelanjaan yang diperlukan oleh isi rumah untuk menjalani kehidupan wajar yang dapat memenuhi keperluan dan kehendak termasuklah penyertaan dalam aktiviti sosial dan masyarakat. Kehidupan wajar adalah satu taraf kehidupan bermakna yang memenuhi keperluan dan kehendak serta mengambil bahagian dalam masyarakat. Keperluan merujuk kepada barangan dan perkhidmatan yang diperlukan untuk hidup dengan bermakna. Sementara kehendak pula merupakan barangan dan perkhidmatan pilihan pengguna untuk kehidupan yang lebih selesa. Penyertaan dalam masyarakat bermaksud mengambil bahagian dan melibatkan diri dalam aktiviti formal atau tidak formal dalam masyarakat.

## 2.10 Kumpulan Isi Rumah Persentil 30 sehingga Persentil 80 (P30-P80) sebagai Kumpulan Rujukan

Kumpulan P30-P80 merupakan kumpulan pertengahan yang berpendapatan purata RM7,442 dengan had minimum RM3,810 dan had maksimum RM12,679. Kumpulan P30-P80 ini dijadikan kumpulan rujukan bagi penentuan item-item kehidupan wajar bagi komponen makanan dan bukan makanan. Ini mengambil kira kehidupan wajar merupakan ukuran bagi tingkat kehidupan melebihi minimum. Di samping itu, kumpulan P30-P80 adalah isi rumah yang berada di kumpulan pertengahan 60.0 peratus isi rumah di mana corak perbelanjaan mereka adalah sesuai dijadikan asas kehidupan wajar.

# 3.0 METODOLOGI PERBELANJAAN ASAS KEHIDUPAN WAJAR (PAKW)

## 3.1 Pengenalan

PAKW menggunakan pendekatan *PLI-Modified*, iaitu kaedah pengiraan yang diadaptasi dari Pendapatan Garis Kemiskinan (*PLI*). Kaedah ini disesuaikan untuk mengukur perbelanjaan minimum yang diperlukan untuk kehidupan wajar individu dalam tempoh sebulan. *PLI*, yang pertama kali diperkenalkan pada tahun 1977, bertujuan untuk mengenal pasti tahap kemiskinan dengan pendekatan pengukuran mutlak dan relatif.

## 3.2 Perincian Pengiraan Komponen Makanan

Bagi komponen makanan, pendekatan pengukuran mutlak dengan kaedah *cost of basic needs* digunakan. Dalam konteks ini, PAKW individu mengikut umur dan jantina dikira berdasarkan keperluan nutrisi yang diukur berdasarkan kepada Panduan Diet Malaysia (PDM) 2020. PDM memainkan peranan penting dalam mendidik masyarakat mengenai pemilihan pemakanan, dengan memberikan maklumat tentang pemakanan seimbang dan sihat berdasarkan keperluan nutrisi.

Jumlah kalori individu diukur mengikut umur dan jantina, kemudian diadaptasi kepada pemakanan seimbang seperti yang disarankan oleh *World Health Organization (WHO)* dan Piramid Makanan Malaysia 2020 seterusnya diperincikan mengikut kumpulan makanan seperti produk bijirin, daging, telur dan ikan, susu, minyak dan lemak, sayur-sayuran, buah-buahan dan lain-lain. Setiap kategori makanan dinilaikan dalam Ringgit Malaysia (RM).

Julat pengambilan kalori yang disarankan bagi golongan dewasa dan warga emas (18 tahun ke atas) adalah 1,600-2,000 kcal, manakala bagi kanak-kanak dan remaja (7 hingga 17 tahun) adalah 1,500-2,300 kcal. Jumlah pengambilan tenaga harian (TEI) disarankan kepada masyarakat Malaysia ialah peratusan karbohidrat sebanyak 50.0 hingga 65.0 peratus, protein 10.0 hingga 20.0 peratus dan lemak 25.0 hingga 30.0 peratus. Contohnya, bagi julat pengambilan 2,000 kcal, peratusan karbohidrat yang disarankan adalah 1,150 kcal, 300 kcal daripada protein dan 550 kcal daripada lemak.

Pengiraan PAKW makanan ini menunjukkan tidak berlaku diskriminasi dari segi keperluan makanan bagi setiap individu, namun perbezaan nilai perbelanjaan antara lokasi boleh berlaku berdasarkan kepada pilihan item, harga dan ketersediaan makanan serta komposisi isi rumah. Berbeza dengan pengiraan pendapatan garis kemiskinan, kaedah ini diperluaskan dengan mengambil kira elemen-elemen berikut:

### Modifikasi PLI dalam Pengiraan PAKW

#### 1. *Minimum-diversified*

Berbeza dengan pendekatan *minimum-optimum* yang diguna pakai oleh *PLI*, PAKW menggunakan pendekatan ***minimum-diversified*** untuk komponen makanan.

| | | |
|---|---|---|
| ***Minimum*** | : | Berdasarkan harga minimum dalam kategori makanan yang dipilih. |
| ***Diversified*** | : | Berdasarkan pelbagai pilihan makanan utama dalam kategori lokaliti. |

#### 2. Kos makan di luar

PAKW turut menganggarkan perbelanjaan sekiranya komponen makanan ini disediakan di luar rumah seperti restoran, gerai dan sebagainya. Penganggaran ini adalah selaras dengan falsafah PAKW di mana perbelanjaan turut meliputi kehendak serta berpeluang menyertai aktiviti sosial. Bagi menganggarkan kos makan di luar, komposisi atau corak perbelanjaan isi rumah ke atas makanan mengikut lokaliti dikira dengan menisbahkan purata perbelanjaan restoran ke atas keseluruhan perbelanjaan makanan dan minuman isi rumah.

Seterusnya, nisbah komposisi makanan tersebut kemudiannya dinilaikan semula kepada harga di premis perniagaan seperti restoran dan gerai. Kos tersebut meliputi kos perkhidmatan menyediakan makanan seperti kos tukang masak, mencuci pinggan dan kos operasi seperti sewa, utiliti dan keuntungan perniagaan. Nilai tersebut juga diperoleh dengan mengaplikasikan nisbah *input output* Industri Restoran dari Jadual *Input-Output* terperinci mengikut negeri. Pengiraan ini diperincikan mengikut kawasan (Negeri, Daerah dan strata) yang bersumberkan dapatan survei HIES 2024, KDNK Kaedah Perbelanjaan, Survei Ekonomi Tahunan 2022 dan Jadual *Input-Output*.

## 3.3 Perincian Pengiraan Komponen Bukan Makanan

Komponen ini mengambil pendekatan relatif, berdasarkan *World Bank's Living Standards Measurement Study (Revallion, 1988)*. Pengiraan kos kehidupan wajar bagi bukan makanan dikira berdasarkan corak perbelanjaan oleh kumpulan 30 peratus hingga 80 peratus isi rumah yang disusun dari segi pendapatan hasil daripada Survei Pendapatan dan Perbelanjaan Isi Rumah (HIES) 2024. Seterusnya, sejumlah barangan ditentukan sebagai barangan keperluan dan kehendak untuk hidup wajar merujuk kepada corak perbelanjaan tersebut dan kemudiannya dikelaskan kepada 12 kumpulan utama seperti berikut:

03 Pakaian dan Kasut
04 Perumahan, Air, Elektrik, Gas dan Bahan Api Lain
05 Hiasan, Perkakasan dan Penyelenggaraan Isi Rumah
06 Kesihatan
07 Pengangkutan
08 Maklumat dan Komunikasi
09 Rekreasi, Sukan dan Kebudayaan
10 Perkhidmatan Pendidikan
11 Restoran dan Perkhidmatan Penginapan
12 Insurans dan Perkhidmatan Kewangan
13 Penjagaan Diri, Perlindungan Sosial dan Pelbagai Barangan dan Perkhidmatan
90 Perbelanjaan Bukan Penggunaan Isi Rumah

Pilihan item turut mengambil kira item kehendak. Item kehendak merujuk kepada barangan dan perkhidmatan yang bukan diperlukan untuk kelangsungan hidup atau kehidupan yang wajar. Kehendak adalah merupakan barangan dan perkhidmatan yang bertujuan melambangkan kemewahan, keseronokan, status atau kepuasan peribadi seseorang. Contoh kehendak adalah seperti peranti elektronik terkini, pakaian berjenama, hiburan, percutian secara berlebihan dan kenderaan mewah.

Terdapat beberapa kriteria yang telah ditetapkan bagi pemilihan item PAKW, seperti yang berikut:

a. Memenuhi keperluan asas iaitu Makanan dan minuman, Pakaian, Perumahan dan utiliti, Kesihatan, Pendidikan, Pengangkutan, Komunikasi dan Keperluan diri.

b. Melebihi kehidupan minimum atau asas seseorang individu tersebut.

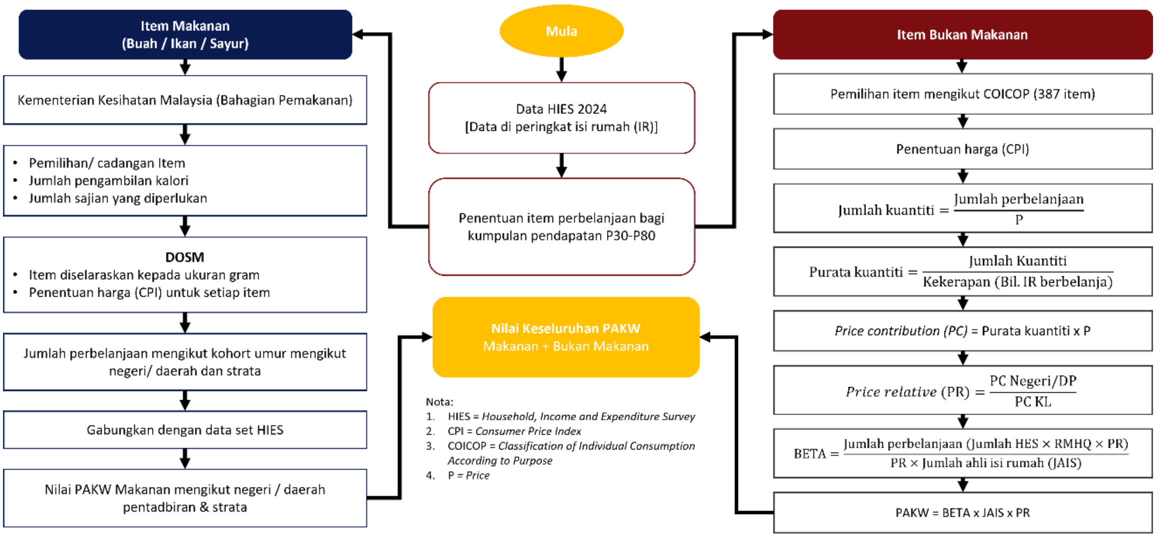
c. Item dipilih berdasarkan peratusan tertinggi isi rumah kumpulan P30-P80 berbelanja mengikut MCOICOP melalui Survei Perbelanjaan Isi Rumah (HES) 2024.

d. Mengambil kira item yang digunapakai oleh tiga etnik utama di Malaysia serta kumpulan umur seperti bayi, kanak-kanak, belia, warga emas dan Orang Kurang Upaya (OKU).

e. Melihat kepada keperluan kehidupan wajar dalam bidang rekreasi, sukan dan kebudayaan.

Purata kos di peringkat individu bagi setiap kumpulan barangan tersebut ditentukan mengikut lokaliti daerah dan kawasan bandar dan luar bandar, secara relatif dengan kos di W.P. Kuala Lumpur. Kos bagi kumpulan perumahan dan utiliti ditentukan dengan mengambil kira konsep perkongsian sumber di mana purata kos individu akan berkurang sekiranya bilangan isi rumah bertambah. Seterusnya, purata kos bagi setiap kumpulan kemudiannya ditambah bagi menghasilkan nilai PAKW bukan makanan dan dijumlahkan dengan PAKW makanan dan menghasilkan PAKW keseluruhan bagi isi rumah. Kaedah ini dapat menentukan nilai perbelanjaan untuk hidup secara wajar di peringkat isi rumah berdasarkan bilangan individu serta lokaliti isi rumah tersebut.

### 3.4 Proses pengiraan Perbelanjaan Asas Kehidupan Wajar (PAKW)




# 4.0 INDEKS KOS SARA HIDUP (KSH)

### 4.1 Pengenalan

Indeks Kos Sara Hidup (KSH) mengukur perubahan peratus kos pembelian mengikut masa bagi barangan dan perkhidmatan di dalam "bakul" Perbelanjaan Asas Kehidupan Wajar (PAKW) yang mewakili corak purata pembelian oleh kumpulan 30 peratus hingga 80 peratus isi rumah pada sesuatu tempoh masa yang ditetapkan. "Bakul" ini merujuk kepada barangan dan perkhidmatan yang mempunyai kualiti dan kuantiti yang seakan-akan sama atau tidak berubah, yang mengandungi item yang berada lama atau boleh diukur secara berterusan di pasaran berbanding dengan masa. Perubahan harga barangan yang berlaku dalam "bakul" ini adalah disebabkan oleh perubahan harga yang sebenarnya sahaja, iaitu perubahan harga ini tidak berkaitan langsung dengan perubahan pada kuantiti atau kualiti barang dan perkhidmatan tersebut.

Barang dan perkhidmatan yang diliputi dalam "bakul" ini dikelaskan berpandu kepada *"Malaysia Classification of Individual Consumption According to Purpose (MCOICOP)"* dalam tiga belas kumpulan.

Indeks KSH dikira mengikut daerah pentadbiran bagi setiap negeri dan Wilayah Persekutuan di Malaysia. Indeks KSH Malaysia ialah indeks komposit berdasarkan wajaran perbelanjaan bagi semua daerah pentadbiran di Malaysia.

### 4.2 Wajaran

Wajaran yang digunakan dalam pengiraan Indeks KSH adalah berdasarkan komposisi perbelanjaan isi rumah bagi barangan dan perkhidmatan yang terdapat di dalam "bakul" PAKW. Wajaran ini dikemaskini setiap kali Survei Perbelanjaan Isi Rumah (HES) selesai iaitu dua kali dalam tempoh lima tahun. Pengemaskinian ini adalah perlu bagi memastikan wajaran ini menggambarkan perubahan dalam corak perbelanjaan pengguna.

### 4.3 Metodologi Pengiraan Indeks

Kaedah *Laspeyres* digunakan dalam pengiraan Indeks KSH. Ia menggunakan asas rujukan tahun 2022 = 100.

## 5.0 NOTA DAN SIMBOL

| | |
|---|---|
| 0.0 | Nilai yang kurang daripada 0.05 peratus |
| - | Tiada/kosong/tiada kes |
| W.P. | Wilayah Persekutuan |
| RM | Ringgit Malaysia |
| n.a. | Tidak berkenaan |
| n.e.c. | Tidak dikelaskan di tempat lain |

# TECHNICAL NOTES

## 1.0 INTRODUCTION

*The estimation of Basic Expenditure of Decent Living (PAKW) is based on household spending patterns derived from the Household Income and Expenditure Survey (HIES) 2024. These spending patterns are classified according to the Malaysia Classification of Individual Consumption According to Purpose (MCOICOP) 2021 and are divided into two main components which are food and non-food. The total PAKW value is calculated by summing both components. Estimates of PAKW are determined for each household and the average value is derived by dividing the total PAKW for each location by the number of households in the same location.*

*Generally, the framework for PAKW employs both absolute and relative measurement approaches, similar to the calculation of the Poverty Line Income (PLI) and decent wage. In the absolute measurement approach, a minimum standard is defined in terms of quantity and quality and then evaluated at market prices. In contrast, the relative measurement refers to a proportion (in Malaysia's context, 50%) of the median income, which increases in line with income growth. However, for the purpose of PAKW estimation, this approach has been adapted to reflect Malaysia's specific needs and circumstances, taking into account reasonable above-minimum requirements. This method is referred to as the **PLI-Modified** approach.*

## 2.0 CONCEPT AND DEFINITIONS

### 2.1 Household

*A household is defined as a person or group of people whether related or unrelated who usually live together in a living quarter and make provision for food and other necessities of life together.*

### 2.2 Head of Household

*The head of household is defined as any household member, male or female, who is recognised as the head by other members of the household. The head of household must be an income recipient aged 15 years and above.*

## 2.3 Household Income

*Household income refers to the total income usually received (accrued) by household members, either in cash or goods, on a recurring basis during the survey reference period (typically one year or more frequently). The sources of income include:*

### 2.3.1 Paid Employment

*Income from paid employment can be received in the form of cash or goods and services. This includes wages and salaries for time worked and work performed; cash bonuses and rewards; commissions and tips; allowances; profit-sharing bonuses; and other forms of profit-related payments, as well as free or subsidized goods and services from employers (including free food/concession). Employee income also includes employer contributions to social insurance, contributions to the Employees Provident Fund (EPF) and severance & termination compensation payments (except one-off retirement payments such as gratuities, which are considered capital transfers).*

### 2.3.2 Self Employment

*Income received by individuals from self employment. Net income from self employment includes profits or losses accrued to owners, partners, or those engaged in unincorporated enterprises. It also includes the estimated value of goods and services obtained through barter, as well as goods or crops/livestock produced for personal use, after deducting expenses. The basis for measuring self employment income in household income statistics is net income, which is the gross output value minus operating costs and after adjustments for the depreciation of assets used in production. Profits occur when income exceeds operating expenses.*

### 2.3.3 Property and Investments

*Income from property and investments refers to returns from asset ownership, interest, dividends and rent. Property income is defined as returns from the use or investment of assets made available* *to others. It includes returns, usually in financial form, from financial assets (interest and dividends), non-financial assets (rent), and royalties. Interest receipts refer to payments from bank accounts or other financial institutions, certificates of deposit, government bonds/loans, debenture securities and loans to non-household members. Dividends are returns from investments in a company where the investor is not involved in the company's activities, including silent partners. This also includes pensions and annuities in the form of dividends from private insurance schemes. Rent is the payment received for the use of assets such as land and houses. Royalties refer to income derived from the use of patented materials or copyright, such as writing rights, copyrights for musical compositions and others. Imputed rent is considered for owner-occupied homes.*

### 2.3.4 Current Transfers Received

*Transfers can consist of cash, goods or services. Transfers can be made between households to other households, between the government and households, or between households and charities. These receipts can be both within or outside the country. The main motivation is to redistribute income either by the government (e.g. educational aid, zakat, Sumbangan Tunai Rahmah (STR) and Sumbangan Asas Rahmah (SARA)) or individual/ private (e.g. corporate social responsibility). Current Transfers received directly affect the level of Gross Income and influence the consumption of goods and services. Therefore, all Current Transfers received in the form of cash and goods or services are considered as part of income. However, the Current Transfer does not cover capital transfers.*

## 2.4 Gross Income and Disposable Income

*Gross income and disposable income are two key income concepts used in this report and can be defined as follows:*

### 2.4.1 Gross Income

*Gross income refers to the total income earned by a household from all sources of income, as outlined in section **2.3**.*

### 2.4.2 Disposable Income

*Disposable income is the gross household income after deducting current transfers paid, such as direct taxes, contributions to other households, zakat payments, and other current transfers paid, as well as current in-kind transfers received. This concept of disposable income reflects the actual income available to households for current consumption and savings.*

## 2.5 Per Capita Concept

*Essentially, the per capita concept refers to the total income/PAKW/expenditure for all individuals in a household, divided by the number of persons in the household. The per capita value is estimated to provide an indication of expenditure per individual. However, the per capita value does not reflect the actual expenditure of each individual.*

## 2.6 Household Expenditure Concept

### 2.6.1 Household Expenditure

*The definition of household expenditure used is based on the concepts and guidelines System of National Accounts, 2008 by United Nations and Framework for Statistics on the Distribution of Household Income, Consumption and Wealth, 2013 by Organisation for Economic Co-operation and Development (OECD). This expenditure can be divided into two types, namely consumption expenditure and non consumption expenditure.*

#### i. Household consumption expenditure

*Household Final Consumption Expenditure includes spending by resident households on goods or services for consumption. Final consumption expenditure does not include spending on fixed assets in the form of housing or valuable items. It serves as a primary indicator of consumer behaviour and overall economic activity, as it reflects the purchasing power and priorities of households.*

### ii. Household non consumption expenditure

*Non consumption expenditure refers to spending by households for other financial purposes, such as interest payments on loans and debts, taxes on income and wealth, fines and penalties, savings and investments, insurance premiums beyond basic coverage, and social security contributions.*

## 2.7 Classification of Expenditure Items

*Expenditure is classified into 14 main groups based on the '**Classification of Individual Consumption According to Purpose (COICOP)'**. The types of expenditure groups include:*

| Code | Expenditure Group |
|---|---|
| **01** | Food and Beverages |
| **02** | Alcoholic Beverages and Tobacco |
| **03** | Clothing and Footwear |
| **04** | Housing, Water, Electricity, Gas and Other Fuels |
| **05** | Furnishings, Household Equipment and Routine Household Maintenance |
| **06** | Health |
| **07** | Transport |
| **08** | Information and Communication |
| **09** | Recreation, Sport and Culture |
| **10** | Education Services |
| **11** | Restaurants and Accommodation Services |
| **12** | Insurance and Financial Services |
| **13** | Personal Care, Social Protection and Miscellaneous Goods and Services |
| **90** | Household Non Consumption Expenditure |

*In the calculation process for the Basic Expenditure of Decent Living (PAKW), a number of items have been identified as part of the decent living basket, covering all expenditure groups except Group 02.*

## 2.8 Concept of Poverty and the Poverty Line Income

*Absolute poverty is a condition where a household's income is insufficient to meet their basic needs. Conceptually, these basic needs encompass both food and non-food necessities.*

*Food needs refer to the amount of nutrition required for each household member while non-food needs refer to household expenditure on clothing, housing including utilities and household appliances, transportation, communication, education and healthcare. Food needs are assessed using the basic needs cost approach to obtain the minimum food intake necessary to provide optimal nutrition based on the Malaysian Dietary Guidelines issued by the Ministry of Health Malaysia (KKM).*

*Non-food needs are measured based on actual household expenditure, particularly the spending of the lowest 20 per cent, as obtained from the Household Expenditure Survey (HES). This assessment produces a minimum income threshold known as the Poverty Line Income (PLI), which represents the amount of money a household needs to meet their basic living requirements.*

### 2.9 Concept of Basic Expenditure of Decent Living (PAKW)

*The Basic Expenditure of Decent Living (PAKW) is defined as the amount of expenditure required by a household to live a decent life that can meet both needs and wants including participation in social and community activities. A decent life is one that is meaningful, fulfilling essential needs and wants and participates in society. Needs refer to the goods and services required for meaningful survival. Whereas wants represent the goods and services that consumers choose for a more comfortable life. Participation in society means participating and engaging in formal or informal activities within the community.*

### 2.10 Household Group 30th Percentile to 80th Percentile (P30-P80) as the Reference Group

*The P30-P80 group represents the middle-income segment with an average income of RM7,442, a minimum threshold of RM3,810 and a maximum of RM12,679. This P30-P80 group serves as the reference for determining items for a decent life within both food and non-food components. This takes into account that a decent life is a measure of a standard of living above the minimum. In addition, the P30-P80 group represents 60.0 per cent of the middle-income segment where their expenditure patterns are an appropriate foundation for establishing the basis of decent living.*

# *3.0 BASIC EXPENDITURE OF DECENT LIVING (PAKW) METHODOLOGY*

## *3.1 Introduction*

*PAKW uses the PLI-Modified approach, which is a calculation method adapted from the Poverty Line Income (PLI). This method is adapted to measure the minimum expenditure requirement for an individual's decent life in one month. The PLI, which was first introduced in 1977, aims to identify the level of poverty with an absolute and relative measurement approach.*

## *3.2 In-Depth Calculation of Food Component*

*For food components, the absolute measurement approach with the cost of basic needs method is used. In this context, individual PAKW according to age and sex is calculated based on the nutritional needs measured based on the Malaysian Dietary Guidelines (MDG) 2020. The MDG plays an important role in educating the society about dietary choices, by providing information about a healthy and balanced diet based on nutritional needs.*

*Individual calories are measured according to age and sex, then adjusted to align with a balanced diet as recommended by the World Health Organization (WHO) and the Malaysian Food Pyramid 2020 and then detailed according to food groups such as grain products, meat, eggs and fish, milk, oil and fat, vegetables, fruits and others. Each food category is valued in Ringgit Malaysia (RM).*

*The recommended calorie intake range for adults and senior citizens (18 years and above) are 1,600-2,000 kcal, while for children and teenagers (7 to 17 years) are 1,500-2,300 kcal. The daily Total Energy Intake (TEI) recommended for the Malaysian community is a percentage of carbohydrates of 50.0 to 65.0 per cent, 10.0 to 20.0 per cent protein, and 25.0 to 30.0 per cent fats. For example, for a 2,000 kcal intake range, the recommended distribution is 1,150 kcal from carbohydrates, 300 kcal from protein and 550 kcal from fats.*

*The calculation of food PAKW shows that there is no discrimination in terms of food needs for each individual, but the difference in the value of expenditure between locations can occur based on the choice of items, the price and availability of food and the composition of the household. Unlike the poverty line income calculation, this method is expanded by considering the following elements:*

## *Modification of PLI in PAKW Calculation*

### *1. Minimum-diversified*

*In contrast to the minimum-optimum approach adopted by PLI, PAKW uses a minimum-diversified approach for food components.*

***Minimum*** *: Based on the minimum price in the selected food category.*

***Diversified*** *: Based on various main food options in the locality category.*

### *2. Cost of dining out*

*PAKW also evaluates the costs associated if this food component is provided outside the household such as restaurants, stalls and others. This estimate is in line with PAKW's philosophy which considers expenditure related to needs and opportunities for social engagement. In order to estimate the cost of dining out, the composition or pattern of household expenditure on food by locality is calculated by dividing the average restaurant expenditure over the total household food and beverage expenditure.*

*Next, the composition ratio of the food is then re-evaluated to the price at business premises such as restaurants and stalls. These costs include the cost of providing food services such as cook costs, washing dishes and operating costs such as rent, utilities and business profits. The value is also obtained by applying the input-output ratio of the Restaurant Industry from the Detailed Input-Output Table by state. This calculation is detailed according to area (State, District and strata) which is sourced from HIES 2024 findings, GDP by Expenditure Method, Annual Economic Survey 2022 and Input-Output Table.*

## 3.3 In-Depth Calculation of Non-Food Component

*This component takes a relative approach, based on the World Bank's Living Standards Measurement Study (Revallion, 1988). The calculation of the decent cost of living for non-food is calculated based on the expenditure pattern by the group of 30 per cent to 80 per cent of households arranged in terms of income resulting from Household Income and Expenditure Survey (HIES) 2024. Next, a number of items are determined as needs and wants for a decent life referring to the expenditure pattern and then classified into 12 main groups as follows.*

*03 Clothing and Footwear*
*04 Housing, Water, Electricity, Gas and Other Fuels*
*05 Furnishings, Household Equipment and Routine Household Maintenance*
*06 Health*
*07 Transport*
*08 Information and Communication*
*09 Recreation, Sport and Culture*
*10 Education Services*
*11 Restaurants and Accommodation Services*
*12 Insurance and Financial Services*
*13 Personal Care, Social Protection and Miscellaneous Goods and Services*
*90 Household Non Consumption Expenditure*

*Item choices also consider desirable items. Desirable items refer to goods and services that are not essential for survival or a decent standard of living. Desires represent goods and services that aim to reflect luxury, pleasure, status, or personal satisfaction. Examples of desires include the latest electronic devices, branded clothing, entertainment, excessive vacations, and luxury vehicles.*

*Several criteria have been established for selecting PAKW items, including the following:*

a. *Meeting basic needs, namely Food and beverages, Clothing, Housing and utilities, Health, Education, Transportation, Communication, and Personal needs.*

b. *Exceeding the minimum or basic living standards of the individual.*

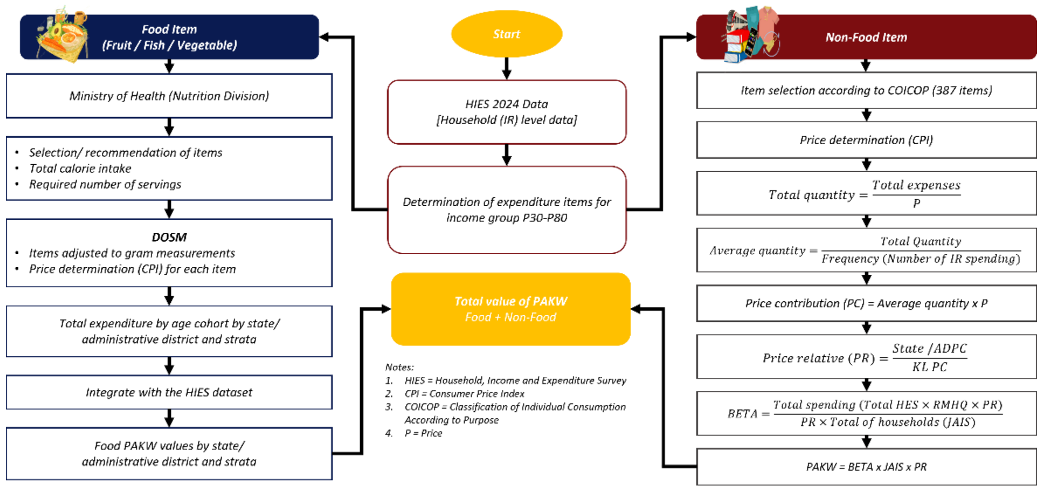
*c.* *Items selected based on the highest percentage of households in the P30-P80 group spending according to the MCOICOP through the Household Expenditure Survey (HES) 2024.*

*d.* *Considering items used by the three main ethnic groups in Malaysia, as well as age groups such as infants, children, youth, senior citizen, and Persons with Disabilities (PWD).*

*e.* *Addressing the needs for a decent living in the fields of recreation, sports, and culture.*

*The average cost at the individual level for each group of goods is determined according to the locality of the district and urban and rural areas, relative to the cost in W.P. Kuala Lumpur. Costs for housing and utility groups are determined by taking into account the concept of resource sharing where the average individual cost will decrease if the number of households increases. Next, the average cost for each group is then added to produce a non-food PAKW value and added to the food PAKW to produce the total PAKW for the household. This method can determine expenditure value to live decently at the household level based on the number of individuals and the locality of the household.*

## *3.4 The Process of Basic Expenditure of Decent Living (PAKW)*



# 4.0 COST OF LIVING INDEX (KSH)

## 4.1 Introduction

*The Cost of Living Index (KSH) measures the change in the percentage of purchase costs over time for goods and services in the "basket" of Basic Expenditure of Decent Living (PAKW) which represents the average pattern of purchases by a group of 30 per cent to 80 per cent of households at a given time period. This "basket" refers to goods and services that have a quality and quantity that is constant or relatively constant, containing items that have been around for a long time or that can be measured continuously in the market over time. The change in the price of goods that occurs in this "basket" is due to the actual price change only, that is, this price change is not directly related to the change in the quantity or quality of the goods and services.*

*Goods and services included in the “basket” is classified based on “Malaysia Classification of Individual Consumption According to Purpose (MCOICOP)” in thirteen main groups.*

*The KSH index is calculated by administrative district for each state and Federal Territory in Malaysia. Malaysia's KSH index is a composite index based on weighted expenditure for all administrative districts in Malaysia.*

## 4.2 Weight

*The weights used in the calculation of the KSH Index are based on the composition of household expenditure on goods and services found in the PAKW "basket". This weight is updated each time the Household Expenditure Survey (HES) is completed, which is twice in five years. This update is necessary to ensure that these weights reflect changes in consumer spending patterns.*

## 4.3 Methodology of Index Calculation

*The Laspeyres method is used in the calculation of the KSH Index. It uses the reference base year 2022 = 100.*

## *5.0 NOTES AND SYMBOLS*

| | |
|---|---|
| *0.0* | *Value less than 0.05 per cent* |
| *-* | *Nil/blank/no case* |
| *W.P.* | *Wilayah Persekutuan* |
| *RM* | *Ringgit Malaysia* |
| *n.a.* | *Not applicable* |
| *n.e.c.* | *Not elsewhere classified* |

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# Lampiran

*Appendix*

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**Lampiran 1.1: Anggaran penduduk mengikut kumpulan umur, bilangan isi rumah dan purata saiz isi rumah mengikut strata dan kadar perbandaran, Wilayah Persekutuan, 2024**

*Appendix 1.1: Population estimates by age group, number of household and average household size by strata and urbanisation rate, Federal Territories, 2024*

| **Daerah pentadbiran** *Administrative district* | **Anggaran Penduduk Warganegara 2024**[a] *Citizen Population Estimates 2024*[a] | | | | **Isi Rumah**[b] / *Household*[b] **Bilangan** / *Number* **('000)** | | | **Purata saiz** / *Average size* **(%)** | | | **Kadar perbandaran**[b] *Urbanisation rate*[b] **(%)** |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | **Jumlah** *Total* **('000)** | **0-14 tahun** *years* **(%)** | **15-64 tahun** *years* **(%)** | **≥ 65 tahun** *years* **(%)** | **Jumlah** *Total* | **Bandar** *Urban* | **Luar Bandar** *Rural* | **Jumlah** *Total* | **Bandar** *Urban* | **Luar Bandar** *Rural* | |
| W.P. Kuala Lumpur | 1,796.0 | 17.3 | 75.9 | 6.8 | 574.5 | 574.5 | n.a | 3.0 | 3.0 | n.a | 100.0 |
| W.P. Labuan | 88.6 | 26.0 | 68.9 | 5.1 | 22.7 | 20.9 | 1.8 | 4.2 | 4.1 | 4.7 | 92.2 |
| W.P. Putrajaya | 116.1 | 34.7 | 63.4 | 1.9 | 32.9 | 32.9 | n.a | 3.8 | 3.8 | n.a | 100.0 |

**Nota** / *Notes* **:**

[a] **Merujuk kepada Anggaran Penduduk Semasa 2024**
[a] *Refers to the Current Population Estimates 2024*
[b] **Merujuk kepada Survei Pendapatan Isi Rumah 2024**
[b] *Refers to the Household Income Survey 2024*
n.a.: **Tidak berkenaan**
*Not applicable*

**Lampiran 1.2: Purata Perbelanjaan Asas Kehidupan Wajar (PAKW) bulanan isi rumah mengikut strata, Wilayah Persekutuan, 2024**
*Appendix 1.2: Mean monthly Basic Expenditure of Decent Living (PAKW) for household by strata, Federal Territories, 2024*

**(RM)**

| **Daerah pentadbiran** *Administrative district* | **Isi Rumah** / *Household* | | |
|---|---|---|---|
| | **Jumlah** *Total* | **Bandar** *Urban* | **Luar Bandar** *Rural* |
| W.P. Kuala Lumpur | 5,639 | 5,639 | n.a. |
| W.P. Labuan | 5,475 | 5,557 | 4,503 |
| W.P. Putrajaya | 5,377 | 5,377 | n.a. |

**Nota** / *Note* **:**
n.a.: **Tidak berkenaan**
*Not applicable*

**Lampiran 1.3 Purata Perbelanjaan Asas Kehidupan Wajar (PAKW) makanan dan bukan makanan bulanan isi rumah, Wilayah Persekutuan, 2024**

*Appendix 1.3: Mean monthly Basic Expenditure of Decent Living (PAKW) of food and non-food for household, Federal Territories, 2024*

**(RM)**

| **Daerah pentadbiran** *Administrative district* | **Isi Rumah /** *Household* | | |
|---|---|---|---|
| | **Jumlah** *Total* | **Makanan** *Food* | **Bukan Makanan** *Non-Food* |
| W.P. Kuala Lumpur | 5,639 | 1,529 | 4,110 |
| W.P. Labuan | 5,475 | 1,699 | 3,776 |
| W.P. Putrajaya | 5,377 | 1,799 | 3,577 |

**Lampiran 1.4: Kos makanan bagi individu mengikut kategori, kumpulan kumpulan umur, jantina, keperluan kalori dan strata, Wilayah Persekutuan, 2024**

*Appendix 1.4: Cost of food for individuals by categories, age group, sex, calorie needs and strata, Federal Territories, 2024*

**Bandar** / *Urban*

(RM)

| **Daerah pentadbiran** *Administrative district* | **Bayi** / *Infant* | | | | **Kanak-kanak** / *Children* | | | |
|---|---|---|---|---|---|---|---|---|
| | **6-8 bulan** / *months* | | **9-11 bulan** / *months* | | **1-3 tahun** / *years* | | **4-6 tahun** / *years* | |
| | **Lelaki** *Male* **570-680 kcal** | **Perempuan** *Female* **570-680 kcal** | **Lelaki** *Male* **660-720 kcal** | **Perempuan** *Female* **660-720 kcal** | **Lelaki** *Male* **980 kcal** | **Perempuan** *Female* **900 kcal** | **Lelaki** *Male* **1,300 kcal** | **Perempuan** *Female* **1,210 kcal** |
| W.P. Kuala Lumpur | 36.90 | 36.90 | 51.18 | 51.18 | 178.46 | 178.46 | 228.67 | 183.14 |
| W.P. Labuan | 26.56 | 26.56 | 37.90 | 37.90 | 147.83 | 147.83 | 203.17 | 148.04 |
| W.P. Putrajaya | 38.00 | 38.00 | 56.25 | 56.25 | 204.96 | 204.96 | 252.78 | 207.24 |

**Lampiran 1.4: Kos makanan bagi individu mengikut kategori, kumpulan umur, jantina, keperluan kalori dan strata, Wilayah Persekutuan, 2024 (samb.)**
*Appendix 1.4: Cost of food for individuals by categories, age group, sex, calorie needs and strata, Federal Territories, 2024 (cont'd)*

**Bandar** / *Urban*

(RM)

| **Daerah pentadbiran** *Administrative district* | **Kanak-kanak** / *Children* | | | | **Remaja** / *Teenager* | | | |
|---|---|---|---|---|---|---|---|---|
| | **7-9 tahun** / *years* | | **10-12 tahun** / *years* | | **13-15 tahun** / *years* | | **16-17 tahun** / *years* | |
| | **Lelaki** *Male* **1,750 kcal** | **Perempuan** *Female* **1,610 kcal** | **Lelaki** *Male* **1,930 kcal** | **Perempuan** *Female* **1,710 kcal** | **Lelaki** *Male* **2,210 kcal** | **Perempuan** *Female* **1,810 kcal** | **Lelaki** *Male* **2,340 kcal** | **Perempuan** *Female* **1,890 kcal** |
| W.P. Kuala Lumpur | 325.59 | 276.78 | 334.41 | 331.84 | 392.08 | 369.33 | 436.33 | 369.56 |
| W.P. Labuan | 285.70 | 249.70 | 306.77 | 303.27 | 376.44 | 326.28 | 440.93 | 326.60 |
| W.P. Putrajaya | 353.24 | 289.93 | 347.91 | 345.18 | 418.26 | 396.15 | 461.02 | 396.39 |

**Lampiran 1.4: Kos makanan bagi individu mengikut kategori, kumpulan umur, jantina, keperluan kalori dan strata, Wilayah Persekutuan, 2024 (samb.)**

*Appendix 1.4: Cost of food for individuals by categories, age group, sex, calorie needs and strata, Federal Territories, 2024 (cont'd)*

**Bandar** / *Urban*

**(RM)**

| **Daerah pentadbiran** *Administrative district* | **Dewasa** / *Adult* | | | | **Warga emas** / *Senior citizen* | |
|---|---|---|---|---|---|---|
| | **18-29 tahun** / *years* | | **30-59 tahun** / *years* | | **≥60 tahun** / *years* | |
| | **Lelaki** *Male* **2,240 kcal** | **Perempuan** *Female* **1,840 kcal** | **Lelaki** *Male* **2,190 kcal** | **Perempuan** *Female* **1,900 kcal** | **Lelaki** *Male* **2,030 kcal** | **Perempuan** *Female* **1,770 kcal** |
| W.P. Kuala Lumpur | 354.79 | 341.71 | 354.79 | 352.22 | 341.71 | 339.14 |
| W.P. Labuan | 322.94 | 308.75 | 322.94 | 319.45 | 308.75 | 305.26 |
| W.P. Putrajaya | 382.09 | 369.10 | 382.09 | 379.36 | 369.10 | 366.37 |

**Lampiran 1.4: Kos makanan bagi individu mengikut kategori, kumpulan umur, jantina, keperluan kalori dan strata, Wilayah Persekutuan, 2024 (samb.)**
*Appendix 1.4: Cost of food for individuals by categories, age group, sex, calorie needs and strata, Federal Territories, 2024 (cont'd)*

**Luar Bandar** / *Rural*

(RM)

| **Daerah pentadbiran** *Administrative district* | **Bayi** / *Infant* | | | | **Kanak-kanak** / *Children* | | | |
|---|---|---|---|---|---|---|---|---|
| | **6-8 bulan** / *months* | | **9-11 bulan** / *months* | | **1-3 tahun** / *years* | | **4-6 tahun** / *years* | |
| | **Lelaki** *Male* **570-680 kcal** | **Perempuan** *Female* **570-680 kcal** | **Lelaki** *Male* **660-720 kcal** | **Perempuan** *Female* **660-720 kcal** | **Lelaki** *Male* **980 kcal** | **Perempuan** *Female* **900 kcal** | **Lelaki** *Male* **1,300 kcal** | **Perempuan** *Female* **1,210 kcal** |
| W.P. Kuala Lumpur | n.a. | n.a. | n.a. | n.a. | n.a. | n.a. | n.a. | n.a. |
| W.P. Labuan | 30.81 | 30.81 | 46.06 | 46.06 | 184.38 | 184.38 | 234.75 | 173.86 |
| W.P. Putrajaya | n.a. | n.a. | n.a. | n.a. | n.a. | n.a. | n.a. | n.a. |

**Nota** / *Note* **:**
n.a.: **Tidak berkenaan**
*Not applicable*

**Lampiran 1.4: Kos makanan bagi individu mengikut kategori, kumpulan umur, jantina, keperluan kalori dan strata, Wilayah Persekutuan, 2024 (samb.)**

*Appendix 1.4: Cost of food for individuals by categories, age group, sex, calorie needs and strata, Federal Territories, 2024 (cont'd)*

**Luar Bandar** / *Rural*

**(RM)**

| **Daerah pentadbiran** *Administrative district* | **Kanak-kanak** / *Children* | | **Remaja** / *Teenager* | | | | | |
|---|---|---|---|---|---|---|---|---|
| | **7-9 tahun** / *years* | | **10-12 tahun** / *years* | | **13-15 tahun** / *years* | | **16-17 tahun** / *years* | |
| | **Lelaki** *Male* **1,750 kcal** | **Perempuan** *Female* **1,610 kcal** | **Lelaki** *Male* **1,930 kcal** | **Perempuan** *Female* **1,710 kcal** | **Lelaki** *Male* **2,210 kcal** | **Perempuan** *Female* **1,810 kcal** | **Lelaki** *Male* **2,340 kcal** | **Perempuan** *Female* **1,890 kcal** |
| W.P. Kuala Lumpur | n.a. | n.a. | n.a. | n.a. | n.a. | n.a. | n.a. | n.a. |
| W.P. Labuan | 332.60 | 289.46 | 351.41 | 347.46 | 420.14 | 386.37 | 495.74 | 386.73 |
| W.P. Putrajaya | n.a. | n.a. | n.a. | n.a. | n.a. | n.a. | n.a. | n.a. |

**Nota** / *Note* **:**
n.a.: **Tidak berkenaan**
*Not applicable*

**Lampiran 1.4: Kos makanan bagi individu mengikut kategori, kumpulan umur, jantina, keperluan kalori dan strata, Wilayah Persekutuan, 2024 (samb.)**

*Appendix 1.4: Cost of food for individuals by categories, age group, sex, calorie needs and strata, Federal Territories, 2024 (cont'd)*

**Luar Bandar** / *Rural*

(RM)

| **Daerah pentadbiran** *Administrative district* | **Dewasa** / *Adult* | | | | **Warga emas** / *Senior citizen* | |
|---|---|---|---|---|---|---|
| | **18-29 tahun** / *years* | | **30-59 tahun** / *years* | | **≥60 tahun** / *years* | |
| | **Lelaki** *Male* **2,240 kcal** | **Perempuan** *Female* **1,840 kcal** | **Lelaki** *Male* **2,190 kcal** | **Perempuan** *Female* **1,900 kcal** | **Lelaki** *Male* **2,030 kcal** | **Perempuan** *Female* **1,770 kcal** |
| W.P. Kuala Lumpur | n.a. | n.a. | n.a. | n.a. | n.a. | n.a. |
| W.P. Labuan | 384.29 | 364.94 | 384.29 | 380.33 | 364.94 | 360.98 |
| W.P. Putrajaya | n.a. | n.a. | n.a. | n.a. | n.a. | n.a. |

**Nota /** *Note* **:**
n.a.: **Tidak berkenaan**
*Not applicable*

**Lampiran 1.5: Purata Perbelanjaan Asas Kehidupan Wajar (PAKW) bulanan isi rumah mengikut saiz isi rumah dan strata, Wilayah Persekutuan, 2024**

*Appendix 1.5: Mean monthly Basic Expenditure of Decent Living (PAKW) for household by household size and strata, Federal Territories, 2024*

**Jumlah** / *Total*

(RM)

| **Daerah pentadbiran** *Administrative district* | **Saiz isi rumah (Orang)** / *Household size (Person)* | | | | | |
|---|---|---|---|---|---|---|
| | **Satu** *One* | **Dua** *Two* | **Tiga** *Three* | **Empat** *Four* | **Lima** *Five* | **Enam dan lebih** *Six and more* |
| W.P. Kuala Lumpur | 2,311 | 4,001 | 5,564 | 7,110 | 8,629 | 10,562 |
| W.P. Labuan | 1,666 | 3,018 | 4,334 | 5,525 | 6,839 | 9,519 |
| W.P. Putrajaya | 1,921 | 3,386 | 4,721 | 6,020 | 7,326 | 9,191 |

**Lampiran 1.5: Purata Perbelanjaan Asas Kehidupan Wajar (PAKW) bulanan isi rumah mengikut saiz isi rumah dan strata, Wilayah Persekutuan, 2024 (samb.)**

*Appendix 1.5: Mean monthly Basic Expenditure of Decent Living (PAKW) for household by household size and strata, Federal Territories, 2024 (cont'd)*

**Bandar** / *Urban*

(RM)

| **Daerah pentadbiran** *Administrative district* | **Saiz isi rumah (Orang)** / *Household size (Person)* | | | | | |
|---|---|---|---|---|---|---|
| | **Satu** *One* | **Dua** *Two* | **Tiga** *Three* | **Empat** *Four* | **Lima** *Five* | **Enam dan lebih** *Six and more* |
| W.P. Kuala Lumpur | 2,311 | 4,001 | 5,564 | 7,110 | 8,629 | 10,562 |
| W.P. Labuan | 1,686 | 3,076 | 4,394 | 5,670 | 6,942 | 9,804 |
| W.P. Putrajaya | 1,921 | 3,386 | 4,721 | 6,020 | 7,326 | 9,191 |

**Lampiran 1.5: Purata Perbelanjaan Asas Kehidupan Wajar (PAKW) bulanan isi rumah mengikut saiz isi rumah dan strata, Wilayah Persekutuan, 2024 (samb.)**

*Appendix 1.5: Mean monthly Basic Expenditure of Decent Living (PAKW) for household by household size and strata, Federal Territories, 2024 (cont'd)*

**Luar Bandar** / *Rural*

**(RM)**

| **Daerah pentadbiran** *Administrative district* | **Saiz isi rumah (Orang)** / *Household size (Person)* | | | | | |
|---|---|---|---|---|---|---|
| | **Satu** *One* | **Dua** *Two* | **Tiga** *Three* | **Empat** *Four* | **Lima** *Five* | **Enam dan lebih** *Six and more* |
| W.P. Kuala Lumpur | n.a. | n.a. | n.a. | n.a. | n.a. | n.a. |
| W.P. Labuan | 1,217 | 2,268 | 3,274 | 4,172 | 5,119 | 7,284 |
| W.P. Putrajaya | n.a. | n.a. | n.a. | n.a. | n.a. | n.a. |

**Nota** / *Note* **:**
n.a: **Tidak berkenaan**
*Not applicable*

**Lampiran 1.6: Purata Perbelanjaan Asas Kehidupan Wajar (PAKW) bulanan isi rumah per kapita mengikut strata, Wilayah Persekutuan, 2024**

*Appendix 1.6: Mean monthly Basic Expenditure of Decent Living (PAKW) for household per capita by strata, Federal Territories, 2024*

**(RM)**

| **Daerah pentadbiran** *Administrative district* | **Per kapita** / *Per capita* | | |
|---|---|---|---|
| | **Jumlah** *Total* | **Bandar** *Urban* | **Luar Bandar** *Rural* |
| W.P. Kuala Lumpur | 1,907 | 1,907 | n.a. |
| W.P. Labuan | 1,418 | 1,448 | 1,051 |
| W.P. Putrajaya | 1,565 | 1,565 | n.a. |

**Nota** / *Note* **:**
n.a: **Tidak berkenaan**
*Not applicable*

**Lampiran 1.7: Purata Perbelanjaan Asas Kehidupan Wajar (PAKW) makanan bulanan isi rumah per kapita mengikut strata, Wilayah Persekutuan, 2024**

*Appendix 1.7: Mean monthly Basic Expenditure of Decent Living (PAKW) of food for household per capita by strata, Federal Territories, 2024*

**(RM)**

| **Daerah pentadbiran** *Administrative district* | **Per kapita** / *Per capita* | | |
|---|---|---|---|
| | **Jumlah** *Total* | **Bandar** *Urban* | **Luar Bandar** *Rural* |
| W.P. Kuala Lumpur | 476 | 476 | n.a. |
| W.P. Labuan | 439 | 434 | 490 |
| W.P. Putrajaya | 497 | 497 | n.a. |

**Nota** / *Note* **:**
n.a: **Tidak berkenaan**
*Not applicable*

**Lampiran 1.8: Purata Perbelanjaan Asas Kehidupan Wajar (PAKW) bukan makanan bulanan isi rumah per kapita mengikut strata, Wilayah Persekutuan, 2024**

*Appendix 1.8: Mean monthly Basic Expenditure of Decent Living (PAKW) of non-food for household per capita by strata, Federal Territories, 2024*

**(RM)**

| **Daerah pentadbiran** *Administrative district* | **Per kapita /** *Per capita* | | |
|---|---|---|---|
| | **Jumlah** *Total* | **Bandar** *Urban* | **Luar Bandar** *Rural* |
| W.P. Kuala Lumpur | 1,431 | 1,431 | n.a. |
| W.P. Labuan | 979 | 1,014 | 561 |
| W.P. Putrajaya | 1,068 | 1,068 | n.a. |

**Nota /** *Note* **:**
n.a: **Tidak berkenaan**
*Not applicable*

**Lampiran 2.1: Perbelanjaan penggunaan isi rumah bulanan penengah dan purata, Wilayah Persekutuan, 2024**
*Appendix 2.1: Median and mean of monthly household consumption expenditure, Federal Territories, 2024*

| **Daerah pentadbiran** *Administrative district* | **Penengah/** *Median* **(RM)** | **Purata/** *Mean* **(RM)** |
|---|---|---|
| W.P. Kuala Lumpur | 6,789 | 8,178 |
| W.P. Labuan | 3,890 | 4,498 |
| W.P. Putrajaya | 7,885 | 9,186 |

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