



MALAYSIA

# PENEMUAN UTAMA

PENDAPATAN - KEMISKINAN - KETAKSAMARATAAN - PERBELANJAAN - KEMUDAHAN ASAS

## THE KEY FINDINGS

INCOME - POVERTY - INEQUALITY - EXPENDITURE - BASIC AMENITIES

# 2019

#### **Pemakluman/Announcement:**

Kerajaan Malaysia telah mengisytiharkan Hari Statistik Negara (MyStats Day) pada 20 Oktober setiap tahun. Tema sambutan MyStats Day 2020 adalah “Connecting The World With Data We Can Trust”

*The Government of Malaysia has declared National Statistics Day on 20<sup>th</sup> October each year. MyStats Day 2020 theme is “Connecting The World With Data We Can Trust”*

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

Diterbitkan dan dicetak oleh/Published and printed by:

**Jabatan Perangkaan Malaysia**

**Department of Statistics, Malaysia**

Blok C6, Kompleks C

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Harga/Price : RM45.00

Diterbitkan pada Julai 2020/Published on July 2020

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# PRAKATA

Sosioekonomi negara yang kukuh adalah penting bagi menghasilkan suatu kehidupan yang selesa dan harmoni. Kemakmuran dan kesejahteraan kehidupan rakyat seharusnya dapat dinikmati oleh segenap individu melalui perancangan dan pembangunan negara yang dilaksanakan secara teratur dan berstrategi. Kemakmuran ekonomi akan meningkatkan kesejahteraan rakyat dan perkara ini dapat dilihat melalui taburan pendapatan dan corak perbelanjaan isi rumah. Selain itu, perbelanjaan isi rumah juga merupakan antara komponen utama dalam pertumbuhan ekonomi Malaysia. Taraf hidup sesebuah masyarakat boleh dinilai berdasarkan kepada corak perbelanjaan sesebuah isi rumah.

Senario dan corak sosioekonomi boleh diperlihatkan melalui statistik pendapatan dan perbelanjaan isi rumah yang dimuatkan dalam siaran **Penemuan Utama: Pendapatan, Kemiskinan, Ketaksamarataan, Perbelanjaan, Kemudahan Asas**. Penerbitan ini memperihalkan dapatan daripada Survei Pendapatan, Perbelanjaan Isi Rumah dan Kemudahan Asas tahun 2019. Bagi memberikan perspektif yang lebih jelas kepada pengguna, penerbitan ini dibahagikan kepada lima bahagian iaitu statistik pendapatan isi rumah di bahagian pertama, statistik perbelanjaan isi rumah di bahagian kedua, statistik kemudahan asas di bahagian ketiga diikuti oleh statistik siri masa di bahagian keempat. Bahagian kelima memuatkan artikel berdasarkan topik terpilih.

Penerbitan ini boleh digunakan oleh agensi kerajaan sebagai input dalam perancangan, pembentukan dan pemantauan pelan pembangunan negara. Selain daripada itu, statistik ini juga menjadi rujukan penting kepada ahli ekonomi, ahli akademik, pihak swasta dan individu bagi tujuan penyelidikan dan analisis yang lebih terperinci.

Jabatan Perangkaan Malaysia merakamkan setinggi-tinggi penghargaan kepada semua pihak yang telah meyumbang secara langsung dan tidak langsung dalam merealisasikan siaran ini.

**DATO' SRI DR. MOHD UZIR MAHIDIN**

Ketua Perangkawan Malaysia

**Julai 2020**

# PREFACE

A stable country socioeconomic is essential for a comfortable and harmonious life. The prosperity and well-being of the rakyat's lives should be enjoyed by all individu through the country's planning and developing plan which implemented in systematic and strategic manner. Economic prosperity will improve the well-being of the rakyat and this can be seen through income distribution and household spending patterns. In addition, household expenditure is also among the key component of Malaysia's economic growth. The standard of living of a community can be evaluated based on household's spending patterns.

Scenario and socioeconomic pattern can be expressed through household income and expenditure statistics was included in **The Key Findings: Income, Poverty, Inequality, Expenditure, Basic Amenities**. This report summarizes the findings of the Household Income, Expenditure and Basic Amenities Survey 2019. To provide users with a clearer perspective, this publication is divided into five sections that is household income statistics in the first part, household expenditure statistics in the second part, basic amenities statistics in the third part and selected time series statistics in the fourth part. The fifth part consist of the articles on selected topics.

This report can be used by government agencies as input in planning, developing and monitoring of national development plans. These statistics also serve as an important reference to economists, academicians, private sectors and individuals for more detailed analysis.

The Department of Statistics Malaysia gratefully acknowledges the cooperation rendered by all parties who have contributed directly and indirectly in realising this survey report.

**DATO' SRI DR. MOHD UZIR MAHIDIN**

Chief Statistician, Malaysia

July 2020

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# BAHAGIAN 1

## STATISTIK PENDAPATAN ISI RUMAH

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## A. PENGENALAN

Malaysia merupakan sebuah negara pendapatan menengah atas (*upper-middle income*) mengikut pengelasan pendapatan oleh Bank Dunia sejak 1992 dengan pendapatan negara kasar per kapita pada tahun 2019 antara USD4,046 hingga USD12,535. Pada tahun 2019, pendapatan negara kasar per kapita adalah RM45,131. Jumlah penduduk pula dianggarkan 32.6 juta pada tahun 2019 di mana 70.0 peratus penduduk berusia 15 hingga 64 tahun, 23.3 peratus dalam lingkungan 0 hingga 14 tahun dan 6.7 peratus penduduk berusia 65 tahun dan ke atas. Dari jumlah penduduk ini, seramai 15.1 juta adalah tenaga buruh yang terdiri daripada pekerja mahir (27.1%), pekerja separuh mahir (60.1%) dan pekerja berkemahiran rendah (12.4%).

Perubahan demografi dan sosioekonomi di Malaysia yang didorong oleh perubahan komposisi penduduk secara keseluruhan memberi kesan kepada pola taburan penduduk mengikut kumpulan umur, jantina, negeri, taraf pendidikan, pekerjaan dan perbandaran. Sosioekonomi negara yang kukuh amat penting bagi menghasilkan kehidupan yang selesa dan harmoni. Justeru, perancangan dan pembangunan sosioekonomi perlu dilaksanakan dengan teratur dan berstrategi. Kemakmuran dan kesejahteraan hidup perlu dinikmati oleh segenap rakyat. Dalam usaha mencapai matlamat, pertumbuhan dan kejayaan ekonomi perlu dizahirkan melalui tingkat pendapatan dan corak perbelanjaan isi rumah. Oleh yang demikian, amat penting pengukuran dan pemantauan dapat dikenalpasti dari aspek taburan pendapatan, kemiskinan, pekerjaan dan sebagainya.

Pendapatan merupakan satu proksi yang penting kepada pengukuran status sosioekonomi atau taraf hidup seseorang. Terdapat dua kaedah yang boleh digunakan untuk mendapatkan maklumat berkaitan dengan pendapatan iaitu sama ada melalui survei isi rumah atau melalui rekod pentadbiran. Namun begitu, adalah wajar persoalan berkaitan pendapatan diajukan kepada isi rumah melalui survei.

Dalam konteks Malaysia, maklumat pendapatan isi rumah diperoleh melalui Survei Pendapatan Isi Rumah dan Kemudahan Asas (HIS & BA) yang dijalankan oleh Jabatan Perangkaan Malaysia.

## B. LATAR BELAKANG SURVEI

Survei Pendapatan Isi Rumah dan Kemudahan Asas (HIS & BA) 2019 merupakan survei kali ke-19 setelah kali pertama dijalankan pada tahun 1974. Ia dilaksanakan melalui kaedah temu ramah bersemuka dalam tempoh 12 bulan bermula Januari sehingga Disember 2019. Survei ini dilaksanakan secara saintifik dengan kaedah pensampelan berkebarangkalian. Sampel yang dipilih adalah berdasarkan senarai isi rumah yang diperoleh dari Banci Penduduk dan Perumahan yang dilaksanakan setiap sepuluh tahun. Senarai ini dikemaskini secara berterusan oleh Jabatan dan menjadi asas kepada rangka isi rumah yang menyeluruh meliputi semua negeri mengikut strata kawasan bandar dan luar bandar. Ianya membolehkan sampel yang dipilih dapat mewakili seluruh populasi. Dalam konteks pendapatan dan kemudahan asas, survei yang dilaksanakan adalah mewakili 7.3 juta isi rumah warganegara di Malaysia pada tahun 2019.

Pada awal pelaksanaan survei, kegunaan data adalah terhad untuk melihat taburan pendapatan isi rumah bagi tujuan merangka pelan perancangan pembangunan negara. Namun begitu, dari semasa ke semasa penggunaan dapatkan survei turut diperluas untuk kegunaan pelbagai dimensi kajian sosioekonomi yang terperinci. Perlaksanaan survei ini adalah selaras dengan cadangan dan amalan di peringkat antarabangsa serta menggunakan pakai saranan daripada *Canberra Group Handbook on Household Income Statistics, Second Edition*, yang diterbitkan oleh United Nations pada 2011.

## C. PENEMUAN SURVEI

Penemuan utama survei ini memuatkan penerangan berkaitan analisis pendapatan, kemiskinan dan kemudahan asas yang dicapai oleh isi rumah Malaysia. Penerangan berkaitan statistik pendapatan diperincikan mengikut demografi, geografi dan struktur kumpulan pendapatan isi rumah. Selain daripada itu komposisi perbelanjaan terhadap pendapatan isi rumah dan perubahan pendapatan terhadap corak perbelanjaan turut dimuatkan. Jurang pendapatan dan kemiskinan yang merupakan cabaran besar kepada negara juga diperjelaskan mengikut ciri-ciri demografi dan geografi. Selain itu, statistik capaian kemudahan asas turut diterangkan sebagai indikator kepada kualiti hidup. Analisis turut memuatkan hubungkait pendapatan dengan indikator ekonomi lain seperti Keluaran Dalam Negeri Kasar (KDNK), Indeks Harga Pengguna (IHP) dan tenaga buruh.

### 1. CIRI-CIRI DEMOGRAFI DAN PERBANDARAN

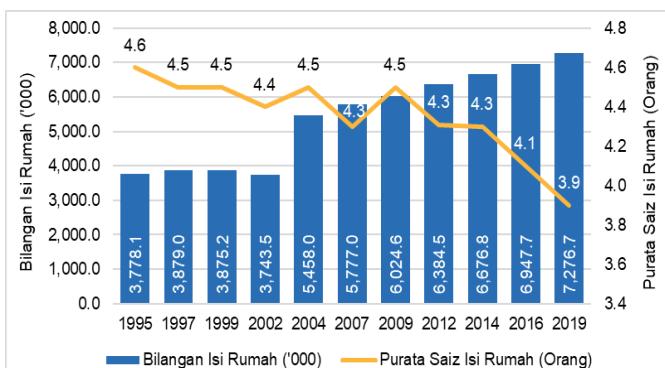
#### 1.1 BILANGAN DAN SAIZ ISI RUMAH

Konsep isi rumah dan pendapatan perlu difahami dalam memperihalkan statistik pendapatan isi rumah. Isi rumah merupakan seorang atau sekumpulan yang menetap bersama dalam satu tempat kediaman dan membuat peruntukan (perbelanjaan) untuk keperluan hidup bersama.

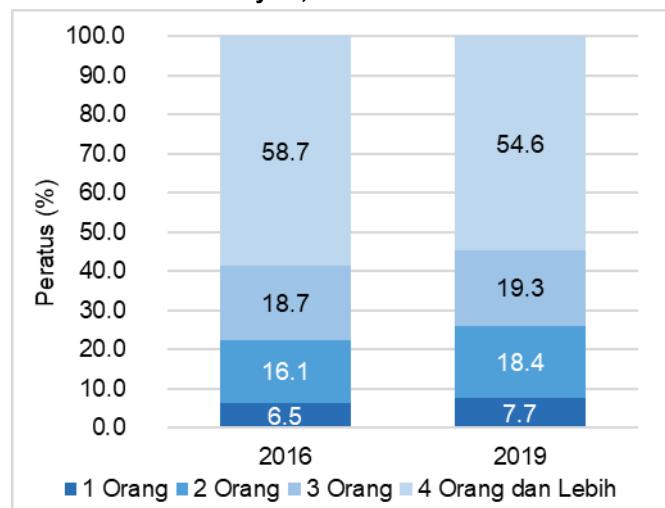
Secara umum, lebih daripada 90 peratus isi rumah adalah mereka yang bersaudara iaitu ahli keluarga. Contoh isi rumah dalam kalangan mereka yang tidak bersaudara pula adalah seperti sekumpulan pelajar atau mereka yang bekerja dan masih bujang yang menginap di rumah sewa. Sesebuah isi rumah dikategorikan sebagai isi rumah warganegara apabila ketua isi rumah tersebut berstatus warganegara. Pada tahun 2019, bilangan isi rumah di Malaysia adalah 8.0 juta di mana 7.3 juta merupakan isi rumah warganegara.

Setiap isi rumah mempunyai saiz isi rumah tersendiri yang merujuk kepada bilangan ahli yang ada di dalam isi rumah tersebut. Secara purata, saiz isi rumah di Malaysia adalah 3.9 orang berbanding 4.1 orang pada tahun 2016 (Carta 1). Dari segi peratusan, sebahagian besar isi rumah mempunyai empat orang ahli dan lebih (54.6%). Sementara itu, isi rumah yang tinggal berseorangan meliputi 7.7 peratus daripada keseluruhan isi rumah. Isi rumah dengan dua dan tiga orang ahli pula masing-masing merangkumi 18.4 peratus dan 19.3 peratus. Purata saiz isi rumah bagi kawasan bandar adalah 3.8 orang berbanding 4.1 orang bagi isi rumah yang tinggal di luar bandar. Kebiasaannya, lebih ramai ahli isi rumah, maka lebih banyak perbelanjaan yang diperlukan untuk memenuhi keperluan hidup. (Carta 2)

**Carta 1: Bilangan dan Purata Saiz Isi Rumah, Malaysia, 1995-2019**



**Carta 2: Peratusan Isi Rumah mengikut Saiz Isi Rumah, Malaysia, 2016 dan 2019**



## 1.2 KADAR URBANISASI

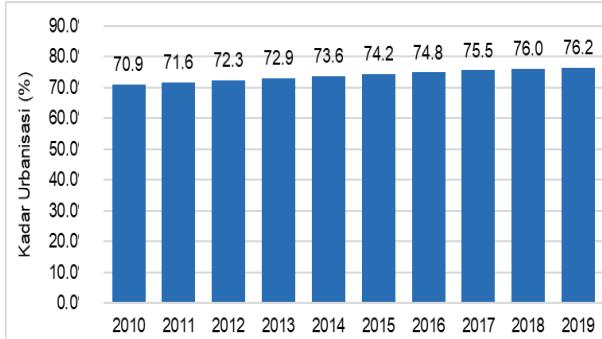
Urbanisasi bermaksud proses perubahan sesuatu kawasan daripada luar bandar kepada bandar. Pembandaran juga berlaku sekiranya penempatan bandar berkembang menjadi lebih besar dan kompleks. Urbanisasi sesebuah bandar memerlukan panduan yang komprehensif dan seragam agar dapat terus berkembang. Malaysia adalah antara negara-negara di Asia Timur yang mempunyai lebih banyak bilangan bandar, dan bilangan penduduk di bandar semakin meningkat dengan pesat. *United Nations Department of Economic and Social Affairs* (DESA) menjangkakan bahawa Malaysia akan mencatatkan kadar urbanisasi 80 peratus pada 2020, dan antara 85 hingga 90 peratus untuk 30 tahun akan datang. Dalam tempoh 2010 hingga 2019, tahap urbanisasi di Malaysia meningkat dari 70.9 peratus kepada 76.2 peratus. (Carta 3)

Di peringkat negeri, Wilayah Persekutuan, Pulau Pinang, Melaka, Selangor dan Perak mencatatkan kadar urbanisasi melebihi paras nasional. Negeri Kelantan masih berada pada kadar urbanisasi terendah untuk tahun 2019 (52.4%). Walau bagaimanapun Kelantan mencatatkan peningkatan ketara iaitu pertumbuhan 9.4 peratus berbanding tahun 2010. (Carta 4)

## 2. PENDAPATAN ISI RUMAH

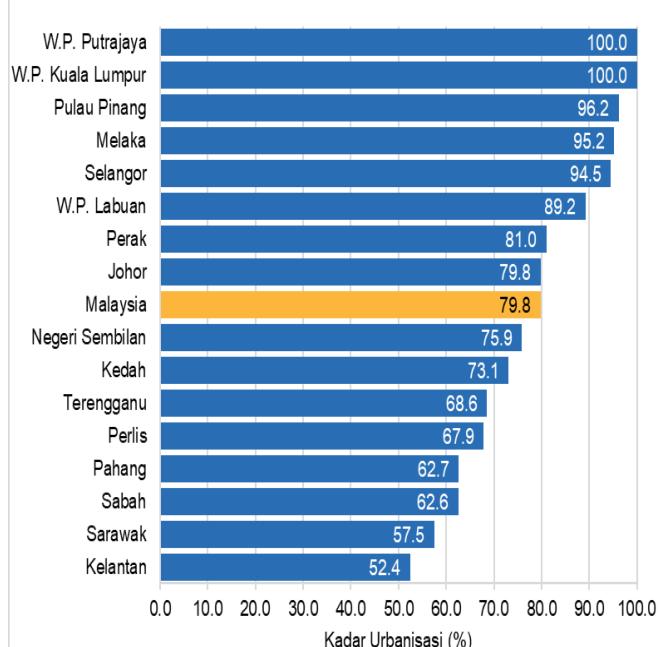
Pendapatan isi rumah merujuk kepada penerimaan, sama ada bersifat kewangan atau mata benda yang diperoleh secara berulang kali dan terakru (pasti diterima) sama ada secara mingguan, bulanan atau tahunan dan boleh digunakan untuk memenuhi keperluan semasa. Dalam konteks Malaysia, purata penerima pendapatan adalah 1.8 orang pada tahun 2019. Isi rumah dengan seorang penerima pendapatan merekodkan peratusan komposisi terbesar dengan 46.3 peratus. Ini diikuti dengan dua penerima pendapatan (38.4%) dan tiga penerima pendapatan (10.5%). Sementara itu, isi rumah yang mempunyai empat orang penerima pendapatan dan lebih merangkumi 4.8 peratus. Pendapatan yang diterima secara individu kebiasaannya dikongsi bersama ahli isi rumah yang lain dan membentuk pendapatan isi rumah. (Paparan 1)

**Carta 3: Kadar Urbanisasi di Malaysia, 2010-2019**



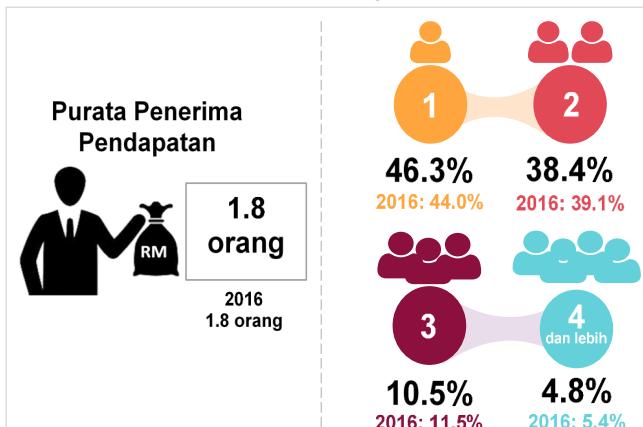
Nota: Kadar urbanisasi merujuk kepada bilangan penduduk yang berada di kawasan bandar

**Carta 4: Kadar Urbanisasi mengikut Negeri, 2019**



Nota: Kadar urbanisasi berdasarkan kepada bilangan isi rumah yang berada di kawasan bandar

**Paparan 1: Peratusan Isi Rumah mengikut Bilangan Penerima Pendapatan, Malaysia, 2016 dan 2019**



## 2.1 PUNCA PENDAPATAN

Pendapatan isi rumah diperoleh dari empat punca utama pendapatan iaitu pendapatan daripada pekerjaan sama ada pekerjaan bergaji atau bekerja sendiri, pendapatan daripada harta & pelaburan yang dimiliki dan penerimaan dari pindahan semasa.

Pendapatan daripada pekerjaan bergaji merangkumi semua pembayaran yang diterima sama ada dalam bentuk wang tunai atau mata benda yang diterima oleh individu dalam sesebuah isi rumah sebagai hasil daripada penglibatan mereka di dalam pekerjaan. Gaji yang diterima, elaun, bonus dan makanan & tempat tinggal percuma yang diberikan oleh majikan adalah antara komponen pendapatan yang diperoleh daripada pekerjaan bergaji.

Pendapatan daripada bekerja sendiri pula adalah keuntungan yang diperoleh di kalangan mereka yang merupakan majikan yang mempunyai pekerja atau mereka yang bekerja sendiri. Pendapatan daripada bekerja sendiri tidak termasuk keuntungan atau kerugian daripada pelaburan modal rakan kongsi yang tidak bekerja di perusahaan ini.

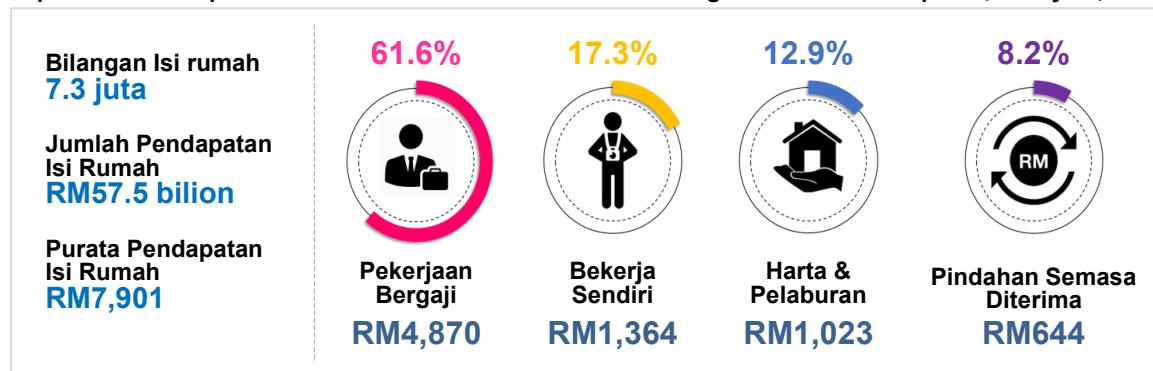
Pendapatan daripada harta dan pelaburan adalah penerimaan yang diterima hasil daripada pemilikan aset yang disediakan kepada orang lain untuk kegunaan mereka.

Sebagai contoh, pendapatan dari hasil sewa seperti rumah, bangunan komersial atau tanah. Pendapatan daripada pelaburan pula seperti faedah dan dividen daripada simpanan .

Pindahan bermaksud penerimaan di mana penerima tidak memberikan apa-apa kepada penderma sebagai pulangan langsung kepada penerimaan. Pindahan boleh terdiri daripada wang tunai (dalam bentuk mata wang), barang atau perkhidmatan. Pindahan juga boleh dilakukan antara isi rumah, antara isi rumah & kerajaan dan antara isi rumah & badan amal, baik di dalam atau di luar negara. Pindahan semasa yang diterima terdiri daripada kiriman wang dari isi rumah lain, nafkah, pencehah dan bantuan-bantuan lain yang diterima secara berkala.

Berdasarkan kepada dapatan survei, pendapatan daripada pekerjaan bergaji merupakan punca pendapatan utama iaitu 61.6 peratus daripada keseluruhan pendapatan isi rumah, diikuti dengan pendapatan daripada bekerja sendiri (17.3%) dan pendapatan daripada harta & pelaburan (12.9%). Sementara itu pindahan semasa diterima menyumbang sebanyak 8.2 peratus kepada pendapatan isi rumah di Malaysia. (Paparan 2)

**Paparan 2: Pendapatan Isi Rumah Kasar Bulanan Purata mengikut Punca Pendapatan, Malaysia, 2019**



Pendapatan mengikut punca juga boleh dijadikan sebagai garis panduan bagi memperkasakan pemantauan bantuan kerajaan kepada golongan sasar. Berdasarkan Jadual 1, peratusan pendapatan dari Pindahan Semasa Diterima bagi isi rumah yang berpendapatan kurang daripada RM2,000 adalah 38.1 peratus berbanding 39.5 peratus pada tahun 2016. Walaupun peratusan antara kedua-dua tahun berkurang, tetapi ini jelas menunjukkan bahawa isi rumah ini amat bergantung kepada Pindahan Semasa Diterima. Pindahan Semasa ini juga signifikan bagi isi rumah dari kelas pendapatan antara RM2,000 hingga RM3,999 dan antara RM4,000 hingga RM5,999 iaitu masing-masing sebanyak 23.5 peratus dan 13.6 peratus. Sebaliknya, bagi isi rumah dalam kelas pendapatan yang lebih tinggi kurang bergantung kepada Pindahan Semasa Diterima. Hal ini menunjukkan bahawa semakin besar pendapatan sesebuah isi rumah, semakin kurang kebergantungan isi rumah tersebut kepada pendapatan daripada Pindahan Semasa Diterima.

**Jadual 1: Peratusan Pendapatan mengikut Punca dan Kelas Pendapatan, Malaysia, 2016 dan 2019**

Kelas Pendapatan	2016				2019			
	Pendapatan Bergaji (%)	Bekerja Sendiri (%)	Harta & Pelaburan (%)	Pindahan Semasa Diterima (%)	Pendapatan Bergaji (%)	Bekerja Sendiri (%)	Harta & Pelaburan (%)	Pindahan Semasa Diterima (%)
<b>Jumlah</b>	<b>63.0</b>	<b>15.6</b>	<b>12.9</b>	<b>8.5</b>	<b>61.6</b>	<b>17.3</b>	<b>12.9</b>	<b>8.2</b>
Kurang daripada RM2,000	24.6	17.5	18.3	39.5	16.5	23.4	21.9	38.1
RM2,000 - RM3,999	46.5	17.8	13.8	21.9	42.3	19.2	14.9	23.5
RM4,000 - RM5,999	60.1	15.0	12.5	12.5	56.8	16.4	13.1	13.6
RM6,000 - RM7,999	66.3	13.4	12.3	8.0	63.2	15.3	12.6	9.0
RM8,000 - RM9,999	67.6	13.9	12.5	5.9	66.0	14.9	12.3	6.8
RM10,000 - RM11,999	69.6	13.4	12.3	4.7	68.3	14.1	12.2	5.3
RM12,000 - RM13,999	70.6	13.2	12.2	3.9	70.2	13.7	11.9	4.2
RM14,000 - RM15,999	71.7	11.8	12.7	3.8	71.5	13.3	12.1	3.2
RM16,000 - RM17,999	70.0	14.4	12.6	3.1	70.6	14.3	11.8	3.3
RM18,000 - RM19,999	71.4	12.8	13.4	2.4	68.9	15.7	12.3	3.1
RM20,000 dan ke atas	61.9	22.8	13.6	1.7	59.7	24.5	13.4	2.4

## 2.2 PENDAPATAN ISI RUMAH KASAR

Pendapatan isi rumah kasar bulanan dinilai berdasarkan nilai penengah dan purata. Pendapatan penengah merujuk kepada nilai pertengahan apabila pendapatan disusun secara menaik dari nilai terendah kepada nilai tertinggi. Pendapatan purata pula merujuk kepada nilai yang diperoleh dengan menjumlahkan semua pendapatan dan dibahagi dengan bilangan isi rumah. Konsep penengah penting bagi menjelaskan perubahan pendapatan isi rumah yang taburannya bersifat tidak normal.

Pada tahun 2019, pendapatan purata di Malaysia adalah RM7,901 manakala pendapatan penengah Malaysia pula sebanyak RM5,873. Umumnya, situasi ini adalah selari dengan situasi kebanyakan negara lain di mana ianya menggambarkan ketaksamarataan pendapatan isi rumah yang dipengaruhi oleh sekelompok isi rumah berpendapatan tinggi.

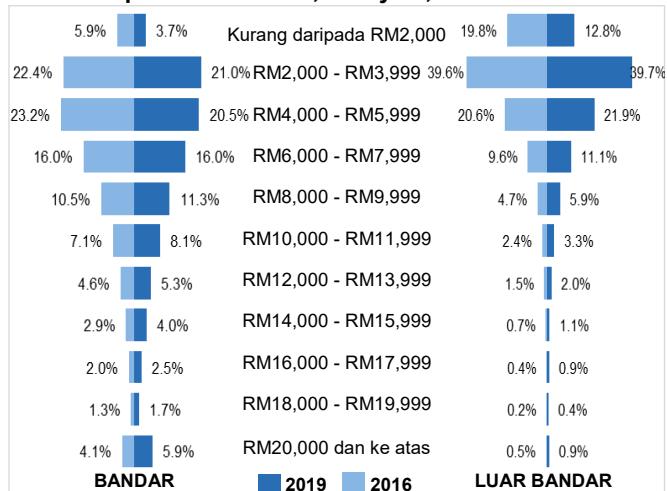
Dari sudut pertumbuhan, pendapatan penengah di Malaysia tumbuh 3.9 peratus setahun bagi tahun 2019 berbanding 6.6 peratus pada tahun 2016. Sementara itu, pendapatan purata meningkat lebih tinggi iaitu 4.2 peratus pada tahun 2019.

### 2.2.1 Pendapatan Isi Rumah Kasar mengikut Strata

Pendapatan isi rumah penengah di bandar mencatatkan peningkatan pada kadar 3.8 peratus daripada RM5,860 pada 2016 kepada RM6,561. Pada masa yang sama, pendapatan isi rumah penengah di luar bandar turut bertambah pada kadar 3.3 peratus bagi tempoh yang sama iaitu daripada RM3,471 kepada RM3,828. Pendapatan isi rumah purata di bandar pula meningkat 3.9 peratus setahun daripada RM7,671 kepada RM8,635. Manakala di luar bandar, pendapatan isi rumah purata adalah RM5,004 pada 2019, meningkat 0.8 peratus lebih tinggi daripada paras nasional sebanyak 4.6 peratus.

Selain daripada pendapatan purata dan penengah, pendapatan antara strata juga boleh dikaji daripada perspektif kelas pendapatan isi rumah. Berdasarkan Carta 5, isi rumah berpendapatan antara RM2,000 dan RM3,999 mencatatkan peratusan tertinggi berbanding kelas pendapatan yang lain di kedua-dua strata. Walau bagaimanapun, isi rumah di dalam kelas pendapatan ini merekodkan penurunan di strata bandar iaitu daripada 22.4 peratus kepada 21.0 peratus. Pada masa yang sama, isi rumah di strata bandar yang berpendapatan RM20,000 dan ke atas mencatatkan peningkatan tertinggi antara kelas pendapatan yang lain iaitu sebanyak 1.8 mata peratus daripada 4.1 peratus pada tahun 2016. Manakala di luar bandar, isi rumah yang berpendapatan RM6,000 hingga RM7,999 merekodkan peningkatan tertinggi iaitu sebanyak 1.5 mata peratus daripada 9.6 peratus pada tahun 2016. Selain daripada itu, isi rumah berpendapatan kurang daripada RM2,000 merekodkan penurunan di kedua-dua strata.

**Carta 5: Peratusan Isi Rumah mengikut Kelas Pendapatan dan Strata, Malaysia, 2016 dan 2019**

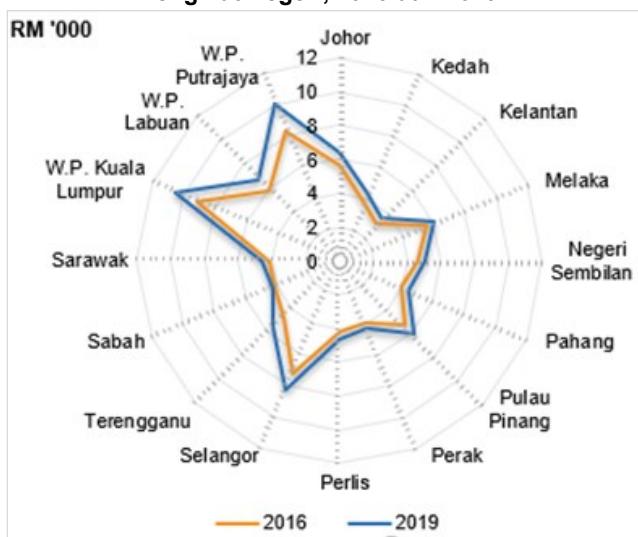


### 2.2.2 Pendapatan Isi Rumah Kasar mengikut Negeri

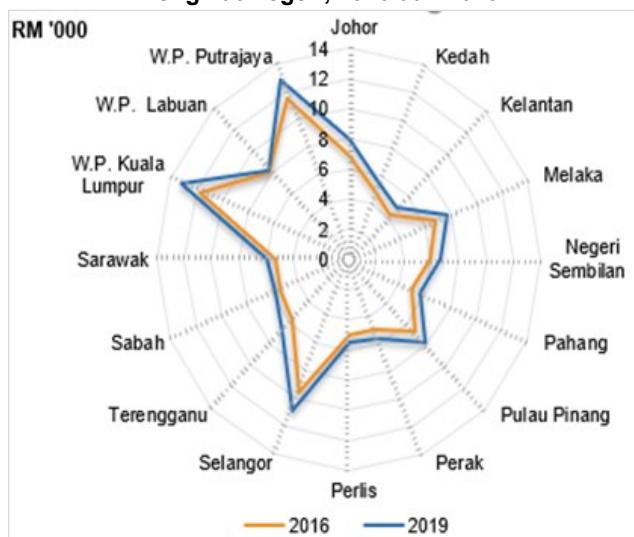
W.P. Kuala Lumpur mencatatkan pendapatan penengah tertinggi iaitu RM10,549 diikuti oleh W.P. Putrajaya (RM9,983), Selangor (RM8,210), W.P. Labuan (RM6,726), Johor (RM6,427), Pulau Pinang (RM6,169) dan Melaka (RM6,054). W.P. Putrajaya mencatatkan peningkatan tertinggi kadar pertumbuhan tahunan bagi pendapatan penengah iaitu 6.3 peratus dalam tempoh 2016 hingga 2019 berbanding kadar pertumbuhan penengah nasional, 3.9 peratus. Lapan negeri lain yang juga melepas kadar pertumbuhan penengah nasional, iaitu Terengganu (5.6%), W.P. Kuala Lumpur (5.0%), Kelantan (4.9%), Pulau Pinang (4.4%), Johor (4.3%), Selangor (4.3%), W.P. Labuan (4.2%) dan Kedah (4.2%). Paparan 3 dan Paparan 4 di bawah menunjukkan corak pendapatan isi rumah kasar penengah dan purata mengikut negeri.

Secara purata pula, ketiga-tiga Wilayah Persekutuan merekodkan nilai pendapatan purata lebih tinggi daripada paras nasional, RM7,901. Selain itu, Selangor dan Johor turut merekodkan nilai pendapatan purata lebih tinggi daripada paras nasional dengan pendapatan purata masing-masing adalah RM10,827 dan RM8,013. Pertumbuhan tertinggi pendapatan purata direkodkan oleh negeri Terengganu iaitu 5.5 peratus melebihi kadar pertumbuhan purata nasional, 4.2 peratus. Hal ini didorong oleh peningkatan yang stabil bagi punca pendapatan bergaji (4.0%) serta peningkatan tinggi bagi punca pendapatan bekerja sendiri (10.8%) dan pendapatan dari harta & pelaburan (8.3%). Sementara itu, W.P. Labuan mencatatkan pertumbuhan terendah (0.6%) antaranya disebabkan oleh kejatuhan pendapatan daripada punca pendapatan bekerja sendiri (-2.6%) dan pendapatan daripada harta & pelaburan (-0.4%). Pendapatan Bergaji pula hanya merekodkan peningkatan marginal 1.0 peratus.

**Paparan 3: Pendapatan Isi Rumah Kasar Penengah mengikut Negeri, 2016 dan 2019**



**Paparan 4: Pendapatan Isi Rumah Kasar Purata mengikut Negeri, 2016 dan 2019**

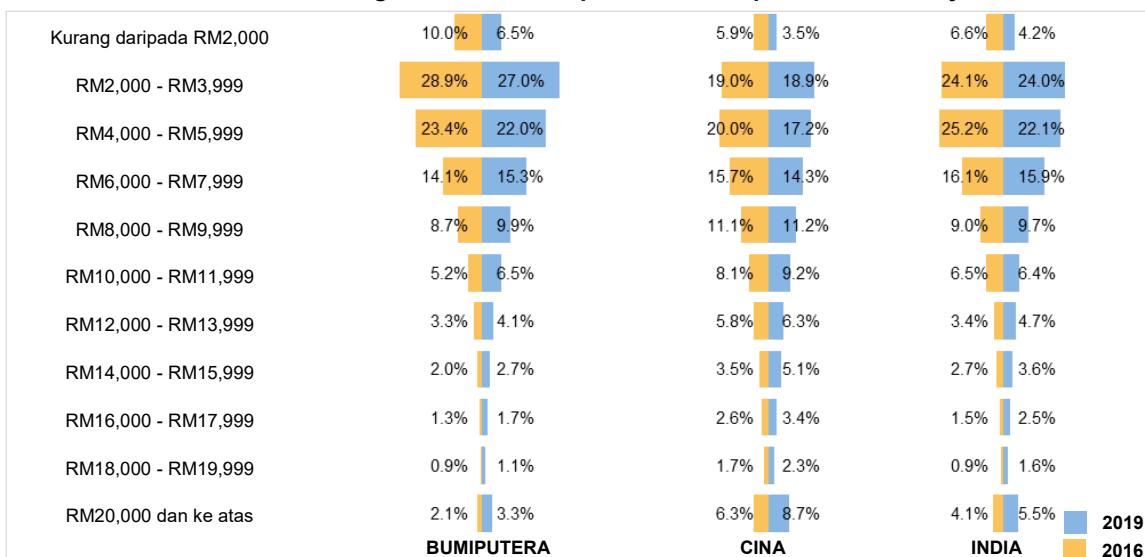


### 2.2.3 Pendapatan Isi Rumah Kasar mengikut Etnik

Jurang ekonomi yang besar di antara etnik merupakan antara cabaran yang besar yang dihadapi oleh negara. Sehubungan itu, maklumat yang tepat serta terperinci amat diperlukan bagi merangka dasar dan program yang bersesuaian. Penemuan HIS berhubung dengan pendapatan penengah dan purata mengikut etnik, menunjukkan jurang yang signifikan. Secara purata pendapatan Cina adalah lebih tinggi dari kaum lain dengan nilai RM9,895 sebulan. Ini diikuti oleh India dengan pendapatan purata RM8,216 dan Bumiputera RM7,093 sebulan.

Cina turut merekodkan pendapatan penengah tertinggi dengan nilai RM7,391, sementara India dan Bumiputera masing-masing mencatatkan pendapatan penengah sebanyak RM5,981 dan RM5,420.

Seperi strata, kelas pendapatan yang mencatatkan peratusan tertinggi antara etnik juga adalah isi rumah yang berpendapatan antara RM2,000 hingga RM3,999 iaitu 27.0 peratus bagi Bumiputera, 18.9 peratus bagi Cina dan 24.0 peratus bagi India. Walau bagaimanapun, peratusan isi rumah berpendapatan kurang daripada RM6,000 bagi kesemua kumpulan etnik masing-masing mencatatkan penurunan. Pada masa yang sama, ketiga-tiga kumpulan etnik mencatatkan peningkatan bagi kelas pendapatan RM20,000 dan ke atas. Namun begitu, Cina merekodkan peratusan tertinggi iaitu sebanyak 8.7 peratus diikuti oleh India dan Bumiputera masing-masing merekodkan peratusan sebanyak 5.5 peratus dan 3.3 peratus. (Carta 6)

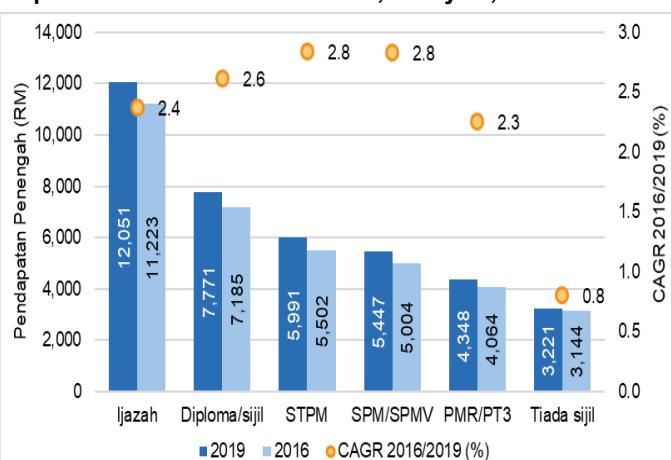
**Carta 6: Peratusan Isi Rumah mengikut Kelas Pendapatan dan Kumpulan Etnik, Malaysia, 2016 dan 2019**

## 2.2.4 Pendapatan Isi Rumah Kasar mengikut Pencapaian Pendidikan

Hubung kait antara kemiskinan dan pendidikan telah dibincangkan sejak sekian lama oleh ahli-ahli ekonomi di seluruh dunia terutamanya kesan latihan dan pendidikan ke atas taburan pendapatan. Beckers dan Chiswick (1966) berpandangan pelaburan ke atas pendidikan akan menghasilkan keseimbangan dalam taburan pendapatan.

Program Pendidikan dan Latihan Teknikal & Vokasional (TVET) telah diperkenalkan bagi memenuhi permintaan industri serta menyumbang kepada pertumbuhan ekonomi, selaras dengan globalisasi, ekonomi berdasarkan pengetahuan, kemajuan teknologi dan mobiliti tenaga kerja global. TVET dengan mengupayakan pendekatan yang diterajui industri adalah penting untuk menyediakan modal insan berkemahiran yang diperlukan industri, terutama untuk menyokong peralihan sektor ekonomi ke arah aktiviti berdasarkan pengetahuan, selari dengan aspirasi menjadi negara maju.

Tahap pendidikan yang dikaji dalam survei ini meliputi peringkat ijazah, Diploma/sijil, Sijil Tinggi Pelajaran Malaysia (STPM), Sijil Pelajaran Malaysia (SPM)/ Sijil Pelajaran Malaysia Vokasional (SPMV), Penilaian Menengah Rendah (PMR)/ Pentaksiran Tingkatan Tiga (PT3) dan seterusnya isi rumah yang tidak mempunyai sebarang sijil pendidikan. Penemuan HIS&BA 2019 mendapati isi rumah yang diketuai oleh mereka yang berpendidikan ijazah mempunyai pendapatan penengah sebanyak RM12,051 (2019) berbanding RM11,223 (2016) iaitu tumbuh pada kadar 2.4 peratus setahun. Pendapatan penengah bagi isi rumah yang diketuai oleh mereka yang berpendidikan di peringkat Diploma/sijil pula tumbuh pada kadar 2.6 peratus, STPM (2.8%), SPM/SPMV (2.8%), PMR/PT3 (2.3%) dan isi rumah yang diketuai oleh mereka yang tidak mempunyai sebarang sijil pendidikan hanya tumbuh pada kadar 0.8 peratus setahun. (Carta 7)

**Carta 7: Pendapatan Penengah mengikut Sijil Tertinggi Diperoleh oleh Ketua Isi Rumah , Malaysia, 2016 dan 2019**

Dari segi pendapatan purata, isi rumah dengan ketua yang berpendidikan ijazah mempunyai pendapatan purata sebanyak RM14,939 (2019) berbanding RM13,703 (2016) iaitu tumbuh pada kadar 2.9 peratus. Ketua isi rumah yang tidak mempunyai sebarang sijil pendidikan mencatatkan pendapatan purata sebanyak RM4,374 (2019) berbanding RM3,955 (2016). (Carta 8)

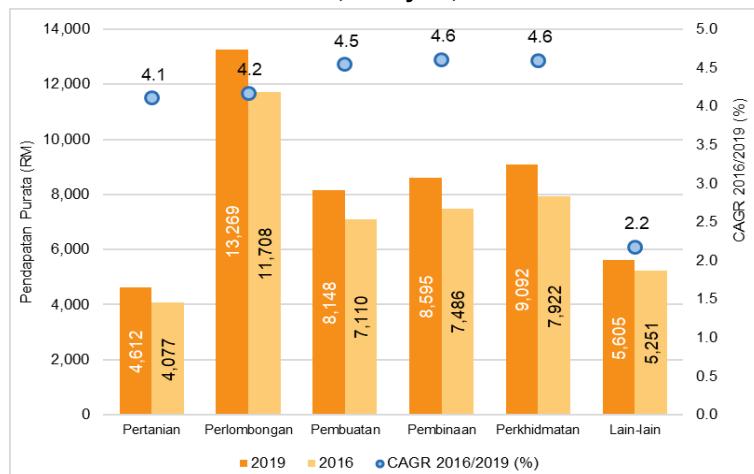
Pertumbuhan pendapatan penengah dan purata yang rendah terutamanya bagi isi rumah dengan ketua yang berpendidikan di peringkat diploma dan ke atas berbanding ketua isi rumah yang berpendidikan STPM dan SPM menimbulkan satu situasi yang dinamakan perangkap pendapatan (*income trap*). Situasi ini kerap berlaku di kalangan negara berpendapatan pertengahan di mana pendapatan tidak meningkat ke segmen pendapatan yang lebih tinggi. Antara punca situasi ini berlaku adalah kerana tingkat pengeluaran negara yang masih bergantung kepada barang dengan nilai tambah yang rendah.

## 2.2.5 Pendapatan Isi Rumah Kasar mengikut Pekerjaan

Sektor pekerjaan merupakan antara faktor penting yang menyumbang kepada kesejahteraan isi rumah. Dalam kalangan isi rumah miskin, pekerjaan merupakan antara faktor yang menyumbang kepada peningkatan taraf hidup. Oleh itu, pewujudan peluang pekerjaan yang produktif adalah penting ke arah membasmi kemiskinan dan seterusnya mencapai kesimbangan antara pembangunan ekonomi dan sosial. Perkembangan ekonomi yang pantas berupaya untuk memacu kepada pekerjaan yang produktif serta dapat memberikan pampasan yang setimpal.

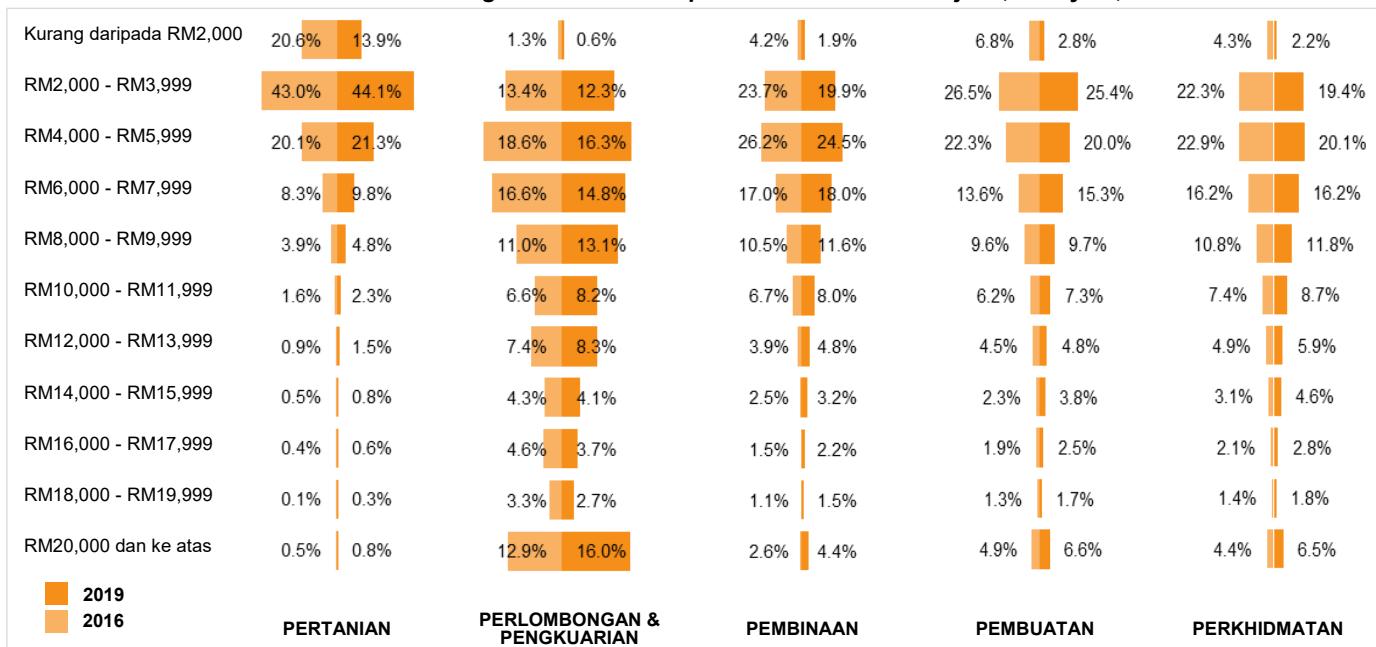
Selain daripada maklumat yang berkaitan dengan demografi dan geografi, maklumat berkaitan pendapatan berdasarkan kepada sektor pekerjaan isi rumah juga boleh diperoleh daripada survei ini. Isi rumah yang diketuai oleh mereka yang bekerja dalam sektor pertanian merekodkan pendapatan purata isi rumah sebanyak RM4,612 iaitu tumbuh pada kadar 4.1 peratus berbanding RM4,077 (2016). Pertumbuhan pendapatan paling tinggi direkodkan dalam sektor pembinaan (4.6%) dan perkhidmatan juga dengan peratusan yang sama. Nilai pendapatan purata paling tinggi adalah sektor perlombongan iaitu RM13,269 (2019) berbanding RM11,708 (2016). (Carta 9)

**Carta 9: Pendapatan Purata mengikut Sektor Pekerjaan Ketua Isi Rumah , Malaysia, 2016 dan 2019**



Dari perspektif kelas pendapatan pula, sektor pertanian dan pembuatan masing-masing mencatatkan peratusan tertinggi bagi isi rumah yang berpendapatan RM2,000 hingga RM3,999 sebulan iaitu 44.1 peratus dan 25.4 peratus. Sementara itu, sektor perlombongan & pengkuarian, pembinaan dan perkhidmatan pula masing-masing mencatatkan peratusan tertinggi bagi isi rumah yang berpendapatan RM4,000 hingga RM5,999 sebulan iaitu 16.3 peratus, 24.5 peratus dan 20.1 peratus. Selain itu, sektor perlombongan mencatatkan peratusan tertinggi bagi kelas pendapatan RM20,000 dan ke atas iaitu sebanyak 16.0 peratus. (Carta 10)

**Carta 10: Peratusan Isi Rumah mengikut Kelas Pendapatan dan Sektor Pekerjaan, Malaysia, 2016 dan 2019**

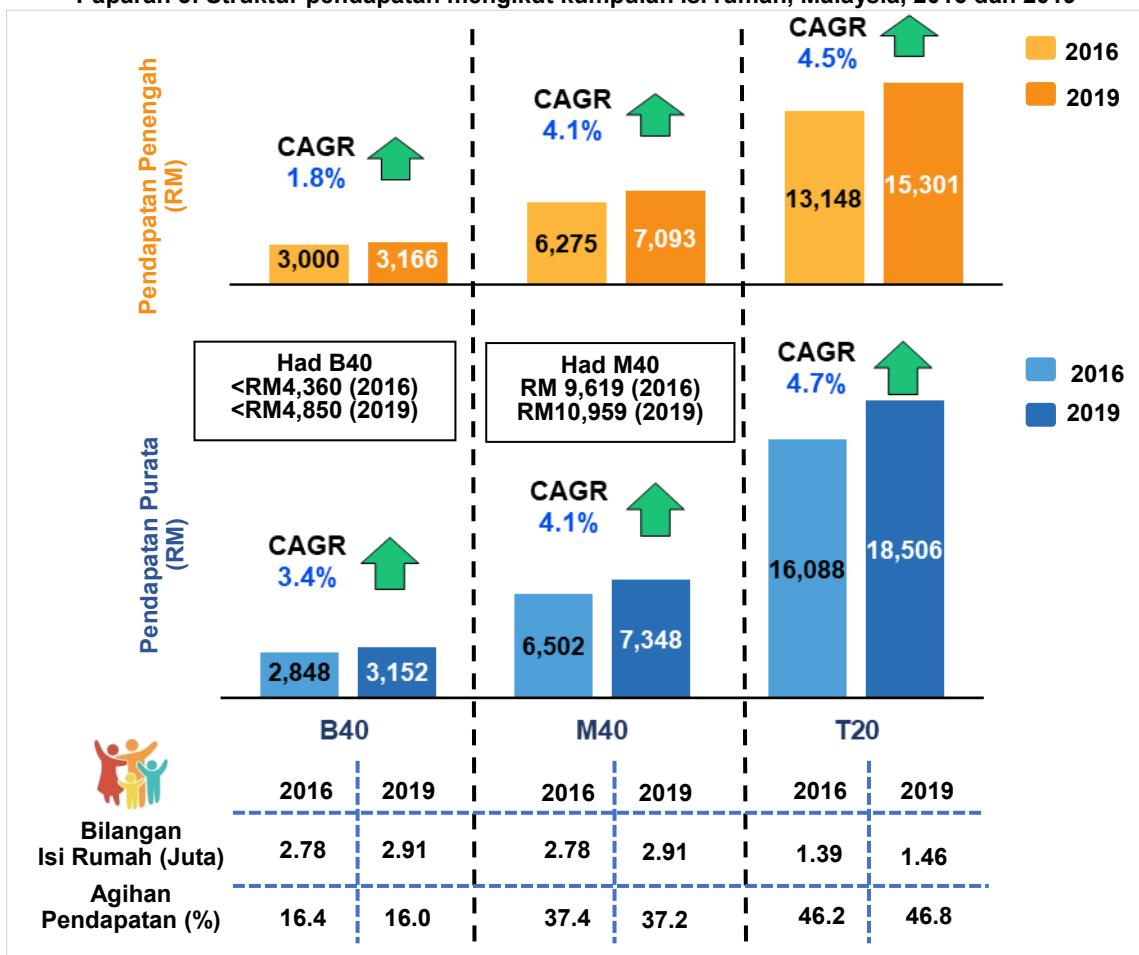


## 2.2.6 Pendapatan Isi Rumah Kasar mengikut Kumpulan Pendapatan

Semenjak Rancangan Malaysia ke-10 (RMKe-10), kerajaan telah menetapkan aspek inklusif dan prinsip keadilan sosial bagi mengukuhkan konsep pengagihan. Aspek inklusif merujuk kepada memastikan tiada golongan yang terpinggir atau terlepas peluang dalam menikmati arus pembangunan negara. Prinsip keadilan sosial pula merujuk kepada bantuan yang akan diberikan kepada setiap golongan masyarakat selepas mengambilkira tahap pencapaian mereka. Sehubungan itu, kerajaan juga telah memperluas fokus utama di dalam pengagihan bantuan kepada kumpulan isi rumah dengan turut mengambilkira isi rumah berpendapatan 40 peratus terendah, bukan hanya golongan miskin sahaja.

Dapatan daripada survei pendapatan dan kemudahan asas 2019, had pendapatan bagi kumpulan B40 pada tahun 2019 yang merangkumi 2.91 juta isi rumah adalah RM4,849. Had pendapatan kumpulan M40 yang melibatkan 2.91 juta isi rumah pula adalah di antara RM4,850 hingga RM10,959. Sementara itu, sebanyak 1.46 juta isi rumah berada di kumpulan T20 dengan pendapatan melebihi RM10,959. Dari segi agihan pendapatan, T20 memiliki 46.8 peratus dari jumlah pendapatan isi rumah berbanding 46.2 peratus pada tahun 2016. Sementara itu, kumpulan M40 memiliki 37.2 peratus, manakala B40 pula hanya menguasai 16.0 peratus dari jumlah pendapatan. (Paparan 5)

Paparan 5: Struktur pendapatan mengikut kumpulan isi rumah, Malaysia, 2016 dan 2019



Dapatan survei juga menunjukkan pendapatan purata isi rumah B40 adalah lebih rendah daripada pendapatan penengah. Ini menunjukkan agihan pendapatan di dalam kumpulan isi rumah B40 adalah pencong positif atau pencong ke kanan di mana kebanyakan isi rumah berpendapatan rendah mempengaruhi nilai pendapatan purata. Situasi ini berbeza bagi kumpulan isi rumah M40 dan T20 di mana masing-masing merekodkan pendapatan purata lebih tinggi berbanding dengan pendapatan penengah. Isi rumah M40 mencatatkan pendapatan purata sebanyak RM7,348 manakala pendapatan penengah adalah sebanyak RM7,093. Isi rumah T20 pula merekodkan pendapatan purata dan pendapatan penengah masing-masing sebanyak RM18,506 dan RM15,031. Dapatan ini menunjukkan agihan pendapatan bersifat pencong negatif atau pencong ke kiri di mana isi rumah berpendapatan tinggi kebanyakannya terkumpul di bahagian kanan agihan menyebabkan pendapatan penengah adalah lebih rendah daripada pendapatan purata.

Kumpulan isi rumah B40, M40 dan T20 boleh diperincikan lagi kepada sepuluh kategori berdasarkan kepada kelompok sepuluh peratus isi rumah. B40 diperincikan kepada B1, B2, B3 dan B4; M40 kepada M1, M2, M3 dan M4; dan T20 kepada T1 dan T2. Perincian pengkelasian ini akan membolehkan perancangan, pemantauan dan program yang lebih berfokus dapat dilaksanakan bagi merapatkan jurang pendapatan di antara isi rumah. Berdasarkan kepada kelompok sepuluh peratus isi rumah ini, agihan pendapatan juga dapat dilihat dengan lebih terperinci. Sebagai contoh, B40 yang menguasai 16.0 peratus agihan pendapatan merupakan perincian dari B1 yang memiliki 2.4 peratus dari jumlah pendapatan, B2 (3.5%), B3 (4.5%) dan B4 (5.6%). Begitu juga M40, yang mana daripada jumlah agihan 37.2 peratus, M1 hanya menguasai 6.8 peratus, sementara M4 menguasai 12.3 peratus daripada jumlah pendapatan.

Namun begitu, penelitian pengkelasan isi rumah dan agihan pendapatan sebegini perlu turut mengambil kira saiz isi rumah bagi setiap kelompok bagi perancangan dan pelaksanaan program yang lebih berkesan. (Jadual 2)

**Jadual 2: Agihan Pendapatan, Pendapatan Isi Rumah Penengah, Purata dan Had Pendapatan mengikut Kumpulan Isi Rumah Desil, 2019**

Kumpulan Desil		Agihan Pendapatan (%)	Pendapatan Isi Rumah Penengah (RM)	Pendapatan Isi Rumah Purata (RM)	Had pendapatan (RM)
T20	T2	30.7	19,781	24,293	Lebih daripada 15,039
	T1	16.1	12,586	12,720	10,960 - 15,039
M40	M4	12.3	9,695	9,730	8,700 - 10,959
	M3	9.9	7,828	7,841	7,110 - 8,699
	M2	8.2	6,471	6,477	5,880 - 7,099
	M1	6.8	5,336	5,346	4,850 - 5,879
B40	B4	5.6	4,387	4,395	3,970 - 4,849
	B3	4.5	3,556	3,561	3,170 - 3,969
	B2	3.5	2,786	2,803	2,500 - 3,169
	B1	2.4	1,929	1,849	Kurang daripada 2,500

### 2.3 PENDAPATAN ISI RUMAH BOLEH GUNA

Pendapatan boleh guna merujuk kepada jumlah pendapatan selepas ditolak bayaran pindahan semasa termasuklah bayaran wajib yang dikenakan ke atas isi rumah seperti cukai, zakat dan caruman kepada skim keselamatan sosial. Pendapatan boleh guna ini juga merupakan salah satu ukuran pilihan bagi analisis agihan pendapatan kerana pendapatan ini adalah pendapatan isi rumah yang masih ada untuk dibelanjakan ke atas perbelanjaan penggunaan dan untuk simpanan semasa di dalam tempoh rujukan.

Dapatan survei pendapatan dan kemudahan asas 2019 menunjukkan Pendapatan boleh guna penengah adalah RM5,116 pada tahun 2019, meningkat 4.2 peratus daripada RM4,513 pada tahun 2016. Manakala, pendapatan boleh guna purata adalah RM6,764 daripada RM4,513 yang dicatatkan pada tahun 2016. Pendapatan boleh guna purata yang direkodkan pada tahun 2019 ini meliputi 85.6 peratus dari jumlah pendapatan kasar purata.

Sementara itu, pendapatan boleh guna penengah di kawasan bandar meningkat pada kadar 3.9 peratus pada tahun 2019 kepada RM5,641 daripada RM5,011 pada tahun 2016. Pada masa yang sama, pendapatan boleh guna penengah di luar bandar meningkat kepada RM3,486 pada tahun 2019 daripada RM3,093 pada tahun 2016. Pendapatan boleh guna purata di kawasan bandar pula mencatatkan kadar pertumbuhan sebanyak 4.1 peratus kepada RM7,331 (2019) daripada RM6,489 (2016). Seterusnya, di kawasan luar bandar, pendapatan boleh guna purata meningkat pada kadar pertumbuhan 5.1 peratus, merekodkan pendapatan boleh guna purata pada tahun 2019 sebanyak RM4,526 berbanding RM3,883 pada tahun 2016. (Jadual 3)

**Jadual 3: Pendapatan Isi Rumah Boleh Guna Penengah dan Purata mengikut Strata, Malaysia, 2016 dan 2019**

Strata	Pendapatan Boleh Guna Penengah (RM)		CAGR (%)	Pendapatan Boleh Guna Purata (RM)		CAGR (%)
	2016	2019		2016	2019	
Malaysia	4,513	5,116	4.2	5,928	6,764	4.4
Bandar	5,011	5,641	3.9	6,489	7,331	4.1
Luar Bandar	3,093	3,486	4.0	3,883	4,526	5.1

W.P. Putrajaya mencatatkan pendapatan boleh guna penengah tertinggi dengan RM9,045 pada tahun 2019 daripada RM7,498 pada tahun 2016, dengan kadar pertumbuhan 6.3 peratus. Negeri yang mencatatkan kadar pertumbuhan tertinggi adalah W.P. Labuan dengan peningkatan pendapatan boleh guna penengah iaitu 6.6 peratus kepada RM6,083 pada tahun 2019 daripada RM4,996 pada tahun 2016.

Selain itu, W.P. Putrajaya turut mencatatkan pendapatan boleh guna purata tertinggi iaitu RM11,333 pada tahun 2019 berbanding RM10,248 pada tahun 2016. Antara negeri yang mencatatkan pendapatan boleh guna purata melebihi paras nasional (RM6,764) adalah Johor (RM6,923), Melaka (RM6,892), Selangor (RM8,826), W.P. Kuala Lumpur (RM11,102) dan W.P. Putrajaya (RM11,333). (Jadual 4)

Dari segi kumpulan etnik, pendapatan boleh guna penengah dan purata tertinggi dicatatkan oleh Cina, iaitu RM6,397 dan RM8,371. Ini diikuti oleh India yang merekodkan pendapatan boleh guna penengah sebanyak RM5,107 dan RM6,907 bagi pendapatan boleh guna purata. Sementara itu, Bumiputera pula mencatatkan pendapatan boleh guna penengah sebanyak RM4,721 manakala pendapatan boleh guna purata sebanyak RM6,127. (Jadual 5)

Dari segi sektor pekerjaan, isi rumah yang bekerja dalam sektor perlombongan merekodkan pendapatan boleh guna penengah dan purata tertinggi bagi tahun 2019. Pendapatan boleh guna penengah direkodkan sebanyak RM7,054 berbanding RM6,657 (2016) manakala pendapatan boleh guna purata merekodkan sebanyak RM10,213 berbanding RM9,191(2016). Isi rumah yang bekerja dalam sektor pertanian pula merekodkan pendapatan boleh guna penengah dan purata terendah masing-masing dengan RM3,285 (2016: RM2,978) dan RM4,191 (2016: RM3,647). (Jadual 6)

**Jadual 4: Pendapatan Isi Rumah Boleh Guna Penengah dan Purata mengikut Negeri, Malaysia, 2016 dan 2019**

Negeri	Pendapatan Boleh Guna Penengah (RM)		CAGR (%)	Pendapatan Boleh Guna Purata (RM)		CAGR (%)
	2016	2019		2016	2019	
Malaysia	4,513	5,116	4.2	5,928	6,764	4.4
Johor	4,789	5,516	4.7	5,966	6,923	5.0
Kedah	3,283	3,885	5.6	4,382	4,984	4.3
Kelantan	2,785	3,309	5.7	3,833	4,516	5.5
Melaka	4,867	5,354	3.2	6,103	6,892	4.1
Negeri Sembilan	4,068	4,327	2.1	5,177	5,841	4.0
Pahang	3,572	3,986	3.7	4,439	5,035	4.2
Pulau Pinang	4,657	5,397	4.9	5,806	6,749	5.0
Perak	3,413	3,803	3.6	4,315	4,920	4.4
Perlis	3,843	4,282	3.6	4,622	5,183	3.8
Selangor	6,119	6,837	3.7	7,810	8,826	4.1
Terengganu	4,253	5,038	5.6	5,197	6,122	5.5
Sabah	3,538	3,788	2.3	4,757	5,105	2.4
Sarawak	3,613	3,994	3.3	4,668	5,218	3.7
W.P. Kuala Lumpur	7,481	8,834	5.5	9,480	11,102	5.3
W.P. Labuan	4,996	6,083	6.6	6,850	7,329	2.3
W.P. Putrajaya	7,498	9,045	6.3	10,248	11,333	3.4

**Jadual 5: Pendapatan Isi Rumah Boleh Guna Penengah dan Purata mengikut Kumpulan Etnik, Malaysia, 2016 dan 2019**

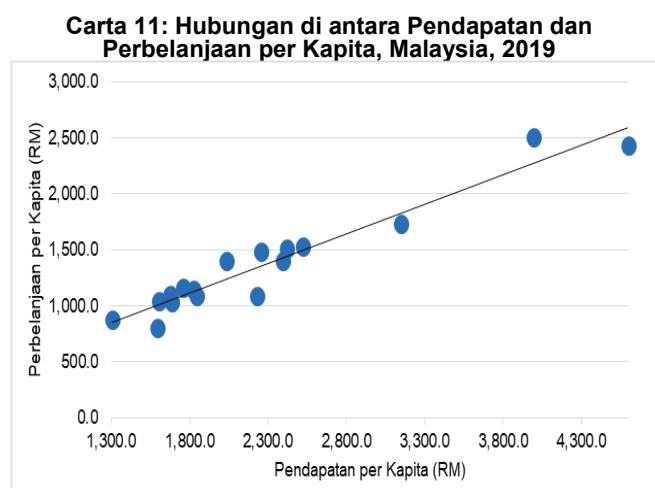
Kumpulan Etnik	Pendapatan Boleh Guna Penengah (RM)		CAGR (%)	Pendapatan Boleh Guna Purata (RM)		CAGR (%)
	2016	2019		2016	2019	
Malaysia	4,513	5,116	4.2	5,928	6,764	4.4
Bumiputera	4,184	4,721	4.0	5,399	6,127	4.2
Cina	5,609	6,397	4.4	7,344	8,371	4.4
India	4,575	5,107	3.7	5,951	6,907	5.0
Lain-lain	3,263	3,773	4.8	4,363	5,239	6.1

**Jadual 6: Pendapatan isi rumah boleh guna bulanan penengah dan purata mengikut sektor pekerjaan, Malaysia, 2016 dan 2019**

Sektor	Pendapatan Boleh Guna Penengah (RM)		CAGR (%)	Pendapatan Boleh Guna Purata (RM)		CAGR (%)
	2016	2019		2016	2019	
Malaysia	4,513	5,116	4.2	5,928	6,764	4.4
Pertanian	2,978	3,285	3.3	3,647	4,191	4.6
Perlombongan	6,657	7,054	1.9	9,191	10,213	3.5
Pembuatan	4,606	5,279	4.5	5,829	6,679	4.5
Pembinaan	4,624	5,293	4.5	6,291	7,214	4.6
Perkhidmatan	5,179	6,001	4.9	6,706	7,721	4.7
Lain-lain	3,742	3,927	1.6	4,776	5,185	2.7

## 2.4 PENDAPATAN DAN PERBELANJAAN PENGGUNAAN ISI RUMAH

Pendapatan adalah salah satu faktor penting yang boleh menentukan kuasa beli isi rumah. Stephen (2001) menyatakan perubahan corak perbelanjaan terjadi disebabkan oleh perubahan pendapatan dalam kalangan isi rumah. Berdasarkan Carta 11, perbelanjaan per kapita adalah bergerak selari dengan pendapatan per kapita. Ini juga menunjukkan pendapatan dan perbelanjaan isi rumah mempunyai hubungan langsung secara positif.



Pada tahun 2019, pendapatan dan perbelanjaan isi rumah purata bagi warganegara Malaysia meningkat sebanyak 4.2 peratus. Sementara itu pendapatan isi rumah boleh guna meningkat 4.4 peratus. Kebanyakan negeri mencatatkan peningkatan pendapatan melebihi perbelanjaan, walau bagaimanapun, lapan negeri merekodkan pertumbuhan perbelanjaan penggunaan isi rumah melebihi pendapatan iaitu Melaka (4.9%), Negeri Sembilan (5.6%), Perlis (3.8%), Sabah (4.5%), Sarawak (3.6%), W.P. Kuala Lumpur (4.7%), W.P. Labuan (3.6%) dan W.P. Putrajaya (4.5%).

Secara purata, isi rumah menggunakan sebanyak 68.7 peratus dari pendapatan boleh guna untuk membayai perbelanjaan penggunaan. Enam negeri mencatatkan peratusan perbelanjaan penggunaan melebihi 70 peratus dari pendapatan boleh guna iaitu Negeri Sembilan (76.0%), Pahang (74.0%), Melaka (73.6%), Perak (73.3%), Kelantan (72.2%) dan Terengganu (71.4%). (Jadual 7)

**Jadual 7: Kadar Pertumbuhan Tahunan bagi Pendapatan Kasar & Boleh Guna serta Peratusan Perbelanjaan Penggunaan serta Peratusan Perbelanjaan kepada Pendapatan mengikut Negeri, Malaysia, 2019**

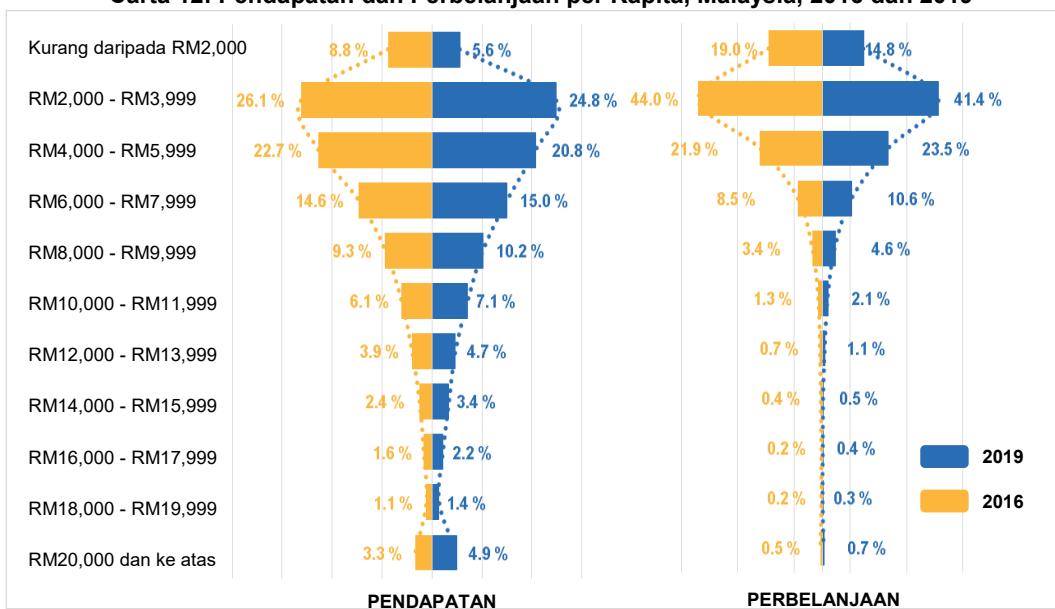
Negeri	Kadar Pertumbuhan Tahunan 2016-2019 (%)			Peratusan Perbelanjaan Kepada Pendapatan Kasar (%)	Peratusan Perbelanjaan Kepada Pendapatan Boleh Guna (%)
	Pendapatan Kasar	Pendapatan Boleh Guna	Perbelanjaan Penggunaan*		
<b>Malaysia</b>	<b>4.2</b>	<b>4.4</b>	<b>4.2</b>	<b>58.8</b>	<b>68.7</b>
Johor	4.9	5.0	4.4	60.5	70.0
Kedah	3.5	4.3	3.4	61.8	68.5
Kelantan	4.8	5.5	4.0	66.9	72.2
Melaka	4.1	4.1	4.9	65.6	73.6
Negeri Sembilan	4.3	4.0	5.6	66.2	76.0
Pahang	4.1	4.2	3.2	65.8	74.0
Pulau Pinang	4.6	5.0	3.2	59.9	69.0
Perak	3.6	4.4	3.5	63.9	73.3
Perlis	3.0	3.8	3.8	63.2	66.7
Selangor	4.5	4.1	4.4	55.5	68.1
Terengganu	5.5	5.5	4.2	64.1	71.4
Sabah	2.3	2.4	4.5	55.4	62.4
Sarawak	3.4	3.7	3.6	59.3	67.7
W.P. Kuala Lumpur	4.2	5.3	4.7	52.7	62.9
W.P. Labuan	0.6	2.3	3.6	52.0	59.0
W.P. Putrajaya	3.5	3.4	4.0	61.3	69.4

\*Merujuk kepada perbelanjaan penggunaan Warganegara sahaja

Dari sudut yang lain, dengan mengambil nilai pendapatan boleh guna purata (RM6,764) dan perbelanjaan penggunaan purata (RM4,534), purata pendapatan lebihan bagi setiap isi rumah adalah RM2,230. Di samping itu, isi rumah juga secara purata mempunyai simpanan dan penerimaan lain sebanyak RM2,323. Lebihan pendapatan dan penerimaan lain & simpanan ini biasanya digunakan bagi membayai bayaran di bawah pelbagai perbelanjaan dan perbelanjaan kewangan antaranya seperti bayaran balik hutang pembelian rumah, kenderaan bermotor, hutang peribadi, dan hutang pelaburan. Jumlah purata komitmen ini adalah RM3,612.

Dapatan survei juga menunjukkan 30.4 peratus isi rumah di Malaysia masih berpendapatan di bawah RM4,000 dengan sebahagian besarnya iaitu 24.8 peratus berada dalam kelas pendapatan antara RM2,000 hingga RM3,999. Ini menunjukkan kuasa beli isi rumah masih rendah, di mana 56.2 peratus isi rumah hanya berbelanja kurang dari RM4,000 sebulan. (Carta 12)

**Carta 12: Pendapatan dan Perbelanjaan per Kapita, Malaysia, 2016 dan 2019**



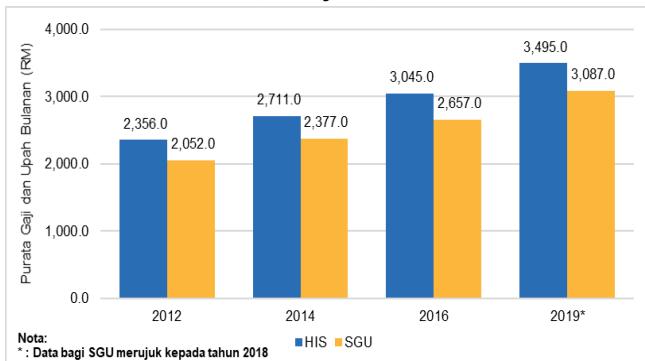
## 2.5 PENDAPATAN ISI RUMAH DAN PENDAPATAN INDIVIDU

Selain daripada HIS, sumber statistik lain mengenai gaji dan upah yang diperoleh melalui pendekatan isi rumah adalah daripada Survei Gaji & Upah (SGU). Berbeza dengan HIS & BA yang dijalankan dua kali dalam tempoh lima tahun, SGU merupakan survei yang dilaksanakan secara tahunan.

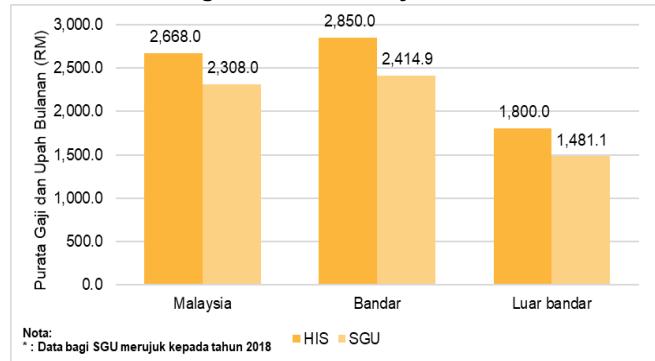
Perbandingan antara pendapatan isi rumah dan pendapatan individu perlu mengambil kira perbezaan maklumat yang dikumpul melalui HIS & BA dan SGU. Maklumat gaji dan upah yang dikumpul melalui SGU hanya meliputi individu yang bekerja di sektor awam mahupun swasta dan tidak meliputi individu yang merupakan majikan, bekerja sendiri atau pekerja keluarga tanpa gaji. Selain itu, kadar upah hanya merangkumi gaji pokok, elauan sara hidup dan lain-lain elauan dalam bentuk tunai atau mata benda seperti makanan dan penginapan percuma atau konsesi yang dibayar secara tetap dan berkala serta bayaran kerja lebih masa. Walau bagaimanapun, ia tidak termasuk bonus dan gratituiti, elauan keluarga dan lain-lain bayaran keselamatan sosial oleh majikan.

Carta 13 menunjukkan purata gaji dan upah bulanan secara keseluruhan antara HIS dan SGU bagi tahun rujukan 2012, 2014, 2016 dan 2019 (Data bagi SGU merujuk kepada tahun 2018). Tren purata yang ditunjukkan daripada SGU dan HIS adalah sama, walau bagaimanapun purata gaji dan upah daripada HIS adalah sedikit tinggi berbanding SGU. Manakala, perbandingan antara strata bagi tahun 2019 juga menunjukkan corak yang sama di mana pendapatan daripada HIS adalah lebih tinggi daripada SGU (Carta 14)

**Carta 13: Perbandingan Purata Gaji dan Upah Bulanan, Malaysia, 2012-2019**



**Carta 14: Perbandingan Purata Gaji dan Upah Bulanan mengikut Strata, Malaysia, 2019**



### 3. KETAKSAMARATAAN PENDAPATAN

Kemakmuran ekonomi sesebuah negara yang dapat dinikmati bersama oleh semua pihak dalam sesebuah negara merupakan antara elemen penting ke arah pewujudan sebuah negara yang maju dan makmur. Wawasan Kemakmuran Bersama (WKB) 2030 telah menggariskan untuk menjadikan Malaysia sebuah negara yang terus membangun secara mampan seiring dengan pengagihan ekonomi yang adil, saksama dan inklusif pada semua peringkat kumpulan pendapatan, etnik, wilayah dan rantaian bekalan.

Pengagihan ekonomi secara sama rata seringkali dihubungkaitkan dengan faktor ketaksamarataan. Ketaksamarataaan ini wujud apabila berlakunya perbezaan keupayaan antara isi rumah bagi merebut peluang pendapatan. Stiglitz (2016) membangkitkan perkaitan bahawa ketaksamarataan akan memperlambangkan perkembangan ekonomi. Menurut Stiglitz, ketaksamarataan akan melemahkan permintaan agregat individu yang berada di kumpulan terbawah di mana individu ini akan membelanjakan keseluruhan pendapatannya bagi mendapatkan barang asas.

Namun begitu, kemudahan dan perkhidmatan yang disediakan oleh kerajaan yang digunakan secara kolektif oleh masyarakat seperti pendidikan, kesihatan dan kemudahan keselamatan boleh merapatkan jurang pendapatan di kalangan isi rumah. Dalam konteks Malaysia, kerajaan telah berbelanja bagi perkhidmatan kesihatan, pendidikan dan sosial untuk penggunaan isi rumah sebanyak RM63.7 bilion pada tahun 2019 berbanding RM61.3 bilion pada tahun 2016 (Jadual 8). Walau bagaimanapun perkhidmatan dan kemudahan ini tidak diambil kira sebagai sebahagian daripada nilai pendapatan isi rumah.

**Jadual 8: Perbelanjaan Kerajaan ke atas Perbelanjaan Isi Rumah Kolektif (RM Juta), 2015 - 2019**

Perbelanjaan Kerajaan	2015	2016	2017	2018	2019
Penggunaan perseorangan kerajaan	60,016	61,334	61,919	60,268	63,733
Perkhidmatan kesihatan	15,919	16,499	13,415	12,192	13,951
Perkhidmatan pendidikan	42,655	43,295	46,797	46,335	47,988
Perkhidmatan sosial	1,442	1,540	1,707	1,741	1,795

Sumber: KDNK Tahunan 2015-2019

Penemuan 2019 menunjukkan nilai pekali Gini yang dikira berdasarkan pendapatan kasar meningkat sebanyak 0.008 mata indeks daripada 0.399 (2016) kepada 0.407 (2019). Bagi tempoh tersebut, pekali Gini di bandar meningkat daripada 0.389 kepada 0.398 manakala pekali Gini di luar bandar meningkat daripada 0.364 kepada 0.367. Pekali Gini bagi Bumiputera telah meningkat daripada 0.385 kepada 0.389 manakala bagi Cina telah meningkat daripada 0.411 kepada 0.417. Pekali Gini bagi India turut mencatatkan peningkatan daripada 0.382 kepada 0.411.

Pekali Gini juga boleh diukur berdasarkan pendapatan boleh guna. Melalui kaedah ini, pekali Gini pada 2019 adalah 0.393 berbanding 0.391 pada tahun 2016. Dari segi nilaiannya, pekali Gini yang dikira berdasarkan pendapatan boleh guna menunjukkan angka lebih rendah berbanding berdasarkan pendapatan kasar. Ini menggambarkan bahawa sistem percukaian dan pembayaran cukai oleh mereka yang berkelayakan dapat membantu merapatkan jurang pendapatan antara isi rumah.

Penemuan 2019 menunjukkan nilai pekali Gini berdasarkan pendapatan boleh guna meningkat 0.2 mata peratus daripada 0.391 (2016) kepada 0.393 (2019). Bagi tempoh tersebut, pekali Gini di kawasan bandar meningkat daripada 0.380 kepada 0.385 manakala pekali Gini di luar bandar menurun daripada 0.365 kepada 0.361. Pekali Gini bagi Bumiputera telah menurun daripada 0.380 kepada 0.377 manakala bagi Cina pula meningkat daripada 0.396 kepada 0.399. Pekali Gini bagi India turut mencatatkan peningkatan daripada 0.372 kepada 0.399. Perbandingan pekali Gini berdasarkan pendapatan kasar dan pendapatan boleh guna boleh dirujuk di Jadual 9

Selain dari pekali Gini, indeks Theil juga boleh digunakan untuk mengukur ketaksamarataan pendapatan. Indeks Theil ini mengukur ketaksamarataan dengan lebih terperinci berdasarkan kumpulan isi rumah. Berbeza dengan pekali Gini, indeks Theil tidak terikat antara nilai 0 dan 1. Sebaliknya, nilai yang digunakan adalah bermula dari 0, tanpa nilai maksimum. Berdasarkan dapatan survei, nilai indeks Theil adalah 0.307 pada tahun 2019 berbanding 0.293 pada tahun 2016.

Analisa jurang pendapatan yang dikira berdasarkan pendapatan purata luar bandar dibahagikan dengan pendapatan purata bandar menunjukkan nisbah bandar dengan luar bandar bertambah baik kepada 1:0.58 daripada 1:0.57 pada 2016. Dari sudut etnik pula, nisbah jurang pendapatan antara Cina dan Bumiputera masih besar pada kadar 1:0.72 pada 2016 dan 2019. Nisbah jurang pendapatan antara Bumiputera dan India bertambah kepada 1:1.16 daripada 1:1.14 pada 2016. Sementara itu, jurang pendapatan di antara Cina dan India ialah 1:0.83 pada tahun 2019.

Peningkatan pekali Gini dan analisa jurang antara kaum menggambarkan jurang agihan pendapatan semakin melebar secara inter-etnik iaitu di antara isi rumah dalam kaum yang sama dan intra-etnik iaitu di antara isi rumah satu kaum dengan kaum yang lain. Ini adalah selari dengan dapatan agihan pendapatan yang semakin melebar di mana pendapatan kumpulan T20 meningkat lebih laju dari kumpulan isi rumah lain yang mendorong kepada penguasaan agihan pendapatan yang lebih tinggi.

**Jadual 9: Pekali Gini Pendapatan Kasar dan Pendapatan Boleh Guna mengikut Strata dan Kumpulan Etnik Utama, 2019**

	Pekali Gini	
	Pendapatan Kasar	Pendapatan Boleh Guna
<b>Malaysia</b>	<b>0.407</b>	<b>0.393</b>
<b>Strata</b>		
Bandar	0.398	0.385
Luar Bandar	0.367	0.361
<b>Kumpulan Utama Etnik</b>		
Bumiputera	0.389	0.377
Cina	0.417	0.399
India	0.411	0.399
Lain-lain	0.401	0.396

## 4. KEMISKINAN

Isu kemiskinan di Malaysia ini sebenarnya telah bermula sejak kemerdekaan Tanah Melayu iaitu pada 1957 lagi. Ini adalah disebabkan legasi pihak kolonial yang menyerahkan negara kepada kerajaan Tanah Melayu dengan jurang ketaksamarataan pendapatan dalam kalangan etnik utama yang besar. Etnik Bumiputera merupakan etnik majoriti yang paling miskin berbanding etnik India dan Cina. Jurang ketaksamarataan pendapatan ini akhirnya menghasilkan peristiwa ketegangan antara kaum pada 1969.

Susulan daripada peristiwa berkenaan, kerajaan telah mempergiatkan usaha-usaha bagi pembasmian kemiskinan di Malaysia. Pada awal tahun 1970-an, kerajaan telah memperkenalkan Dasar Ekonomi Baru (DEB) dengan matlamat untuk membasmikan kemiskinan melalui peluang-peluang pekerjaan kepada semua rakyat tanpa mengira kaum. Matlamat pembasmian kemiskinan dan merapatkan jurang pendapatan di antara isi rumah diteruskan lagi melalui pelaksanaan dasar WKB 2030. Keberkesanan program yang dijalankan oleh kerajaan ini dapat dilihat melalui penurunan insiden kemiskinan keseluruhan daripada 49.3 peratus (1970) kepada 0.4 peratus (2016). Proses pengukuran kemiskinan merupakan satu perkara yang penting dan perlu dilaksanakan oleh pihak kerajaan terutamanya dalam memastikan dasar dan program yang dilaksanakan dapat memenuhi sasaran pelaksanaannya.

Secara umumnya, sebagaimana pekali Gini, kemiskinan juga boleh diukur dengan pelbagai kaedah termasuklah kaedah pengukuran kemiskinan mutlak, kemiskinan relatif dan Indeks Kemiskinan Pelbagai Dimensi (MPI). Antara yang sering digunakan oleh kebanyakan negara adalah pengukuran kemiskinan mutlak.

### 4.1 KEMISKINAN MUTLAK

Di Malaysia, kaedah pengukuran kemiskinan mutlak ini telah dilaksanakan sejak 1977 lagi dengan menggunakan pendekatan Kos Keperluan Asas. Melalui kaedah ini satu paras keperluan minimum yang dikenali sebagai Pendapatan Garis Kemiskinan (PGK) telah ditetapkan. Komponen PGK ini terdiri daripada dua kategori iaitu PGK makanan dan PGK bukan makanan. Nilai PGK makanan diperoleh melalui penentuan keperluan kalori bagi sesbuah isi rumah.

Nilai PGK bukan makanan pula ditentukan berdasarkan kepada corak perbelanjaan dan keperluan atas isi rumah berpendapatan rendah yang diperoleh melalui Survei Perbelanjaan Isi Rumah (HES). Jumlah PGK adalah hasil tambah PGK makanan dan bukan makanan. Sesbuah isi rumah dikategorikan sebagai miskin mutlak jika pendapatan keseluruhan isi rumahnya berada di bawah paras nilai PGK manakala isi rumah dikategorikan sebagai miskin tegar jika pendapatan keseluruhan isi rumahnya berada di bawah paras nilai PGK makanan. Pada tahun 2019, nilai PGK bagi Malaysia telah disemak semula berdasarkan keperluan semasa. Semakan ini menekankan kepada pengambilan makanan yang optimum dan sihat serta keperluan asas bukan makanan yang berkualiti. Berdasarkan semakan ini juga, nilai PGK bagi tahun 2016 turut disemak semula.

Berdasarkan metodologi 2019 ini, nilai purata PGK di peringkat nasional ialah RM2,208 sebulan manakala purata nilai PGK makanan adalah RM1,038 sebulan dengan purata saiz isi rumah seramai 3.9 orang. Nilai purata PGK ini diperoleh dengan menambahkan kesemua nilai PGK bagi setiap isi rumah dan dibahagikan dengan bilangan keseluruhan isi rumah warganegara di Malaysia. Insiden kemiskinan mutlak keseluruhan bertambah baik daripada 7.6\* peratus (525,743 isi rumah) pada 2016 kepada 5.6 peratus (405,441 isi rumah). Dalam tempoh yang sama, insiden kemiskinan mutlak di bandar dan luar bandar turut mencatatkan penurunan masing-masing kepada 3.8 peratus dan 12.4 peratus. Sementara itu kemiskinan tegar direkodkan sebanyak 0.4\*\* peratus pada tahun 2019 berbanding 0.6 peratus pada tahun 2016.

\*Dikemaskini berdasarkan metodologi PGK 2019

\*\*Berdasarkan metodologi PGK 2005

Bumiputera mencatatkan penurunan insiden kemiskinan mutlak kepada 7.2 peratus berbanding 9.7\* peratus (2016). Cina dan India juga menunjukkan insiden kemiskinan yang lebih rendah berbanding 2016 dengan masing-masing merekodkan insiden kemiskinan 1.4 peratus dan 4.8 peratus.

Insiden kemiskinan mengikut negeri menunjukkan Sabah mencatatkan insiden kemiskinan tertinggi iaitu 19.5 peratus dan diikuti oleh Kelantan 12.4 peratus. Kedah mencatatkan pengurangan kemiskinan yang ketara iaitu daripada 14.3\* peratus kepada 8.8 peratus, diikuti Pahang daripada 9.2\* peratus kepada 4.3 peratus. Walaupun mencatatkan insiden kemiskinan tertinggi, Sabah turut merekodkan penurunan kemiskinan yang ketara sebanyak 4.4 mata peratus berbanding tahun 2016. (Carta 15)

Isi rumah miskin dengan ketua berumur di antara 45 hingga 49 tahun mencatatkan peratusan kemiskinan tertinggi iaitu 16.3 peratus diikuti oleh kumpulan umur 40 hingga 44 tahun (15.4%) dan 50 hingga 54 (13.1%). Walau bagaimanapun, kumpulan umur 65 tahun dan lebih mencatatkan insiden kemiskinan sebanyak 12.0 peratus pada tahun 2019 berbanding 10.9 peratus pada tahun 2016.

Daripada 405,441 isi rumah miskin, sebanyak 70.4 peratus adalah isi rumah yang mempunyai bilangan ahli melebihi empat orang. Ini diikuti dengan isi rumah yang mempunyai seramai empat orang ahli dengan 13.3 peratus. Keadaan ini jelas menunjukkan saiz isi rumah merupakan salah satu faktor yang mempengaruhi kemiskinan di Malaysia.

#### 4.2 KEMISKINAN RELATIF

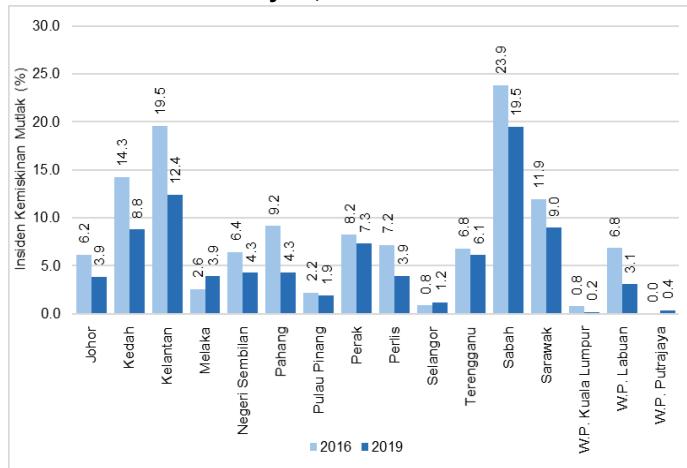
Kemiskinan relatif merujuk kepada kaedah pengukuran di mana pendapatan sesebuah isi rumah dibandingkan dengan suatu keadaan taraf hidup yang ditetapkan dalam masyarakat. Berbanding dengan kemiskinan mutlak had kemiskinan relatif tidak diukur menggunakan PGK, sebaliknya iaanya ditentukan berdasarkan kepada separuh daripada pendapatan penengah keseluruhan isi rumah pada tahun berkaitan.

Sesebuah isi rumah dikategorikan sebagai miskin relatif jika pendapatan isi rumahnya berada di bawah had kemiskinan relatif. Had kemiskinan relatif ini bergantung kepada bentuk taburan semasa pendapatan isi rumah pada tahun rujukan. Survei ini mendapati nilai kemiskinan relatif pada 2019 adalah 16.9 peratus berbanding 15.9 peratus pada tahun 2016.

#### 4.3 INDEKS KEMISKINAN PELBAGAI DIMENSI (MPI)

Indeks Kemiskinan Pelbagai Dimensi (MPI) adalah pengukuran kemiskinan dalam konteks yang lebih luas iaitu melibatkan aspek bukan kewangan seperti kesihatan, pendidikan dan kemudahan asas yang menggambarkan taraf hidup. Nilai MPI adalah di antara 0 dan 1 di mana nilai MPI yang semakin meningkat menggambarkan tahap ketersisihan pelbagai dimensi yang semakin tinggi.

**Carta 15: Insiden Kemiskinan Mutlak mengikut Negeri, Malaysia, 2016 dan 2019**



Nota: Data bagi tahun 2016 disemak semula berdasarkan Metodologi 2019

\*Disemak semula berdasarkan metodologi 2019

Penemuan HIES & BA 2019 juga menunjukkan bahawa indeks MPI nasional semakin bertambah baik iaitu berkurang sebanyak 0.0042 mata indeks (0.42 mata peratus) kepada 0.0110 (1.1%) mata berbanding 0.0152 mata (1.5%) pada 2016. W.P. Putrajaya merekodkan nilai indeks MPI paling rendah iaitu hampir kosong peratus yang menunjukkan tiada isi rumah yang mengalami ketersisihan dalam mana-mana dimensi manakala Sabah merekodkan nilai indeks MPI yang tertinggi iaitu 0.0622 (6.2%).

Secara umumnya, daripada 11 indikator yang dikaji isi rumah telah menunjukkan peratusan ketersisihan yang semakin berkurangan berbanding 2016 dalam indikator jumlah tahun persekolahan, akses kepada perkhidmatan kesihatan, akses kepada bekalan air bersih, kepadatan bilik, akses kepada kemudahan kutipan sampah, akses kepada peralatan komunikasi asas dan pendapatan bulanan kasar. Namun begitu, peratusan ketersisihan isi rumah didapati meningkat dalam indikator keadaan tempat kediaman, kemudahan tandas dan kemudahan pengangkutan kemudahan pengangkutan dan kemudahan tandas menunjukkan peratusan ketersisihan amat minimum, walaupun sedikit lebih tinggi dari tahun 2016 .

Berdasarkan kepada Jadual 10, perbandingan antara indikator pada 2019 menunjukkan bahawa akses kemudahan kepada kutipan sampah menunjukkan peratusan ketersisihan yang tertinggi iaitu 13.3 peratus, diikuti oleh kepadatan bilik (9.5%), akses kepada perkhidmatan kesihatan (6.5%) dan pendapatan bulanan kasar isi rumah (5.6%). Walau bagaimanapun, perlu dinyatakan bahawa akses kepada perkhidmatan kesihatan tidak mengambil kira ketersisihan daripada aspek jumlah masa yang diambil oleh isi rumah untuk sampai ke pusat perkhidmatan kesihatan yang terdekat.

**Jadual 10: Insiden Ketersisihan Isi Rumah mengikut Dimensi, 2016 dan 2019**

Dimensi	Indikator	Garis ketersisihan	Peratusan ketersisihan isi rumah (%)	
			2016	2019
<b>Pendidikan</b>	Jumlah tahun persekolahan	Semua ahli isi rumah di antara 13 hingga 60 tahun mempunyai kurang daripada 6 tahun persekolahan	1.2	1
	Kehadiran ke sekolah	Kanak-kanak di antara 6 hingga 12 tahun yang tidak bersekolah	0.4	0.4
<b>Kesihatan</b>	Akses kepada perkhidmatan kesihatan	Jarak ke kemudahan kesihatan melebihi 5 km dan tiada perkhidmatan kesihatan bergerak disediakan	6.8	6.5
	Akses kepada bekalan air bersih	Selain daripada bekalan air paip terawat dalam rumah dan paip air awam/pili awam	4.1	3.9
<b>Taraf Hidup</b>	Keadaan tempat kediaman	Buruk atau mulai buruk	2.9	3.7
	Kepadatan bilik/ <i>crowdedness</i>	Melebihi 2 ahli isi rumah bagi setiap bilik	12	9.5
	Kemudahan tandas rumah	Selain tandas tarik dan tandas curah	0.3	0.4
	Akses kepada kemudahan kutipan sampah	Tiada kemudahan kutipan sampah	14.9	13.3
	Penggunaan kemudahan pengangkutan	Kesemua ahli isi rumah tidak menggunakan kemudahan pengangkutan persendirian atau kemudahan pengangkutan awam	0.5	0.6
	Akses kepada peralatan komunikasi asas	Tidak mempunyai telefon talian tetap atau telefon bimbit	1.4	1.1
<b>Pendapatan</b>	Pendapatan bulanan kasar isi rumah	Pendapatan bulanan kasar isi rumah kurang daripada PGK purata isi rumah	7.6	5.6

Nota: Angka disemak berdasarkan Metodologi PGK 2019

## BAHAGIAN 2

# STATISTIK PERBELANJAAN ISI RUMAH

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## A. PENGENALAN

Perbelanjaan penggunaan akhir swasta merupakan komponen penting dan menjadi pemacu utama dalam pertumbuhan ekonomi Malaysia. Pada 2019, perbelanjaan penggunaan akhir swasta kekal sebagai pendorong utama dari segi permintaan dengan sumbangan 58.7 peratus kepada KDNK. Pertumbuhan ini berlaku dalam konteks peningkatan penyertaan tenaga buruh, pendapatan boleh guna yang meningkat serta perbelanjaan penggunaan yang stabil. Perbelanjaan penggunaan secara tidak langsung mewujudkan permintaan dan seterusnya merancakkan ekonomi negara.

Terdapat banyak faktor yang boleh mempengaruhi perubahan komposisi dan corak penggunaan isi rumah di Malaysia. Antaranya ialah tingkat pendapatan, harga barang dan cita rasa. Oleh itu, pemahaman tentang gelagat pengguna memainkan peranan penting dalam pelaksanaan strategi yang berkesan untuk mencapai matlamat pertumbuhan ekonomi negara dan meningkatkan kesejahteraan serta taraf hidup masyarakat.

Gelagat pengguna ini boleh difahami dan dikaji melalui survei yang dibuat khas berdasarkan perbelanjaan harian isi rumah. Dalam konteks ini, Jabatan Perangkaan Malaysia (DOSM) melalui Survei Perbelanjaan Isi Rumah (HES) mengumpul data yang komprehensif berkaitan corak perbelanjaan yang dibuat oleh isi rumah.

## B. LATAR BELAKANG SURVEI

Survei Perbelanjaan Isi Rumah 2019 merupakan survei kali ke-15 setelah kali pertama dilaksanakan pada 1957/1958. Objektif utama pelaksanaan survei ini adalah untuk mendapatkan data komprehensif mengenai tingkat dan pola perbelanjaan pelbagai barang & perkhidmatan. Sebelum tahun 2014, survei ini dijalankan setiap lima tahun dan kemudiannya disepadukan dengan Survei Pendapatan Isi Rumah dengan kekerapan dua kali setiap lima tahun. Sebagaimana Survei Pendapatan Isi Rumah, survei ini turut dilaksanakan secara saintifik dengan kaedah pensampelan berkebarangkalian.

Sampel yang dipilih adalah berdasarkan senarai isi rumah yang diperoleh daripada Banci Penduduk dan Perumahan yang dilaksanakan setiap sepuluh tahun. Senarai yang dikemaskini secara berterusan berdasarkan data pentadbiran ini menjadi asas kepada rangka isi rumah yang menyeluruh meliputi semua negeri mengikut lokaliti kawasan bandar dan luar bandar. Ianya membolehkan sampel yang dipilih lebih terperinci sehingga ke peringkat daerah pentadbiran serta dapat mewakili seluruh 8.0 juta populasi isi rumah.

Pada awal pelaksanaannya, kegunaan data adalah terhad kepada penyediaan wajaran bagi pembentukan Indeks Harga Pengguna dan kajian tentang pola perbelanjaan isi rumah. Namun begitu, seiring dengan perkembangan dan kemajuan negara, maklumat berkaitan perbelanjaan semakin penting sebagai indikator makro dan mikro negara termasuklah pengukuran Keluaran Dalam Negeri Kasar (KDNK), pendapatan garis kemiskinan, kos sara hidup dan kuasa beli pengguna.

## C. KONSEP DAN KLASIFIKASI PERBELANJAAN ISI RUMAH

Statistik perbelanjaan digunakan oleh kerajaan dalam membentuk, memantau dan menilai kesan polisi ekonomi dan sosial seperti perubahan dasar fiskal, permintaan produk & perkhidmatan serta menjadi pelengkap kepada penyusunan akaun negara dalam konteks sektor isi rumah dalam negara. Oleh itu, adalah penting untuk menggunakan konsep dan definisi yang setara dengan saranan dan amalan antarabangsa. Rujukan yang diguna pakai pada masa ini adalah *System of National Account, United Nations; Framework for Statistics on the Distribution of Household Income, Consumption and Wealth (2013)*, *Organisation for Economic Co-operation and Development*; dan *Classification of Individual Consumption According to Purpose (COICOP)*, *United Nations*.

Terdapat tiga konsep utama perbelanjaan yang perlu difahami dalam menganalisis data perbelanjaan isi rumah. Tiga konsep tersebut ialah perbelanjaan penggunaan isi rumah, perbelanjaan bukan penggunaan isi rumah dan perbelanjaan semasa.

Perbelanjaan penggunaan isi rumah merupakan perbelanjaan penggunaan persendirian bagi barang dan perkhidmatan sepanjang tempoh rujukan. Perbelanjaan ini merujuk kepada nilai barang & perkhidmatan pengguna yang diperoleh, diguna atau dibayar oleh isi rumah melalui pembelian langsung, hasil pengeluaran sendiri, melalui pertukaran barang & perkhidmatan atau pendapatan dalam bentuk mata benda untuk memenuhi keperluan dan kehendak ahli isi rumah.

Sementara itu, perbelanjaan bukan penggunaan isi rumah merujuk kepada pembayaran ke atas perkhidmatan kewangan, dan lain-lain bayaran kepada kerajaan bagi tujuan menambah hasil negara. Ini bermaksud, bayaran tersebut tidak mendapat pulangan atau faedah. Contoh perbelanjaan bukan penggunaan adalah pembayaran dalam bentuk pindahan seperti cukai pendapatan, caruman keselamatan sosial, bayaran pampasan, bayaran wajib & denda, pemberian kepada isi rumah lain dan pembayaran balik pinjaman seperti perumahan, kenderaan dan pelaburan.

Jumlah bagi kedua-dua perbelanjaan ini membentuk perbelanjaan semasa isi rumah. Selain daripada ketiga-tiga konsep perbelanjaan ini, terdapat juga istilah penggunaan kolektif isi rumah yang biasanya berbentuk kemudahan dan perkhidmatan oleh kerajaan seperti keselamatan, pendidikan dan kesihatan. Walau bagaimanapun, penggunaan ini tidak diambil kira sebagai sebahagian daripada jumlah perbelanjaan isi rumah.

Bagi menentukan nilai perbelanjaan bagi sesuatu barang & perkhidmatan pula, tiga pendekatan digunakan iaitu secara perolehan, penggunaan dan pembayaran. Perolehan merupakan nilai pembelian yang direkodkan pada masa barang dan perkhidmatan diperoleh manakala kaedah penggunaan adalah bagi barang tahan lama yang mempunyai jangka hayat yang panjang seperti perabot dan alat pertukangan. Kaedah ini juga digunakan dalam menilai penggunaan utiliti seperti air dan elektrik. Pendekatan pembayaran pula melibatkan bayaran pendahuluan bagi mendapatkan sesuatu barang & perkhidmatan yang mana barang & perkhidmatan tersebut belum diterima dalam bulan rujukan seperti bayaran yuran pendidikan dan perkhidmatan asuhan.

COICOP menyediakan panduan klasifikasi item barang dan perkhidmatan berdasarkan 13 kumpulan perbelanjaan. Kumpulan perbelanjaan 01-12 merupakan item perbelanjaan penggunaan manakala kumpulan perbelanjaan 13 adalah merujuk kepada perbelanjaan bukan penggunaan seperti Jadual 11. Klasifikasi COICOP ini telah disesuaikan dengan item perbelanjaan isi rumah di Malaysia dan digunakan dalam operasi pengumpulan dan analisis data.

**Jadual 11: Kumpulan Perbelanjaan COICOP**

Perbelanjaan Penggunaan			
 Makanan & minuman bukan alkohol		Hiasan, perkakasan & penyelenggaraan isi rumah	 Perkhidmatan rekreasi & kebudayaan
 Minuman alcohol & tembakau		Kesihatan	 Pendidikan
 Pakaian & kasut		Pengangkutan	 Restoran & hotel
 Perumahan, air, elektrik, gas & bahan api lain		Komunikasi	 Pelbagai barang & perkhidmatan
Perbelanjaan Bukan Penggunaan			
	Pelbagai perbelanjaan & perbelanjaan kewangan		

## D. PENEMUAN SURVEI

Analisis yang terkandung di dalam laporan ini, dipaparkan mengikut segmen iaitu statistik perbelanjaan penggunaan isi rumah, corak perbelanjaan penggunaan isi rumah, perbelanjaan penggunaan melalui e-dagang, barang popular mengikut kumpulan utama terpilih, penggunaan barang harian terpilih, kecenderungan mengguna marginal, kesihatan dan pendidikan, perbelanjaan bukan penggunaan, siri masa trend perbelanjaan penggunaan isi rumah ke atas keperluan asas dan pilihan dan siri masa perbelanjaan isi rumah dan Indeks Harga Pengguna.

### 1. STATISTIK PERBELANJAAN PENGGUNAAN ISI RUMAH

Perbelanjaan penggunaan yang merujuk kepada bahagian pendapatan yang dibelanjakan untuk kegunaan persendirian ke atas barang & perkhidmatan memainkan peranan penting dalam mengerakkan ekonomi dalam negara. Perbelanjaan penggunaan yang tinggi menggambarkan kuasa beli isi rumah yang kukuh seterusnya menjamin kestabilan pembangunan masyarakat dan kepesatan ekonomi.

Pada tahun 2019, perbelanjaan penggunaan isi rumah bulanan purata tumbuh pada kadar 3.9 peratus setahun selari dengan pertumbuhan sederhana pendapatan isi rumah bulanan purata 4.2 peratus bagi tempoh 2016 hingga 2019. Dari segi nilai, perbelanjaan penggunaan isi rumah bulanan purata meningkat daripada RM4,033 pada 2016 kepada RM4,534 pada 2019. Perbelanjaan penggunaan per kapita yang diperoleh dengan membahagikan nilai purata perbelanjaan isi rumah dengan saiz isi rumah (3.8\* orang) menunjukkan peningkatan 5.4 peratus kepada RM1,401 pada 2019 daripada RM1,194 pada 2016. Sementara itu, perbelanjaan penggunaan isi rumah bulanan penengah berjumlah RM3,654 pada 2019 berbanding RM3,314 pada 2016.

#### 1.1 PERBELANJAAN PENGGUNAAN ISI RUMAH MENGIKUT JENIS BARANG

Berdasarkan COICOP, perbelanjaan penggunaan isi rumah ini boleh dikategorikan mengikut empat jenis barang iaitu Barang Tahan Lama, Semi Tahan Lama, Tidak Tahan Lama dan Perkhidmatan. Umumnya, semakin membangun sesebuah negara, maka semakin tinggi peratusan perbelanjaan terhadap perkhidmatan. Schettkat and Yocarini (2005) melalui analisis jadual *input-output* negara-negara OECD menyatakan apabila pendapatan per kapita meningkat, sumbangan komponen perkhidmatan dalam permintaan akhir terutama perbelanjaan penggunaan isi rumah juga meningkat sama ada pada harga malar atau semasa.

Jadual 12: Jenis Kelas Item Perbelanjaan, Malaysia, 2016 dan 2019

Jenis barang	2016		2019		CAGR (%)
	Purata	Peratus	Purata	Peratus	
Barang Tahan Lama	226	5.6	237	5.2	1.6
Barang Semi Tahan Lama	185	4.6	204	4.5	3.2
Barang Tidak Tahan Lama	1,562	38.7	1,733	38.2	3.4
Perkhidmatan	2,060	51.1	2,360	52.1	4.5
<b>Jumlah</b>	<b>4,033</b>	<b>100.0</b>	<b>4,534</b>	<b>100.0</b>	<b>3.9</b>

Pada 2019, peratusan perbelanjaan bagi komponen perkhidmatan adalah 52.1 peratus melebihi perbelanjaan ke atas barang sebanyak 47.9 peratus. Dari segi pertumbuhan, komponen perkhidmatan meningkat lebih tinggi iaitu 4.5 peratus berbanding komponen barang dalam tempoh 2016 sehingga 2019. Pecahan bagi komponen barang menunjukkan barang tidak tahan lama mendominasi komposisi perbelanjaan iaitu 38.2 peratus. Peratusan komponen perkhidmatan adalah mencapai 50.0 peratus daripada keseluruhan perbelanjaan isi rumah sejak 2014. (Jadual 12)

\*Termasuk warganegara dan bukan warganegara Malaysia

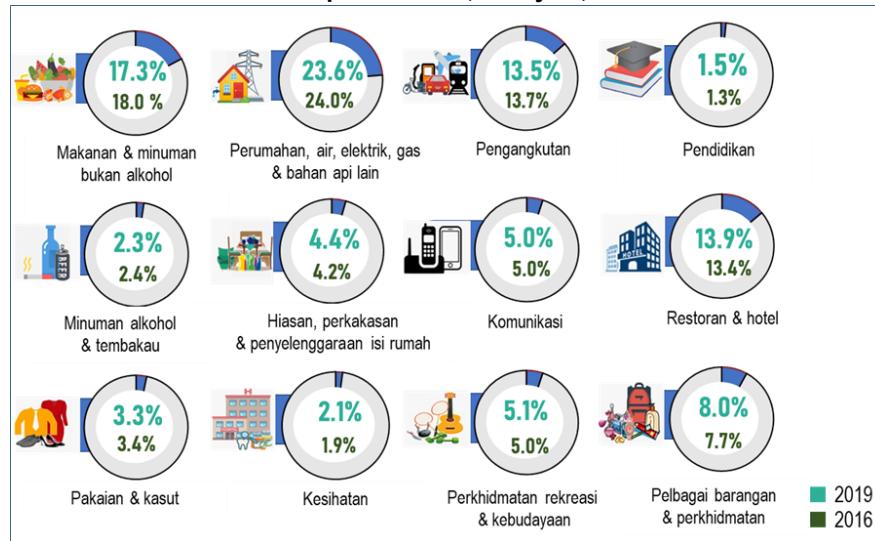
## 1.2 PERBELANJAAN PENGGUNAAN ISI RUMAH MENGIKUT KUMPULAN UTAMA

Corak perbelanjaan isi rumah boleh dipengaruhi oleh pelbagai faktor berdasarkan keutamaan keperluan sesebuah isi rumah. Di kebanyakan negara, kumpulan barang keperluan asas biasanya mendominasi perbelanjaan isi rumah. Keadaan yang sama turut dialami di Malaysia, di mana kumpulan Perumahan, air, elektrik, gas & bahan api lain (23.6%), Makanan & minuman bukan alkohol (17.3%); dan Pengangkutan (13.5%) kekal sebagai komposisi utama perbelanjaan. Namun begitu, tiga kumpulan ini menunjukkan penurunan dalam komposisi perbelanjaan penggunaan iaitu kumpulan Makanan & minuman bukan alkohol (-0.7 mata peratus); Perumahan, air, elektrik, gas & bahan api lain (-0.4 mata peratus); dan Pengangkutan (-0.2 mata peratus). Selain tiga kumpulan ini, perbelanjaan ke atas Restoran & hotel merupakan kombinasi barang kegunaan dan pilihan juga merupakan komponen tertinggi perbelanjaan. Kumpulan ini mencatatkan peningkatan sebanyak 0.5 mata peratus pada 2019.

Empat kumpulan utama lain yang turut terdiri daripada barang keperluan asas ialah Pakaian & kasut, Komunikasi, Kesihatan dan Pendidikan. Selari dengan pembangunan negara, komposisi perbelanjaan bagi Kesihatan dan Pendidikan turut meningkat masing-masing sebanyak 0.2 mata peratus pada tahun 2019. Walau bagaimanapun, perbelanjaan ke atas Komunikasi kekal sama. Komposisi kumpulan Pakaian & kasut pula turun 0.1 mata peratus pada tahun 2019.

Corak perbelanjaan bagi empat kumpulan lain yang terdiri sebahagian besarnya daripada barang pilihan turut dilihat semakin meningkat selari dengan peningkatan pendapatan isi rumah. Kumpulan Pelbagai barang & perkhidmatan dan Perkhidmatan rekreasi & kebudayaan meningkat masing-masing sebanyak 0.3 dan 0.1 mata peratus. Kumpulan Hiasan, perkakasan & penyelenggaraan isi rumah juga meningkat 0.2 mata peratus. Sementara itu, komposisi kumpulan Minuman alkohol & tembakau berkurang sebanyak 0.1 mata peratus.

**Paparan 6: Komposisi perbelanjaan penggunaan isi rumah mengikut 12 kumpulan utama, Malaysia, 2019**



## 1.3 CORAK PERBELANJAAN PENGGUNAAN ISI RUMAH

### 1.3.1 Corak Perbelanjaan mengikut Tahap Urbanisasi

Urbanisasi merupakan proses perubahan sesuatu kawasan daripada luar bandar ke bandar. Malaysia adalah antara negara-negara di Asia Timur yang mempunyai lebih banyak bilangan bandar dengan bilangan penduduk di bandar semakin meningkat dengan pesat. *United Nations Department of Economic and Social Affairs* (DESA) menjangkakan bahawa Malaysia akan mencatatkan kadar urbanisasi 80 peratus pada 2020 dan antara 85 hingga 90 peratus untuk 30 tahun akan datang.

Dalam tempoh 2010 hingga 2019, tahap urbanisasi di Malaysia meningkat dari 71.0 peratus kepada 76.2 peratus. (Carta 16)

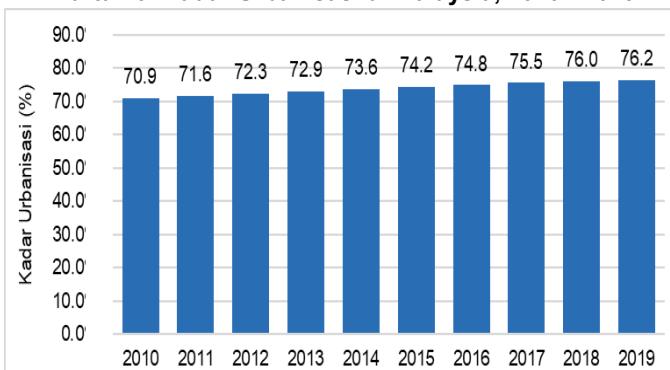
Di Malaysia, tahap urbanisasi telah mencapai 76.2 peratus populasi di bandar dan 23.8 peratus populasi di luar bandar. Perbelanjaan penggunaan isi rumah di kawasan bandar menunjukkan peningkatan pada kadar 3.7 peratus setahun daripada RM4,402 kepada RM4,916. Manakala, di luar bandar meningkat pada kadar 3.6 peratus setahun daripada RM2,725 kepada RM3,038 bagi tempoh 2016

hingga 2019. Secara tidak langsung, ini menggambarkan purata perbelanjaan penggunaan isi rumah di kawasan bandar adalah 1.6 kali lebih tinggi daripada perbelanjaan isi rumah di kawasan luar bandar. Peningkatan perbelanjaan di bandar ini juga adalah dalam jajaran yang setara dengan peningkatan pendapatan purata isi rumah iaitu 1.7 kali lebih tinggi (RM8,635) berbanding kawasan luar bandar (RM5,004). Yahaya (1991) dan M. Rashid dan Ishak A. G. (2007) membincangkan faktor taraf kehidupan dengan corak perbelanjaan. Mereka menyatakan taraf kehidupan yang tinggi di bandar menyebabkan corak perbelanjaan isi rumah di bandar turut berubah menjadi lebih tinggi.

Komposisi mengikut kumpulan perbelanjaan menunjukkan perbezaan dalam keutamaan perbelanjaan mengikut tahap urbanisasi. Isi rumah di kawasan bandar mencatatkan peratusan perbelanjaan tertinggi di dalam kumpulan perbelanjaan Perumahan, air, elektrik, gas & bahan api lain iaitu 24.0 peratus. Manakala, kumpulan perbelanjaan Makanan & minuman bukan alkohol merupakan peratusan perbelanjaan tertinggi bagi isi rumah di kawasan luar bandar (24.4%). Melihat kepada perbelanjaan Makanan & minuman bukan alkohol menunjukkan isi rumah di kawasan luar bandar lebih mengutamakan penyediaan makanan di rumah berbanding isi rumah di kawasan bandar yang mencatatkan peratusan lebih rendah bagi perbelanjaan kumpulan tersebut (16.1%).

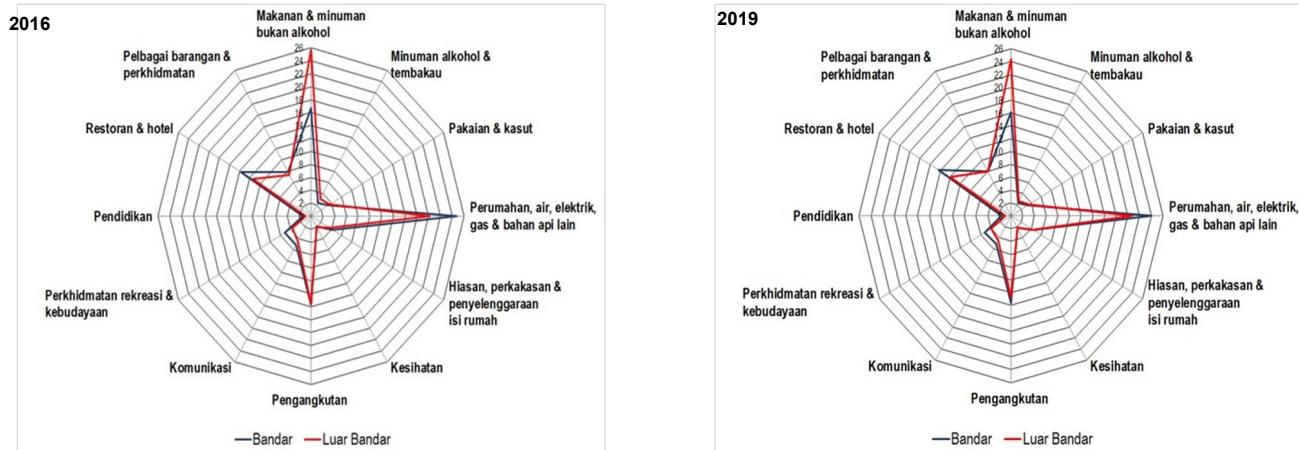
Selain itu, perbelanjaan makan di luar yang boleh digambarkan melalui kumpulan Restoran & hotel pula, jelas lebih tinggi bagi isi rumah di kawasan bandar (11.4%) berbanding isi rumah di kawasan luar bandar (9.8%). Senario corak perbelanjaan di bandar juga telah dipengaruhi oleh perbelanjaan ke atas barang & perkhidmatan pilihan pengguna lain seperti rekreasi dan kebudayaan. (Paparan 7)

**Carta 16: Kadar Urbanisasi di Malaysia, 2010 - 2019**



Nota: Kadar urbanisasi merujuk kepada bilangan penduduk yang berada di kawasan bandar

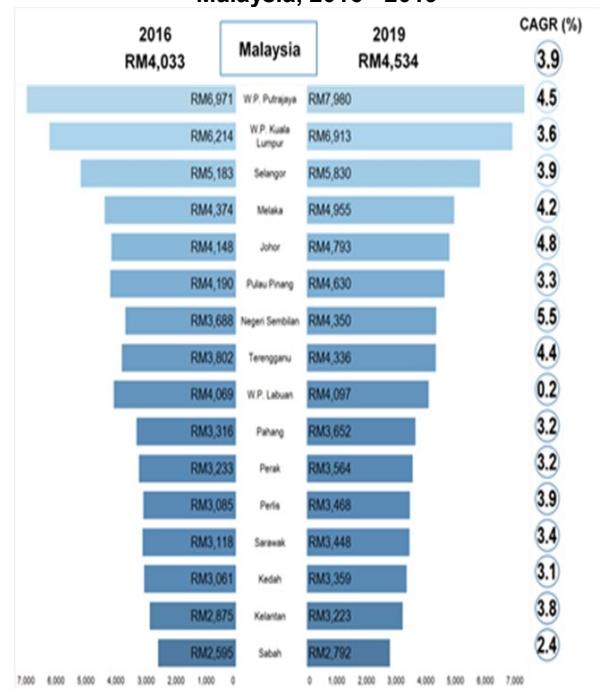
**Paparan 7: Komposisi Perbelanjaan Penggunaan Isi Rumah mengikut Kawasan Bandar dan Luar Bandar, Malaysia, 2016 dan 2019**



### 1.3.2 Corak Perbelanjaan mengikut Negeri

Kos sara hidup secara relatif berbeza antara negeri disebabkan wujud perbezaan harga barang, tingkat pendapatan isi rumah dan kemampuan isi rumah untuk menampung kenaikan harga barang. Pada 2019, perbelanjaan penggunaan isi rumah bulanan purata meningkat pada kadar pertumbuhan 3.9 peratus seiring dengan peningkatan pendapatan isi rumah yang tumbuh pada kadar 4.2 peratus. Di peringkat negeri, perbelanjaan penggunaan isi rumah bulanan purata tertinggi direkodkan di W.P. Putrajaya (RM7,980). Lima negeri lain turut mencatatkan perbelanjaan penggunaan isi rumah melebihi purata nasional (RM4,534) iaitu W.P. Kuala Lumpur (RM6,913), Selangor (RM5,830), Melaka (RM4,955), Johor (RM4,793) dan Pulau Pinang (RM4,630). Sementara itu, empat negeri melepas kadar pertumbuhan tahunan perbelanjaan penggunaan purata peringkat nasional iaitu Negeri Sembilan (5.5%), Johor (4.8%), W.P. Putrajaya (4.5%), Terengganu (4.4%) dan Melaka (4.2%). W.P. Labuan sebaliknya merekodkan kadar pertumbuhan paling rendah iaitu 0.2 peratus. (Carta 17)

**Carta 17: Perbelanjaan Penggunaan Isi Rumah Bulanan Purata mengikut Negeri, Malaysia, 2016 - 2019**



### 1.3.3 Corak Perbelanjaan mengikut Etnik

Dapatan survei mendapat terdapat perbezaan dalam corak perbelanjaan mengikut kumpulan etnik\* utama. Pada 2019, perbelanjaan penggunaan isi rumah bulanan purata bagi etnik Cina (RM5,713) adalah 1.3 lebih tinggi daripada etnik Bumiputera (RM4,227) dan 1.2 lebih tinggi dari etnik India. Dari segi kadar pertumbuhan perbelanjaan isi rumah pula menunjukkan kadar pertumbuhan perbelanjaan etnik Bumiputera lebih laju (4.3%) berbanding Cina (3.7%) dan India (3.6%).

Berdasarkan kepada komposisi perbelanjaan, isi rumah etnik Bumiputera membelanjakan kurang untuk minuman alkohol & tembakau (1.8%) berbanding etnik Cina (3.1%) dan India (2.8%). Agama dan kesihatan menjadi faktor utama dalam corak penggunaan alkohol. Etnik Bumiputera juga berbelanja rendah untuk Perkhidmatan rekreasi dan kebudayaan (4.5%) sementara India dan Cina masing-masing 6.2 peratus.

**Paparan 8: Komposisi perbelanjaan penggunaan isi rumah bulanan mengikut kaum, Malaysia, 2019**

Kumpulan Perbelanjaan	Jumlah	Bumiputera	Cina	India
	RM4,534	RM4,227	RM5,713	RM4,760
Makanan & minuman bukan alkohol	17.3%	18.9%	14.3%	15.8%
Minuman alkohol & tembakau	2.3%	1.8%	3.1%	2.8%
Pakaian & kasut	3.3%	3.8%	2.7%	3.1%
Perumahan, air, elektrik, gas & bahan api lain	23.6%	21.7%	25.4%	24.7%
Hiasan perkakasan & penyelenggaraan isi rumah	4.4%	4.7%	4.3%	4.1%
Kesihatan	2.1%	2.0%	2.5%	2.0%
Pengangkutan	13.5%	13.9%	13.4%	13.1%
Komunikasi	5.0%	5.1%	4.9%	5.2%
Perkhidmatan rekreasi & kebudayaan	5.1%	4.5%	6.2%	6.2%
Pendidikan	1.5%	1.5%	1.5%	1.5%
Restoran & hotel	13.9%	13.9%	13.7%	14.0%
Pelbagai barang & perkhidmatan	8.0%	8.2%	8.0%	7.5%

Dari segi perbelanjaan pakaian dan kasut pula, komposisi tertinggi juga dicatatkan oleh isi rumah etnik Bumiputera (3.8%) diikuti oleh isi rumah etnik India (3.1%) dan Cina (2.7%). Terdapat perbezaan yang signifikan dari segi komposisi perbelanjaan ke atas makanan & minuman bukan alkohol antara etnik Bumiputera (18.9%) dan Cina (14.3%). Isi rumah etnik Cina juga berbelanja rendah untuk Restoran dan hotel (13.7%) namun dari segi nilai, perbelanjaan penggunaan bulanan purata untuk Restoran dan hotel adalah tinggi berbanding etnik Bumiputera. Begitu juga dengan komposisi kumpulan perbelanjaan kesihatan yang mana komposisi tertinggi direkodkan oleh isi rumah etnik Cina iaitu 2.5 peratus berbanding Bumiputera dan India masing-masing 2.0 peratus. (Paparan 8)

\*Termasuk warganegara Malaysia sahaja

### 1.3.4 Corak Perbelanjaan mengikut Saiz Isi Rumah

Saiz isi rumah merupakan salah satu elemen penting dalam menentukan gelagat perbelanjaan penggunaan di mana setiap isi rumah mempunyai saiz tersendiri. Corak perbelanjaan bagi setiap isi rumah ditentukan oleh keperluan ahli isi rumah masing-masing. Secara purata, saiz isi rumah di Malaysia adalah 3.8 orang berbanding 2016 (4.1 orang). Dari segi peratusan, sebahagian besar isi rumah mempunyai empat orang ahli dan lebih (53.2%). Sementara itu isi rumah yang tinggal berseorangan meliputi 8.0 peratus daripada keseluruhan isi rumah. Isi rumah dengan dua dan tiga orang ahli pula masing-masing merangkumi 19.1 peratus dan 19.6 peratus.

Perbelanjaan penggunaan isi rumah meningkat selaras dengan pertambahan saiz isi rumah. Umumnya, lebih ramai ahli isi rumah, maka lebih tinggi tingkat perbelanjaan yang diperlukan untuk memenuhi keperluan isi rumah tersebut. Secara perbandingan, isi rumah perseorangan membuat perbelanjaan bulanan purata sebanyak RM2,584 berbanding isi rumah yang menanggung empat ahli dan lebih iaitu melebihi RM5,000.

Kehidupan masyarakat dalam isi rumah yang berbeza saiz dan komposisi memberi kesan kepada perbelanjaan ke atas barang yang boleh dikategorikan sebagai barang awam (barang yang boleh dikongsi) dan persendirian. Dengan kewujudan barang awam dalam sesebuah isi rumah, pengandaan saiz isi rumah tidak memberi kesan kepada tingkat perbelanjaan penggunaan. Barang awam boleh dikongsi antara ahli isi rumah. Menurut Kakwani dan Son (2005), pakaian boleh dikongsi dan diwariskan kepada ahli isi rumah yang lain. Sebaliknya, dapatan survei menunjukkan perbelanjaan ke atas pakaian meningkat selari dengan peningkatan saiz isi rumah.

Namun begitu, tidak semestinya isi rumah yang bersaiz besar berhadapan dengan perbelanjaan besar kerana mereka masih dapat mengurangkan perbelanjaan keatas perkara-perkara yang boleh dikongsi bersama (skala ekonomi) seperti perbelanjaan Perumahan, air, elektrik, gas & bahan api lain . Dapatkan menunjukkan isi rumah perseorangan berbelanja 32.0 peratus ke atas Perumahan, air, elektrik, gas & bahan api lain. Namun perbelanjaan ke atas kumpulan tersebut semakin berkurang mengikut pertambahan saiz isi rumah kepada 27.8 peratus (dua orang), diikuti dengan 24.7 peratus (tiga orang) dan 20.7 peratus (lima orang dan lebih).

**Jadual 13: Peratusan perbelanjaan penggunaan isi rumah bulanan mengikut saiz isi rumah, Malaysia, 2019**

Kumpulan perbelanjaan	Saiz isi rumah (orang)					Jumlah
	Satu	Dua	Tiga	Empat	Lima & lebih	
Makanan & minuman bukan alkohol	15.8	17.2	17.0	16.9	17.9	17.3
Minuman alkohol & tembakau	2.3	2.5	2.5	2.4	2.1	2.3
Pakaian & kasut	2.5	2.6	2.8	3.5	4.0	3.3
Perumahan, air, elektrik, gas & bahan api lain	32.0	27.8	24.7	22.7	20.7	23.6
Hiasan, perkakasan & penyelenggaraan isi rumah	3.9	4.3	4.5	4.5	4.4	4.4
Kesihatan	2.6	2.6	2.1	1.9	1.9	2.1
Pengangkutan	11.2	12.7	13.4	13.3	14.2	13.5
Komunikasi	4.1	4.5	5.1	5.3	5.2	5.0
Perkhidmatan rekreasi & kebudayaan	4.6	5.1	5.1	5.3	4.9	5.1
Pendidikan	0.2	0.5	1.1	1.9	2.2	1.5
Restoran & hotel	14.1	13.1	13.9	14.3	14.0	13.9
Pelbagai barang & perkhidmatan	6.6	7.1	7.8	8.0	8.5	8.0
<b>Jumlah</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

Perbelanjaan akan meningkat seiring dengan peningkatan saiz isi rumah terutamanya ke atas perbelanjaan kumpulan makanan. Jadual 13 menunjukkan isi rumah perseorangan memperuntukkan hanya 15.8 peratus untuk kumpulan makanan & minuman bukan alkohol manakala isi rumah seramai lima orang dan lebih sebanyak 17.9 peratus. Corak sama berlaku kepada perbelanjaan penggunaan bagi pakaian & kasut, pengangkutan, komunikasi dan pelbagai barang & perkhidmatan.

### 1.3.5 Corak Perbelanjaan mengikut Kumpulan Umur

Salah satu faktor demografi yang boleh mempengaruhi corak perbelanjaan ialah perubahan umur. Isi rumah yang diketuai oleh golongan muda biasanya berbelanja kurang daripada purata perbelanjaan keseluruhan kerana mempunyai ahli yang kecil dan pendapatan yang lebih rendah. Perbelanjaan lebih besar biasa diperlukan selari dengan peningkatan umur, pendapatan dan saiz isi rumah. Kemudiannya, perbelanjaan ini akan berkurang pada usia tua selari dengan pengurangan pendapatan dan saiz isi rumah.

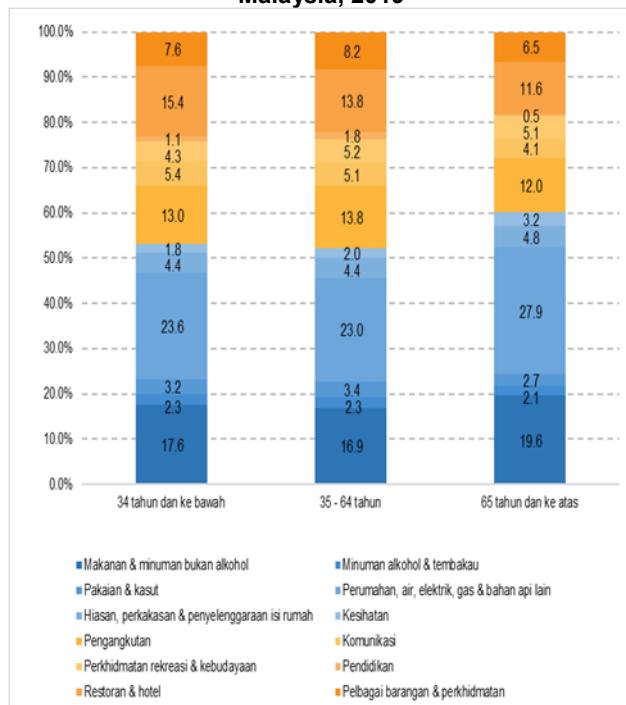
Di Malaysia, sebanyak 21.6 peratus isi rumah diketuai oleh mereka yang berusia 34 tahun dan ke bawah pada tahun 2019. Sementara itu, 67.5 peratus isi rumah diketuai oleh mereka yang berumur 35 hingga 64 tahun. Isi rumah yang diketuai oleh mereka yang berumur 65 tahun dan ke atas pula merangkumi 10.9 peratus. Secara puratanya, isi rumah dalam kumpulan umur 34 tahun dan ke bawah berbelanja sebanyak RM4,059 sebulan, lebih rendah daripada isi rumah dalam kumpulan umur 35 hingga 64 tahun (RM4,846). Sementara itu, isi rumah dalam kumpulan umur 65 tahun dan ke atas berbelanja secara purata sebanyak RM3,536 sebulan.

Dari segi corak perbelanjaan, isi rumah dalam kumpulan umur 65 tahun dan ke atas mencatatkan perbelanjaan yang tinggi ke atas perumahan (27.9%) dan makanan (19.6%) berbanding isi rumah dalam kumpulan umur 34 tahun dan ke bawah (perumahan: 23.6%; makanan: 17.6%) dan berumur 35 hingga 64 tahun (perumahan: 23.0%; makanan: 16.9%). Sebaliknya, bagi perbelanjaan Restoran & hotel yang sering dikaitkan dengan makan di luar rumah, golongan isi rumah 34 tahun dan ke bawah menunjukkan komposisi tertinggi (15.4%), diikuti isi rumah 35 hingga 64 tahun (13.8%). Isi rumah berumur lebih 65 tahun hanya berbelanja 11.6 peratus ke atas perbelanjaan ini .

Dari segi perbelanjaan pengangkutan pula, komposisi tertinggi dicatatkan oleh isi rumah berumur 35 hingga 64 tahun (13.8%) diikuti oleh isi rumah berumur 34 tahun dan ke bawah (13.0%). Isi rumah berumur 65 tahun dan ke atas pula membelanjakan hanya 12.0 peratus bagi perbelanjaan ke atas pengangkutan. Perbezaan agak ketara juga bagi perbelanjaan kesihatan di mana isi rumah berumur 65 tahun dan ke atas memperuntukkan 3.2 peratus ke atas perbelanjaan ini berbanding isi rumah berumur 35 hingga 64 tahun (2.0%) dan isi rumah berumur 34 tahun dan ke bawah (1.8%).

Begitu juga dengan perbelanjaan pendidikan yang mana isi rumah 35 hingga 64 tahun memperuntukkan 1.8 peratus ke atas perbelanjaan ini berbanding 1.1 peratus oleh isi rumah dalam kumpulan umur 34 tahun dan ke bawah dan hanya 0.5 peratus oleh isi rumah kumpulan umur 65 tahun dan ke atas. Ini membuktikan keperluan isi rumah adalah berbeza mengikut kumpulan umur. (Carta 18)

**Carta 18: Peratus Perbelanjaan Penggunaan Isi Rumah mengikut Kumpulan Umur Ketua Isi Rumah, Malaysia, 2019**



### 1.3.6 Corak Perbelanjaan mengikut Kumpulan Isi Rumah

Di Malaysia, isi rumah\* dibahagikan kepada tiga kumpulan utama iaitu Terendah 40% (B40), Pertengahan 40% (M40) dan Tertinggi 20% (T20). Kumpulan isi rumah B40 merujuk kepada isi rumah yang berpendapatan kurang daripada RM4,850. Isi rumah yang berpendapatan di antara RM4,850 hingga RM10,959 dikelasifikasi sebagai kumpulan isi rumah M40 manakala T20 adalah kumpulan isi rumah yang berpendapatan RM10,960 dan lebih.

Kumpulan B40 memperuntukkan 25.6 peratus perbelanjaannya ke atas perumahan, berbanding hanya 22.8 peratus dan 22.2 peratus masing-masing oleh M40 dan T20. Bagi perbelanjaan ke atas makanan juga menunjukkan komposisi bagi kumpulan B40 memperuntukkan lebih tinggi sebanyak 24.2 peratus berbanding 18.0 peratus oleh M40 dan hanya 12.6 peratus oleh T20. Sebaliknya bagi perbelanjaan pengangkutan, T20 mencatatkan komposisi tertinggi sebanyak 15.5 peratus. M40 dan B40 pula membelanjakan masing-masing 13.5 peratus dan 10.8 peratus ke atas pengangkutan.

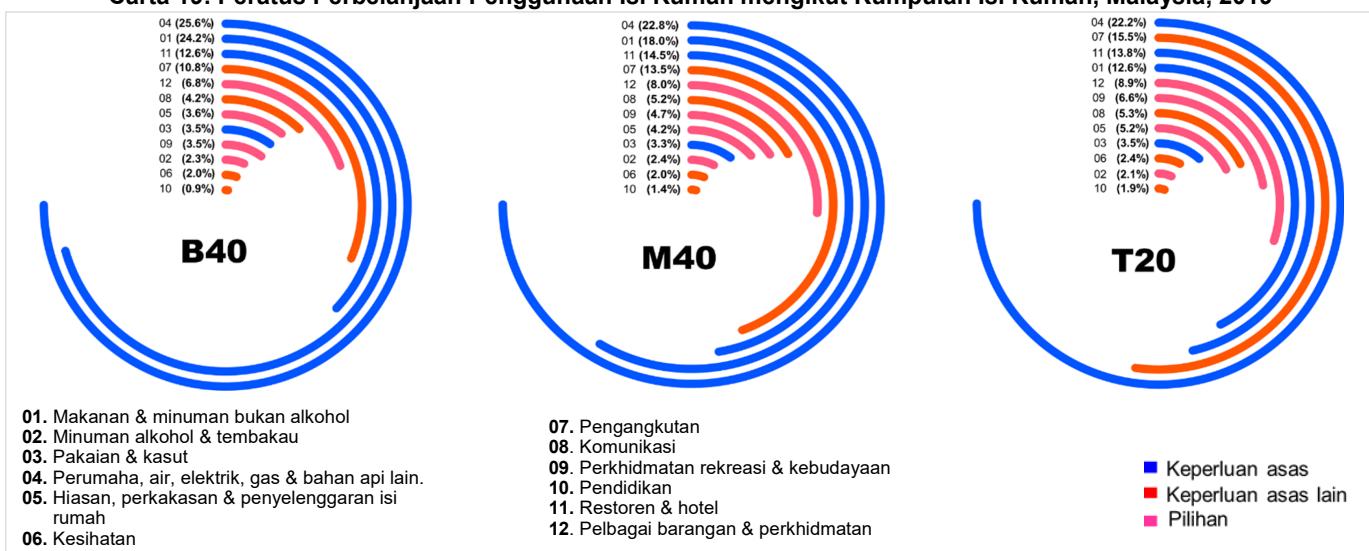
Berbeza pula dengan perbelanjaan ke atas perkhidmatan restoran & hotel, di mana M40 merekodkan komposisi tertinggi iaitu 14.5 peratus sementara kumpulan T20 dan B40 membelanjakan masing-masing 13.8 peratus dan 12.6 peratus. Keadaan ini menunjukkan pendapatan memainkan peranan penting dalam mencorakkan perbelanjaan keperluan asas isi rumah.

Senario yang sama dapat dilihat bagi perbelanjaan kesihatan dan pendidikan yang di mana kumpulan T20 memperuntukkan komposisi yang tinggi masing-masing sebanyak 2.4 peratus dan 1.9 peratus. Kumpulan M40 memperuntukkan 2.0 peratus dan 1.4 peratus masing-masing ke atas kesihatan dan pendidikan. Sementara itu, kumpulan B40 hanya memperuntukkan 0.9 peratus ke atas pendidikan. Walau bagaimanapun, B40 memperuntukkan 2.0 peratus perbelanjaannya ke atas kesihatan.

Perbezaan juga ketara bagi perbelanjaan hiasan, perkakasan & penyelenggaraan isi rumah dan perkhidmatan rekreasi & kebudayaan yang sebahagian besarnya terdiri dari barang pilihan. Kumpulan T20 memperuntukkan peratusan perbelanjaan lebih besar bagi kedua-dua perbelanjaan ini iaitu masing-masing sebanyak 5.2 peratus dan 6.6 peratus. Sementara isi rumah M40 memperuntukkan peratusan lebih rendah iaitu 4.2 peratus dan 4.7 peratus. Begitu juga B40 yang hanya memperuntukkan 3.6 peratus dan 3.5 peratus bagi barang yang sama.

Kesimpulannya, kumpulan T20 dan M40 agak bebas menentukan corak perbelanjaan mengikut pilihan dan kegunaan berbanding kumpulan B40 yang terpaksa memperuntukkan perbelanjaan ke atas keperluan asas keranakekangan pendapatan. (Carta 19)

**Carta 19: Peratus Perbelanjaan Penggunaan Isi Rumah mengikut Kumpulan Isi Rumah, Malaysia, 2019**



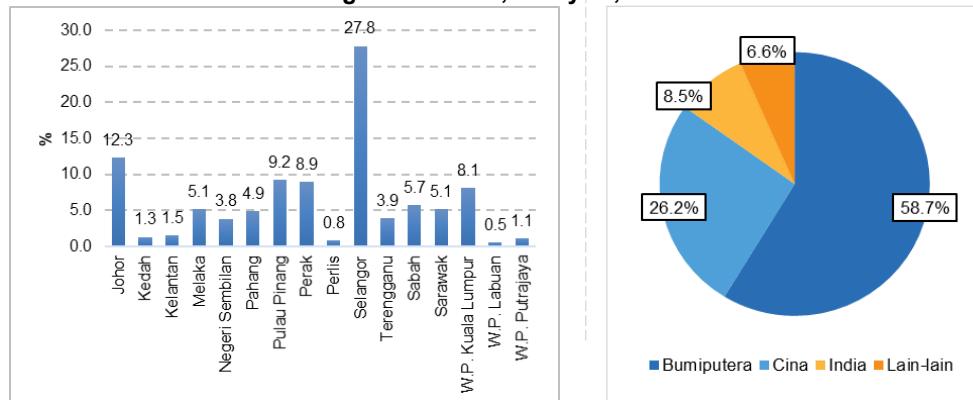
\*Merujuk kepada isi rumah warganegara Malaysia

## 2. PERBELANJAAN PENGGUNAAN MELALUI e-DAGANG

e-Dagang terus menjadi pemacu utama kepada masa depan ekonomi digital di Malaysia. Perkembangan yang pesat dalam bidang teknologi maklumat membawa kepada penggunaan elektronik yang menyeluruh dalam urusan harian seperti aplikasi e-Niaga, e-Kerajaan termasuk e-Dagang. Selain itu, peningkatan e-Dagang juga didorong oleh permintaan domestik yang tinggi. e-Dagang membolehkan isi rumah membuat perbandingan harga dan kualiti sebelum membuat tempahan tanpa menghadirkan diri ke premis perniagaan. Berbelanja melalui e-Dagang ini semakin diminati kerana ia sangat mudah, menjimatkan masa dan menjimatkan kos jika dibandingkan dengan berbelanja di luar.

Berdasarkan HES 2019, isi rumah yang membuat perbelanjaan ke atas barang & perkhidmatan melalui e-Dagang meningkat daripada 11.3 peratus (2016) kepada 23.3 peratus (2019). Taburan mengikut negeri menunjukkan isi rumah di Selangor mencatatkan peratusan isi rumah paling tinggi menggunakan e-Dagang iaitu 27.8 peratus, diikuti Johor (12.3%), Pulau Pinang (9.2%), Perak (8.9%) dan W.P. Kuala Lumpur (8.1%). Seterusnya, etnik Bumiputera merekodkan isi rumah paling tinggi membuat pembelian secara e-Dagang iaitu 58.7 peratus, diikuti oleh etnik Cina (26.2%) dan India (8.5%). (Carta 20)

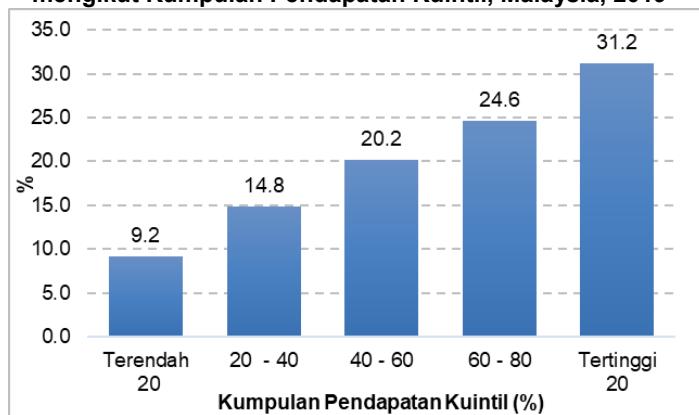
**Carta 20: Peratusan Isi Rumah Berbelanja melalui e-Dagang mengikut Negeri dan Etnik, Malaysia, 2019**



Peratusan tertinggi isi rumah yang berbelanja melalui e-Dagang adalah sebanyak 9.3 peratus iaitu bagi kumpulan Pakaian & kasut. Ini diikuti 6.9 peratus isi rumah berbelanja bagi Pelbagai barang & perkhidmatan; Hiasan, perkakasan & penyelenggaran isi rumah (5.1%) dan Komunikasi (4.5%). Antara barang yang dibelanjakan adalah seperti blouse, tudung, kemeja, beg tangan wanita dan jam tangan.

Dapatan survei juga menunjukkan isi rumah dalam kumpulan pendapatan kuintil tertinggi 20% paling ramai membuat pembelian melalui e-Dagang (31.2%), diikuti dengan isi rumah dalam kumpulan pendapatan kuintil 60% hingga 80% (24.6%) manakala hanya 9.2 peratus isi rumah dalam kumpulan pendapatan kuintil terendah 20% berbelanja melalui e-Dagang. Ini menunjukkan isi rumah yang berpendapatan tinggi lebih memilih untuk membuat perbelanjaan ke atas barang & perkhidmatan melalui e-Dagang. (Carta 21)

**Carta 21: Peratusan Isi Rumah Berbelanja melalui e-Dagang mengikut Kumpulan Pendapatan Kuintil, Malaysia, 2019**



### 3. BARANGAN POPULAR MENGIKUT KUMPULAN UTAMA TERPILIH

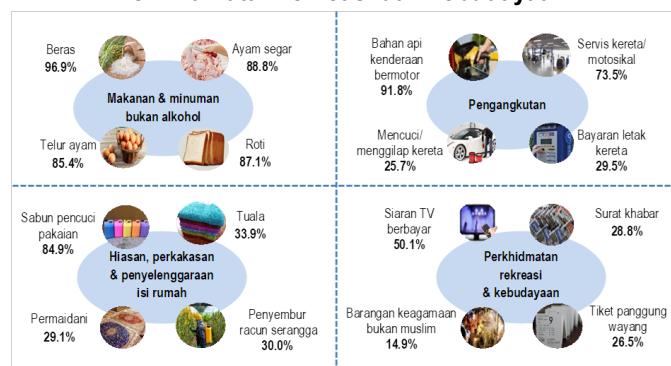
Barangan popular merujuk kepada barang dengan peratusan isi rumah yang berbelanja tertinggi dalam kumpulan utama terpilih. Populariti barang ini disebabkan antaranya oleh barang asas serta gaya hidup dan ketersediaan perkhidmatan tersebut. Kumpulan utama terpilih tertumpu kepada empat kumpulan iaitu Makanan & minuman bukan alkohol; Pengangkutan; Hiasan, perkakasan & penyelenggaraan isi rumah; dan Perkhidmatan rekreasi & kebudayaan. Dari segi perincian, perbelanjaan kumpulan Makanan & minuman bukan alkohol meliputi 422 item barang keperluan asas yang dikelaskan kepada 33 sub kumpulan antaranya beras, buah segar, ikan segar, sayur, roti dan tepung. Dapatan survei menunjukkan 96.9 peratus isi rumah berbelanja beras pada tahun 2019. Ini diikuti oleh ayam segar (88.8%), roti (87.1%) dan telur ayam (85.4%).

Bagi kumpulan pengangkutan pula, sebanyak 91.8 peratus isi rumah berbelanja ke atas bahan api kenderaan bermotor diikuti oleh servis kereta/motor (73.5%), bayaran letak kereta (29.5%) dan mencuci/menggilap kereta (25.7%). Bayaran tol jalan hanya meliputi 18.1 peratus memandangkan perkhidmatan ini hanya tersedia di kawasan tertentu sahaja.

Kumpulan hiasan, perkakasan & penyelenggaraan isi rumah yang lebih bersifat pilihan pengguna pula mempunyai nilai populariti yang lebih rendah berbanding barang keperluan asas. Dalam kumpulan ini, sebanyak 84.9 peratus isi rumah berbelanja ke atas sabun pencuci pakaian. Tuala adalah barang popular kedua tertinggi di mana sebanyak 33.9 peratus isi rumah berbelanja item ini pada tahun 2019. Dua lagi barang popular adalah penyembur racun serangga (30.0%) dan permaidani (29.1%).

Seterusnya, bagi kumpulan perkhidmatan rekreasi dan kebudayaan, sebanyak 50.1 peratus isi rumah membuat perbelanjaan siaran TV berbayar diikuti 28.8 peratus berbelanja ke atas surat khabar. Sebanyak 26.5 peratus berbelanja ke atas surat tiket panggung wayang dan 14.9 peratus ke atas barang keagamaan bukan muslim. (Paparan 9)

**Paparan 9: Barang popular bagi kumpulan Pengangkutan, Makanan & minuman bukan alkohol dan Perkhidmatan rekreasi dan kebudayaan**



### 4. BARANGAN POPULAR MENGIKUT KUMPULAN UTAMA TERPILIH

Barang harian terpilih merangkumi barang basah dan kering di mana membabitkan barang kawalan seperti beras, minyak masak, gula dan susu. Analisis dibuat bagi penggunaan barang harian terpilih dari segi kuantiti dan kos. Dapatan menunjukkan beras merupakan item yang paling tinggi dibelanjakan oleh isi rumah iaitu sebanyak 96.9 peratus. Kuantiti purata yang dibelanjakan adalah 11.9 kg bagi setiap isi rumah dengan kos sebanyak RM43.54. Ini menunjukkan bahawa beras masih lagi diperlukan dan memainkan peranan yang penting sebagai makanan ruji isi rumah Malaysia. Ayam dan gula putih juga merupakan item yang tinggi dibelanjakan oleh isi rumah dengan anggaran masing-masing 6.5 kg (RM52.41 sebulan) dan 2.6 kg (RM7.34 sebulan). Jadual 14 menunjukkan 17 barangan harian terpilih berserta kuantiti dan kos sebulan.

**Jadual 14: Kuantiti dan Kos Barang Harian Terpilih Setiap Isi Rumah, Malaysia, 2019**

Barangan	Isi rumah berbelanja (%)	Harga purata (RM)	Unit	Kuantiti penggunaan	Kos sebulan (RM)
Beras	96.9	3.65	kg	11.9	43.54
Ayam	88.8	8.03	kg	6.5	52.41
Gula putih	87.4	2.85	kg	2.6	7.34
Telur ayam	85.4	0.34	biji	46.5	15.82
Sawi	74.2	7.12	kg	0.9	6.48
Minyak masak	83.2	4.12	kg	4.8	19.58
Bawang besar	66.0	4.20	kg	1.5	6.12
Susu pekat manis	63.8	2.82	tin	2.9	8.18
Ikan kembong	57.9	14.26	kg	1.6	23.06
Tepung gandum	57.0	1.91	kg	2.6	5.06
Kubis bulat	55.3	3.65	kg	1.7	6.16
Sotong	53.9	25.39	kg	1.1	27.99
Udang	52.4	30.18	kg	1.2	36.30
Pisang	40.5	4.17	kg	2.0	8.54
Daging lembu	38.8	31.95	kg	1.5	47.21
Santan segar	38.1	10.21	kg	1.0	9.91
Epal	36.1	1.20	biji	10.1	12.32

## 5. KECENDERUNGAN MENGGUNA MARGINAL

Dari sudut lain, analisis ini juga melihat kepada Kecenderungan Mengguna Marginal (MPC) isi rumah. MPC merupakan salah satu ukuran untuk melihat bagaimana perbelanjaan isi rumah bertindak balas terhadap perubahan dalam pendapatan boleh guna. Bagi mengenal pasti perubahan dalam pola perbelanjaan isi rumah, pengetahuan tentang tindak balas isi rumah terhadap perubahan pendapatan dan tahap pendapatan adalah diperlukan. Nilai MPC merupakan nisbah antara perubahan perbelanjaan dibandingkan dengan perubahan pendapatan. Berdasarkan survei, nilai MPC pada 2019 adalah 0.66 (2016: 0.62) iaitu bermaksud isi rumah akan berbelanja secara purata RM0.66 daripada pertambahan RM1.00 dalam pendapatan.

## 6. KESIHATAN DAN PENDIDIKAN

Statistik perbelanjaan penggunaan isi rumah boleh dikelaskan kepada 12 kumpulan utama perbelanjaan. Dua kumpulan perbelanjaan berkaitan modal insan (Tang & Lai, 2011) iaitu kesihatan dan pendidikan masing-masing merangkumi 2.1 peratus dan 1.5 peratus daripada jumlah perbelanjaan penggunaan isi rumah bulanan purata pada tahun 2019 (RM4,534). (Jadual 15)

Menurut Tang & Lai (2011) juga, tahap kesihatan dan pendidikan yang tinggi merupakan faktor kepada peningkatan produktiviti dan kecekapan tenaga buruh sekali gus memberi kesan positif terhadap peningkatan tahap pengeluaran. Kerajaan melalui Bajet 2019 telah memperuntukkan hampir RM29 bilion bagi perkhidmatan kesihatan iaitu peningkatan sebanyak 7.8 peratus berbanding tahun 2018. Selain itu, Kementerian Pendidikan Malaysia merupakan penerima peruntukan terbesar berjumlah RM60.2 bilion iaitu 19.1 peratus daripada keseluruhan perbelanjaan kerajaan pada 2019.

Kemudahan dan perkhidmatan yang disediakan oleh Kerajaan yang digunakan secara kolektif oleh masyarakat ini secara tidak langsung menyumbang kepada penjimatan ke atas perbelanjaan terhadap pendidikan dan kesihatan oleh isi rumah. Walau bagaimanapun, kesedaran penduduk mengenai kepentingan gaya hidup sihat mendorong kepada peningkatan perbelanjaan kesihatan tahun demi tahun. Begitu juga dengan perbelanjaan untuk pendidikan di mana pada masa kini, ibu bapa menekankan pendidikan anak-anak dan memperuntukkan perbelanjaan bulanan bagi pendidikan di luar waktu sekolah seperti kelas tuisyen.

Kedua-dua kumpulan perbelanjaan kesihatan dan pendidikan menunjukkan peningkatan perbelanjaan isi rumah sepetimana dapatan survei bagi tempoh lima tahun. Carta 22 menunjukkan perbelanjaan ke atas kesihatan meningkat dari tahun ke tahun. Walau bagaimanapun, jika dilihat dari segi kadar pertumbuhan tahunan, ia meningkat dalam tempoh 2004 hingga 2014 dan menurun dalam tempoh 2016 hingga 2019. Di samping itu, perbelanjaan penggunaan isi rumah bulanan purata bagi kumpulan pendidikan menurun pada tahun 2009 dan seterusnya meningkat dari tahun ke tahun. Dari segi kadar pula, trend yang berbeza ditunjukkan berbanding perbelanjaan bagi kumpulan kesihatan di mana mengalami turun naik sepanjang tempoh. (Carta 23)

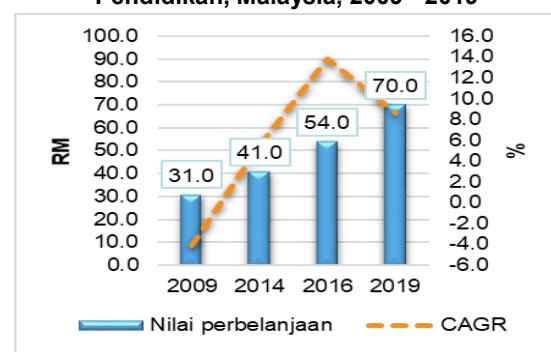
**Jadual 15: Perbelanjaan Penggunaan Isi Rumah Bulanan Purata bagi Kumpulan Perbelanjaan Kesihatan dan Pendidikan, Malaysia, 2009 - 2019**

Kumpulan Perbelanjaan	2009	2014	2016	2019
Kesihatan	1.3	1.6	1.9	2.1
Pendidikan	1.4	1.1	1.3	1.5

**Carta 22: Perbelanjaan Penggunaan Isi Rumah Bulanan Purata bagi Kumpulan Perbelanjaan Kesihatan, Malaysia, 2009 - 2019**



**Carta 23: Perbelanjaan Penggunaan Isi Rumah Bulanan Purata bagi Kumpulan Perbelanjaan Pendidikan, Malaysia, 2009 - 2019**



## 7. PERBELANJAAN BUKAN PENGGUNAAN

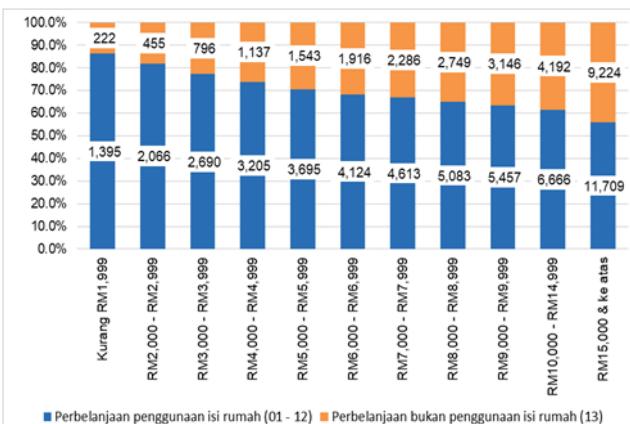
Perbelanjaan bukan penggunaan merujuk kepada pembayaran dalam bentuk pindahan seperti cukai pendapatan, caruman keselamatan sosial, bayaran wajib & denda, pemberian kepada isi rumah lain dan termasuk bayaran balik pinjaman. Pembayaran ini adalah diliputi dalam kumpulan perbelanjaan Pelbagai perbelanjaan & perbelanjaan kewangan (kumpulan 13) dan boleh dibahagikan kepada bayaran pindahan, perbelanjaan ke atas pembentukan modal tetap dan perolehan aset kewangan. Agihan perbelanjaan isi rumah pada 2016 dan 2019 adalah seperti Jadual 16.

Secara umum, item perbelanjaan bagi bayaran balik hutang isi rumah adalah di bawah perolehan aset kewangan. Di Malaysia, hutang isi rumah menunjukkan trend yang meningkat seperi mana ditunjukkan melalui indikator nisbah hutang isi rumah kepada KDNK. Berdasarkan laporan daripada Bank Negara Malaysia, pada 2006, nisbah hutang isi rumah kepada KDNK iaitu 68.8 peratus meningkat kepada 76.0 peratus pada 2010 dan 84.4 peratus pada 2016 dan 82.7 peratus pada 2019. Dalam ekonomi, hutang isi rumah dikaitkan dengan teori penggunaan bagi memaksimumkan kepuasan. Hutang juga dikaitkan dengan petunjuk kemiskinan dan kemakmuran (Katona, 1975). Semakin tinggi pendapatan, semakin tinggi keupayaan membuat pinjaman.

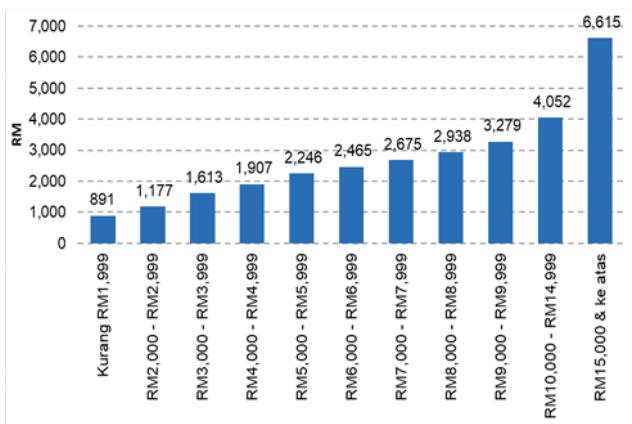
Hutang isi rumah secara umum merujuk kepada liabiliti yang perlu dibayar balik pada masa akan datang dan terdiri daripada pinjaman untuk membeli harta tanah dan sekuriti, serta membayai penggunaan seperti pinjaman membeli kenderaan bermotor, kegunaan peribadi dan kemudahan kad kredit. Perbelanjaan isi rumah pada 2019 dengan mengambil kira perbelanjaan bukan penggunaan secara purata adalah RM6,983 sebulan berbanding perbelanjaan penggunaan RM4,534 sebulan. Ini bermaksud anggaran purata amaun untuk bayaran pindahan dan perbelanjaan kewangan adalah RM2,450 sebulan. Carta 24 menunjukkan perbelanjaan penggunaan dan bukan penggunaan oleh isi rumah mengikut kelas pendapatan pada 2019.

Perincian komitmen pembayaran hutang (pinjaman) iaitu bayaran balik hutang pembelian rumah, kenderaan bermotor, peribadi dan pelaburan secara purata RM3,587 sebulan. Analisis mengikut kelas pendapatan menunjukkan isi rumah berpendapatan tinggi iaitu RM15,000 dan ke atas secara purata berbelanja RM20,933 sebulan dan 31.6 peratus atau RM6,615 bagi bayaran balik hutang isi rumah. Bagi isi rumah berpendapatan rendah pula iaitu kurang RM2,000 sebulan memperuntukkan pendapatan untuk bayaran balik hutang isi rumah berjumlah RM891. (Carta 25)

**Carta 24: Perbelanjaan isi rumah mengikut kelas pendapatan, Malaysia, 2019**



**Carta 25: Bayaran balik hutang isi rumah mengikut kelas pendapatan, Malaysia, 2019**



**Jadual 16: Perbelanjaan bukan penggunaan, Malaysia, 2016 dan 2019**

Perkara	2016	2019
Perbelanjaan isi rumah (RM)	6,310	6,983
Perbelanjaan penggunaan (%)	63.9	64.9
Perbelanjaan bukan penggunaan (%)		
Bayaran pindahan	11.8	13.0
Modal dan perolehan aset kewangan	24.3	22.1
Jumlah	100.0	100.0

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BAHAGIAN 3

## STATISTIK KEMUDAHAN ASAS TERPILIH

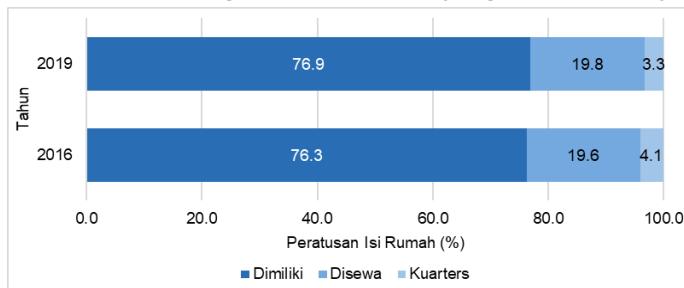
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## 1. STATISTIK KEMUDAHAN ASAS TERPILIH

Kemudahan asas penting dalam menentukan kualiti hidup isi rumah dan taraf pembangunan sesebuah negara. Antara maklumat yang dikumpulkan melalui survei kemudahan asas ini ialah pemilikan rumah, kemudahan capaian bekalan elektrik dan air serta kemudahan kutipan sampah. Selain daripada itu, maklumat mengenai capaian kepada perkhidmatan pendidikan dan kesihatan serta peralatan & kemudahan isi rumah turut tersedia. Maklumat kemudahan asas ini turut dijadikan sumber data utama dalam pengukuran kemiskinan menggunakan kaedah Indeks Kemiskinan Pelbagai Dimensi (MPI).

Berdasarkan survei, peratusan rumah yang dimiliki oleh isi rumah telah meningkat sebanyak 0.6 mata peratus daripada 76.3 peratus pada 2016 kepada 76.9 peratus. Dalam tempoh yang sama peratusan tempat kediaman yang disewa juga meningkat sebanyak 0.2 mata peratus kepada 19.8 peratus. Namun begitu, peratusan isi rumah yang mendiami kuarters menurun 0.8 mata peratus kepada 3.3 peratus (Carta 26). Pada tahun 2019, peratusan keadaan rumah yang kukuh adalah sebanyak 97.0 peratus, penurunan sebanyak 0.1 mata peratus dibandingkan dengan tahun 2016 (97.1%). Bagi keadaan rumah yang buruk atau mulai buruk peratusan sebanyak 3.0 peratus telah direkodkan dengan kenaikan sebanyak 0.1 mata peratus daripada 2.9 peratus pada tahun 2016.

**Carta 26: Peratusan Isi Rumah mengikut Jenis Rumah yang Didiami, Malaysia, 2016 dan 2019**

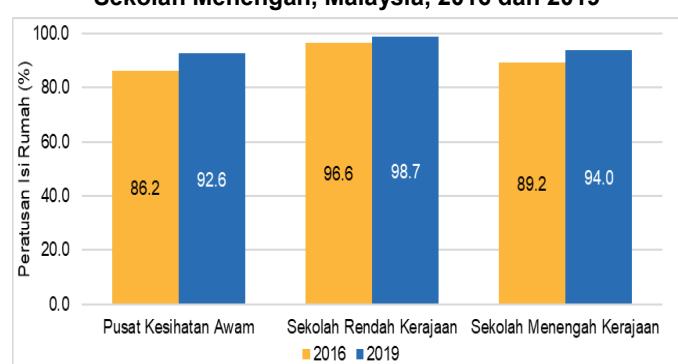


Kepadatan bilik adalah salah satu dari indikator untuk mengukur MPI di Malaysia. Isi rumah dianggap sebagai tersisih dari segi penggunaan bilik apabila sesebuah bilik itu melebihi 2 orang ahli isi rumah. Tahap kepadatan bilik yang didiami oleh isi rumah telah mencatatkan penurunan sebanyak 2.5 mata peratus daripada 12.0 peratus pada tahun 2016 kepada 9.5 peratus.

Peratusan isi rumah yang mendapat kemudahan air paip di rumah meningkat sebanyak 0.4 mata peratus daripada 95.5 peratus pada 2016 kepada 95.9 peratus. Dalam tempoh yang sama, kemudahan perkhidmatan kutipan sampah ke tempat kediaman meningkat sebanyak 8.5 mata peratus kepada 68.9 peratus. Isi rumah yang mendapat kemudahan bekalan elektrik turut mencatatkan peningkatan kepada 99.8 peratus.

Pada tahun 2019, sebanyak 92.6 peratus isi rumah Malaysia berada pada jarak kurang lima kilometer dari pusat kesihatan awam berbanding 86.2 peratus pada tahun 2016. Sementara itu, isi rumah yang menikmati kemudahan jarak kurang lima kilometer dari sekolah rendah dan sekolah menengah kerajaan pula masing-masing mencatatkan sebanyak 98.7 peratus(2016: 96.6%) dan 94.0 peratus (2016: 89.2%). (Carta 27)

**Carta 27: Peratusan Isi Rumah Berada Jarak Kurang Lima Kilometer dari Pusat Kesihatan Awam, Sekolah Rendah dan Sekolah Menengah, Malaysia, 2016 dan 2019**



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## **BAHAGIAN 4**

# **SIRI MASA STATISTIK TERPILIH**

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## 1. PENDAPATAN DAN PERBELANJAAN ISI RUMAH

Struktur pendapatan dan perbelanjaan isi rumah di Malaysia dalam jangka panjang dapat dikaitkan dengan evolusi struktur ekonomi negara sejak 1970. Dalam tempoh tersebut, Malaysia telah beralih kepada ekonomi berdasarkan perindustrian dan perkhidmatan bernilai tambah tinggi daripada ekonomi berdasarkan pertanian. Pada tahun 1988/1989 sektor pembuatan telah mengatasi sektor pertanian dari aspek sumbangan nilai ditambah kepada KDNK. Dasar kerajaan yang tertumpu kepada sektor perkhidmatan selepas millennium baru menyaksikan sektor ini menjadi tunjang ekonomi Malaysia dengan sumbangan kepada KDNK melebihi 50 peratus mulai 2008 (2019: 57.7%).

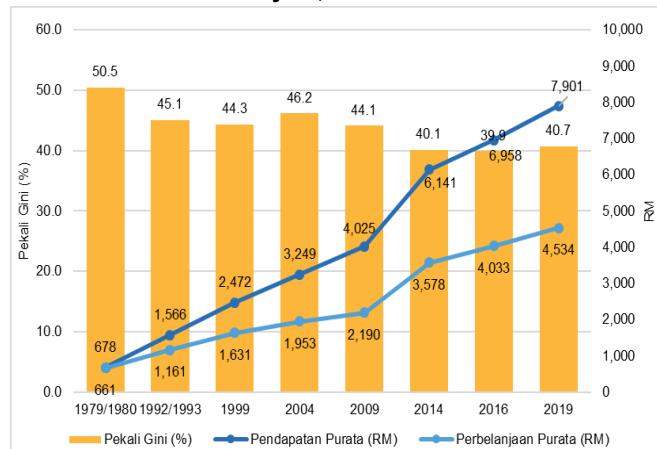
Malaysia sebagai sebuah negara yang progresif telah mencatatkan purata pertumbuhan tahunan KDNK sebanyak 6.2 peratus bagi tempoh 1970 hingga 2019. Mengambil kira kedudukan ketidakseimbangan sosial dan ekonomi, kerajaan telah membentuk satu dasar pada 1970 yang dikenali sebagai Dasar Ekonomi Baru sebagai usaha untuk membetulkan ketidakseimbangan yang wujud terutama antara kaum dan wilayah. Dua strategi yang diambil adalah mengurangkan dan seterusnya membasmikan kemiskinan dan penyusunan semula masyarakat untuk menghapuskan pengenalan kaum mengikut jenis aktiviti ekonomi.

Di Malaysia, kemajuan polisi ini dipantau sebahagiannya melalui Survei Pendapatan Isi Rumah (HIS) yang dilaksanakan oleh DOSM sejak tahun 1973. HIS penting bagi mengkaji maklumat berhubung tingkat pendapatan, status kemiskinan dan kumpulan isi rumah. Survei Perbelanjaan Isi Rumah (HES) pula dilaksanakan sejak 1957/58 bagi mengumpulkan maklumat mengenai corak perbelanjaan penggunaan oleh isi rumah untuk pelbagai barang dan perkhidmatan yang komprehensif. (Carta 28)

Pendapatan isi rumah di Malaysia terus meningkat dari tahun 1970 hingga 2019 di mana ia turut menyebabkan ketaksamarataan pendapatan isi rumah semakin mengecil seperti yang ditunjukkan oleh pekali Gini iaitu 0.407 (1970: 0.513).

Dalam jangka panjang, perubahan dalam komposisi perbelanjaan telah disokong oleh kenaikan pertumbuhan dan pendapatan boleh guna secara berterusan yang secara tidak langsung menggambarkan taraf hidup isi rumah yang semakin baik.

**Carta 28: Siri Masa Pekali Gini, Pendapatan Isi Rumah Kasar Purata dan Perbelanjaan Isi Rumah, Malaysia, 1979–2019**



## 2. KEMISKINAN

Pelaksanaan program-program bagi membasi kemiskinan oleh kerajaan telah pun bermula sejak awal kemerdekaan Tanah Melayu. Program pembasmian kemiskinan yang dirancang pada masa itu adalah melalui pelaksanaan program pertanian. Usaha pembasmian kemiskinan ini diteruskan lagi melalui pelaksanaan program yang telah digubal dalam pelan lima tahun Rancangan Malaysia. Isu kemiskinan di Malaysia akan sentiasa relawan dan setiap Rancangan Malaysia akan menjadikan program pembasmian kemiskinan sebagai salah satu daripada agenda yang perlu dilaksanakan.

Sepanjang tempoh 1970 hingga 2019, kejayaan program pembasmian kemiskinan oleh kerajaan ditunjukkan oleh arah aliran insiden kemiskinan yang semakin berkurangan. Kadar kemiskinan yang direkodkan sebanyak 49.3 peratus pada 1970, telah berkurangan kepada 3.6 peratus pada 2007 dan seterusnya terus menurun kepada 0.2 peratus pada 2019. Dalam menilai insiden kemiskinan ini, Pendapatan Garis Kemiskinan (PGK) metodologi 2005 digunakan.

Nilai PGK ini mengandungi dua komponen iaitu PGK makanan dan PGK bukan makanan. Nilai PGK ini dikemaskini dengan mengambil perubahan harga pada setiap tahun yang dilaksanakan survei. Oleh itu nilai PGK berbeza bagi tahun survei yang berbeza. Nilai siri masa insiden kemiskinan mengikut tahun adalah seperti di Carta 29

Program pembasmian kemiskinan mengikut etnik juga menunjukkan kesan penurunan kemiskinan yang signifikan di kalangan Bumiputera. Insiden kemiskinan Bumiputera mencatatkan penurunan daripada 5.3 peratus pada 2009 kepada 0.4 peratus pada 2019. Kejayaan program pembasmian kemiskinan ini juga turut dinikmati oleh Cina yang menunjukkan penurunan insiden kemiskinan daripada 0.6 peratus (2009) kepada 0.0 peratus (2019) dan India daripada 2.5 peratus (2009) kepada 0.2 peratus (2019). (Carta 30)

Kejayaan program pembasmian kemiskinan juga dapat dilihat mengikut negeri. Negeri-negeri yang merekodkan insiden kemiskinan yang tinggi pada 2009 antaranya Sabah (19.7%), Perlis (6.0%), Kedah (5.3%) dan Kelantan (4.8%) telah berjaya mengurangkan insiden kemiskinan masing-masing kepada 1.6 peratus (Sabah), 0.1 peratus (Perlis), 0.1 peratus (Kedah) dan 0.2 peratus (Kelantan) pada 2019. (Jadual 17)

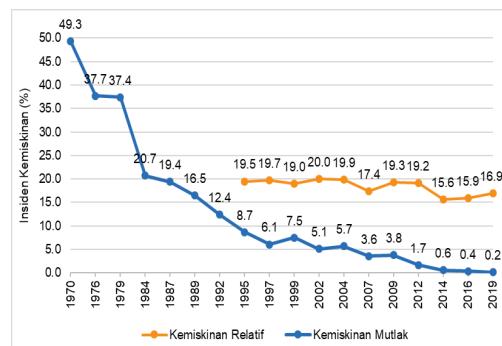
**Jadual 17: Insiden Kemiskinan Mutlak mengikut Negeri, 2009-2019**

Negeri	Insiden Kemiskinan Mutlak (%)				
	2009	2012	2014	2016	2019
Johor	1.3	0.9	0.0	0.0	0.0
Kedah	5.3	1.7	0.3	0.2	0.1
Kelantan	4.8	2.7	0.9	0.4	0.2
Melaka	0.5	0.1	0.1	0.0	0.1
Negeri Sembilan	0.7	0.5	0.4	0.2	0.2
Pahang	2.1	1.3	0.7	0.2	0.0
Pulau Pinang	1.2	0.6	0.3	0.1	0.1
Perak	3.5	1.5	0.7	0.2	0.2
Perlis	6.0	1.9	0.2	0.1	0.1
Selangor	0.7	0.4	0.2	0.0	0.1
Terengganu	4.0	1.7	0.6	0.4	0.1
Sabah	19.7	8.1	4.0	2.9	1.6
Sarawak	5.3	2.4	0.9	0.6	0.3
W.P Kuala Lumpur	0.7	0.8	0.1	0.0	0.0
W.P. Labuan	4.3	1.1	1.1	0.0	0.0
W.P. Putrajaya	0.0	0.0	0.0	0.0	0.0

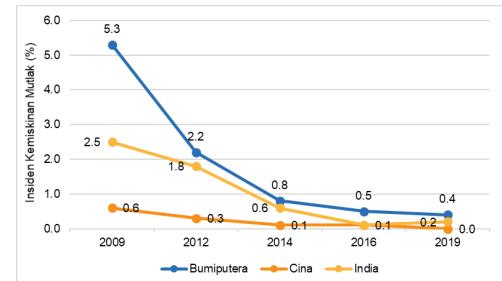
### 3. KDNK PER KAPITA DAN PENDAPATAN ISI RUMAH

Keluaran Dalam Negeri Kasar (KDNK) ialah keseluruhan pendapatan yang diterima dalam negara termasuklah pampasan pekerja, keuntungan dan cukai bersih. KDNK adalah keseluruhan pendapatan yang dipengaruhi oleh perkembangan semua sektor ekonomi di mana pendapatan isi rumah juga sebahagian dari GDP.

**Carta 29: Insiden Kemiskinan Relatif dan Mutlak, Malaysia, 1970-2019**



**Carta 30: Insiden Kemiskinan Mutlak mengikut Etnik, 2009-2019**



Secara umumnya, dengan mengambil kira pampasan pekerja dan pendapatan dari bekerja sendiri pendapatan isi rumah meliputi kira-kira 50 peratus dari keseluruhan KDNK. Pendapatan isi rumah ini seringkali dikaitkan dengan KDNK per kapita di mana peningkatan GDP per kapita yang konsisten digambarkan dengan peningkatan positif pendapatan dan kualiti hidup.

Carta 31 menunjukkan perbandingan antara KDNK per kapita dan pendapatan isi rumah. KDNK per kapita Malaysia bagi tahun 2019 adalah RM46,366 setahun atau RM3,864 sebulan, peningkatan sebanyak 13.5 kali ganda dari RM3,434 (sebulan: RM286) yang direkodkan pada tahun 1979. Pendapatan Isi rumah pula mencatatkan nilai purata bulanan sebanyak RM7,901 pada tahun 2019 berbanding RM678 empat dekad yang lalu. Dari segi per kapita, nilai pendapatan purata per kapita bulanan adalah RM2,394 pada tahun 2019, meningkat 18.0 kali ganda berbanding RM133 pada tahun 1979.

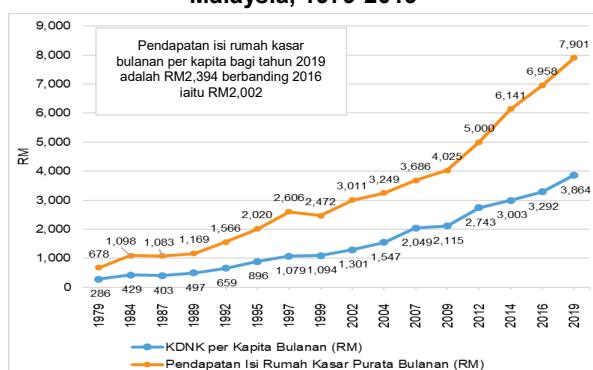
Data ini turut menunjukkan bahawa peningkatan pendapatan isi rumah meningkat selari dengan peningkatan KDNK. Walau bagaimanapun, ianya perlu dilihat dengan lebih terperinci memandangkan faktor-faktor lain seperti prestasi sektor ekonomi turut mempengaruhi peningkatan KDNK.

#### 4. AGIHAN PENDAPATAN MENGIKUT KUMPULAN ISI RUMAH

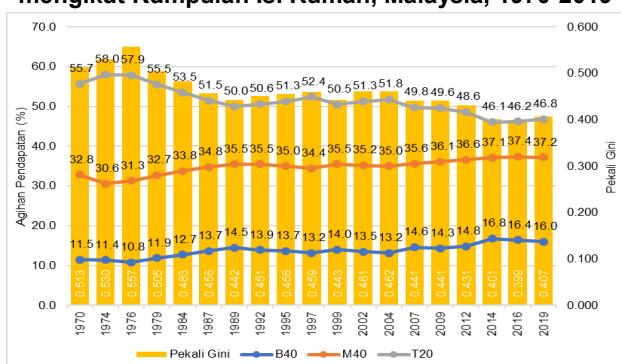
Kerajaan telah membangkitkan isu ketaksamarataan sosioekonomi semenjak dari tahun 2006 melalui Rancangan Malaysia ke-9 (RMKe-9) apabila agihan pendapatan bagi isi rumah B40 berkurang daripada 14.5 peratus pada tahun 1990 kepada 13.2 peratus pada tahun 2004. Pada masa yang sama, agihan pendapatan bagi kumpulan T20 meningkat daripada 50.0 peratus kepada 51.8 peratus. Pekali Gini turut meningkat daripada 0.442 pada tahun 1990 kepada 0.462 pada tahun 2004, di mana ianya menunjukkan bahawa ketidakseimbangan pendapatan antara isi rumah B40 dan isi rumah T20 meningkat (Carta 32). Sehubungan itu, kerajaan mensasarkan untuk meningkatkan agihan pendapatan bagi isi rumah B40 dengan cara meningkatkan produktiviti menerusi pembangunan modal insan.

Dapatan daripada survei pendapatan dan kemudahan asas 2019 menunjukkan agihan pendapatan isi rumah B40 menurun daripada 16.4 peratus pada tahun 2016 kepada 16.0 peratus pada tahun 2019. Pada masa yang sama, agihan pendapatan isi rumah T20 pula meningkat kepada 46.8 peratus daripada 46.2 peratus. Ketidakseimbangan pendapatan ini ditunjukkan dengan peningkatan nilai pekali Gini yang meningkat kepada 0.407 pada tahun 2019 berbanding 0.399 pada tahun 2016.

**Carta 31: Siri Masa Pendapatan Isi Rumah Kasar Purata Bulanan dan KDNK per kapita Bulanan, Malaysia, 1979-2019**



**Carta 32: Siri Masa Pekali Gini dan Agihan Pendapatan mengikut Kumpulan Isi Rumah, Malaysia, 1970-2019**



## 5. PERBANDINGAN PENDAPATAN ISI RUMAH DAN INFLASI

Indeks Harga Pengguna (IHP) mengukur kadar perubahan harga mengikut masa bagi “bakul” tetap barang dan perkhidmatan yang mewakili corak purata pembelian oleh sekumpulan penduduk pada sesuatu tempoh masa yang ditetapkan. Inflasi diukur melalui perubahan peratus tahunan IHP. Peningkatan harga barang akan meningkatkan nilai IHP mengikut pemberat yang telah ditetapkan. Kadar IHP dapat dibandingkan secara terus dengan kadar peningkatan pendapatan. Sekiranya kadar IHP adalah lebih tinggi berbanding dengan kadar peningkatan pendapatan, ini menunjukkan bahawa isi rumah boleh berada dalam situasi kekangan pendapatan untuk membeli barang.

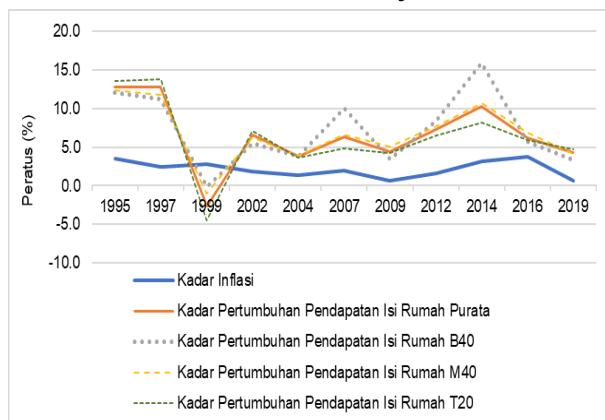
Berdasarkan penemuan survei HIS & BA, didapati bahawa pendapatan isi rumah telah meningkat lebih pantas berbanding kadar inflasi dari tahun ke tahun. Secara puratanya harga barang dan perkhidmatan telah meningkat sebanyak 23.6 peratus dalam tempoh 10 tahun, antara 2009 dan 2019. Dalam masa yang sama pendapatan isi rumah telah meningkat 2.0 kali ganda.

Peningkatan pendapatan juga boleh dilihat dari perspektif kumpulan isi rumah. Sejak tahun 2002, kumpulan pendapatan B40, M40 dan T20 juga menunjukkan peningkatan pendapatan bagi ketiga-tiga kumpulan ini sentiasa lebih tinggi berbanding peningkatan kadar inflasi. Peningkatan pendapatan ini secara tidak langsung akan meningkatkan kuasa beli isi rumah. Carta 33 menunjukkan kadar pertumbuhan pendapatan isi rumah dan inflasi bagi tempoh 1995 hingga 2019

## 6. TREND PERBELANJAAN PENGGUNAAN ISI RUMAH KE ATAS KEPERLUAN ASAS DAN PILIHAN

Dalam tempoh empat dekad, jelas menunjukkan berlaku perubahan dalam corak perbelanjaan isi rumah di Malaysia. Komposisi perbelanjaan isi rumah bagi barang pilihan seperti restoran, hotel, rekreasi, kebudayaan serta pelbagai barang dan perkhidmatan secara relatif meningkat berbanding perbelanjaan keperluan asas seperti makanan di rumah, pakaian, perumahan dan utiliti. Komposisi perbelanjaan isi rumah bagi barang pilihan meningkat 6.5 mata peratus daripada 20.6 peratus (1980) kepada 27.1 peratus (2019). Sementara itu, komposisi perbelanjaan isi rumah bagi keperluan asas berkurang 7.0 mata peratus daripada 50.8 peratus (1980) kepada 43.8 peratus (2019) seperti Jadual 18.

**Carta 33: Perbandingan Kadar Pendapatan Purata Isi Rumah dan Kadar Inflasi, Malaysia, 1995-2019**



**Jadual 18: Siri Masa Peratusan Perbelanjaan Penggunaan Isi Rumah bagi Barang Keperluan Asas dan Pilihan, Malaysia, 1980, 1998, 2004 dan 2019**

Barangan	Tahun			
	1980	1998/1999	2004	2019
Keperluan asas	50.8	48.2	44.8	43.8
Pilihan	20.6	23.7	24.2	27.1

Hubungan dengan tingkah laku pengguna apabila pendapatan boleh guna isi rumah meningkat, corak perbelanjaan isi rumah juga turut terkesan dengan senario dan kehendak semasa. Keupayaan berbelanja barang & perkhidmatan bagi sesebuah ekonomi juga merupakan indikator menggambarkan taraf hidup penduduk semakin meningkat.

Selaras dengan Malaysia yang menuju ke arah status negara maju, dapat dilihat komposisi perbelanjaan penggunaan isi rumah berpendapatan rendah ke atas barang pilihan turut meningkat daripada 13.5 peratus (1980) kepada 21.1 peratus (2019). Manakala, komposisi perbelanjaan penggunaan isi rumah bagi keperluan asas berkurang daripada 71.0 peratus (1980) kepada 57.5 peratus (2019). (Jadual 19)

**Jadual 19: Peratusan perbelanjaan penggunaan isi rumah B20 bagi barang keperluan asas dan pilihan, Malaysia, 1980, 1998, 2004 dan 2019**

Barangan	Tahun			
	1980	1998/1999	2004	2019
Keperluan asas	71	68.5	61.1	57.5
Pilihan	13.5	17.9	18.4	21.1

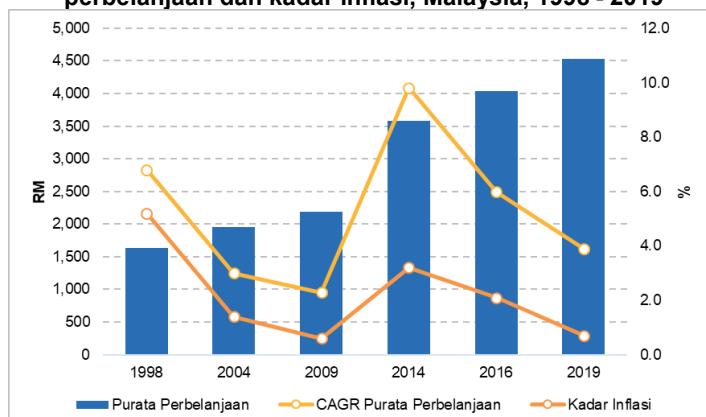
Trend ini sejajar dengan komposisi perbelanjaan penggunaan isi rumah di negara-negara maju yang menunjukkan apabila taraf kehidupan semakin baik, komposisi perbelanjaan keperluan asas cenderung untuk berkurangan. Sebagai contoh, isi rumah di negara-negara maju berbelanja kurang 10.0 peratus daripada pendapatan mereka untuk perbelanjaan makanan di rumah. Antara negara-negara tersebut seperti United States (6.4%), Singapura (6.7%), United Kingdom (8.2%) dan Australia (9.8%). Sementara itu, bagi negara-negara seperti Nigeria (56.4%), Filipina (41.9%) dan Kenya (46.7%) berbelanja tinggi untuk makanan di rumah (Gray, 2016).

## 7. PERBELANJAAN PENGGUNAAN ISI RUMAH DAN INDEKS HARGA PENGGUNA

Selain daripada pendapatan dan cita rasa pengguna, perbelanjaan penggunaan isi rumah turut dipengaruhi oleh harga barang dan perkhidmatan. Secara umumnya, jika harga sesuatu barang meningkat, permintaan barang tersebut akan berkurang kerana pengguna cenderung membeli barang pengganti lain. Di Malaysia, tingkat harga barang diukur menggunakan Indeks Harga Pengguna (IHP). IHP mencerminkan kenaikan purata dalam harga dengan andaian bahawa wujudnya keseragaman dalam corak perbelanjaan seluruh isi rumah serta mengandaikan kuantiti dan kualiti barang dan perkhidmatan dalam bakul penggunaan tidak berubah.

Berdasarkan penemuan survei, kadar pertumbuhan tahunan bagi perbelanjaan penggunaan isi rumah meningkat 4.9 peratus setahun daripada RM1,631 (1998) kepada RM4,534 (2019). Aliran yang sama boleh dilihat daripada trend inflasi. Kadar inflasi pada tahun 2019 adalah pada 0.7 peratus yang mana lebih rendah berbanding pada tahun 1998 (5.2%). Pertumbuhan perbelanjaan penggunaan dilihat meningkat lebih cepat berbanding kadar inflasi pada tempoh sama. Ini adalah kerana kenaikan pendapatan adalah lebih tinggi daripada perbelanjaan. (Carta 34)

**Carta 34: Kadar pertumbuhan tahunan terkompaun (CAGR) bagi perbelanjaan dan kadar inflasi, Malaysia, 1998 - 2019**



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# **BAHAGIAN 5**

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## PENGUKURAN INSIDEN KEMISKINAN MUTLAK MENGGUNAKAN PENDAPATAN GARIS KEMISKINAN (PGK)

### Latar Belakang

Pembangunan dan perkembangan ekonomi sesebuah negara hendaklah sentiasa selari dengan peningkatan taraf sosioekonomi penduduknya. Ekonomi yang semakin berkembang merupakan instrumen yang paling berkesan ke arah mengurangkan kemiskinan dan sekaligus mampu meningkatkan taraf hidup rakyat dalam sesebuah Negara<sup>1</sup>. Pengukuran kemiskinan merupakan suatu perkara penting yang seharusnya diberikan perhatian oleh pihak penggubal dasar dalam merangka dasar dan program pembasmian kemiskinan yang bersesuaian.

Pengukuran kemiskinan di Malaysia telahpun bermula seawal 1965 di mana kajian bagi menentukan individu miskin di kawasan luar bandar dijalankan oleh Profesor Ungku A. Aziz. Kaedah pengukuran kemiskinan yang digunakan dikenali sebagai Indeks Sarong Perkapita. Sesebuah isi rumah didefinisikan sebagai miskin tegar jika nilai sarong perkapita berada di bawah nilai satu<sup>2</sup>. Seterusnya, proses pengukuran kemiskinan ini terus dipertingkatkan lagi pada 1977 di mana Pendapatan Garis Kemiskinan (PGK) berasaskan kepada keperluan minimum diperkenalkan. Nilai PGK yang diperkenalkan ini adalah untuk tiga kawasan sahaja iaitu PGK untuk Semenanjung, PGK untuk Sabah dan PGK untuk Sarawak.

Konsep dan metodologi PGK ini adalah berdasarkan konsep keperluan minimum makanan dan bukan makanan setiap ahli isi rumah untuk hidup sihat dan aktif dalam masyarakat. Oleh itu, maksud PGK ini boleh dipermudahkan sebagai merujuk kepada jumlah pendapatan yang diperlukan oleh sesebuah isi rumah bagi memenuhi keperluan minimum makanan dan bukan makanan. Selain itu, penentuan nilai PGK ini juga mengambil kira ciri-ciri demografi seperti saiz isi rumah, umur, jantina dan lokasi isi rumah berkenaan (negeri, bandar dan luar bandar).

Pemilihan item dalam penentuan nilai PGK bukan makanan tidak melibatkan item-item yang dikategorikan sebagai kepenggunaan secara bersama (*collective consumption*). Pengecualian ini adalah disebabkan oleh kesukaran dalam mendapat nilai yang digunakan oleh sesebuah isi rumah. Contoh item *collective consumption* adalah seperti perkhidmatan pendidikan, kesihatan, keselamatan, jalan raya dan sebagainya yang disediakan secara percuma oleh Kerajaan.

### Kajian semula PGK pada 2005

Metodologi PGK 1977 telah dikaji semula secara mendalam pada tahun 2005 oleh Unit Perancang Ekonomi (UPE), Jabatan Perangkaan Malaysia (DOSM) dan pakar-pakar pemakanan daripada university tempatan dengan kerjasama United Nations Development Programme (UNDP). Sehingga 2016, metodologi yang digunakan bagi pengukuran kemiskinan adalah metodologi PGK 2005 dan nilai PGK

ini dikemas kini dari semasa ke semasa berdasarkan kepada data Survei Pendapatan Isi Rumah (HIS) dan turut mengambil kira perubahan harga di peringkat negeri serta bandar dan luar bandar.

Berdasarkan metodologi PGK 2005, keperluan makanan dalam PGK makanan adalah ditentukan berdasarkan kepada keperluan minimum tenaga/kalori bagi setiap ahli isi rumah yang mengambil kira piramid makanan dan amalan pemakanan seimbang oleh *World Health Organization (WHO)* dan *Recommended Dietary Allowance (RDA)*. Ini bagi memastikan ahli isi rumah dapat menjalani kehidupan sihat dan aktif dalam masyarakat. Jumlah kadar minimum kalori setelah mengambil kira jantina dan umur, akan ditukarkan kepada macronutrient dan diselaraskan dengan item dan harga dalam bukal PGK makanan.

Keperluan bagi PGK bukan makanan pula ditentukan oleh perbelanjaan sebenar berdasarkan pola perbelanjaan isi rumah berpendapatan rendah di Malaysia yang merangkumi perbelanjaan pakaian, perumahan, pengangkutan dan keperluan-keperluan bukan makanan lain. Pengukuran PGK bukan makanan juga mengambil kira faktor skalar ekonomi (*economies of scale*) dalam perbelanjaan isi rumah serta pergerakan dan perbezaan harga mengikut negeri, bandar dan luar bandar.

Bagi memastikan bahawa pengukuran kemiskinan berdasarkan kepada nilai PGK adalah terkini dan dapat menggambarkan situasi kemiskinan negara dengan tepat, pendekatan dan nilai PGK telah dikaji semula pada 2019.

### Metodologi PGK 2019

Penilaian semula keperluan makanan dan bukan makanan dalam metodologi PGK 2019 masih menggunakan pendekatan *cost of basic needs* seperti yang dicadangkan oleh Ravillion (1998). Pendekatan ini mencadangkan corak perbelanjaan bagi bukal makanan dan bukan makanan dikaji dalam kumpulan isi rumah berpendapatan rendah. Oleh itu, kumpulan isi rumah berpendapatan 20% terendah (B20) dalam Survei Perbelanjaan Isi Rumah telah digunakan sebagai asas menentukan corak dan komponen perbelanjaan bukal makanan dan bukan makanan. Walaupun penilaian dan kajian semula PGK masih menggunakan pendekatan yang sama, tetapi metodologi pemilihan item makanan dan bukan makanan telah diselaraskan dengan keperluan semasa.

### PGK Makanan

Perbezaan utama dalam metodologi 2019 adalah dari sudut pengambilan nutrien oleh setiap individu. Pengambilan nutrien adalah berbeza di kalangan

<sup>1</sup>Economic growth: the impact on poverty reduction, inequality, human development and jobs, Department for International Development, OECD

<sup>2</sup>Inequality and Poverty in Malaysia: measurement and decomposition, Sudhir Anand.

individu disebakan oleh faktor-faktor keperluan kalori individu, penentuan kadar aktiviti fizikal (PAL) individu dan perubahan harga.

Dalam metodologi 2019, penekanan kepada penentuan bukal makanan adalah berdasarkan kepada konsep keperluan optimum minimum<sup>3</sup> bagi seorang individu/ isi rumah serta perlu mengamalkan pemakanan sihat. Ini adalah berdasarkan kepada Saranan Pengambilan Nutrien 2017 (RNI) dan draf akhir Panduan Diet Malaysia (PDM) 2020. Jumlah kalori individu ditukarkan kepada jumlah sajian mengikut kumpulan makanan dalam PDM 2020.

Jadual 1: Bilangan Hidangan bagi setiap kumpulan makanan dalam Panduan Diet Malaysia (PDM) 2020<sup>4</sup>

Kumpulan makanan dalam Piramid Makanan Malaysia	Bilangan hidangan
Sayuran dan buah-buahan	Sayur: sekurang-kurangnya tiga atau lebih hidangan Buah: 2 hidangan
Nasi, bijirin lain, produk berasaskan bijirin (sebaiknya gandum) dan ubi	3 – 5 hidangan
legume Ikan ayam / daging / telur	1 hidangan 1 hidangan 1 -2 hidangan
Susu dan bahan tenusu lain	1-2 hidangan
Kurangkan pengambilan lemak, makanan berminyak, gula dan garam	-

Pemilihan item makanan adalah berdasarkan pola perbelanjaan isi rumah B20 dalam dapatan HES 2019 mengikut negeri dan strata, *Malaysian Adult Nutrition Survey (MANS)* 2014 dan harga pada tahun 2019. Kaedah ini mengambil kira keperluan kos untuk pembelian makanan bagi sumber *macronutrien* dan *micronutrien*. Sebagai contoh, jumlah keperluan kilo kalori bagi saiz isi rumah 3.9 orang ialah sebanyak 7,820 kcal pada tahun 2019 berbanding 6,474 kcal untuk saiz isi rumah 4.1 orang pada tahun 2016. Contoh pengiraan PGK bukan makanan berdasarkan kepada hipotetikal saiz isi rumah empat orang adalah seperti berikut:

Jadual 2: Kos Individu Sebulan

Bilangan	Ahli isi rumah	Kos makanan individu sebulan
1.	Bapa (30-59 tahun)	RM344.50
2.	Ibu (30-59 tahun)	RM293.55
3.	Anak (13-15 tahun)	RM299.20
4.	Anak (4-6 tahun)	RM183.70
Jumlah kos makanan bagi satu isi rumah sebulan		RM1,120.95

Jadual 3: Kos-kos Lain untuk Penyediaan Makanan Sebulan

Bilangan	Item	Kos makanan individu sebulan
1.	Minyak masak 5kg (anggaran untuk kegunaan satu isi rumah termasuk deep fry)	RM20.86
2.	Bahan perencah (5% daripada jumlah kos makanan isi rumah sebulan)	5% x RM1,120.95 = RM56.05

### Nilai PGK Makanan:

$$\text{RM1,120.95} + \text{RM20.86} + \text{RM56.05} = \text{RM1,197.85}$$

Keperluan kalori yang berbeza bagi sesbuah isi rumah akan memberikan nilai PGK makanan yang berlainan. Justeru, setiap isi rumah akan mempunyai nilai PGK makanannya yang tersendiri. Secara umumnya, nilai purata PGK makanan di peringkat nasional pada 2019 adalah RM1,169 sebulan.

### PGK Bukan Makanan

PGK bukan makanan bagi tahun 2019 mengambilkira keperluan minimum berkualiti yang diperlukan oleh sesbuah isi rumah merangkumi pakaian dan kasut; perumahan, air, elektrik, gas dan bahan api lain; perkakasan rumah; kesihatan dan pengangkutan/komunikasi; rekreasi dan kebudayaan/pendidikan; dan pelbagai barang dan perkhidmatan. Penentuan item bukan makanan adalah berdasarkan kepada pendekatan Ravallion (1998)<sup>5</sup> yang mencadangkan pemilihan item di buat di kalangan isi rumah berpendapatan rendah. Oleh itu, pemilihan item-item bukan makanan dibuat berdasarkan kepada pola perbelanjaan kumpulan isi rumah B20. Sebanyak 146 item bukan makanan telah dipilih berbanding 106 item dalam metodologi 2005. Item-item ini terdiri daripada item bukan makanan seperti pakaian, perumahan, barang tahan lama, pengangkutan dan barang bukan makanan lain.

Seterusnya, penghasilan nilai PGK bukan makanan adalah dibuat menggunakan formula berikut:

$$\beta = \frac{\sum_{j=1}^M P_{j,i} x_{j,i}}{\sum_{j=1}^M N_j P_{j,i}}$$

Pemalar. Jumlah wang yang diperlukan bagi membeli item jika IR tinggal di Kuala Lumpur

$$PLI_{j,i} = \beta_i N_j P_{j,i}$$

N Salz isi rumah

P Harga relatif item mengikut lokalti

Jumlah perbelanjaan sebenar isi rumah mengikut item (kumpulan utama dua digit)

Jumlah bilangan ahli isi rumah didarabkan harga relative item (wajarnya)

Nota:  
Pendekatan cost of basic needs memerlukan maklumat kuantiti minimum yang diperlukan oleh setiap isi rumah. Oleh itu, nilai kuantiti minimum ini dianggarkan berdasarkan kepada jumlah perbelanjaan isi rumah bagi setiap item dibahagikan dengan data harga item berkenaan.

Berdasarkan kepada formula di atas, nilai  $\beta$  adalah merupakan nilai pemalar dan bermaksud jumlah kos yang diperlukan oleh seseorang ahli isi rumah bagi mendapatkan seunit item bukan makanan jika dia berada di lokasi rujukan (Kuala Lumpur). Oleh itu nilai PGK bukan makanan adalah merupakan hasil darab di antara nilai pemalar  $\beta$ , bilangan ahli isi rumah dan harga relatif item. Nilai pemalar  $\beta$  adalah seperti di Jadual 1.

<sup>3</sup>Konsep keperluan optimum minimum adalah berdasarkan kepada cadangan oleh pihak Kementerian Kesihatan Malaysia

<sup>4</sup>Berdasarkan draf akhir pada 12 Jun 2020

<sup>5</sup>Berdasarkan kepada pendekatan Ravallion, PGK bukan makanan adalah berdasarkan kepada perbelanjaan isi rumah HES yang mana jumlah perbelanjaan sekitar 20% lebih tinggi dari PGK makanan. (Sumber: *Measuring and Monitoring Poverty and Equality*, 2005)

Jadual 4: Nilai pemalar  $\beta$  mengikut kumpulan bukan makanan, 2004 & 2019

Item	2004	2019	CAGR (%)
Pakaian	6.43	20.64	7.8
<sup>6</sup> Perumahan	118.90	256.76	5.1
Barangan tahan lama	3.90	11.35	7.1
Pengangkutan	11.61	46.44	9.2
<sup>7</sup> Barangan bukan makanan lain	22.27	120.12	11.2

<sup>6</sup>Nilai  $\alpha$  adalah 0.475

<sup>7</sup>Barangan bukan makanan lain adalah termasuk item kesihatan, pendidikan dan pelbagai barang dan perkhidmatan lain

Berdasarkan kepada formula pengiraan PGK bukan makanan dan nilai pemalar  $\beta$  dalam jadual di atas, purata PGK bukan makanan bagi isi rumah di peringkat nasional adalah RM1,038 sebulan berbanding dengan RM360 dalam metodologi 2005.

### PGK Keseluruhan Berdasarkan Metodologi 2019

Berdasarkan metodologi PGK 2019, nilai PGK makanan 2019 adalah RM1,169 dan PGK bukan makanan 2019 adalah RM1,038 menjadikan PGK keseluruhan berjumlah RM2,208 berbanding PGK 2016 iaitu RM2,141. Purata nilai PGK mengikut negeri adalah seperti di Jadual 2.

Jadual 5: Purata nilai PGK mengikut negeri, 2016 & 2019

Negeri	PGK 2016 <sup>8</sup>	PGK 2019
Malaysia	2,141	2,208
Johor	2,428	2,505
Kedah	2,113	2,254
Kelantan	2,054	2,139
Melaka	2,272	2,375
Negeri Sembilan	1,972	2,088
Pahang	2,274	2,270
Pulau Pinang	1,938	1,989
Perak	2,010	2,077
Perlis	1,957	1,967
Selangor	1,950	2,022
Terengganu	2,347	2,507
Sabah	2,514	2,537
Sarawak	2,108	2,131
W.P. Kuala Lumpur	2,206	2,216
W.P. Labuan	2,676	2,633
W.P. Putrajaya	1,980	2,128

<sup>8</sup>Pengiraan semula PGK 2016 berdasarkan kepada metodologi 2019

### Perbandingan Nilai PGK: Metodologi 2005 dan 2019

Perubahan metodologi PGK 2005 kepada metodologi PGK 2019 telah menyebabkan peningkatan yang ketara kepada nilai PGK daripada RM980 pada tahun 2016 kepada RM2,208 pada tahun 2019. Peningkatan nilai PGK ini, seterusnya meningkatkan kadar kemiskinan mutlak daripada 0.4% pada tahun 2016 kepada 5.6% pada tahun 2019 dan bilangan isi rumah miskin meningkat daripada 24,700 isi rumah (2016) kepada 405,441 isi rumah (2019).

Berdasarkan kepada Jadual 2 di atas, nilai PGK terutamanya pada 2019 adalah berbeza mengikut negeri. Ini adalah disebabkan oleh keperluan kalori adalah berbeza mengikut umur dan jumlah keseluruhan kalori juga bergantung kepada bilangan ahli isi rumah. Nilai purata PGK makanan 2019 (RM1,169) yang menunjukkan peningkatan ketara berbanding metodologi 2005 (RM620) adalah disebabkan oleh keperluan makanan adalah berdasarkan kepada keperluan optimum yang sihat dan kekal aktif berbanding keperluan minimum dalam metodologi yang lama. Keperluan optimum ini adalah selaras dengan fasa pembangunan negara ke arah menjadi sebuah negara membangun.

### Rumusan

PGK dengan metodologi 2019 menunjukkan bilangan isi rumah miskin lebih tinggi berbanding dengan metodologi 2005. Namun begitu, dengan menggunakan metodologi yang sama bagi data HIS, bilangan isi rumah miskin telah merekodkan penurunan kepada 405,441 isi rumah pada 2019 berbanding 525,743 isi rumah pada 2016.

## INDEKS KEMISKINAN PELBAGAI DIMENSI (MPI)

### Latar Belakang

MPI telah dibangunkan oleh Sabina Alkire (*Oxford Poverty and Human Development Initiative atau OPHI*) dan James Foster (*University of Washington*) pada tahun 2010. MPI merupakan metodologi pengukuran yang versatile dan boleh disesuaikan dengan pelbagai pilihan indikator, had dan pemberat, selaras dengan matlamat dan keperluan penggunaannya.

MPI (M) merupakan hasil darab insiden isi rumah miskin pelbagai dimensi (H) dan purata intensiti ketersisihan yang dialami oleh isi rumah miskin pelbagai dimensi (A). Nilai MPI adalah antara 0 dan 1. Sekiranya skor meningkat, bermakna tahap ketersisihan semakin tinggi dan sebaliknya. Indeks MPI dikira berdasarkan kepada formula berikut:

$$M = H \times A$$

Ketersisihan diukur dengan mengambil kira tahap piawaian/standard tertentu (had) yang ditetapkan sesuai dengan tahap pembangunan sosioekonomi masyarakat sesebuah negara. Oleh yang demikian, tahap piawaian (standard) yang digunakan oleh setiap negara adalah berbeza mengikut keperluan dan tahap pembangunan sosioekonomi sesuatu negara berkenaan.

Perkara utama dalam pembangunan MPI ialah sumber data. Semua maklumat perlu diperoleh daripada sumber yang sama. Ini kerana maklumat MPI adalah untuk mengukur dan menganalisis ketersisihan dan intensiti ketersisihan dalam pelbagai dimensi yang mencerminkan kesejahteraan keseluruhan populasi. Sumber utama bagi pembangunan MPI Malaysia adalah berdasarkan data Pendapatan dan Perbelanjaan Isi rumah & Kemudahan Asas (HIES & BA).

### Dimensi dan Indikator, Garis Ketersisihan (*Deprivation Cut-Off*), Garis Kemiskinan (*Poverty Cut-Off*) dan Wajaran

Pemilihan dimensi adalah selaras dengan kerangka yang dibangunkan oleh Sabina Alkire dan James Foster manakala penentuan indikator pula bergantung kepada ketersediaan data dan maklumat HIES/BA. Secara umumnya, struktur model MPI yang diguna pakai oleh lebih 103 negara (dalam kalangan *Multidimensional Poverty Peer Network – MPPN*) adalah kerangka MPI yang dibangunkan oleh Sabina Alkire dan James Foster. Contoh dimensi dan indikator MPI yang digunakan oleh beberapa negara terpilih adalah seperti di Jadual 1.

Jadual 1: Dimensi dan Indikator MPI Beberapa Negara Terpilih

Dimensi	Indikator	Negara				
		China	Indonesia	Mexico	Thailand	Turki
Pendidikan	Bilangan tahun persekolahan	/	/	/	/	/
	Kehadiran ke sekolah		/	/	/	/
Kesihatan	Kadar kematiian kanak-kanak	/	/	/	/	/
	Nutrisi	/		/	/	/
Taraf hidup	Bekalan elektrik	/	/	/	/	/
	Sanitasi	/	/	/	/	/
	Bekalan air minum	/	/	/	/	/
	Keadaan lantai	/	/	/	/	/
	Bahan api untuk memasak ( <i>cooking fuel</i> )	/	/	/	/	
	Pemilikan aset	/	/	/	/	/

Dalam konteks Malaysia, empat dimensi utama dan 11 indikator yang relevan dalam konteks pembangunan semasa sosioekonomi Malaysia telah digunakan berdasarkan ketersediaan maklumat HIES/BA bagi membangun MPI. Dimensi tersebut ialah pendidikan, kesihatan, taraf hidup dan pendapatan. Semua dimensi mempunyai nilai wajaran yang sama dan setiap indikator dalam dimensi berkaitan juga diberikan wajaran yang sama.

Garis ketersisihan (*deprivation cut-off*) merupakan piawaian yang ditetapkan bagi setiap indikator bagi menentu dan mengenal pasti ketersisihan sesebuah isi rumah. Ia ditentukan berdasarkan kepada dasar dan piawaian semasa yang selaras dengan pembangunan sosioekonomi negara. Had yang digunakan adalah seperti dalam Jadual 2.

Jadual 2: Dimensi, Indikator, Garis Ketersisihan dan Wajaran

Dimensi	Indikator	Had Deprivation	Wajaran
Pendidikan	Jumlah tahun persekolahan	Semua ahli isi rumah di antara 13 hingga 60 tahun mempunyai kurang daripada 6 tahun persekolahan	1/8
	Kehadiran ke sekolah	Kanak-kanak di antara 6 hingga 12 tahun yang tidak bersekolah	1/8
Kesihatan	Akses kepada perkhidmatan kesihatan	Jarak ke kemudahan kesihatan melebihi 5 km dan tiada perkhidmatan kesihatan bergerak disediakan	1/8
	Akses kepada bekalan air bersih	Selain daripada bekalan air paip terawat dalam rumah dan paip air awam/pili awam	1/8
Taraf hidup	Keadaan tempat kediaman	Buruk atau mualai buruk	1/24
	Kepadatan bilik/ <i>Crowdedness</i>	Melebihi 2 ahli isi rumah bagi setiap bilik	1/24
	Kemudahan tandas rumah	Selain tandas tarik dan tandas curah	1/24
	Akses kepada kemudahan kutipan sampah	Tiada kemudahan kutipan sampah	1/24
	Penggunaan kemudahan pengangkutan	Kesemua ahli isi rumah tidak menggunakan kemudahan pengangkutan persendirian atau kemudahan pengangkutan awam	1/24
	Akses kepada peralatan komunikasi asas	Tidak mempunyai telefon talian tetap atau telefon bimbi	1/24
Pendapatan	Pendapatan bulanan kasar isi rumah	Pendapatan bulanan kasar isi rumah kurang daripada PGK isi rumah	1/4

Berdasarkan kepada limitasi data survey HIS & BA, aksesibiliti oleh isi rumah terhadap perkhidmatan kemudahan kesihatan hanya mengambil kira jarak dari tempat kediaman ke fasiliti kesihatan sahaja. Oleh itu, indikator ini tidak mengambil kira faktor kesesakan lalulintas dan masa yang ambil oleh isi rumah untuk tiba di fasiliti kesihatan berkenaan.

Garis kemiskinan (*poverty cut-off*) merupakan tahap/ piauan yang ditetapkan bagi menentu dan mengukur kemiskinan pelbagai dimensi yang dialami oleh isi rumah. Poverty cut-off yang diguna pakai oleh model MPI Sabina Alkire dan James Foster dalam laporan *Human Development Report*, UNDP dan diamalkan oleh kebanyakan negara ialah 30% daripada indikator berwajaran. Sesebuah isi rumah dikategorikan miskin pelbagai dimensi sekiranya isi rumah tersebut tersisih dalam sekurang-kurangnya 30 peratus daripada indikator berwajaran (*weighted indicator*).

### **Insiden Ketersisihan di Peringkat Nasional**

Berasaskan kepada garis kemiskinan pada kadar 30% daripada indikator berwajaran menunjukkan pada tahun 2016, kira-kira 1.50 peratus atau 109.150 isi rumah di Malaysia adalah miskin pelbagai dimensi. Peratus tersebut berkurang kepada 1.10 peratus atau 80,044 isi rumah pada tahun 2019, seperti Jadual 3.

Jadual 3: Insiden Isi Rumah Miskin Pelbagai Dimensi dan Intensiti Ketersisihan serta MPI di Peringkat Nasional, Strata Bandar dan Luar Bandar<sup>1</sup>, 2016 dan 2019

Strata	Insiden isi rumah miskin pelbagai dimensi		Purata intensiti ketersisihan isi rumah miskin pelbagai dimensi		MPI	
	2016	2019	2016	2019	2016	2019
Nasional	0.0366	0.0264	0.4147	0.4142	0.0152	0.0110
Bandar	0.0128	0.0094	0.3843	0.3801	0.0049	0.0036
Luar Bandar	0.1233	0.0938	0.4262	0.4277	0.0526	0.0401

Secara purata, kadar ketersisihan yang dialami oleh isi rumah miskin pelbagai dimensi pada tahun 2019 adalah 41.42% daripada indikator berwajaran. Mengambil kira insiden dan intensiti ketersisihan isi rumah miskin pelbagai dimensi tersebut, MPI Malaysia secara keseluruhannya telah menurun daripada 0.0152 pada tahun 2016 kepada 0.0110 pada tahun 2019. Ini menunjukkan program-program pembasmian kemiskinan yang dilaksanakan dalam tempoh tersebut adalah berkesan.

### **Kesimpulan**

Penggunaan MPI menjadi pelengkap kepada pengukuran kemiskinan berdasarkan pendapatan. Pengukuran ini dapat membantu mengenal pasti tahap kemiskinan rakyat dengan lebih menyeluruh, selain dimensi pendapatan. Seterusnya, MPI juga dapat membantu Kerajaan dalam mengenalpasti aspek ketersisihan yang perlu diberi perhatian selain daripada aspek pendapatan, bagi memastikan program pembangunan yang dilaksanakan adalah lebih menyeluruh dan memenuhi keperluan kualiti hidup rakyat.

<sup>1</sup>(i) *Poverty cut-off* pada kadar 30% daripada keseluruhan indikator berwajaran; dan  
(ii) Insiden isi rumah miskin pelbagai dimensi, intensiti ketersisihan serta MPI mengikut strata bandar dan luar ini adalah mengambil kira pendapatan.

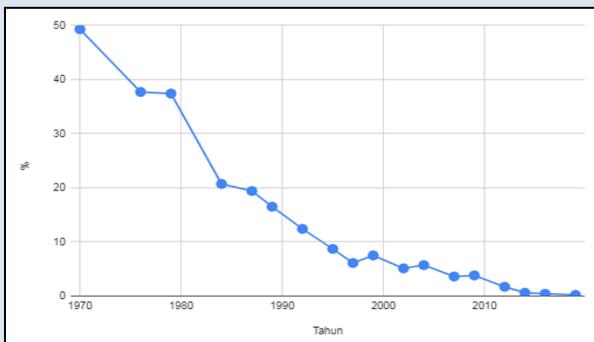
## KEMISKINAN RELATIF: SATU KAEADAH PENGUKURAN KEMISKINAN

### Latar Belakang

Secara umumnya kadar kemiskinan mutlak di Malaysia telah menunjukkan penurunan yang ketara. Kadar kemiskinan pada tahun 1970 merekodkan peratusan sebanyak 49.3 peratus berbanding hanya 0.4 peratus pada 2016\*.

Peratusan kemiskinan yang semakin mengecil ini menunjukkan bahawa program pembasmaran kemiskinan telah berjaya dilaksanakan. Namun begitu, seiring dengan peningkatan ekonomi, pengukuran mutlak mungkin tidak mencukupi untuk mengira kemiskinan dan memerlukan pendekatan lain untuk melengkapkan pengiraan. Salah satu kaedah yang boleh digunakan adalah pendekatan kemiskinan relatif. Antara negara yang menggunakan pendekatan kemiskinan relatif adalah Australia, United Kingdom, Amerika Syarikat dan lain-lain.

Carta 1: Insiden Kemiskinan Mutlak, 1970-2016



### Pendekatan Kemiskinan Relatif

Pengukuran kemiskinan menggunakan pendekatan relatif agak berbeza berbanding pengukuran menggunakan kaedah miskin mutlak. Kemiskinan relatif menggunakan data semasa bagi penentu taraf kualiti hidup. Taraf kualiti hidup ditentukan berdasarkan kepada penengah pendapatan isi rumah. Peratusan tertentu akan ditetapkan sebagai nilai had bagi mendefinisikan kemiskinan relatif. Victor Fuchs (1969) memperkenalkan 50 peratus daripada nilai penengah pendapatan sebagai nilai had di dalam pendekatan relatif. Sementara itu, Michael O'Higgins and Stephen Jenkins (1990) memperkenalkan nilai 50 peratus daripada pendapatan purata individu sebagai had kemiskinan untuk kemiskinan relatif. Walau bagaimanpun, kebanyakan negara memilih untuk menggunakan kaedah 50 peratus daripada penengah pendapatan.

### Definisi Kemiskinan Relatif Nasional

Di Malaysia, definisi kemiskinan relatif yang digunakan adalah seperti berikut:

Isi rumah dikategorikan miskin relatif di peringkat nasional apabila pendapatan isi rumah bulanan puratanya kurang daripada nilai 50 peratus pendapatan penengah nasional

\*Nota : Berdasarkan metodologi PGK 2005

nilai had bagi kemiskinan relatif bergantung kepada taburan pendapatan isi rumah. Nilai had ini juga mengambil kira perubahan taraf hidup sejajar dengan pertumbuhan ekonomi.

### Asas-asas Keperluan Pengukuran Kemiskinan Relatif

Kemiskinan relatif merupakan satu indikator yang relevan apabila kadar kemiskinan mutlak bagi sesebuah negara semakin menghampiri nilai sifar. Statistik kemiskinan mutlak memerlukan strategi yang khusus dan tepat kerana kemiskinan mutlak mengukur keperluan rakyat yang paling asas.

Manakala kemiskinan relatif diukur berdasarkan taraf hidup yang ditentukan oleh tahap pendapatan isi rumah.

### Statistik Kemiskinan Relatif

Berdasarkan kepada penemuan HIS 2019, kadar kemiskinan relatif nasional adalah 16.9 peratus pada 2019 iaitu meningkat sebanyak 1.2 mata peratus berbanding 15.9 peratus (2016). Kadar perbandingan kemiskinan relatif dan nilai had adalah seperti dalam Carta 2.

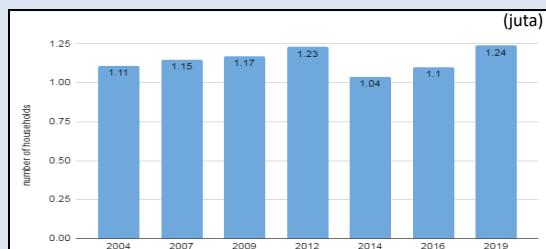
Carta 2: Kemiskinan Relatif dan Nilai Had, 2004-2019



Dalam tempoh 2004-2019, kadar kemiskinan relatif menunjukkan trend yang menurun. Kadar kemiskinan adalah 20.3 peratus pada 2004 berbanding 15.5 peratus bagi tahun 2014. Namun begitu, kadar kemiskinan menunjukkan kenaikan dalam tempoh 2014 sehingga 2019 iaitu RM2,937 berbanding RM2,293 dalam tahun 2014.

Bilangan isi rumah yang dikategorikan sebagai miskin relatif adalah sebanyak 1.24 juta isi rumah (2019) berbanding 1.1 juta (2016) dan 1.04 juta (2014).

Carta 3: Bilangan Isi Rumah, 2004-2019



Rujukan : *Absolute versus Relative Poverty*, James E. Foster, *The American Economic Review*, Vol. 88, No. 2, *Papers and Proceedings of the Hundred and Tenth Annual Meeting of the American Economic Association*, (May, 1998), pp. 335-341.

## PENGGUNAAN INDEKS THEIL DALAM MENGIKUR KETAKSAMARATAAN PENDAPATAN ISI RUMAH, 2019

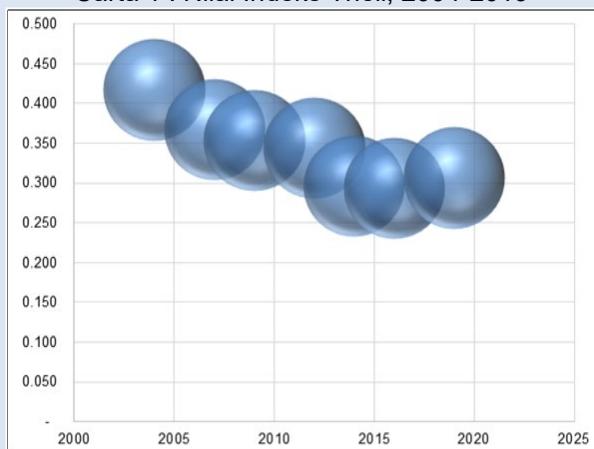
Pengukuran ketaksamarataan ekonomi memberikan maklumat berkaitan dengan serakan atau ketaksamarataan taburan pendapatan dikalangan individu atau isi rumah. Pengukuran ini akan memberikan tahap ketaksamarataan dikalangan masyarakat. Nilai ketaksamarataan yang rendah menggambarkan taburan pendapatan dikalangan masyarakat adalah saksama. Selain pekali Gini sebagai ukuran ketaksamaan pendapatan, penggunaan statistik Indeks Theil juga merupakan satu pilihan terbaik dalam menganalisis ketaksamarataan pendapatan isi rumah.

Indeks Theil memiliki keupayaan untuk mengukur ketaksamarataan iaitu dengan cara unik dalam menganalisis corak dan ubahan yang berlaku dalam ketaksamarataan (Conceição dan Galbraith, 1998). Antara kelebihan menggunakan Indeks Theil adalah ia memberikan wajaran yang lebih tinggi bagi isi rumah yang berada di bahagian bawah dalam taburan pendapatan. Indeks Theil juga boleh dibahagikan di peringkat sub-kumpulan. Selain itu, Indeks Theil amat sensitif kepada perubahan dalam taburan pendapatan sama ada ia berlaku dalam kumpulan isi rumah tertinggi, pertengahan atau isi rumah dalam kumpulan terendah.

### Indeks Theil

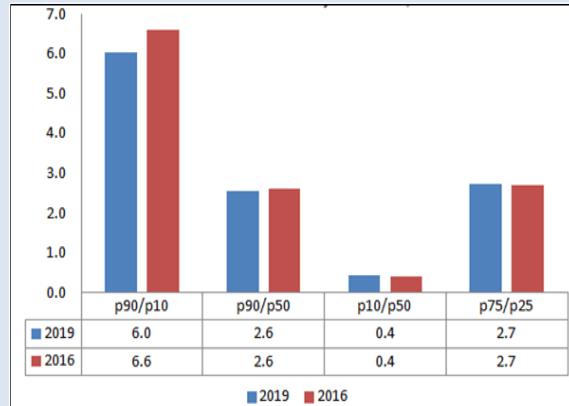
Berdasarkan kepada data Survei Pendapatan Isi Rumah 2019, nilai Indeks Theil adalah 0.307 berbanding 0.293 (2016). Ini menunjukkan bahawa nilai mata indeks telah meningkat sebanyak 0.014 mata (Carta 1).

Carta 1 : Nilai Indeks Theil, 2004-2019



Peningkatan nilai Indeks Theil adalah dipengaruhi oleh peningkatan nisbah pendapatan bagi kumpulan tertinggi 10 peratus (T10) berbanding pendapatan bagi kumpulan isi rumah terbawah 10 peratus (B10) (Carta 2).

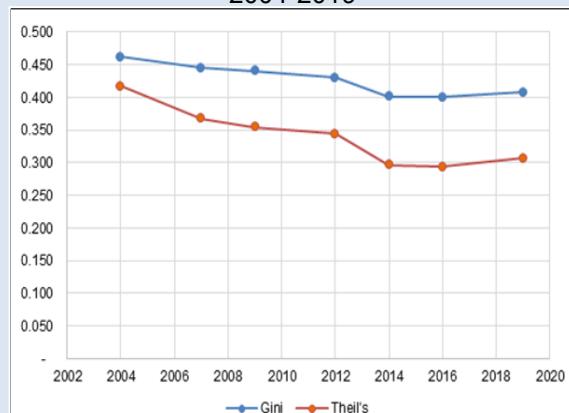
Carta 2: Taburan Pendapatan Mengikut Persentil, 2016-2019



### Siri Masa Indeks Theil, 2004-2019

Bagi tempoh 2004-2014, Indeks Theil berada dalam arah penurunan. Namun begitu, bermula pada 2016, nilai Indeks Theil mula menunjukkan peningkatan. Arah peningkatan ini adalah sejajar dengan peningkatan dalam nilai pekali Gini (Carta 3).

Carta 3: Siri Masa Pekali Gini dan Indeks Theil, 2004-2019



Ahli Ekonomi, Simon Kuznets (1955) berpendapat bahawa akan wujud keadaan ketaksamarataan dalam ekonomi bagi negara yang sedang membangun. Walau bagaimanapun, ketaksamarataan ini akan semakin berkurangan apabila ekonomi negara berkembang ke arah yang lebih baik.

## PERBELANJAAN PERUMAHAN DI MALAYSIA: SATU ANALISIS DARIPADA PENEMUAN SURVEI PENDAPATAN DAN PERBELANJAAN ISI RUMAH MALAYSIA

### Latar Belakang

Perbelanjaan perumahan merupakan perbelanjaan asas yang terbesar kepada isi rumah selain dari perbelanjaan ke atas makanan. Perbelanjaan perumahan ini adalah merujuk kepada kos bagi menduduki rumah termasuklah sewaan dan kos yang berkaitan dengan kelangsungan fungsi sebuah rumah. Di Malaysia, purata bagi perbelanjaan penggunaan isi rumah pada tahun 2019 adalah RM4,527 sebulan di mana sebanyak 23.6 peratus perbelanjaan tersebut adalah untuk perumahan. Peratusan perbelanjaan dalam item perumahan yang tinggi ini boleh menyebabkan berlakunya situasi tekanan perumahan kepada isi rumah yang berkaitan. Kajian ini adalah untuk melihat analisis deskriptif dari segi bilangan isi rumah yang mungkin berada dalam tekanan isi rumah berdasarkan data survei Pendapatan dan Perbelanjaan Isi Rumah 2019.

### Definisi Tekanan Perumahan

Vidyattama, Tanton dan Nepal (2011) menyatakan tekanan perumahan berlaku apabila sesebuah isi rumah membelanjakan lebih daripada 30 peratus pendapatannya untuk perbelanjaan berkaitan perumahan dan isi rumah ini merupakan golongan yang berada dalam kumpulan terendah 40 peratus (B40).

Menurut Gabriel et al. (2005) takrifan tekanan perumahan atau housing stress adalah sebagai istilah umum bagi menunjukkan kesan negatif terhadap isi rumah yang tidak mempunyai pendapatan yang mencukupi bagi mendapatkan perumahan yang baik. Yates dan Milligan (2007) pula menjelaskan, isi rumah di anggap mengalami tekanan perumahan apabila menghadapi kesukaran yang tinggi dari segi kewangan dalam menguruskan perbelanjaan isi rumah.

Australia merupakan salah sebuah negara yang telah menjalankan kajian berkaitan dengan konsep tekanan perumahan sejak pertengahan 1990-an terutamanya berkaitan dengan isu definisi dan data (King 1994; Karmel 1998). Penunjuk konvensional bagi tekanan perumahan adalah ukuran peraturan 30:40, dimana isi rumah dikatakan mengalami tekanan perumahan jika perbelanjaan perumahan melebihi 30% dari pendapatan dan berada di kelompok golongan berpendapatan terendah 40% (B40).

### Penemuan Kajian

Berdasarkan kepada Survei Pendapatan Isi Rumah (HIS) 2019, isi rumah B40 dikategorikan sebagai isi rumah yang berpendapatan di bawah RM4,840 sebulan. Kumpulan Isi Rumah Pertengahan (M40) pula merupakan isi rumah yang berpendapatan di antara RM4,840 dan RM10,959. Manakala kumpulan isi rumah berpendapatan Tertinggi (T20)

adalah isi rumah yang berpendapatan melebihi RM10,960.

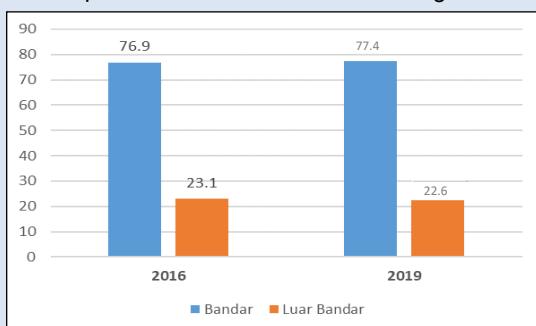
Secara umumnya, daripada keseluruhan 7.3 juta isi rumah di Malaysia, sebanyak 7.7 peratus isi rumah berbelanja melebihi 30 peratus ke atas perbelanjaan perumahan daripada pendapatannya. Jika dilihat dari sudut kumpulan isi rumah di kalangan B40, sebanyak 15.5 peratus atau 499.6 ribu isi rumah berbelanja 30 peratus dan lebih ke atas perumahan, manakala bagi kumpulan M40 dan T20 masing-masing merekodkan 3.0 peratus dan 1.4 peratus. Walau bagaimanapun, berdasarkan kepada definisi, hanya 15.5 peratus kelompok B40 sahaja mempunyai kemungkinan mengalami tekanan perumahan. Jadual 1 menunjukkan perincian perbelanjaan perumahan mengikut kumpulan isi rumah.

Jadual 1: Peratusan Isi Rumah Mengikut Kumpulan Isi Rumah, Pecahan Perbelanjaan kepada Pendapatan dan Bilangan Isi Rumah, 2016 & 2019

Kumpulan Isi Rumah	Pecahan Perbelanjaan Kepada Pendapatan	2016	2019
		Bilangan Isi rumah ('000)	Bilangan Isi rumah ('000)
Terendah 40% (B40)	Kurang Dari 30%	2,367.4 (84.1%)	2,446.6 (84.5%)
	30% dan Lebih	446.0 (15.9%)	449.6 (15.5%)
	Jumlah	<b>2,813.5 (100%)</b>	<b>2,896.2 (100%)</b>
Pertengahan 40% (M40)	Kurang Dari 30%	2,677.8 (95.5%)	2,854.8 (97.0%)
	30% dan Lebih	126.5 (4.5%)	88.7 (3.0%)
	Jumlah	<b>2,804.2 (100%)</b>	<b>2,943.5 (100%)</b>
Tertinggi 20% (T20)	Kurang Dari 30%	1,318.3 (97.3%)	1,416.3 (98.6%)
	30% dan Lebih	36.2 (2.7%)	20.3 (1.4%)
	Jumlah	<b>1,354.5 (100%)</b>	<b>1,436.6 (100%)</b>
Jumlah	Kurang Dari 30%	6,363.5 (91.3%)	6,717.7 (92.3%)
	30% dan Lebih	608.7 (8.7%)	558.6 (7.7%)
	Jumlah	<b>6,972.2 (100%)</b>	<b>7,276.3 (100%)</b>

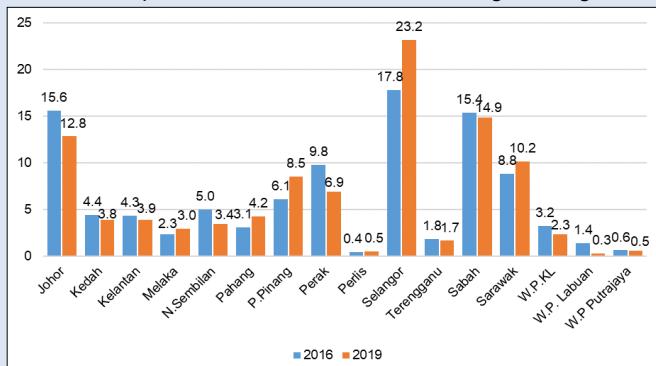
Isi rumah B40 yang berada di kawasan bandar mempunyai peratusan isi rumah tertinggi yang mungkin mengalami tekanan perumahan. Sebanyak 348.0 ribu (77.4%) isi rumah mengalami tekanan perumahan berbanding kawasan luar bandar iaitu seramai 101.6 ribu isi rumah (22.6%).

Carta 1: Peratusan Bilangan Isi Rumah B40 yang Berbelanja lebih 30 peratus ke atas Perumahan mengikut Strata



Selangor merekodkan peratus tertinggi (23.2%) bagi bilangan isi rumah B40 yang mempunyai perbelanjaan perumahan melebihi 30 peratus berbanding negeri lain. Ini diikuti oleh Sabah (14.9%) dan Johor (12.8%). Manakala W.P. Labuan merupakan negeri yang mempunyai bilangan isi rumah B40 yang paling sedikit mengalami tekanan perumahan iaitu sebanyak 0.3 peratus. Peratusan mengikut negeri adalah seperti dalam Carta 2.

Carta 2: Peratusan Bilangan Isi Rumah B40 yang Berbelanja lebih 30 peratus ke atas Perumahan mengikut Negeri



Dari segi jenis rumah pula, sebanyak 42.4 peratus isi rumah B40 yang berbelanja lebih 30 peratus ke atas perumahan adalah dari kategori rumah teres, deret atau rangkai dan rumah bandar. Ini diikuti oleh mereka yang tinggal di rumah sesebuah dengan peratusan sebanyak 35.3 peratus. (Jadual 2).

Jadual 2: Peratusan Bilangan Isi Rumah B40 yang Berbelanja lebih 30 peratus ke atas Perumahan Mengikut Jenis Rumah

Jenis Rumah	2016		2019	
	Bilangan Isi Rumah ('000)	Peratus (%)	Bilangan Isi Rumah ('000)	Peratus (%)
Sesebuah	162.8	36.5	158.9	35.3
Berkembar	14.8	3.3	19.3	4.3
Teres	191.6	43.0	190.4	42.4
Rumah Berkelompok	-	-	1.7	0.4
Rumah Panjang (Sabah & Sarawak)	3.0	0.7	4.6	1.0
Rumah Pangsa	37.2	8.3	26.6	5.9
Apartment	22.7	5.1	29.0	6.4
Kondominium	5.9	1.3	8.9	2.0
Pangsapuri khidmat	-	-	1.3	0.3
Rumah Kedai/ Pejabat	5.7	1.3	7.7	1.7
Lain-lain	2.3	0.5	1.2	0.2
<b>Jumlah</b>	<b>446.0</b>	<b>100.0</b>	<b>449.6</b>	<b>100.0</b>

## Rumusan

Kajian ini hanya menjelaskan secara deskriptif tentang situasi kemungkinan tekanan perumahan di kalangan isi rumah. Namun begitu dalam menentukan situasi sebenar tekanan perumahan banyak perkara lain yang perlu diambil kira.

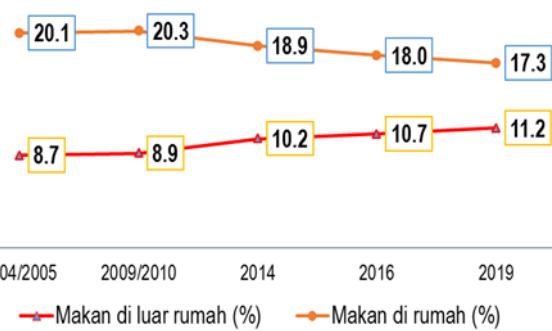
## CORAK PERBELANJAAN MAKAN DI LUAR RUMAH, MALAYSIA, 2019

### Pengenalan

Di Malaysia, corak perbelanjaan makan di luar rumah menunjukkan peningkatan dan selari dengan perubahan gaya hidup moden, tabiat pemakanan, urbanisasi, perkembangan industri perkhidmatan makanan dan pencapaian ekonomi yang kukuh. Kajian oleh Helen dan Andrew (2002)<sup>1</sup> menyatakan pendapatan isi rumah, lokasi dan kumpulan etnik utama antara faktor signifikan menyumbang kepada aktiviti makan di luar oleh isi rumah di Malaysia.

Umumnya, perbelanjaan bagi makanan terbahagi kepada dua iaitu makan di rumah dan makan di luar rumah. Makan di rumah merujuk kepada makanan yang disediakan dan dimakan di rumah sementara makan di luar bermaksud makanan yang dimakan di restoran, medan selera, gerai di tepi jalan dan lain-lain. Ia juga termasuk makanan yang dibeli di luar tetapi makan di rumah. Pada 2019, perbelanjaan makan di luar rumah menyumbang sebanyak 11.2 peratus kepada jumlah perbelanjaan rakyat Malaysia manakala perbelanjaan makan di rumah sebanyak 17.3 peratus. Ia merupakan 28.5 peratus daripada 12 kumpulan utama perbelanjaan<sup>2</sup> iaitu Makanan & minuman bukan alkohol; Minuman alkohol & tembakau; Pakaian & kasut; Perumahan, air, elektrik, gas & bahan api lain; Hiasan & perkakasan isi rumah; Kesihatan; Pengangkutan; Komunikasi; Perkhidmatan rekreasi & kebudayaan; Pendidikan; Restoran & hotel; dan Pelbagai barang & perkhidmatan. Walaupun perbelanjaan makan di luar rumah merekodkan peratusan yang rendah berbanding makan di rumah namun pertumbuhannya masih menunjukkan aliran semakin meningkat dari tahun ke tahun (Paparan 1).

Paparan 1: Peratusan Perbelanjaan Makanan oleh Isi Rumah di Malaysia, 2004 - 2019

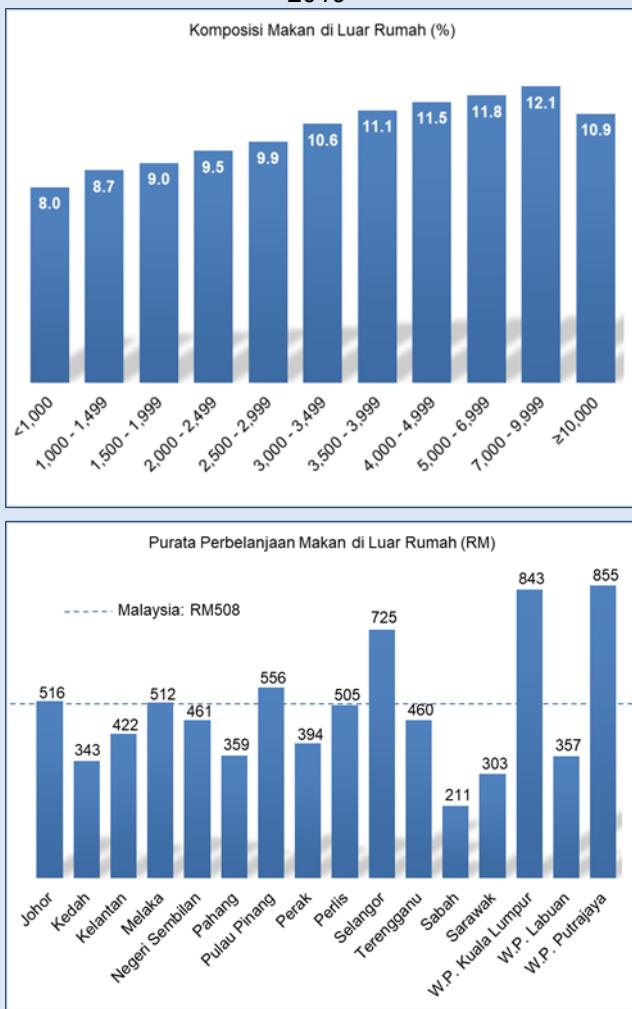


Sumber: Survei Perbelanjaan Isi Rumah 2019, Jabatan Perangkaan Malaysia

### Perbelanjaan Makan di Luar Rumah

Perbelanjaan isi rumah purata sebulan di Malaysia untuk makan di luar pada 2019 berjumlah RM508 iaitu meningkat sebanyak RM78 daripada RM430 pada 2016. Perbezaan corak perbelanjaan merentas kumpulan pendapatan dapat dilihat yang mana isi rumah berpendapatan kurang RM3,000 sebulan hanya memperuntukkan tidak lebih 10.0 peratus untuk makan di luar manakala bagi isi rumah berpendapatan RM3,000 dan lebih memperuntukkan sehingga 12.1 peratus. Corak perbelanjaan makan luar antara negeri juga berbeza. Wilayah Persekutuan Putrajaya, Wilayah Persekutuan Kuala Lumpur dan Selangor merupakan tiga negeri yang merekodkan purata perbelanjaan makan di luar melebihi RM700 sebulan (Carta 1).

Carta 1: Komposisi Perbelanjaan Makan di Luar mengikut Kelas Pendapatan dan Negeri, Malaysia, 2019



Sumber: Survei Perbelanjaan Isi Rumah 2019, Jabatan Perangkaan Malaysia

Dapatan survei menunjukkan andaian isi rumah di bandar lebih tinggi berbelanja untuk makan di luar berbanding isi rumah di luar bandar adalah benar, antaranya disebabkan faktor pekerjaan. Perbelanjaan makan di luar oleh isi rumah di bandar adalah 11.4 peratus manakala isi rumah di luar bandar hanya 9.8 peratus. Corak perbelanjaan mengikut kumpulan etnik utama pula menunjukkan isi rumah Bumiputera dan India, masing-masing memperuntukkan 11.3 peratus untuk makan di luar manakala etnik Cina hanya 10.8 peratus. Namun begitu, dari segi nilai perbelanjaan menunjukkan perbelanjaan purata sebulan makan di luar rumah oleh isi rumah Cina adalah lebih tinggi iaitu RM615 diikuti India (RM538) dan Bumiputera (RM477) seperti di Jadual 1.

Jadual 1: Perbelanjaan Makan di Luar mengikut Strata dan Etnik Utama Ketua Isi Rumah, Malaysia, 2019

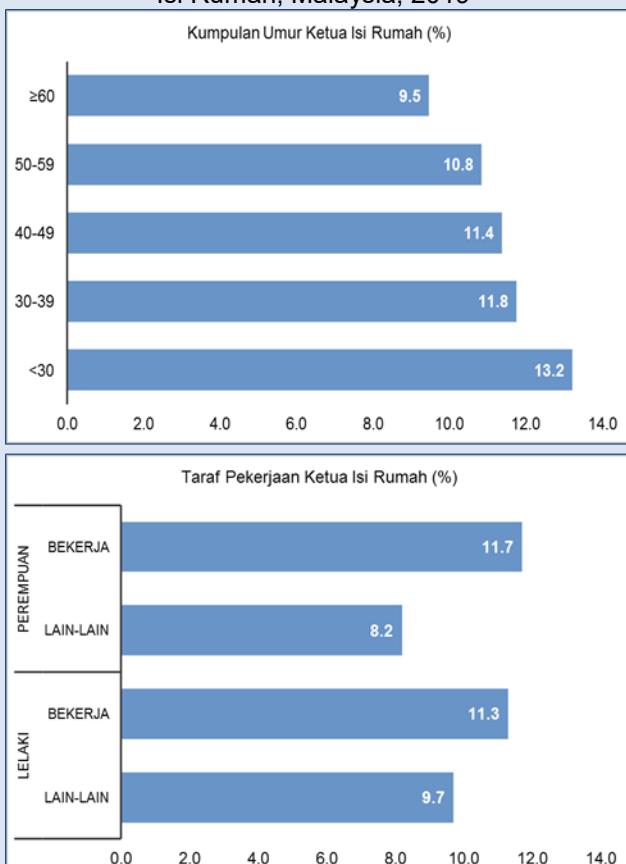
Tahun	Strata		Etnik Utama		
	Bandar	Luar Bandar	Bumiputera	Cina	India
2019	RM561 (11.4%)	RM299 (9.8%)	RM477 (11.3%)	RM615 (10.8%)	RM538 (11.3%)
2016	RM481 (10.9%)	RM252 (9.2%)	RM397 (10.7%)	RM552 (10.8%)	RM446 (10.4%)

Sumber: Survei Perbelanjaan Isi Rumah 2019, Jabatan Perangkaan Malaysia  
Nota: Etnik utama merujuk kepada warganegara Malaysia

Selain daripada faktor-faktor yang dinyatakan, ciri-ciri sosioekonomi seperti isi rumah yang diketuai umur muda dan ketua isi rumah wanita bekerja juga didapati menjadi penyumbang kepada peningkatan perbelanjaan makan di luar. Pada 2019, dapatan survei menunjukkan isi rumah yang diketuai oleh individu berumur kurang 30 tahun memperuntukkan 13.2 peratus untuk makan di luar iaitu tertinggi berbanding kumpulan umur lain. Selaras dengan peningkatan usia ketua isi rumah, peratusan perbelanjaan makanan di luar semakin berkurangan sebaliknya isi rumah diketuai oleh warga emas hanya memperuntukkan 9.5 peratus daripada keseluruhan perbelanjaan isi rumah.

Analisis perbandingan perbelanjaan makan di luar bagi isi rumah diketuai lelaki dan wanita yang bekerja tidak menunjukkan perbezaan ketara yang mana isi rumah diketuai wanita memperuntukkan perbelanjaan makan di luar sebanyak 11.7 peratus manakala isi rumah diketuai lelaki (11.3%). Kajian oleh Ong (1991) turut menyatakan corak sama antara kedua-dua isi rumah dari segi perbelanjaan makan di luar rumah3 (Carta 2).

Carta 2: Peratusan Perbelanjaan Makan di Luar mengikut Kumpulan Umur dan Status Aktiviti Ketua Isi Rumah, Malaysia, 2019



Sumber: Survei Perbelanjaan Isi Rumah 2019, Jabatan Perangkaan Malaysia  
Nota: Taraf aktiviti seperti dilaporkan oleh responden semasa survei iaitu bekerja merujuk kepada majikan, pekerja kerajaan & swasta, bekerja sendiri dan pekerja keluarga tanpa gaji manakala lain-lain merujuk pesara, warga emas dan suri rumah

Semenjak satu dekad yang lalu, corak perbelanjaan rakyat Malaysia berubah dengan perbelanjaan makan di luar meningkat dengan kadar pertumbuhan 9.6 peratus bagi tempoh 2009 hingga 2019.

## CORAK PERBELANJAAN ISI RUMAH WARGA EMAS, MALAYSIA, 2019

### Pengenalan

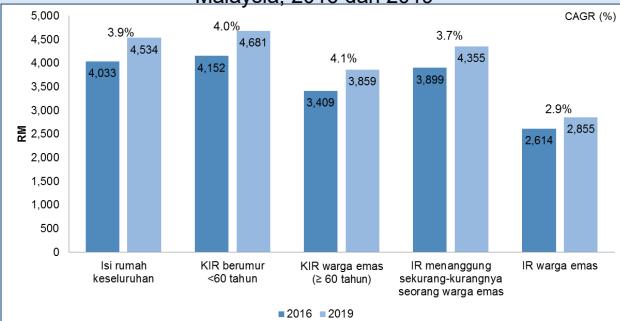
Anggaran penduduk Malaysia pada 2019 adalah 32.61 juta orang dan penduduk warga emas merangkumi 10.32 peratus atau 3.4 juta orang. Di Malaysia, warga emas ditakrifkan sebagai individu berumur 60 tahun dan ke atas selaras dengan Dasar Warga Emas Negara<sup>3</sup>. Namun di peringkat antarabangsa<sup>4</sup>, warga emas merujuk kepada individu berumur 65 tahun dan ke atas. Bagi tempoh 2016 hingga 2019, bilangan penduduk warga emas meningkat sebanyak 16.6 peratus. Pertambahan penduduk warga emas ini secara tidak langsung turut memberi kesan kepada corak perbelanjaan isi rumah di Malaysia.

Analisis perbelanjaan ini memberi tumpuan kepada warga emas yang berumur 60 tahun & ke atas berdasarkan Survei Perbelanjaan Isi Rumah. Tiga kategori isi rumah warga emas dikaji untuk melihat perbezaan corak perbelanjaan mereka. Isi rumah tersebut adalah isi rumah diketuai warga emas (berumur 60 tahun & ke atas); isi rumah menanggung sekurang-kurangnya seorang warga emas; dan isi rumah warga emas (kesemua ahli merupakan warga emas).

### Perbelanjaan Penggunaan mengikut Kategori Isi Rumah Warga Emas

Secara umum, perbelanjaan penggunaan isi rumah bulanan purata bagi isi rumah diketuai individu berumur kurang 60 tahun adalah lebih tinggi berbanding isi rumah diketuai warga emas. Dapatan survei merekodkan perbelanjaan penggunaan bulanan purata isi rumah diketuai warga emas adalah RM3,859 berbanding RM4,681 bagi isi rumah diketuai individu berumur kurang 60 tahun. Manakala bagi isi rumah warga emas, perbelanjaan purata sebulan hanya RM2,855 seperti ditunjukkan di Carta 1.

Carta 1: Perbelanjaan penggunaan isi rumah bulanan purata dan kadar pertumbuhan tahunan mengikut kategori isi rumah, Malaysia, 2016 dan 2019

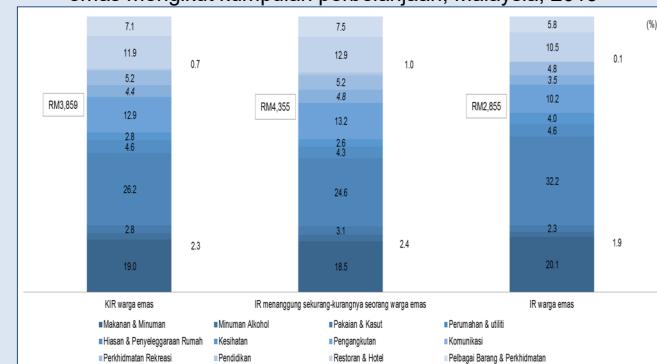


Sumber: Survei Perbelanjaan Isi Rumah 2019, Jabatan Perangkaan Malaysia

Nota: KIR (ketua isi rumah) dan IR (isi rumah)

Corak perbelanjaan bagi ketiga-tiga isi rumah dalam kategori warga emas adalah sedikit berbeza. Dua kumpulan perbelanjaan yang menunjukkan perbelanjaan tertinggi oleh ketiga-tiga kumpulan isi rumah tersebut adalah kumpulan perbelanjaan Makanan & minuman dan kumpulan Perumahan & utiliti. Isi rumah diketuai warga emas memperuntukkan sebanyak 45.2 peratus daripada jumlah perbelanjaan ke atas kedua-dua kumpulan perbelanjaan tersebut manakala isi rumah menanggung sekurang-kurangnya seorang warga emas memperuntukkan sebanyak 43.1 peratus dan isi rumah warga emas (52.3%) (Carta 2).

Carta 2: Peratusan perbelanjaan penggunaan isi rumah warga emas mengikut kumpulan perbelanjaan, Malaysia, 2019



Sumber: Survei Perbelanjaan Isi Rumah 2019, Jabatan Perangkaan Malaysia

Nota: KIR (ketua isi rumah) dan IR (isi rumah)

<sup>1</sup> Anggaran penduduk berdasarkan data Banci Penduduk dan Perumahan Malaysia 2010

<sup>2</sup> Penuaan penduduk berlaku apabila peratusan penduduk warga emas berumur 60 tahun dan ke atas mencecah 15% daripada jumlah penduduk

<sup>3</sup> Individu yang berumur 60 tahun dan ke atas seperti yang diterima pakai dalam *United Nations World Assembly on Ageing di Vienna (PBB, 1982)* dan di kalangan negara-negara ASEAN

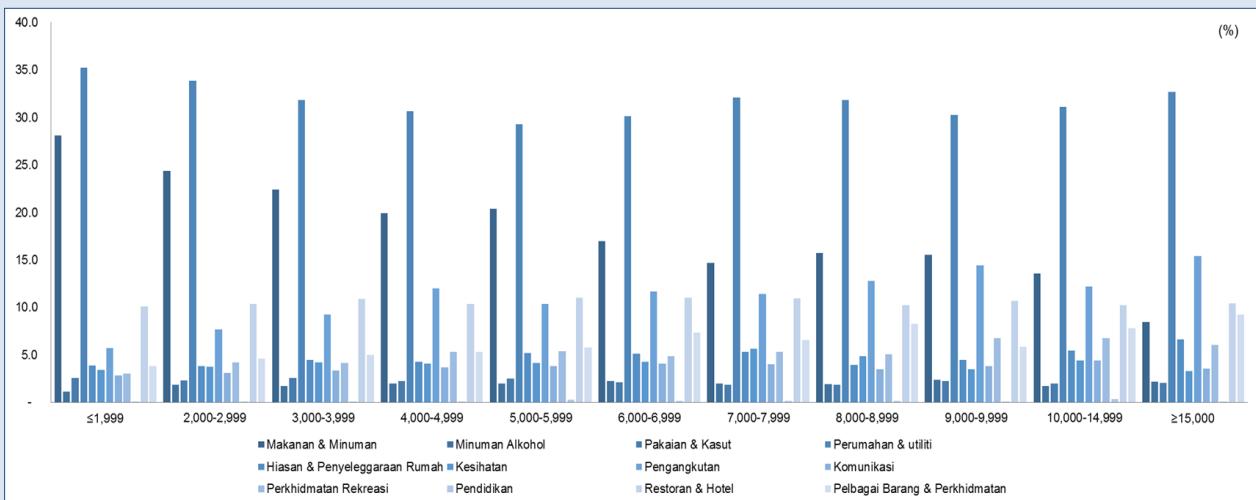
<sup>4</sup> *World Population Ageing 2019, United Nations*

Peruntukan tertinggi dalam kumpulan perbelanjaan Kesihatan dibuat oleh isi rumah warga emas (4.0%) diikuti isi rumah diketuai warga emas (2.8%). Dapatkan ini selari dengan andaian bahawa masalah kesihatan lebih kerap berlaku seiring dengan peningkatan usia menyebabkan perbelanjaan kesihatan bertambah apabila umur bertambah<sup>5</sup>.

Corak perbelanjaan antara kumpulan perbelanjaan Makanan & minuman dengan kumpulan perbelanjaan Restoran & hotel sedikit berbeza antara kategori isi rumah. Isi rumah warga emas lebih banyak memperuntukkan perbelanjaan makan di rumah (20.1%) dan perbelanjaan di kumpulan perbelanjaan Restoran & hotel hanya 10.5 peratus. Manakala isi rumah diketuai warga emas dan isi rumah menanggung sekurang-kurangnya seorang warga emas pula dilihat peratusan perbelanjaan dalam kumpulan perbelanjaan Restoran & hotel lebih tinggi iaitu masing-masing 11.9 peratus dan 12.9 peratus. Ini disokong hasil kajian oleh Brzozowski dan Lu (2006)<sup>6</sup>.

Bagi kumpulan perbelanjaan Pakaian & kasut, Pengangkutan dan Komunikasi, terdapat perbezaan dalam peruntukan perbelanjaan oleh ketiga-tiga isi rumah. Senario ini boleh dikaitkan bahawa apabila umur bertambah maka semakin berkurang keperluan perbelanjaan untuk kumpulan perbelanjaan tersebut. Dapatkan kajian oleh Lee, Hanna, Mok & Wan (2009) juga menyatakan walaupun isi rumah mempunyai pendapatan tetap, isi rumah warga emas kurang berbelanja untuk pakaian<sup>7</sup>.

Carta 3: Peratusan perbelanjaan penggunaan isi rumah warga emas mengikut kelas pendapatan, Malaysia, 2019



Sumber: Survei Perbelanjaan Isi Rumah 2019, Jabatan Perangkaan Malaysia

Rutin harian yang telah berubah, contohnya dari pekerja kepada pesara turut mengurangkan perbelanjaan untuk kumpulan perbelanjaan Pengangkutan.

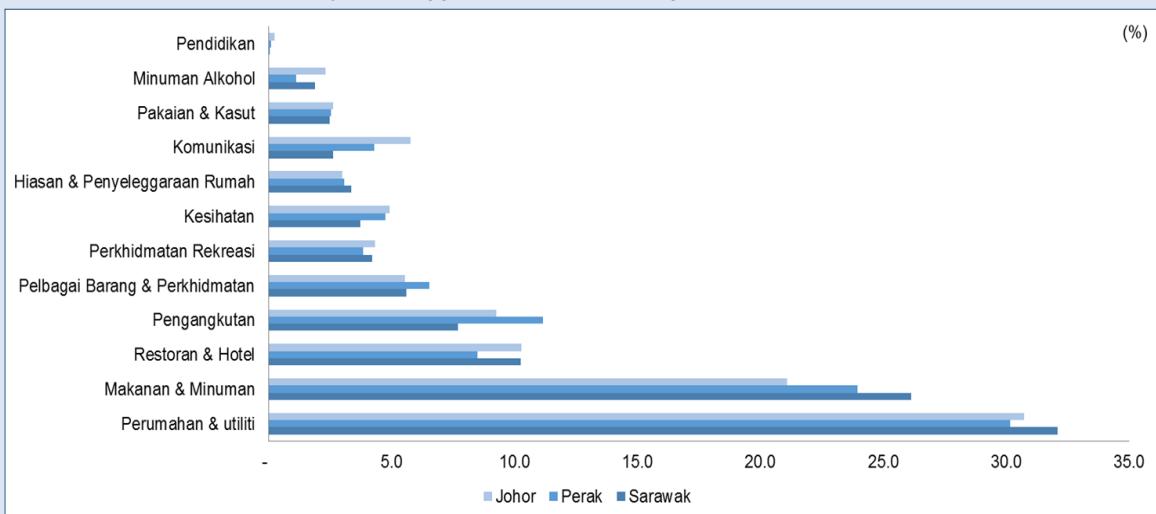
### Perbelanjaan Penggunaan Isi Rumah Warga Emas (kesemua ahli warga emas)

Carta 3 menunjukkan bagaimana perbelanjaan berubah mengikut pendapatan isi rumah warga emas. Bagi isi rumah ini, peruntukan perbelanjaan tertumpu kepada kumpulan Makanan & minuman, Perumahan & utiliti dan Pengangkutan serta kurang berbelanja untuk kumpulan perbelanjaan barang dan perkhidmatan lain bersifat gaya hidup atau pilihan. Ini berbeza dengan corak perbelanjaan isi rumah keseluruhan yang mana semakin tinggi tingkat pendapatan, peruntukan

kepada kumpulan perbelanjaan barang dan perkhidmatan keperluan asas seperti makanan, perumahan, utiliti dan kesihatan semakin rendah. Sebaliknya, perbelanjaan ke atas barang dan perkhidmatan bersifat gaya hidup seperti restoran, pakaian, rekreasi, komunikasi dan pengangkutan akan meningkat apabila pendapatan meningkat. Namun begitu, bagi isi rumah warga emas, dapatan survei menunjukkan perbelanjaan ke atas barang dan perkhidmatan bersifat gaya hidup ini tidak dipengaruhi oleh tingkat pendapatan.

Negeri Perak mencatatkan bilangan isi rumah warga emas yang tertinggi (14.5%). Selain Perak, peratusan warga emas juga tinggi di Sarawak (14.6%) dan Johor (10.7%). Negeri-negeri lain mempunyai peratusan warga emas kurang 10.0 peratus. Carta 4 menunjukkan perbandingan corak perbelanjaan bagi ketiga-tiga negeri tersebut.

Carta 4: Peratusan perbelanjaan penggunaan isi rumah warga emas di Johor, Perak dan Sarawak, 2019



Sumber: Survei Perbelanjaan Isi Rumah 2019, Jabatan Perangkaan Malaysia

Corak perbelanjaan sama di Johor, Perak dan Sarawak disumbangkan oleh empat kumpulan perbelanjaan iaitu:

- 65.3 peratus daripada jumlah perbelanjaan isi rumah warga emas di Perak disumbangkan oleh tiga kumpulan perbelanjaan iaitu Makanan & minuman, Perumahan & utiliti dan Restoran & hotel;
- Tiga kumpulan perbelanjaan terbesar di Johor (62.1%) dan Sarawak (68.5%) adalah di sumbangkan daripada kumpulan perbelanjaan Makanan & minuman, Perumahan & utiliti dan Pengangkutan.

- Perbelanjaan ke atas kumpulan perbelanjaan kesihatan menunjukkan isi rumah warga emas di Johor lebih tinggi berbelanja (5.8%) berbanding di Perak (4.3%) dan Sarawak (2.6%); dan
- Peratusan perbelanjaan kumpulan perbelanjaan Komunikasi lebih tinggi di Sarawak (3.4%) berbanding di Perak (3.1%) dan Johor (3.0%).

Secara keseluruhan, kumpulan perbelanjaan Perumahan & utiliti, Makanan & minuman dan Kesihatan merupakan antara tiga kumpulan perbelanjaan yang memberi kesan kepada corak perbelanjaan isi rumah warga emas.

<sup>5</sup> Organisation for Economic Co-operation and Development (OECD). (2016). *Expenditure by disease, age and gender*

<sup>6</sup> Isi rumah yang diketuai pesarai penganggur akan mengantikan makanan yang dibeli di restoran dengan makanan yang dibeli untuk penggunaan/ penyediaan di rumah. (Brzozowski, M. & Lu, Y. (2006). *Home cooking, food consumption and food production among the unemployed and retired households*)

<sup>7</sup> Lee, J. K., Hanna, S. D., Mok, C. F. J. & Wang, H. (2009). *Apparel Expenditure Patterns of Elderly Consumers: A Life-Cycle Consumption Model*. *Family and Consumer Sciences Research Journal*, 26 (2), 109-140. doi: 10.1177/1077727X970262002

# KONSEP DAN RINGKASAN

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PENDAPATAN ISI RUMAH MALAYSIA	70
PERBELANJAAN ISI RUMAH MALAYSIA	77

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## KONSEP

### PENDAPATAN ISI RUMAH



#### Isi Rumah

Isi rumah adalah orang yang tinggal bersama dalam satu tempat kediaman dan membuat peruntukan hidup bersama



#### Pendapatan Isi Rumah

Keseluruhan pendapatan yang biasanya diterima (terakru) oleh ahli isi rumah, sama ada dalam bentuk wang tunai atau barang yang diterima berulang kali dalam tempoh rujukan survei



#### Penerima Pendapatan

Ahli isi rumah yang menerima pendapatan dalam tempoh rujukan iaitu sekurang-kurangnya seorang penerima pendapatan

Pendapatan penengah adalah nilai pertengahan apabila pendapatan isi rumah disusun secara menaik dari nilai yang terendah kepada nilai yang tertinggi

#### Pendapatan Penengah

Nilai ini diperoleh dengan menjumlahkan semua pendapatan isi rumah dan dibahagikan dengan bilangan isi rumah

#### Pendapatan Purata

### KETAKSAMARATAAN DAN KEMISKINAN

#### Ukuran Ketaksamarataan

##### Pekali Gini

Nilai Pekali Gini berada antara 0 dan 1, di mana 0 menunjukkan agihan pendapatan yang saksama, manakala 1 menunjukkan agihan pendapatan yang paling tidak saksama

##### Theil Index

Indeks Theil mengukur jurang di antara pendapatan yang diterima oleh setiap populasi dengan tahap pendapatan sama rata yang patut diterima oleh semua populasi. Nilai Theil yang tinggi menunjukkan jurang yang semakin jauh daripada pendapatan sama rata ini

#### Ukuran Kemiskinan

##### Kemiskinan Mutlak

Kemiskinan mutlak adalah keadaan di mana pendapatan isi rumah tidak mencukupi untuk menampung keperluan hidup asas iaitu makanan, perlindungan dan pakaian

##### Kemiskinan Relatif

Kemiskinan relatif mengambil kira keadaan di mana pendapatan isi rumah berada beberapa peratusan di bawah pendapatan penengah isi rumah

##### Multidimensional Poverty Index

Mengenal pasti keterserahan yang dialami oleh ahli isi rumah dalam pelbagai dimensi selain kewangan. Nilai indeks MPI ialah di antara 0 dan 1

### PERBELANJAAN ISI RUMAH

#### Perbelanjaan Penggunaan Isi Rumah

Perbelanjaan secara tunai atau oleh ahli-ahli isi rumah ke atas barang dan perkhidmatan untuk kegunaan persendirian

Perbelanjaan barang, perkhidmatan dan kemudahan diterima dalam bentuk mata benda (in-kind) secara percuma atau konsesi

Perbelanjaan nilai sewa rumah yang diduduki oleh pemiliknya

Perbelanjaan barang kegunaan sendiri

#### Perbelanjaan Bukan Penggunaan Isi Rumah

Bayaran ke atas perkhidmatan yang tidak dapat dikenal pasti dan bertujuan untuk menambah hasil kerajaan

Bayaran yang tidak mempunyai hubungan secara langsung dengan perolehan Perkhidmatan yang diterima

#### Perbelanjaan Semasa Isi Rumah

Jumlah bagi kedua-dua perbelanjaan penggunaan isi rumah dan perbelanjaan bukan penggunaan isi rumah



# PENDAPATAN ISI RUMAH MALAYSIA, 2019

2016    2019

## TABURAN ISI RUMAH



Bilangan Isi Rumah  
**2019 : 7.3 juta**  
**2016 : 6.9 juta**

Pada tahun 2016, secara purata sebuah isi rumah mempunyai **4.1 orang**. Pada tahun 2019, saiz isi rumah menurun kepada **3.9 orang**.

Purata Penerima Pendapatan adalah seramai **1.8 orang** bagi tahun 2016 dan 2019.



## APAKAH PUNCA PENDAPATAN RAKYAT MALAYSIA?

Pekerjaan Bergaji		<b>RM4,870 (61.6%)</b> <b>RM4,382 (63.0%)</b>
Bekerja Sendiri		<b>RM1,364 (17.3%)</b> <b>RM1,088 (15.6%)</b>
Harta & Pelaburan		<b>RM1,023 (12.9%)</b> <b>RM897 (12.9%)</b>
Pindahan Semasa		<b>RM644 (8.2%)</b> <b>RM541 (8.5%)</b>

54% daripada isi rumah mempunyai >1 orang penerima pendapatan

## KUMPULAN ETNIK DAN STRATA

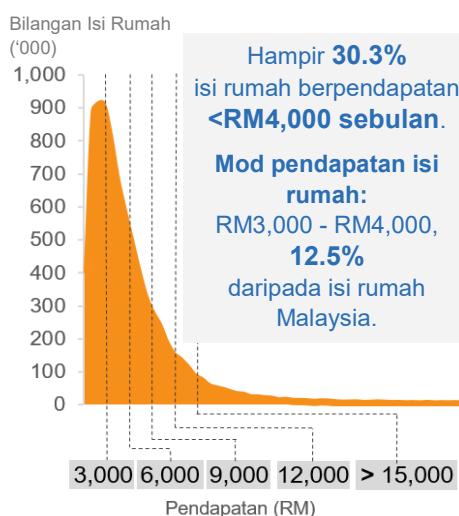
	Bumiputera	Cina	India
Penengah	<b>RM5,420</b> <b>RM4,846</b>   3.7%	<b>RM7,391</b> <b>RM6,582</b>   3.9%	<b>RM5,981</b> <b>RM5,428</b>   3.2%
Purata	<b>RM7,093</b> <b>RM6,267</b>   4.1%	<b>RM9,895</b> <b>RM8,750</b>   4.1%	<b>RM8,216</b> <b>RM7,150</b>   4.6%
Penengah	<b>RM5,873</b> <b>RM5,228</b>   3.9%	<b>RM6,561</b> <b>RM5,860</b>   3.8%	<b>RM3,828</b> <b>RM3,471</b>   3.3%
Purata	<b>RM7,901</b> <b>RM6,958</b>   4.2%	<b>RM8,635</b> <b>RM7,671</b>   3.9%	<b>RM5,004</b> <b>RM4,359</b>   4.6%

Nilai peratus merujuk kepada CAGR (Kadar Pertumbuhan Tahunan Dikompauna)

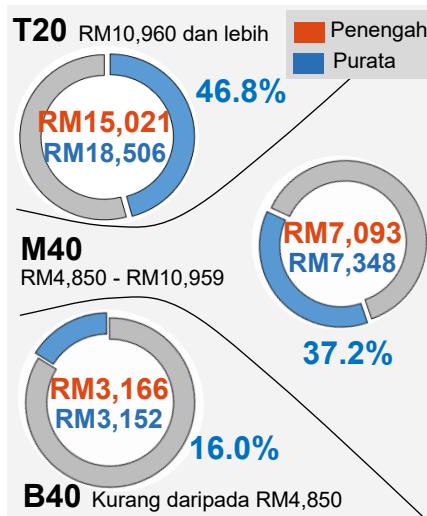
Etnik India mencatatkan peningkatan **pendapatan penengah** pada kadar **3.2%**, lebih rendah daripada yang dicatatkan oleh etnik Bumiputera dan etnik Cina. manakala **peningkatan bagi pendapatan purata**, ia meningkat pada kadar **4.6%**.

Pendapatan isi rumah purata di Kawasan luar bandar **meningkat lebih tinggi daripada paras nasional** pada kadar **4.6%**.

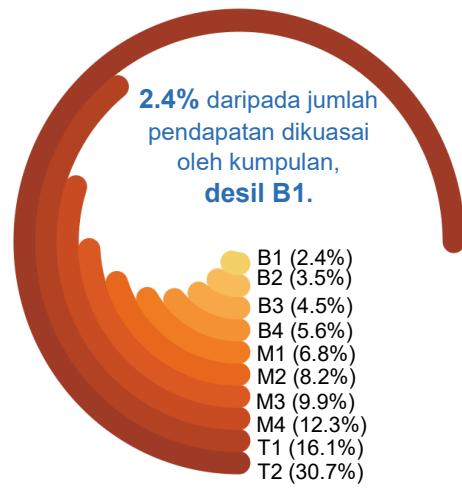
## TABURAN ISI RUMAH MENGIKUT PENDAPATAN



## KUMPULAN ISI RUMAH

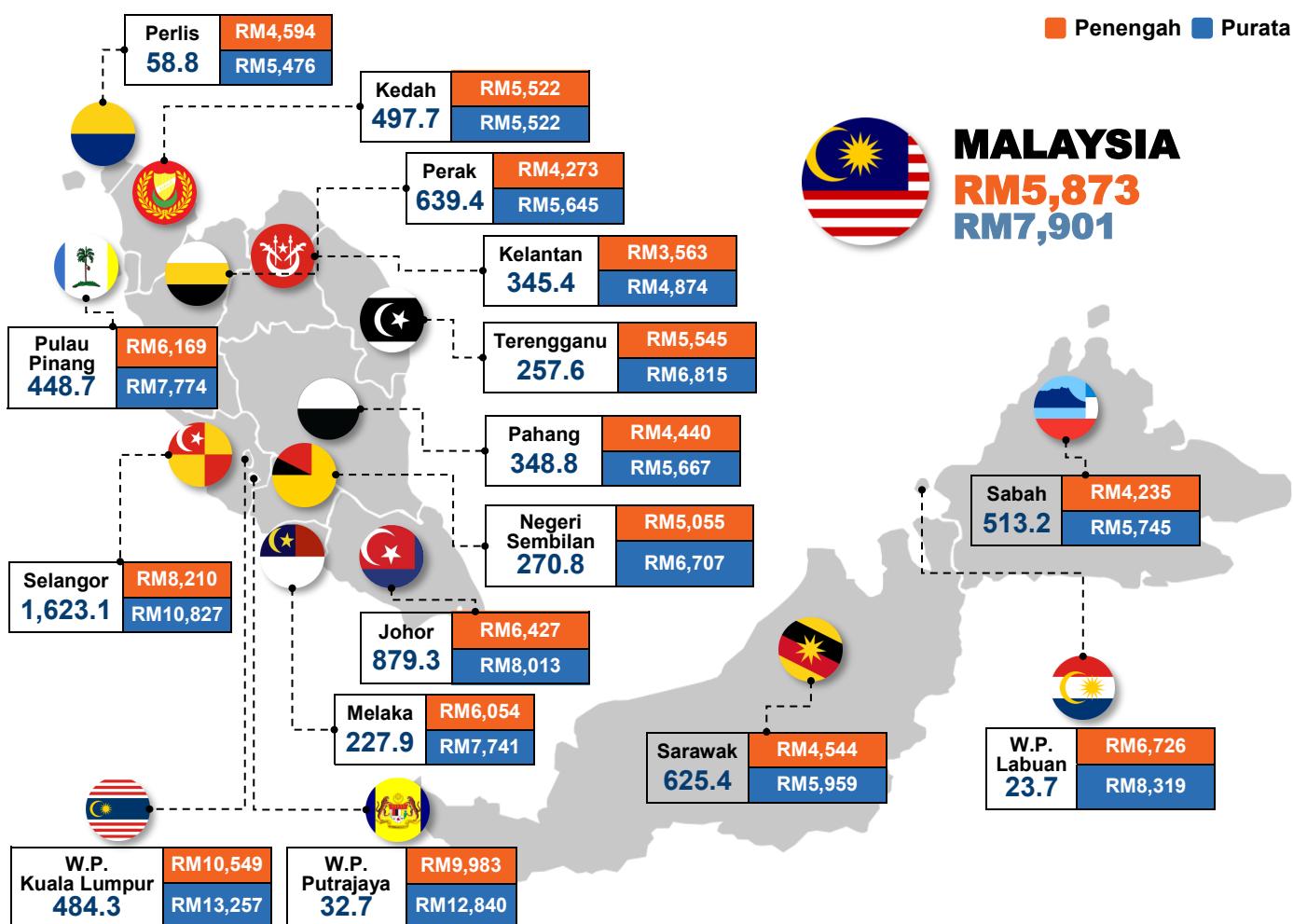


## AGIHAN PENDAPATAN MENGIKUT DESIL





## PENDAPATAN MENGIKUT NEGERI



Nota: Angka di bawah nama negeri merujuk kepada bilangan isi rumah ('000)

## DAERAH TERTINGGI

## DAERAH TERENDAH

(RM)		
Petaling, Selangor	8,993	12,254
Sepang, Selangor	8,937	12,145
Gombak, Selangor	8,501	11,536
Hulu Langat, Selangor	8,361	10,252
Klang, Selangor	7,888	9,980
Kulai, Johor	7,536	9,315
Bintulu, Sarawak	7,380	8,602
Johor Bahru, Johor	7,342	8,493
Kuala Langat, Selangor	6,950	8,393
Timur Laut, Pulau Pinang	6,902	8,375

(RM)		
Pitas, Sabah	1,999	2,758
Tongod, Sabah	2,197	3,002
Kota Marudu, Sabah	2,425	3,175
Pusa, Sarawak	2,449	3,294
Julau, Sarawak	2,488	3,364
Kudat, Sabah	2,592	3,378
Tebedu, Sarawak	2,614	3,439
Pakan, Sarawak	2,637	3,443
Song, Sarawak	2,662	3,480
Kanowit, Sarawak	2,670	3,506

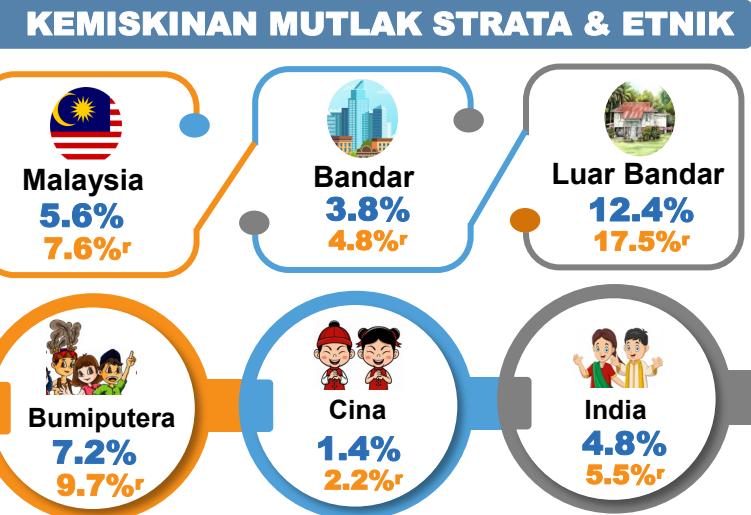
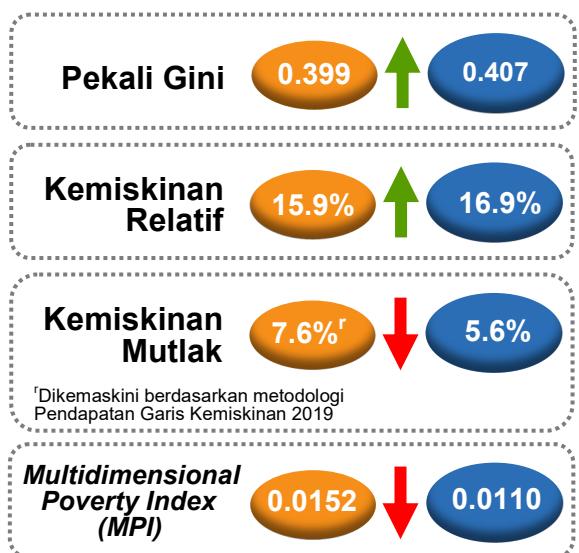
Petaling, Sepang dan Gombak berada pada kedudukan tiga daerah tertinggi pada kedua-dua pendapatan penengah dan purata.

Perbezaan pendapatan penengah dan purata bagi daerah terendah dan daerah kedua terendah masing-masing menghampiri RM200 dan RM240.

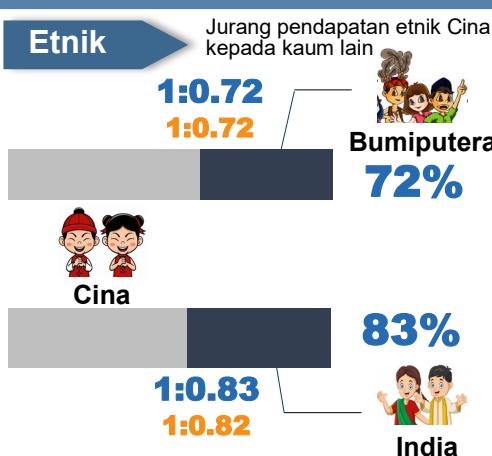


## KETAKSAMARATAAN DAN KEMISKINAN

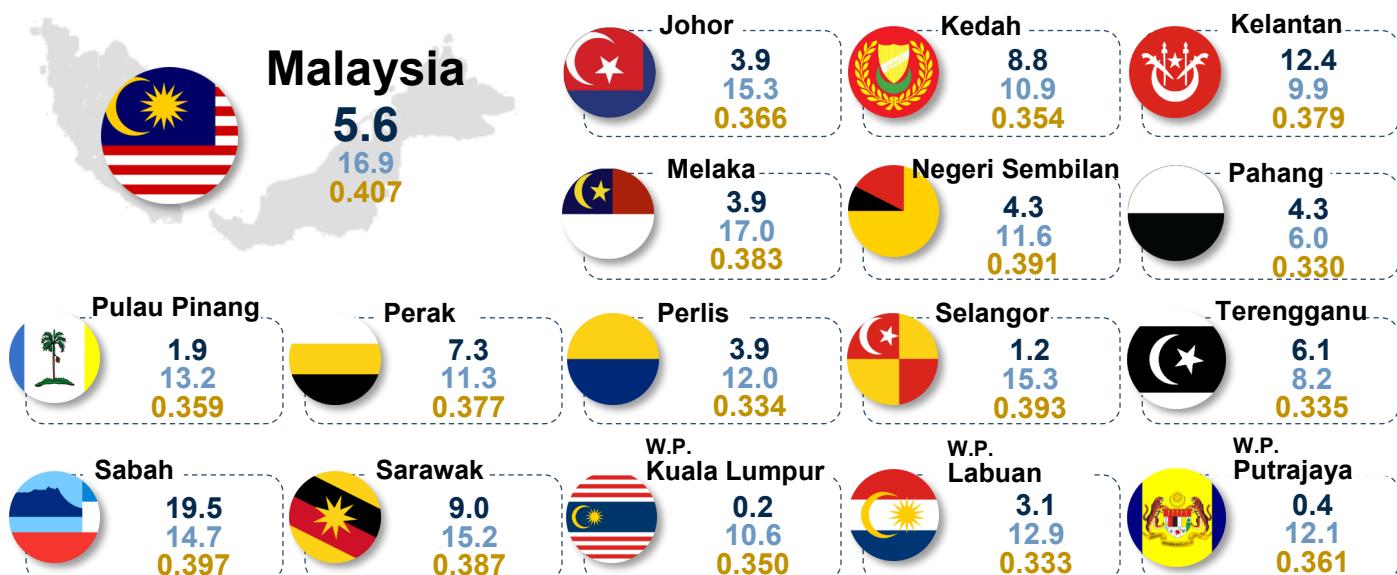
2016 2019



## JURANG PENDAPATAN



## INSIDEN KEMISKINAN MENGIKUT NEGERI

█ Kemiskinan Mutlak (%) █ Kemiskinan Relatif (%) █ Pekali Gini




## KEMUDAHAN ASAS

2016 2019

### JENIS PEMILIKAN RUMAH

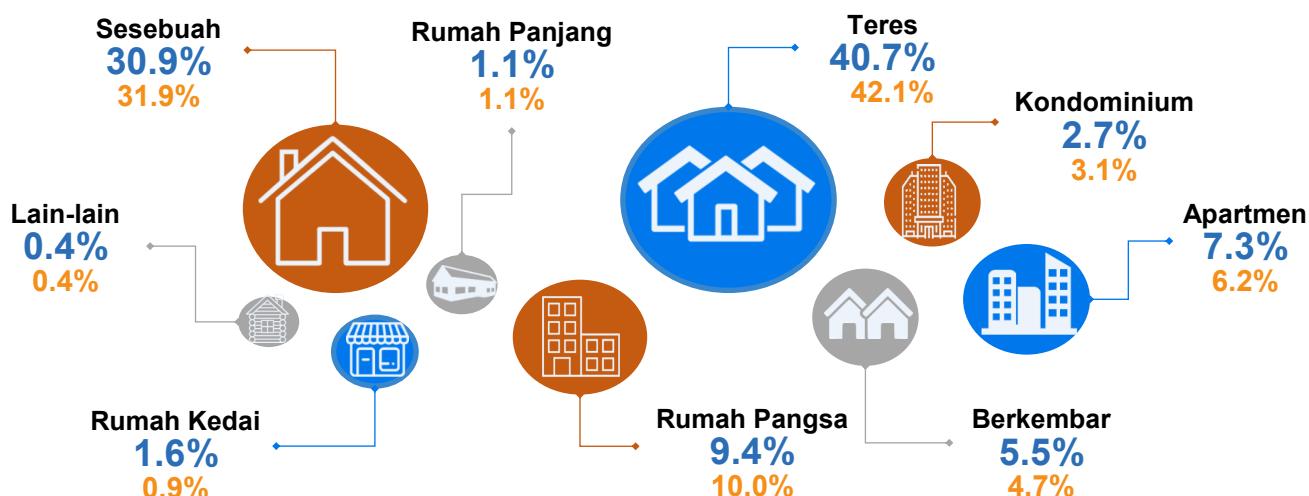
(%)	Malaysia	Bandar	Luar Bandar
Dimiliki	76.9 76.3	74.5 73.7	86.4 85.6
Disewa	19.8 19.6	22.8 23.0	7.7 7.3
Kuarters	3.3 4.1	2.7 3.3	5.9 7.1

### CAPAIAN UTILITI AWAM DI RUMAH

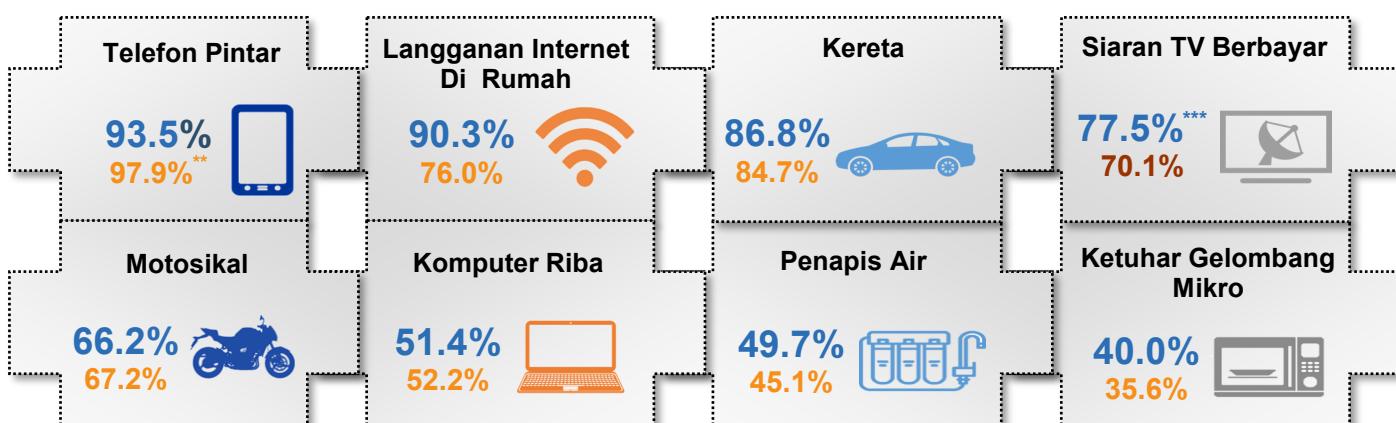
(%)	Malaysia	Bandar	Luar Bandar
Bekalan Air Paip	95.9 95.5	98.7 98.8	84.7 83.4
Bekalan Elektrik*	100.0 99.9	100.0 100.0	99.8 99.7
Kutipan Sampah	68.9 60.4	79.3 69.2	27.6 28.3

\*Bekalan elektrik adalah termasuk bekalan 24 jam sehari dan kurang 24 jam sehari

### JENIS RUMAH YANG DIDIAMI



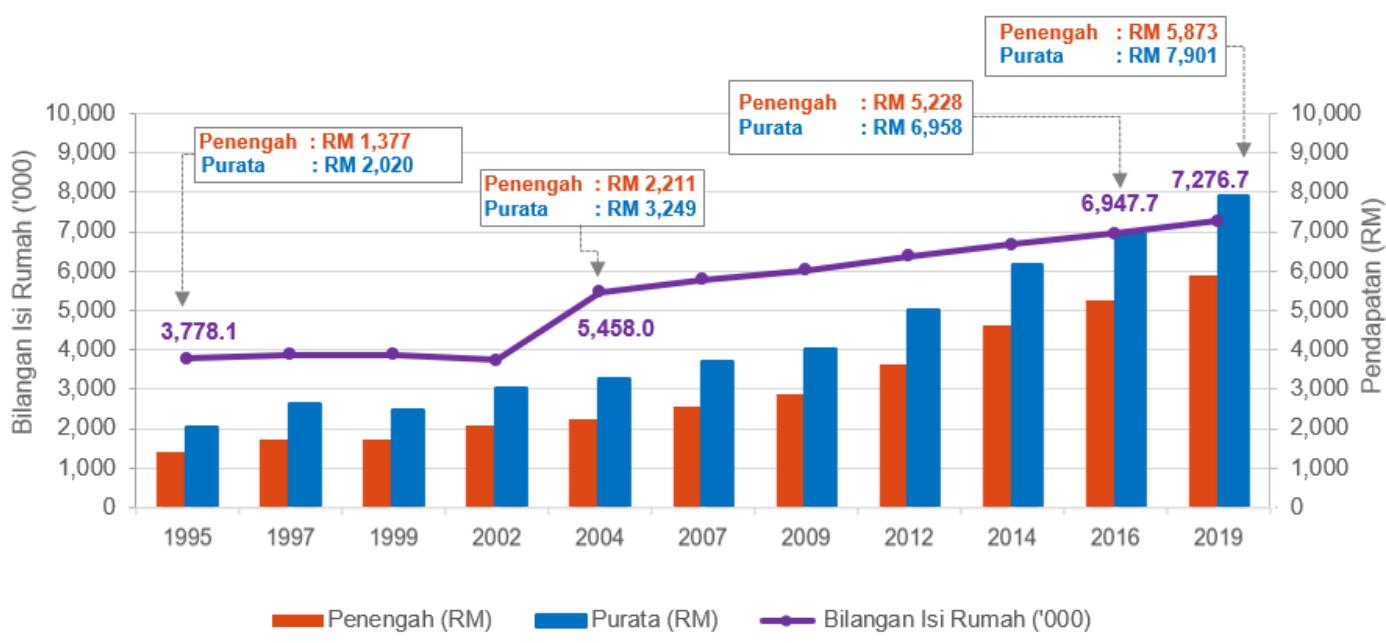
### PEMILIKAN PERALATAN ISI RUMAH TERPILIH

\*\*Pada 2016, statistik pemilikan telefon merangkumi telefon bimbit dan telefon pintar  
\*\*\*Sumber: Survei Penggunaan dan Capaian ICT oleh Individu dan Isi Rumah 2019

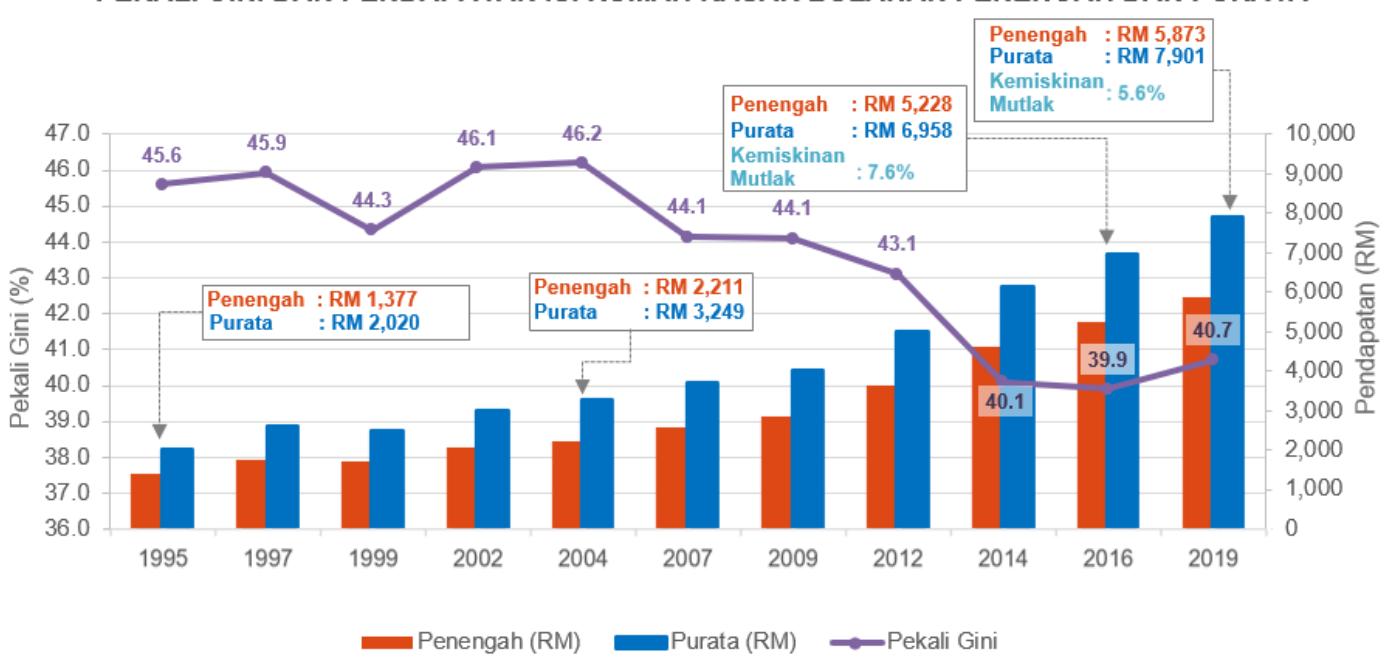


## PENDAPATAN ISI RUMAH KASAR BULANAN PENENGAH DAN PURATA, MALAYSIA

### BILANGAN ISI RUMAH DAN PENDAPATAN ISI RUMAH KASAR BULANAN PENENGAH DAN PURATA



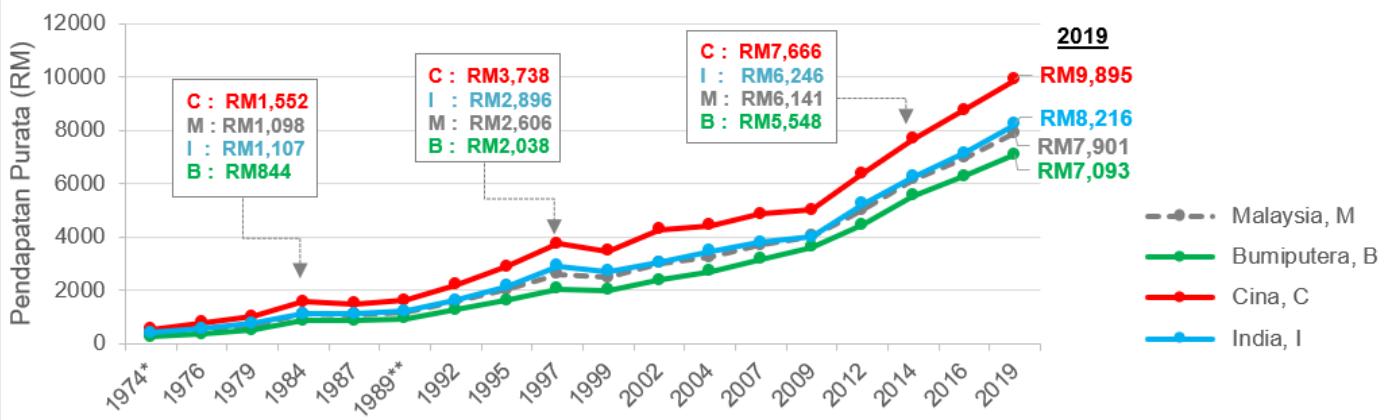
### PEKALI GINI DAN PENDAPATAN ISI RUMAH KASAR BULANAN PENENGAH DAN PURATA



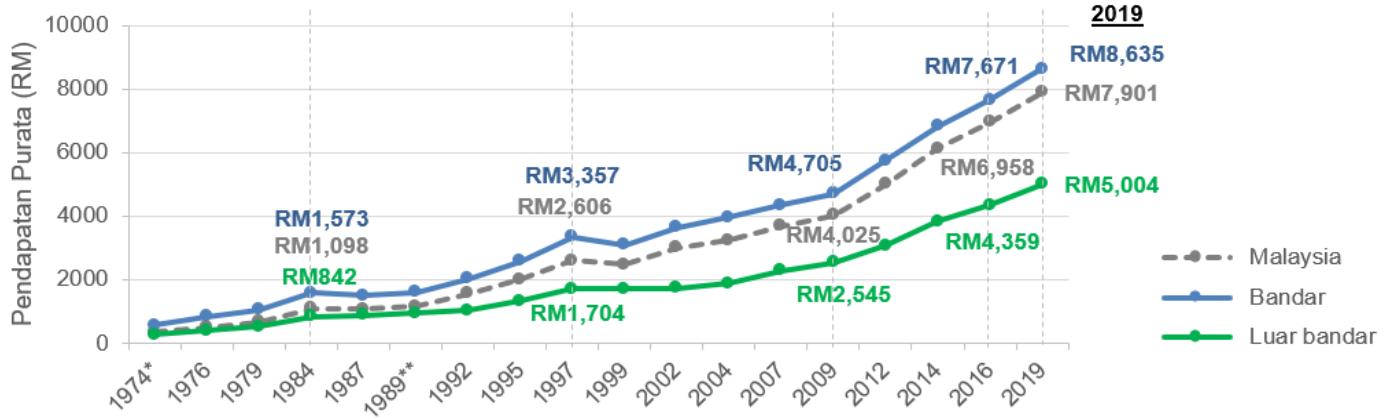


## PENDAPATAN ISI RUMAH KASAR BULANAN PURATA

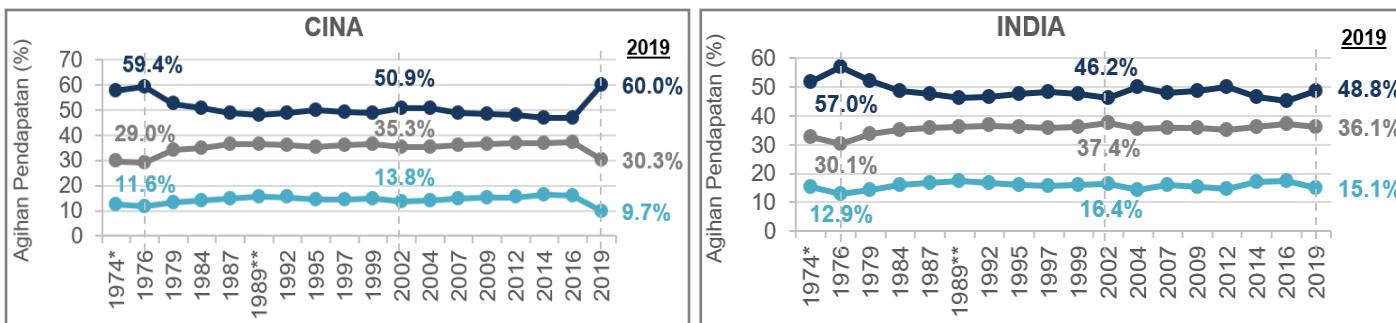
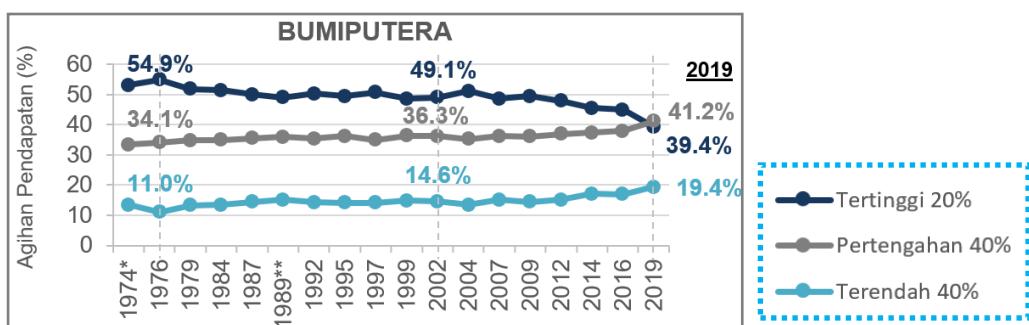
### PENDAPATAN ISI RUMAH KASAR BULANAN PURATA MENGIKUT KUMPULAN ETNIK



### PENDAPATAN ISI RUMAH KASAR PURATA BULANAN MENGIKUT STRATA

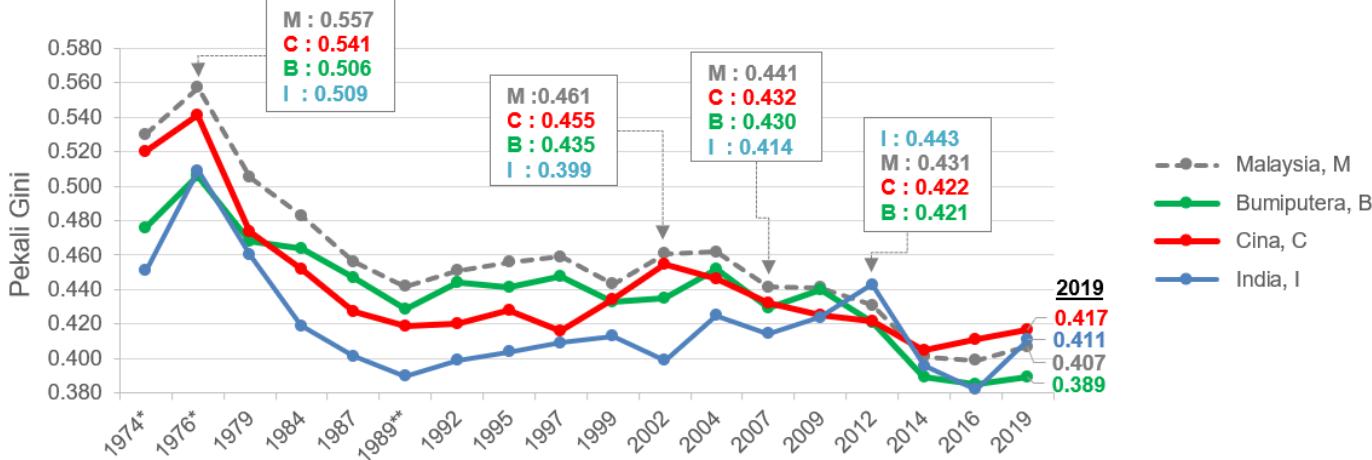
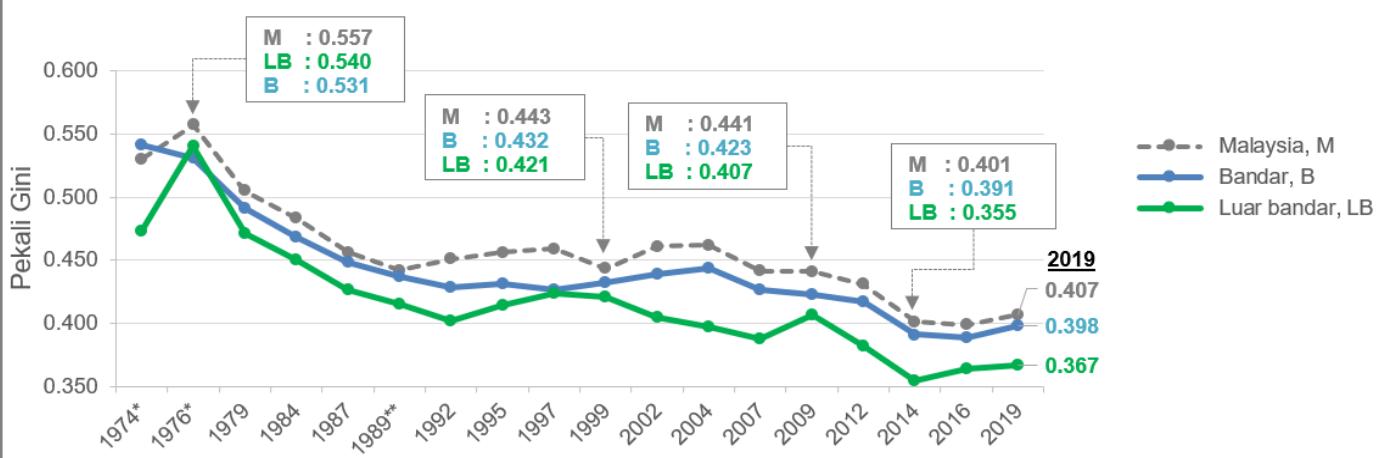


### AGIHAN PENDAPATAN MENGIKUT KUMPULAN ETNIK



\* Merujuk kepada Semenanjung Malaysia sahaja

\*\* Mulai tahun 1989, data adalah berdasarkan kepada warganegara Malaysia

**PEKALI GINI****PEKALI GINI MENGIKUT KUMPULAN ETNIK****PEKALI GINI MENGIKUT STRATA****INSIDEN KEMISKINAN MUTLAK DAN RELATIF****INSIDEN KEMISKINAN RELATIF DAN MUTLAK**
**Kemiskinan Mutlak (PGK 2019)**

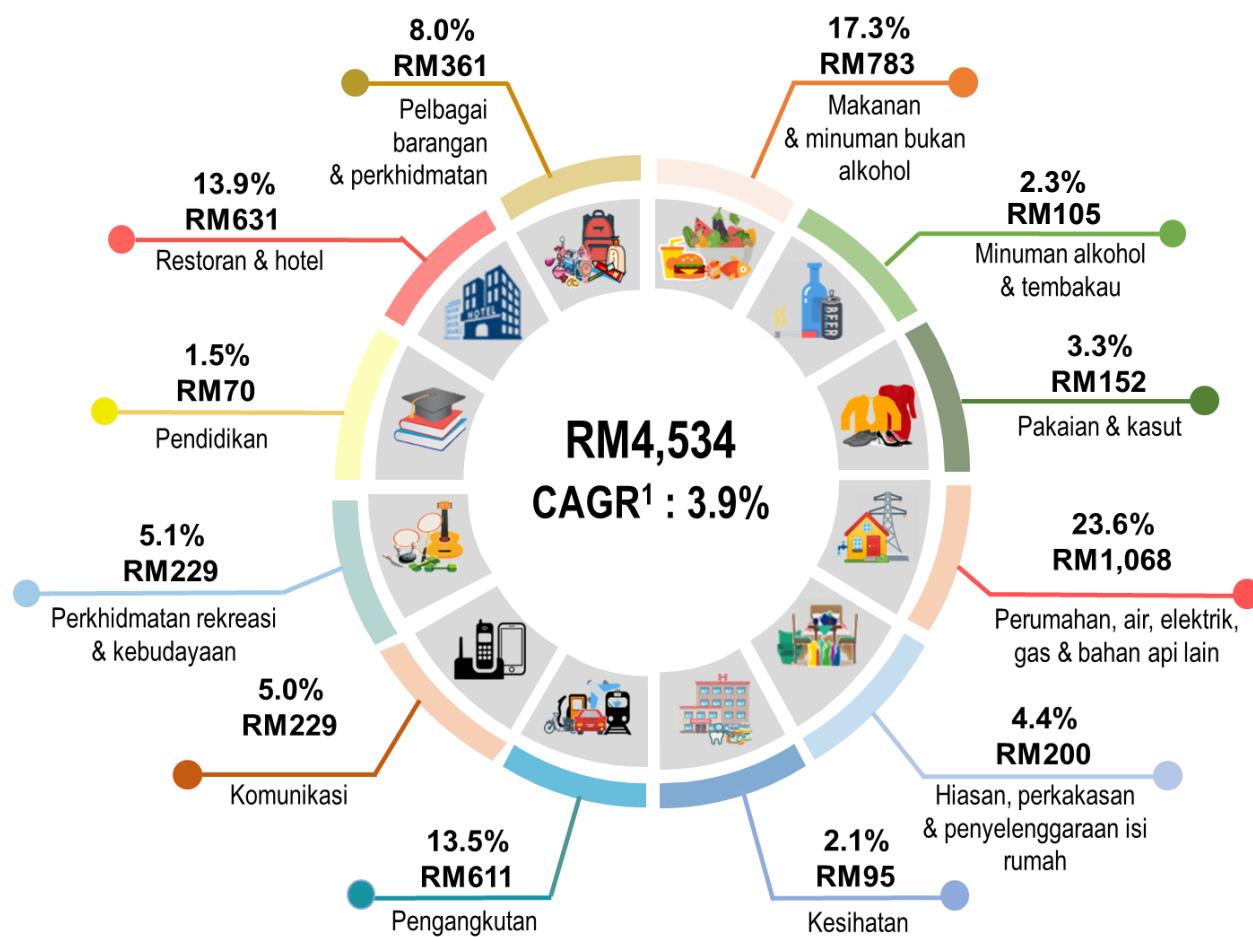
 2019 : 5.6%  
 2016 : 7.6%

 \* Merujuk kepada Semenanjung Malaysia sahaja  
 \*\* Mulai tahun 1989, data adalah berdasarkan kepada warganegara Malaysia



# PERBELANJAAN ISI RUMAH 2019

## KOMPOSISI PERBELANJAAN PENGGUNAAN ISI RUMAH BULANAN PURATA MENGIKUT KUMPULAN UTAMA, 2019



## PERBELANJAAN PENGGUNAAN ISI RUMAH BULANAN PURATA MENGIKUT NEGERI, 2019

W.P. Putrajaya RM7,980	Selangor RM5,830	Pulau Pinang RM4,630	W.P. Labuan RM4,097	Sarawak RM3,448	Kedah RM3,359
W.P. Kuala Lumpur RM6,913	Melaka RM4,955	Negeri Sembilan RM4,350	Pahang RM3,652	Perak RM3,564	Kelantan RM3,223
	Johor RM4,793	Terengganu RM4,336	Perlis RM3,468		Sabah RM2,792

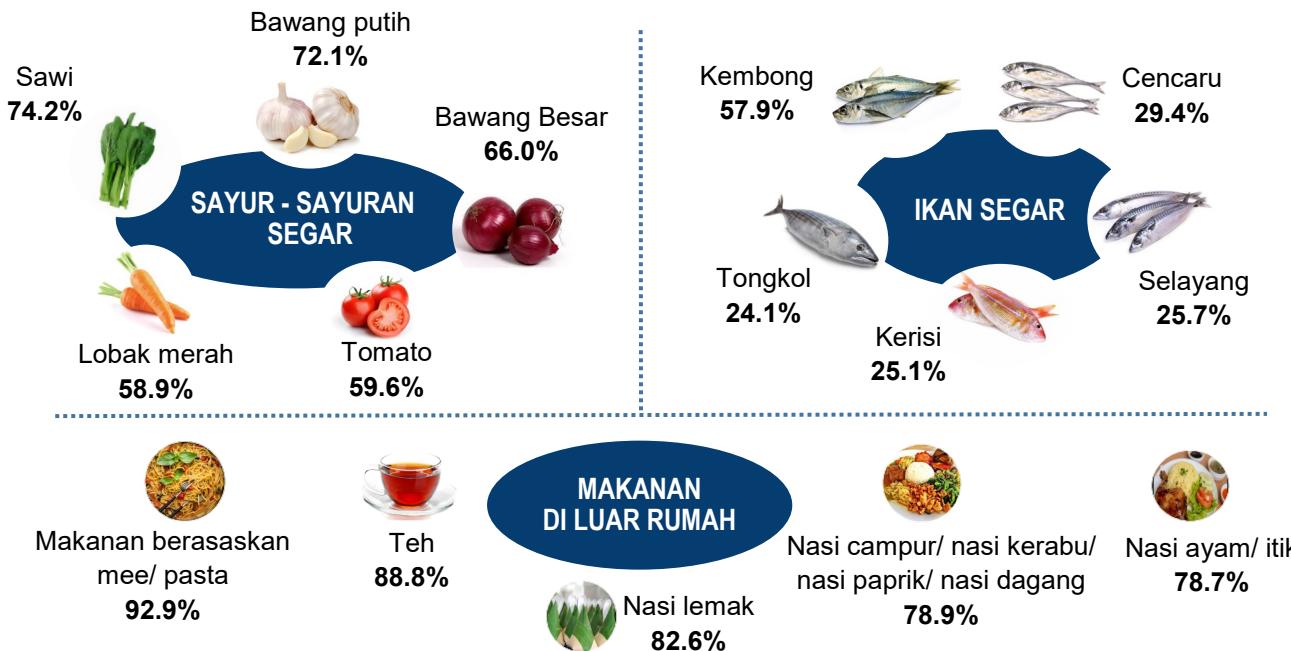
<sup>1</sup> CAGR: Kadar Pertumbuhan Tahunan Dikompaun (2016-2019)  
Perbelanjaan purata berdasarkan kepada keseluruhan isi rumah



## DUA SUBKUMPULAN TERTINGGI PERBELANJAAN BULANAN PURATA, 2019

<b>Makanan &amp; minuman bukan alkohol</b>	<b>Minuman alkohol &amp; tembakau</b>	<b>Pakaian &amp; kasut</b>
Ikan Segar RM92 Daging Segar RM80	Tembakau RM70 Minuman keras/alkohol RM35	Pakaian RM105 Kasut & kasut lain RM29
<b>Perumahan, air, elektrik, gas &amp; bahan api lain</b>	<b>Hiasan, perkakasan &amp; penyelenggaraan isi rumah</b>	<b>Kesihatan</b>
Sewa RM812 Elektrik RM127	Perkhidmatan urusan rumah tangga RM50 Barangan isi rumah tidak tahan lama RM48	Barang pengeluaran perubatan RM53 Perkhidmatan perubatan RM14
<b>Pengangkutan</b> Bahan api & pelincir untuk pengangkutan persendirian RM334 Pembaikan & penyelenggaraan untuk pengangkutan persendirian RM98	<b>Komunikasi</b> Perkhidmatan telefon & telefaks RM198 Peralatan telefon & telefaks RM31	<b>Perkhidmatan rekreasi &amp; kebudayaan</b> Perkhidmatan kebudayaan RM96 Pakej pelancongan RM30
<b>Pendidikan</b> Pendidikan peringkat pra sekolah & sekolah rendah RM35 Pendidikan peringkat menengah RM15	<b>Restoran &amp; hotel</b> Perbelanjaan di restoran & kafe RM604 Perkhidmatan penginapan RM28	<b>Pelbagai barang &amp; perkhidmatan</b> Perkakas lain, barang-barang & produk penjagaan diri RM143 Insurans untuk kendaraan bermotor RM58

## LIMA BARANGAN POPULAR MENGIKUT PERATUSAN TERTINGGI ISI RUMAH BERBELANJA, 2019

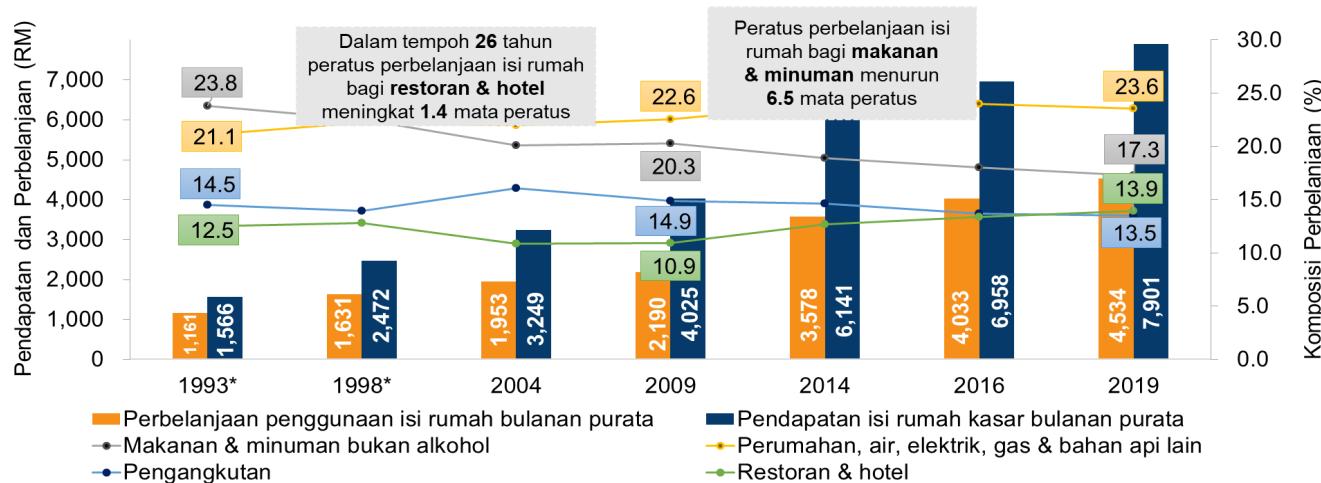


Nota: Perbelanjaan purata berdasarkan kepada keseluruhan isi rumah

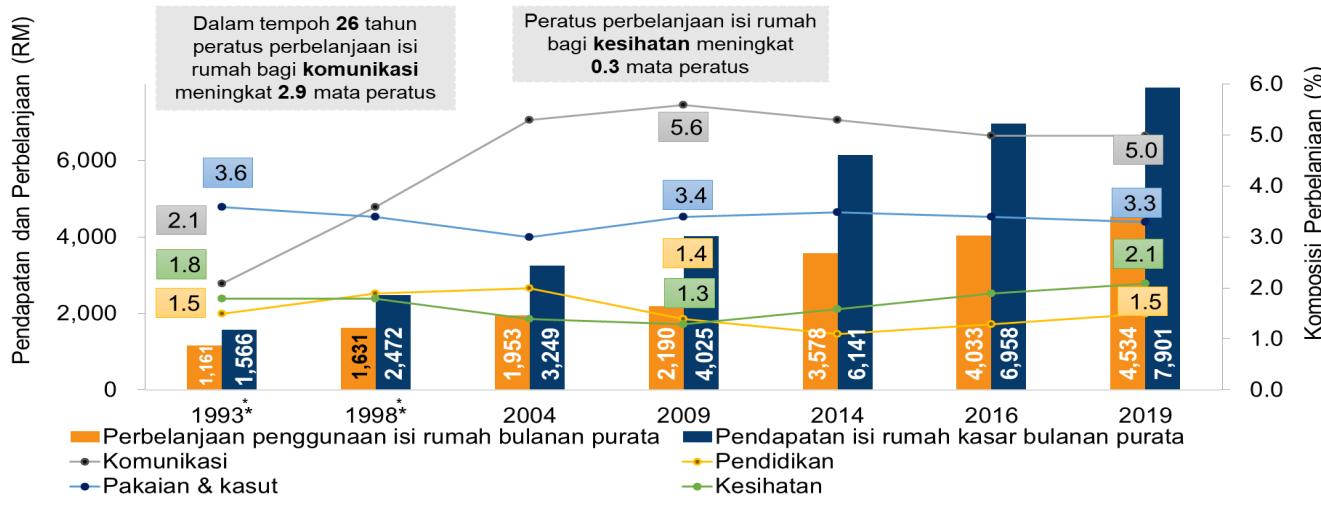


## PENDAPATAN KASAR DAN PERBELANJAAN PENGGUNAAN ISI RUMAH BULANAN PURATA MENGIKUT KUMPULAN UTAMA, 1993-2019

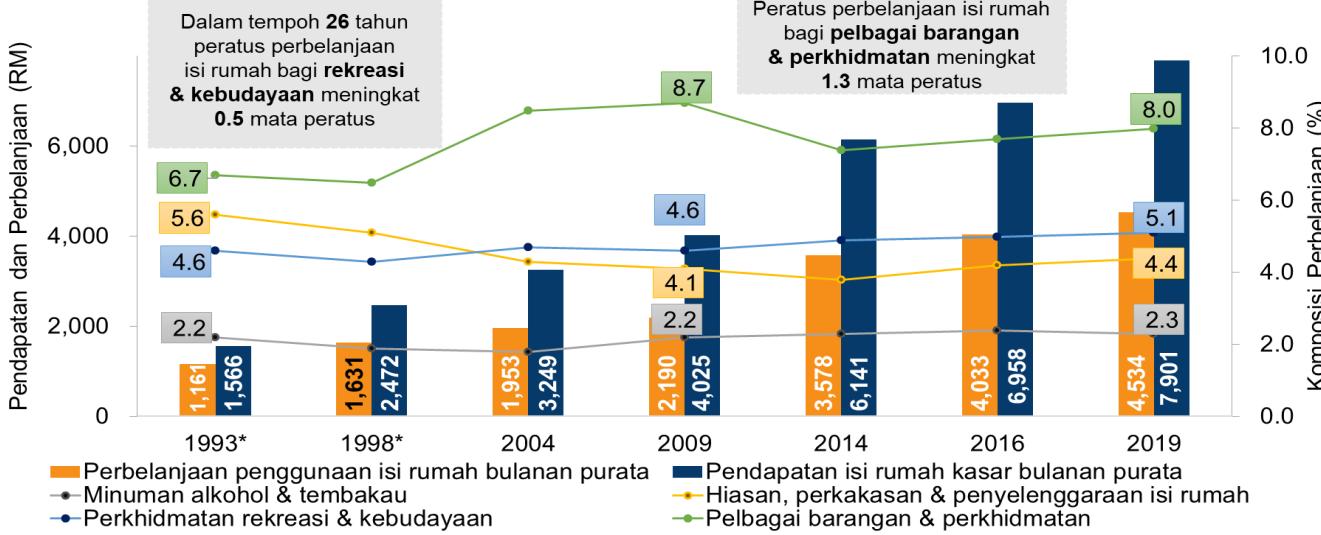
### KOMPOSISI PERBELANJAAN ISI RUMAH BULANAN MENGIKUT KUMPULAN EMPAT TERTINGGI



### KOMPOSISI PERBELANJAAN ISI RUMAH BULANAN MENGIKUT KEPERLUAN ASAS LAIN



### KOMPOSISI PERBELANJAAN PENGGUNAAN ISI RUMAH BULANAN MENGIKUT PILIHAN



\* Pendapatan isi rumah kasar bulanan purata merujuk kepada tahun 1992 dan 1999

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## **SECTION 1**

# **STATISTICS ON HOUSEHOLD INCOME**

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## A. INTRODUCTION

*Malaysia is an upper-middle income country based on the World Bank's income classification since 1992 with gross income per capita in 2019 ranging between USD4,046 to USD12,535. In 2019, gross income per capita was RM45,131. The total population is estimated at 32.6 million in 2019 where 70.0 per cent of the population was between 15 to 64 years old, 23.3 per cent was between 0 to 14 years old and 6.7 per cent population aged 65 years and above. Of the total population, 15.1 million were in labour force comprising skilled workers (27.1%), semi-skilled workers (60.1%) and low skilled workers (12.4%).*

*The changes in demography and socioeconomic in Malaysia is driven by the change in the overall population composition that affects the pattern of population distribution by age group, gender, state, education level, occupation and urbanisation. In a country, a strong socioeconomic is crucial for comfortable and harmonious life. Therefore, socioeconomic planning and development need to be organised and strategically implemented. The prosperity and wellbeing of life should be enjoyed by the population. To achieve this goal, the economic growth and success must be reflected in the level of income and the pattern of household expenditure. Thus, the identification on measurement and monitoring is very important in terms of income distribution, poverty, employment and many more.*

*Income is an important proxy for measuring socioeconomic status or wellbeing of an individual. There are two methods that can be used to acquire the information on income either through household survey or through administrative records. However, it is practical that questions related to income is asked to households through surveys. In Malaysia's context, the information on household income can be obtained through the Household Income and Basic Amenities Survey (HIS&BA) conducted by the Department of Statistics Malaysia (DOSM).*

## B. SURVEY BACKGROUND

*Household Income and Basic Amenities Survey (HIS&BA) 2019 is the 19<sup>th</sup> survey after the inaugural survey 1974. It was carried out via face-to-face interviews over a 12-month period from January to December 2019. This survey was scientifically done using probability sampling. The sample was selected based on a list of households obtained from the Population and Housing Census conducted every ten years. This list is continuously updated by the Department and it is the base of a comprehensive household frame covering all states by urban and rural strata. It allows the selected sample to represent the whole population. In the context of income and basic amenities, the survey represents 7.3 million Malaysian households in 2019.*

*In the beginning of this survey, the use of the data was confined to analyzing the household income distribution for the purpose of national development plan. However, the usage of the findings has been expanded to various dimensions of socioeconomic research. The survey is in tandem with international practices as well as in accordance with the recommendations from the Canberra Group Handbook on Household Income Statistics, Second Edition, that was published by the United Nations in 2011.*

## C. SURVEY FINDINGS

*The main findings of this survey comprise information on analysis of income, poverty and access of basic amenities by Malaysian households. The explanation on income statistics is detailed according to its demography, geographical and household income group structure. In addition, the composition of expenditure towards household income and changes on expenditure patterns are also included. Income gap and poverty that pose a major challenge to the country are also explained according to demographic and geographical characteristics.*

Furthermore, the accessibility on basic amenities statistics are described as an indicator to the quality of life. The analysis also links income and other economic indicators such as Gross Domestic Product (GDP), Consumer Price Index (CPI) and labour force.

## 1. CHARACTERISTICS ON DEMOGRAPHY AND URBANISATION

### 1.1 NUMBER AND SIZE OF HOUSEHOLD

The concept of household and income need to be understood in defining household income statistics. A household refers to a person or a group of persons who live together in a dwelling and make provisions (expenses) for essentials of living together.

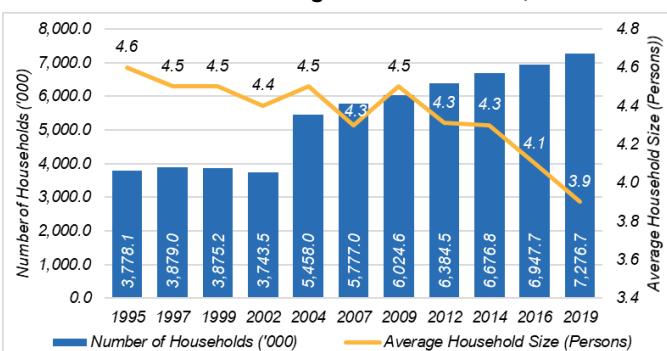
In general, more than 90 per cent of households are those whom are related to each other: i.e. family membership. Examples of households whom are unrelated to each other are a group of students or those who are working and not married and live together in a rented house. A household is categorised as Malaysian household when the household head is a Malaysia citizen. In 2019, the number of households in Malaysia was 8.0 million where 7.3 million of them are Malaysians.

Each household has its own households size which refer to the number of members in the household. On average, household size in Malaysia was 3.9 persons as compared to 4.1 persons in 2016 (Chart 1). Percentage with most households have four members and over (54.6%). Meanwhile, single households made up 7.7 per cent of total households. Households with two and three members represent 18.4 per cent and 19.3 per cent respectively. Average household size in urban area was 3.8 persons as compared to 4.1 persons for households who live in rural area. Normally, the more household members, the more expenses will be required to fulfil the living essentials. (Chart 2)

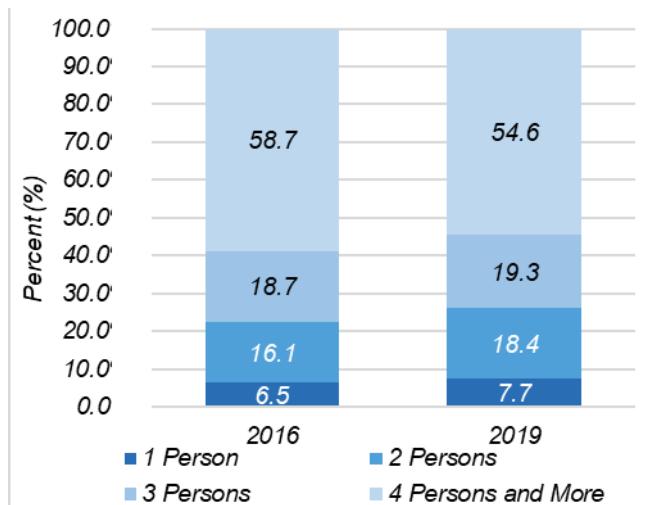
### 1.2 URBANISATION RATE

Urbanisation is the transformation process of an area from rural to urban. Urbanisation also occurred when urban settlements grew larger and complex. Urbanisation of a city requires a comprehensive and uniform guidance to develop. Malaysia is one of the countries in East Asia with a large number of cities, and the number of urban populations increased rapidly.

**Chart 1: Number of Average Household Size, 1995-2019**



**Chart 2: Percentage of Households by Size, Malaysia, 2016 and 2019**



The United Nations Department of Economic and Social Affairs (DESA) forecasted that Malaysia will reach an urbanisation rate of 80 per cent in 2020, and between 85 to 90 per cent in the next 30 years. In the duration of 2010 to 2019, urbanisation rate in Malaysia rose from 70.9 per cent to 76.2 per cent. (Chart 3)

At the state level, Federal Territories, Pulau Pinang, Melaka, Selangor and Perak registered higher than national urbanisation rate. Kelantan remained having the lowest urbanisation rate in 2019 (52.4%). However, Kelantan recorded a significant increase in growth at 9.4 per cent as compared to 2010. (Chart 4)

## 2. HOUSEHOLD INCOME

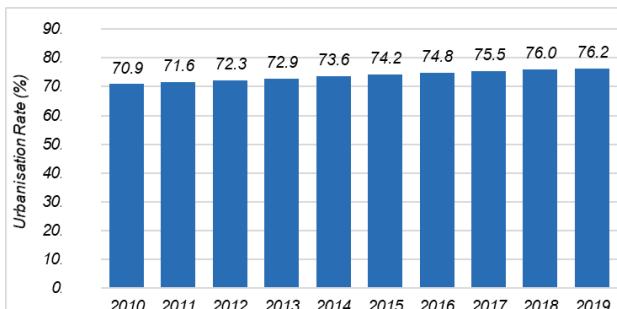
Household income refers to receipt, whether monetary or in-kind that are received at frequent intervals and accrued (guaranteed) on a weekly, monthly or yearly and are available for current consumption. In Malaysia's context, the average number of income recipient was 1.8 persons in 2019. Households with one income recipient had the highest percentage composition of 46.3 per cent. This was followed by two income recipients (38.4%) and three income recipients (10.5%). In addition, households with four and more income recipients constituted 4.8 per cent. Income received individually is often shared with other household members and forms household income. (Exhibit 1)

### 2.1 SOURCE OF INCOME

Household income is derived from four main sources encompassing income from employment whether paid employment or self employment, income from property & investment owned and current transfers received.

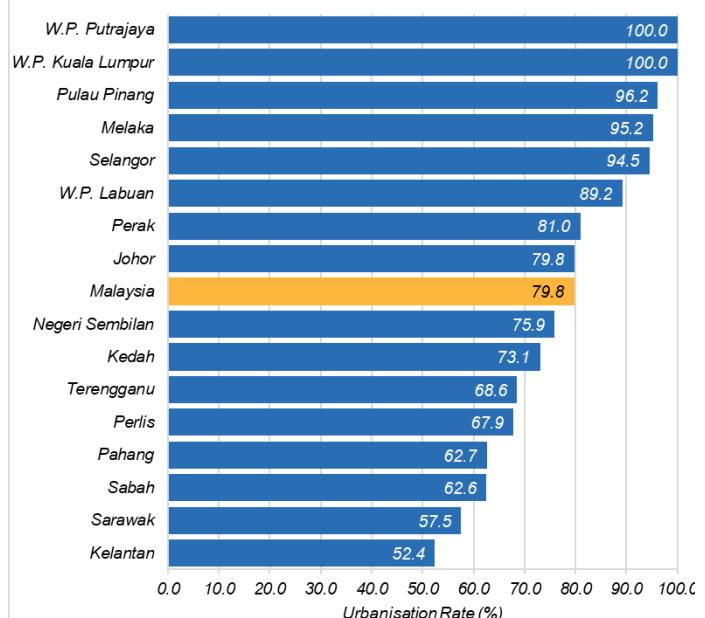
Income from paid employment comprises all payments received whether monetary or in-kind received by individuals in a household as a result from their involvement in employment. The wages received, allowance, bonus and free food & accommodation provided by the employer are among the components of income obtained from paid employment.

**Chart 3: Urbanisation Rate in Malaysia, 2010-2019**



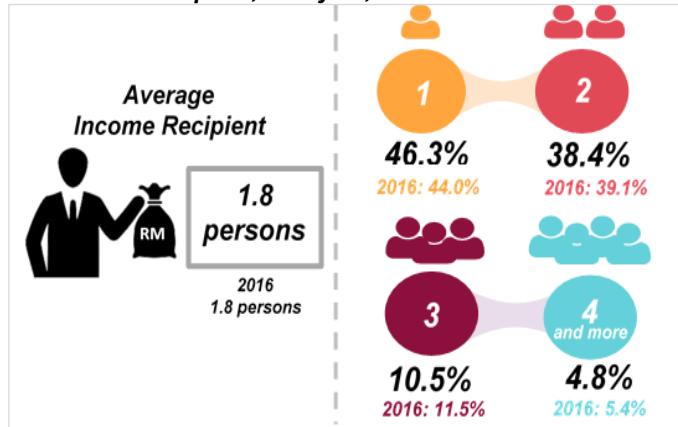
Note: Urbanisation rate refers to the number of populations living in urban areas

**Chart 4: Urbanisation Rate by State, 2019**



Note: Urbanisation rate refers to the number of households living in urban areas

**Exhibit 1: Percentage of Households by Number of Income Recipient, Malaysia, 2016 and 2019**



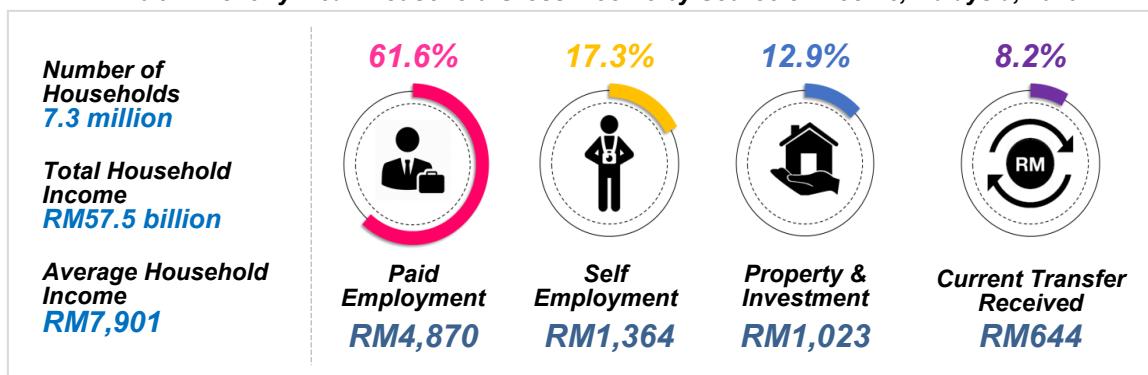
*Income from self employment is described as profits obtained by those who employs workers or those who are self-employed. Income from self employment excludes profits or losses from the capital investment of partners who do not work in these enterprises.*

*Income from property and investment is defined as receipts that arise from the ownership of assets provided to others for their use. For example, income from rental such as houses, commercial buildings or land. Income from investment includes interest and dividends from savings.*

*Transfers are receipts for which the recipient does not provide anything to the donor in direct return for the receipts. Transfers can consist of cash (in monetary), goods or services. Transfers may be made between households, between households & government and between households & charities, both within or outside the country. Current transfer received consists of remittances, alimony, pensions and other assistance received periodically.*

*Based on the findings, income from paid employment is the main source of income with 61.6 per cent of total household income, followed by income from self employment (17.3%) and income from property & investment (12.9%). Meanwhile, current transfer received accounted for 8.2 per cent of total household income in Malaysia. (Exhibit 2)*

**Exhibit 2: Monthly Mean Household Gross Income by Source of Income, Malaysia, 2019**



Sources of income can also serve as a guideline to strengthen the monitoring of government's assistance to targeted group. According to Table 1, the percentage of income from current transfer received by households with income lower than RM2,000 was 38.1 per cent as compared to 39.5 per cent in 2016. Although the percentage between these two years declined, this shows that these households are highly dependent on current transfer received. The current transfer is also significant for households in income class between RM2,000 to RM3,999 and between RM4,000 to RM5,999 which registered 23.5 per cent and 13.6 per cent respectively. On the other hand, households in higher income classes is less dependent on the current transfer received. This indicates as household income increases, the dependency of households on income from current transfer received decreases

**Table 1: Percentage of Income by Source of Income and Income Class, Malaysia, 2016 and 2019**

Income Class	2016				2019			
	Paid Employment (%)	Self Employment (%)	Property & Investment (%)	Current Transfer Received (%)	Paid Employment (%)	Self Employment (%)	Property & Investment (%)	Current Transfer Received (%)
<b>Total</b>	<b>63.0</b>	<b>15.6</b>	<b>12.9</b>	<b>8.5</b>	<b>61.6</b>	<b>17.3</b>	<b>12.9</b>	<b>8.2</b>
Less than RM2,000	24.6	17.5	18.3	39.5	16.5	23.4	21.9	38.1
RM2,000 - RM3,999	46.5	17.8	13.8	21.9	42.3	19.2	14.9	23.5
RM4,000 - RM5,999	60.1	15.0	12.5	12.5	56.8	16.4	13.1	13.6
RM6,000 - RM7,999	66.3	13.4	12.3	8.0	63.2	15.3	12.6	9.0
RM8,000 - RM9,999	67.6	13.9	12.5	5.9	66.0	14.9	12.3	6.8
RM10,000 - RM11,999	69.6	13.4	12.3	4.7	68.3	14.1	12.2	5.3
RM12,000 - RM13,999	70.6	13.2	12.2	3.9	70.2	13.7	11.9	4.2
RM14,000 - RM15,999	71.7	11.8	12.7	3.8	71.5	13.3	12.1	3.2
RM16,000 - RM17,999	70.0	14.4	12.6	3.1	70.6	14.3	11.8	3.3
RM18,000 - RM19,999	71.4	12.8	13.4	2.4	68.9	15.7	12.3	3.1
RM20,000 and above	61.9	22.8	13.6	1.7	59.7	24.5	13.4	2.4

## 2.2 HOUSEHOLD GROSS INCOME

*Household monthly gross income is valued by its median and mean values. Median income refers to the middle value when income is arranged ascendingly from the lowest value to the highest value. Mean income is defined by the value obtained by dividing total income with number of households. The concept of median is important to explain changes in household income where the distribution is not normal. Meanwhile, the concept of mean is vital in defining an ideal income for every household in perfect equality situation.*

*In 2019, mean income in Malaysia was RM7,901 while the median income was at RM5,873. Generally, this scenario is in line with the situation in most of other countries where it pictures the inequality of household income that is influenced by a group of high-income households.*

*In terms of growth, median income in Malaysia grew by 3.9 per cent per year in 2019 as compared to 6.6 per cent in 2016. Moreover, mean income rose at 4.2 per cent in 2019.*

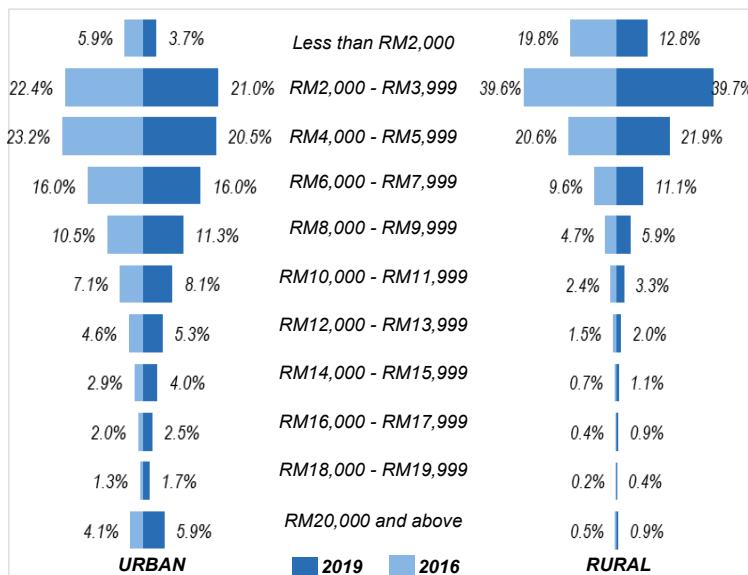
### 2.2.1 Household Gross Income by Strata

*Median household income in urban recorded an increase at a rate of 3.8 per cent from RM5,860 in 2016 to RM6,561. Similarly, median household income in rural area increased at a rate of 3.3 per cent over the same period that is from RM3,471 to RM3,828. Mean household income in urban grew by 3.9 per cent per year from RM7,671 to RM8,635. Meanwhile in rural, mean household income was RM5,004 in 2019, grew by 0.8 per cent higher than the national level of 4.6 per cent.*

*Other than the mean and median income, inter-strata income can also be studied from household income class perspective. Based on Chart 5, households earning between RM2,000 and RM3,999 contributed the highest percentage as compared to other income class in both strata.*

*Nonetheless, households in this income class recorded a decrease in urban that is from 22.4 per cent in 2016 to 21.0 per cent in 2019. At the same time, households in urban with income RM20,000 and more showed the highest increase among other income class at 1.8 percentage points in 2019 from 4.1 per cent in 2016. Meanwhile in rural, households with income RM6,000 to RM7,999 marked the highest increase of 1.5 percentage points to 11.1 per cent from 9.6 per cent in 2016. Households with income less than RM2,000 noted a decrease in both strata.*

**Chart 5: Percentage of Households by Income Class and Strata, Malaysia, 2016 and 2019**

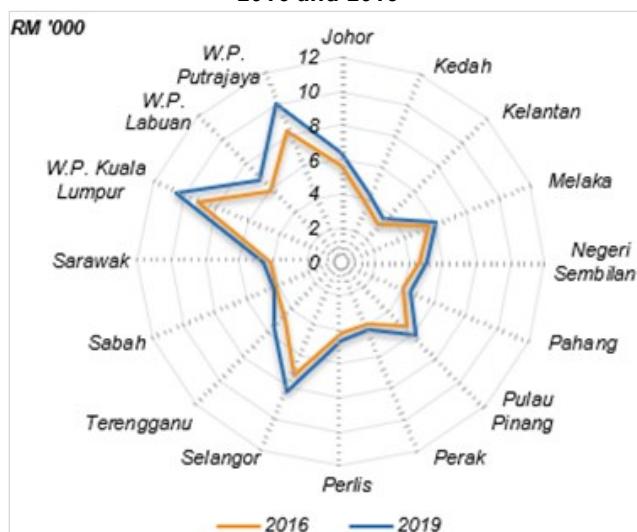


## 2.2.2 Household Gross Income by State

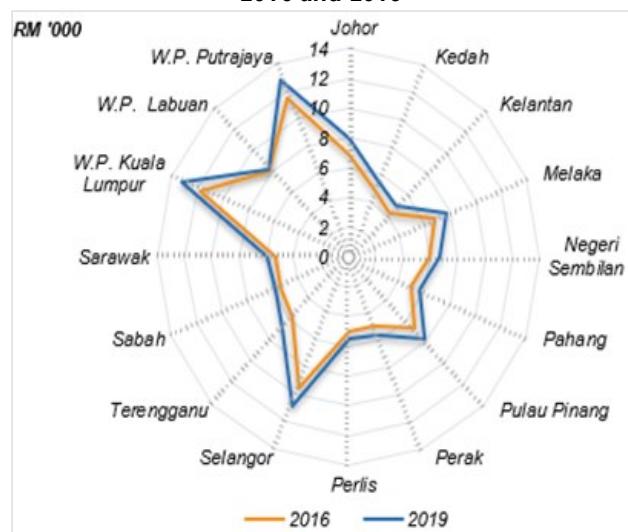
W.P. Kuala Lumpur had the highest median income with RM10,549 followed by W.P. Putrajaya (RM9,983), Selangor (RM8,210), W.P. Labuan (RM6,726), Johor (RM6,427), Pulau Pinang (RM6,169) and Melaka (RM6,054). W.P. Putrajaya had the highest annual growth rate of median income at 6.3 per cent over the period of 2016 to 2019. Eight other states that also exceeded the national median growth rate were Terengganu (5.6%), W.P. Kuala Lumpur (5.0%), Kelantan (4.9%), Pulau Pinang (4.4%), Johor (4.3%), Selangor (4.3%), W.P. Labuan (4.2%) and Kedah (4.2%). Exhibit 3 and Exhibit 4 below illustrate the patterns of median and mean household gross income by state.

In terms of mean, the Federal Territories registered mean income higher than the national level, RM7,901. Furthermore, Selangor and Johor also recorded mean income higher than the national with mean income of RM10,827 and RM8,013, respectively. The highest growth of mean income recorded by Terengganu (5.5%), 1.3 times more than the national mean growth rate, 4.2 per cent. This was contributed by a steady increase in source of paid employment (4.0%) as well as higher increase in income source of self employment (10.8%) and income from property & investment (8.3%). In addition, W.P. Labuan recorded the lowest growth (0.6%) driven by a decrease in income source self employment (-2.6%) and income from property & investment (-0.4%). Paid employment recorded a marginal increase of 1.0 per cent.

**Exhibit 3: Median Household Gross Income by State, 2016 and 2019**



**Exhibit 4: Mean Household Gross Income by State, 2016 and 2019**

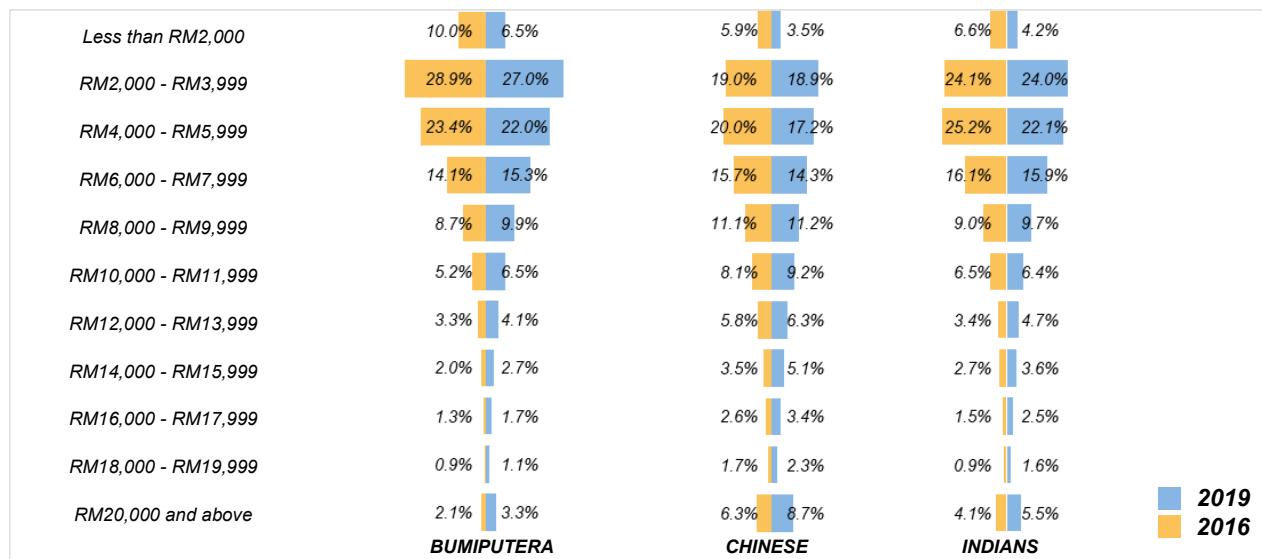


## 2.2.3 Household Gross Income by Ethnic

Wide economic gap between ethnicities is one of the nation's biggest challenges. Therefore, an accurate and detailed information is needed to formulate policies and precise programmes. The HIS findings related to median and mean income by ethnic showed a significant gap. On average, mean income of the Chinese was higher than other ethnicities with a value of RM9,895 per month. This was followed by the Indians with mean income of RM8,216 and the Bumiputera at RM7,093 monthly.

The Chinese also recorded the highest median income of RM7,391, while the Indians and the Bumiputera each registered median income of RM5,981 and RM5,420.

Likewise, income class that recorded the highest percentage inter-ethnic are households earning between RM2,000 to RM3,999 with 27.0 per cent for the Bumiputera, 18.9 per cent for the Chinese and 24.0 per cent for the Indians. However, households with income less than RM6,000 for all ethnicities recorded a decrease. At the same time, all ethnicities showed an increase in income class over RM20,000. However, the Chinese recorded the highest percentage with 8.7 per cent followed by the Indians and the Bumiputera where each recorded at 5.5 per cent and 3.3 per cent respectively. (Chart 6)

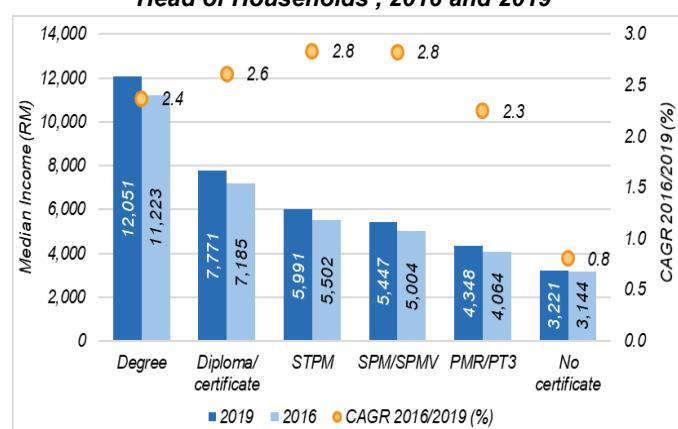
**Chart 6: Percentage of Households by Income Class and Ethnic Group, Malaysia, 2016 and 2019**

## 2.2.4 Household Gross Income by Education Attainment

The link between poverty and education has been discussed for a long time by economists around the world, especially on the impact of training and education on income distribution. Beckers and Chiswick (1966) view that investment in education will create a balance in income distribution. Therefore, the aspect of educational development always be emphasized by the government in the formulation of national development plans.

For instance, the government has introduced Technical and Vocational Education & Training (TVET) programme was introduced to meet industry demand and contribute to economic growth, in line with globalisation, knowledge-based economy, technological advances and global work force mobility. TVET by adopting an industry-led approach is essential in providing skilled human capital the industry requires, especially to support the transition of economic sector towards knowledge-based, in tandem with the aspirations of becoming a developed nation.

The education levels covered in this survey include Degree, Diploma/certificate, Certificate of Higher Education Malaysia (STPM), Certificate of Education Malaysia (SPM)/Malaysian Vocational Education Certificate (SPMV), Lower Secondary Assessment (PMR)/Form Three Assessment (PT3) as well as households with no educational background. The HIS&BA 2019 findings found that household heads who had degree qualifications had median income of RM12,051 (2019) as compared to RM11,223 (2016), growing at a rate of 2.4 per cent per year. Median income of head of households with Diploma/certificate grew at 2.6 per cent, STPM (2.8%), SPM/SPMV (2.8%), PMR/PT3 (2.3%) and households with no education only grew at 0.8 per cent per annum. (Chart 7)

**Chart 7: Median Income by Highest Certificate Obtained by Head of Households , 2016 and 2019**

In terms of mean income, households headed by those who had degree qualifications had mean income of RM14,939 (2019) as compared to RM13,703 (2016), growing at a rate of 2.9 per cent. Households with heads of household that had no education certificates recorded mean income of RM4,374 (2019) as compared to RM3,955 (2016). (Chart 8)

The shrinking growth on median and mean income notably for households with household heads that had at least a diploma qualification as compared to head of households with STPM and SPM creates a situation named income trap. This situation is particularly common among middle-income countries where income does not increase to higher-income segment. One of the reasons of this situation is due to the dependency of level of production onto goods with lower value added.

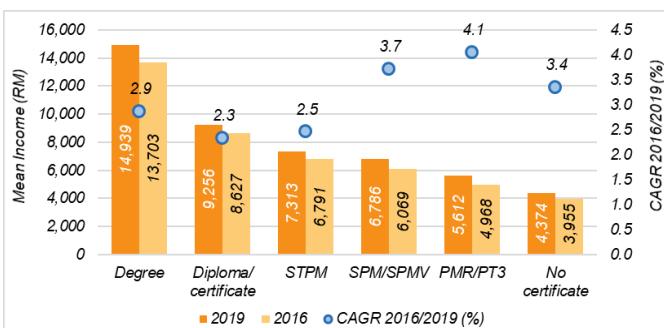
## 2.2.5 Household Gross Income by Employment Sector

The employment sector is one of the significant factors towards in ensuring the wellbeing of households. Among poor households, employment can be used as one of the main factors in uplifting living standards. Thus, the creation of productive job opportunities is substantial to eradicating poverty and hence achieving balance between economic and social development. Rapid economic development has a potential towards productive employment henceforth able to give fruitful compensation.

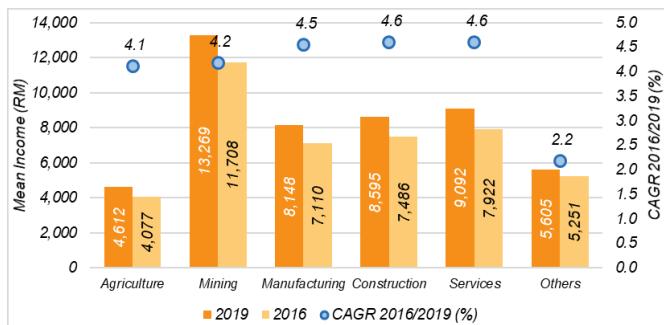
Other than information related to demography and geographical, information on income according to household employment sector can also be obtained from this survey. Households headed by those who work in agriculture sector recorded household mean income of RM4,612, growing at a rate of 4.1 per cent as compared to RM4,077 (2016). The highest income growth was in construction sector (4.6%) as well as services sector with the same growth. The highest mean income recorded in mining sector in line with RM13,269 (2019) as compared to RM11,708 (2016). (Chart 9)

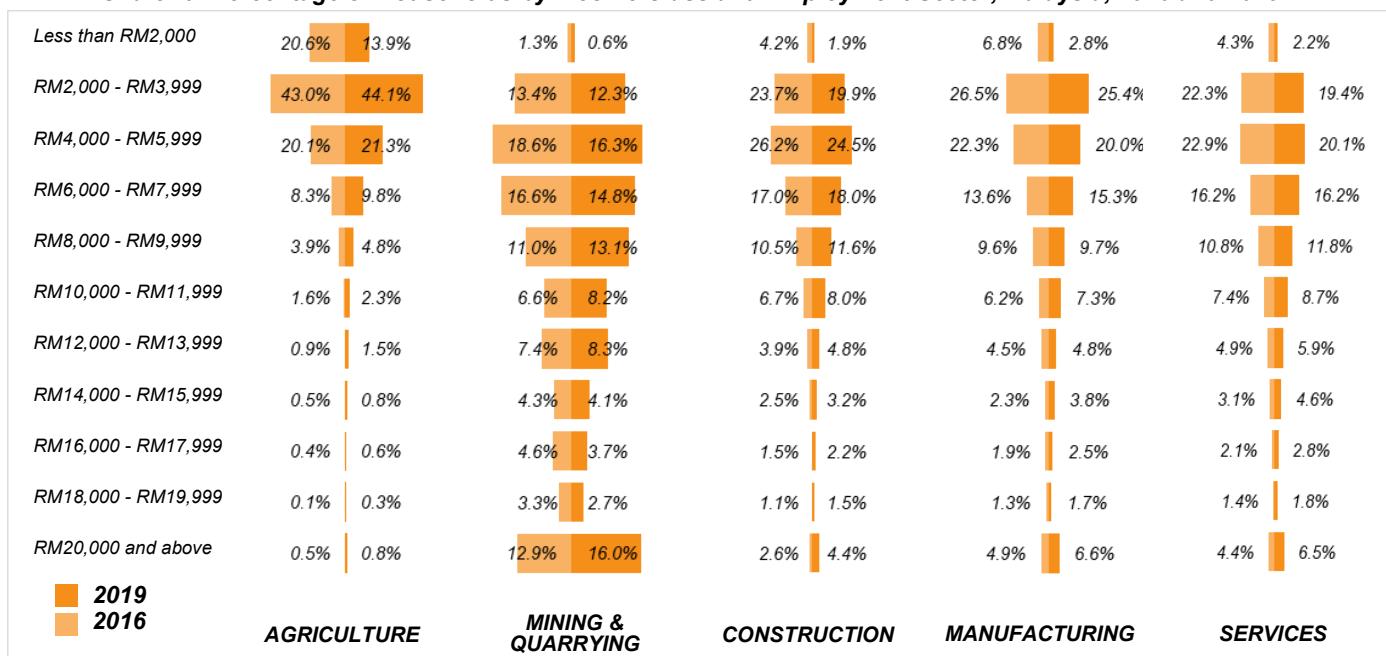
From income class perspective, agriculture and manufacturing sectors each registered higher percentage of households with income between RM2,000 to RM3,999 per month with 44.1 per cent and 25.4 per cent respectively. In addition, mining & quarrying, construction and services had the highest percentage of households with income between RM4,000 to RM5,999 monthly with 16.3 per cent, 24.5 per cent and 20.1 per cent, respectively. Moreover, mining sector recorded the highest percentage for income class RM20,000 and above with 16.0 per cent. (Chart 10)

**Chart 8: Mean Income by Highest Certificate Obtained by Head of Households , 2016 and 2019**



**Chart 9: Mean Income by Employment Sector of Head of Household , Malaysia, 2016 and 2019**

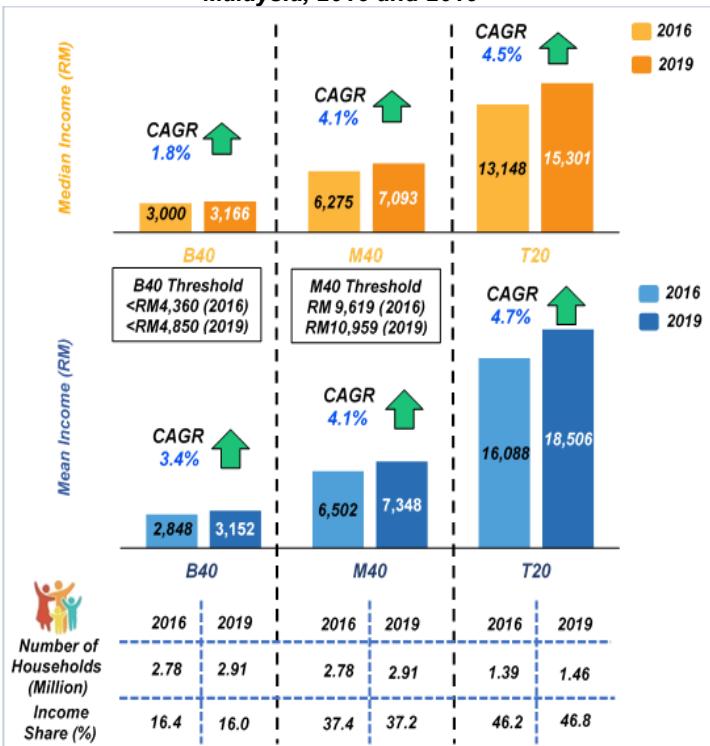


**Chart 10: Percentage of Households by Income Class and Employment Sector, Malaysia, 2016 and 2019**

## 2.2.6 Household Gross Income by Income Group

Since the 10<sup>th</sup> Malaysia Plan (10MP), the government has established inclusive and principles of social justice to reinforce the concept of distribution. The inclusive aspect refers to ensuring that no one is left behind or missed the opportunities in benefiting from the country's development. The principles of social justice are described as assistance provided to all people after taking into account their level of achievements. Hence, the government has also extended its target in distributing assistance to household groups by considering the lowest 40 per cent of households, not only just the poor.

The findings from the 2019 survey on income and basic amenities showed the income threshold for 2.91 million B40 group in 2019 was RM4,849. The M40 group's income threshold involving 2.91 million households was between RM4,850 to RM10,959. In addition, there were 1.46 million households in T20 group with income more than RM10,959. In terms of income distribution, the T20 constituted 46.8 per cent of total household income as compared to 46.2 per cent in 2016. Moreover, the M40 group had 37.2 per cent, while the B40 only covered 16.0 per cent of total income. (Exhibit 5)

**Exhibit 5: Income Structure by Household Group, Malaysia, 2016 and 2019**

From these findings, it was found that mean income of B40 households lies below its median income. This implies that income distribution within the B40 group is positively skewed or skewed to the right of which a larger proportion of lower-income households had pushed down the mean income value. This situation is different for the M40 and T20 groups where each recorded mean income above the median income. The M40 group had mean income of RM7,348 while median income as RM7,093. The T20 group recorded its mean and median income of RM18,506 and RM15,031, respectively. These findings indicate that income distribution is negatively skewed or skewed to the left where households with higher incomes mostly clustered towards the right side of the distribution resulting to lower value of median income as compared to its mean incomes value.

The household groups of B40, M40 and T20 can be further subdivided into ten clusters based on ten percentiles. The B40 is further classified to B1, B2, B3 and B4; M40 to M1, M2, M3 and M4; and T20 to T1 and T2. This classification enables more targeted planning, monitoring and programmes to so as to narrowed down the income discrepancy between households. Based on the clusters of these households by percentiles income distribution can also be seen in more detail. For example, the B40 which contributed 16.0 per cent of total household income comes from B1 who held 2.4 per cent of total income, B2 (3.5%), B3 (4.5%) and B4 (5.6%). Similarly, in the M40, to which from a 37.2 per cent of income distribution, M1 only accounted for 6.8 per cent, while M4 owned 12.3 per cent of total income. However, the details on household classification and income distribution should also consider household size in each group for an effective planning and programmes implementation. (Table 2)

**Table 2: Income Share, Median, Mean Household Income and Income Threshold by Household Decile Group, 2019**

Decile Group		Income Share (%)	Median Household Income (RM)	Mean Household Income (RM)	Income Threshold (RM)
T20	T2	30.7	19,781	24,293	More than 15,039
	T1	16.1	12,586	12,720	10,960 - 15,039
M40	M4	12.3	9,695	9,730	8,700 - 10,959
	M3	9.9	7,828	7,841	7,110 - 8,699
	M2	8.2	6,471	6,477	5,880 - 7,099
	M1	6.8	5,336	5,346	4,850 - 5,879
	B4	5.6	4,387	4,395	3,970 - 4,849
B40	B3	4.5	3,556	3,561	3,170 - 3,969
	B2	3.5	2,786	2,803	2,500 - 3,169
	B1	2.4	1,929	1,849	Less than 2,499

## 2.3 HOUSEHOLD DISPOSABLE INCOME

Disposable income refers to the amount of income after deducting current transfer payment including compulsory payments incurred on households such as taxes, zakat and contributions to social security schemes. Disposable income is also on the preferred measures for income distribution analysis as it is the income available to the household to support its consumption expenditure and savings during the reference period.

The findings from the 2019 survey on income and basic amenities showed median disposable income was RM5,116 in 2019, rose 4.2 per cent from RM4,513 in 2016. In addition, mean disposable income was RM6,764 as compared to RM4,513 recorded in 2016. Mean disposable income recorded in 2019 comprised of 85.6 per cent of total mean gross income.

Meanwhile, median disposable income in urban areas grew at a rate of 3.9 per cent in 2019 RM5,641 from RM5,011 in 2016. At the same time, median disposable income in rural increased to RM3,486 in 2019 from RM3,093 in 2016. Mean disposable income in urban area recorded a growth rate of 4.1 per cent to RM7,331 (2019) from RM6,489 (2016). Moreover, in rural area, mean disposable income reached a growth rate of 5.1 per cent, registered mean disposable income in 2019 amounted RM4,526 as compared to RM3,883 in 2016. (Table 3)

**Table 3: Median and Mean Disposable Household Income by Strata, Malaysia, 2016 and 2019**

Strata	Median Disposable Income (RM)		CAGR 2016-2019 (%)	Mean Disposable Income (RM)		CAGR 2016-2019 (%)
	2016	2019		2016	2019	
<b>Malaysia</b>	<b>4,513</b>	<b>5,116</b>	<b>4.2</b>	<b>5,928</b>	<b>6,764</b>	<b>4.4</b>
Urban	5,011	5,641	3.9	6,489	7,331	4.1
Rural	3,093	3,486	4.0	3,883	4,526	5.1

W.P. Putrajaya had the highest median disposable income with RM9,045 in 2019 from RM7,498 in 2016, with a growth rate of 6.3 per cent. States that recorded the highest growth rate was W.P. Labuan with an increase of median disposable income by 6.6 per cent to RM6,083 in 2019 from RM4,996 in 2016. In addition, W.P. Putrajaya also had the highest mean disposable income with RM11,333 in 2019 as compared to RM10,248 in 2016. Among the states that surpassed the national mean disposable income (RM6,764) were Johor (RM6,923), Melaka (RM6,892), Selangor (RM8,826), W.P. Kuala Lumpur (RM11,102) and W.P. Putrajaya (RM11,333). (Table 4)

**Table 4: Median and Mean Disposable Household Income by State, Malaysia, 2016 and 2019**

State	Median Disposable Income (RM)		CAGR 2016-2019 (%)	Mean Disposable Income (RM)		CAGR 2016-2019 (%)
	2016	2019		2016	2019	
<b>Malaysia</b>	<b>4,513</b>	<b>5,116</b>	<b>4.2</b>	<b>5,928</b>	<b>6,764</b>	<b>4.4</b>
Johor	4,789	5,516	4.7	5,966	6,923	5.0
Kedah	3,283	3,885	5.6	4,382	4,984	4.3
Kelantan	2,785	3,309	5.7	3,833	4,516	5.5
Melaka	4,867	5,354	3.2	6,103	6,892	4.1
Negeri Sembilan	4,068	4,327	2.1	5,177	5,841	4.0
Pahang	3,572	3,986	3.7	4,439	5,035	4.2
Pulau Pinang	4,657	5,397	4.9	5,806	6,749	5.0
Perak	3,413	3,803	3.6	4,315	4,920	4.4
Perlis	3,843	4,282	3.6	4,622	5,183	3.8
Selangor	6,119	6,837	3.7	7,810	8,826	4.1
Terengganu	4,253	5,038	5.6	5,197	6,122	5.5
Sabah	3,538	3,788	2.3	4,757	5,105	2.4
Sarawak	3,613	3,994	3.3	4,668	5,218	3.7
W.P. Kuala Lumpur	7,481	8,834	5.5	9,480	11,102	5.3
W.P. Labuan	4,996	6,083	6.6	6,850	7,329	2.3
W.P. Putrajaya	7,498	9,045	6.3	10,248	11,333	3.4

In terms of ethnic group, median and mean disposable income registered by the Chinese, amounted RM6,397 and RM8,371, respectively. This was followed by the Indians with median disposable income of RM5,107 and RM6,907 on for mean disposable income. Meanwhile, Bumiputera had median disposable income of RM4,721 and mean disposable income of RM6,127. (Table 5)

In terms of employment, households headed by those who work in mining sector had the highest median and mean disposable income in 2019. Median disposable income was recorded at RM7,054 as compared to RM6,657 (2016) while mean disposable income amounted RM10,213 as compared to RM9,191(2016). Households with heads of household working in the agriculture sector had the lowest median and mean disposable income with RM3,285 (2016: RM2,978) and RM4,191 (2016: RM3,647) respectively. (Table 6)

#### 2.4 HOUSEHOLD INCOME AND CONSUMPTION EXPENDITURE

Income is one of the important factors in determining household purchasing power. Stephen (2001) stated that changes in expenditure patterns occurred due to the changes in income among households. Based on Chart 11, the per capita expenditure is directly proportional with per capita income. This depicts that household income and expenditure are positively correlated.

In 2019, mean household income and expenditure for Malaysian citizens grew by 4.2 per cent. Meanwhile, disposable household income rose 4.4 per cent. Most of the states had incomes greater than the expenditures.

Nonetheless, eight states recorded household consumption expenditure growth above its income namely Melaka (4.9%), Negeri Sembilan (5.6%), Perlis (3.8%), Sabah (4.5%), Sarawak (3.6%), W.P. Kuala Lumpur (4.7%), W.P. Labuan (3.6%) and W.P. Putrajaya (4.5%).

On average, households acquired 68.7 per cent of its disposable income to support its consumption expenditure. Six states registered percentage of consumption expenditure over 70.0 per cent of its disposable income namely Negeri Sembilan (76.0%), Pahang (74.0%), Melaka (73.6%), Perak (73.3%), Kelantan (72.2%) and Terengganu (71.4%). (Table 7)

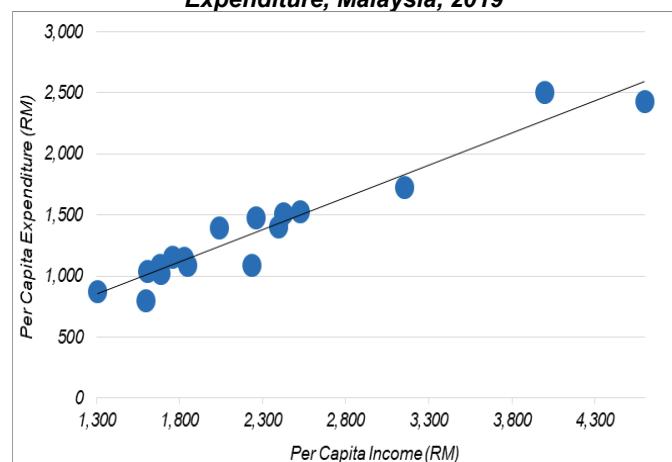
**Table 5: Median and Mean Disposable Household Income by Ethnic Group, Malaysia, 2016 and 2019**

Ethnic Group	Median Disposable Income (RM)		CAGR 2016-2019 (%)	Mean Disposable Income (RM)		CAGR 2016-2019 (%)
	2016	2019		2016	2019	
Malaysia	4,513	5,116	4.2	5,928	6,764	4.4
Bumiputera	4,184	4,721	4.0	5,399	6,127	4.2
Chinese	5,609	6,397	4.4	7,344	8,371	4.4
Indians	4,575	5,107	3.7	5,951	6,907	5.0
Others	3,263	3,773	4.8	4,363	5,239	6.1

**Table 6: Median and Mean Disposable Household Income by Employment Sector, Malaysia, 2016 and 2019**

Employ-ment Sec-tor	Median Disposable Income (RM)		CAGR 2016-2019 (%)	Mean Disposable Income (RM)		CAGR 2016-2019 (%)
	2016	2019		2016	2019	
Malaysia	4,513	5,116	4.2	5,928	6,764	4.4
Agriculture	2,978	3,285	3.3	3,647	4,191	4.6
Mining	6,657	7,054	1.9	9,191	10,213	3.5
Manufacturing	4,606	5,279	4.5	5,829	6,679	4.5
Construction	4,624	5,293	4.5	6,291	7,214	4.6
Services	5,179	6,001	4.9	6,706	7,721	4.7
Others	3,742	3,927	1.6	4,776	5,185	2.7

**Chart 11: Relationship between per Capita Income and Expenditure, Malaysia, 2019**



**Table 7: Annual Growth Rate of Gross & Disposable Income, Consumption Expenditure and Percentage of Expenditure to Income by State, Malaysia, 2019**

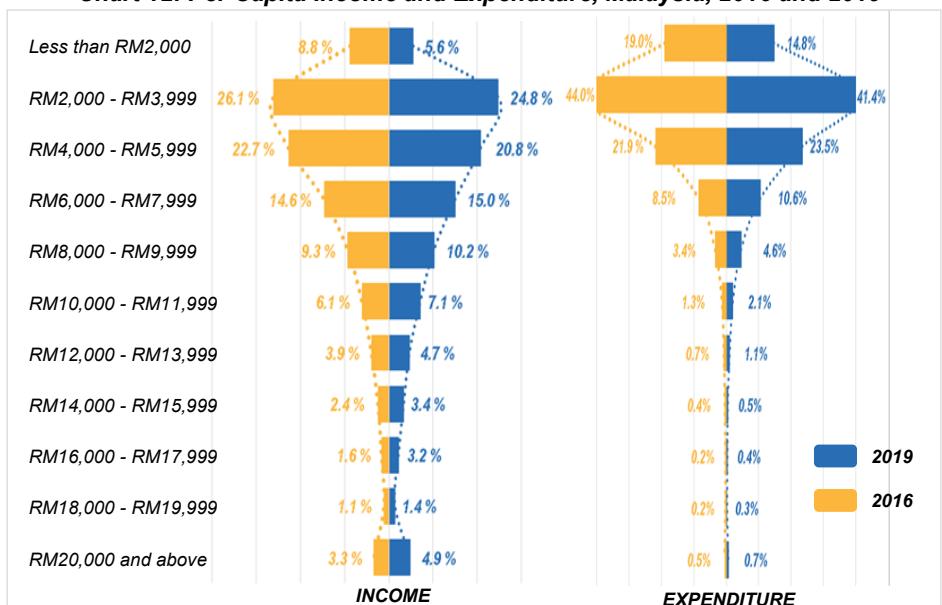
State	Annual Growth Rate 2016-2019 (%)			Percentage of Expenditure to Gross Income (%)	Percentage of Expenditure to Disposable Income (%)
	Gross Income	Disposable Income	Consumption Expenditure*		
<b>Malaysia</b>	<b>4.2</b>	<b>4.4</b>	<b>4.2</b>	<b>58.8</b>	<b>68.7</b>
Johor	4.9	5.0	4.4	60.5	70.0
Kedah	3.5	4.3	3.4	61.8	68.5
Kelantan	4.8	5.5	4.0	66.9	72.2
Melaka	4.1	4.1	4.9	65.6	73.6
Negeri Sembilan	4.3	4.0	5.6	66.2	76.0
Pahang	4.1	4.2	3.2	65.8	74.0
Pulau Pinang	4.6	5.0	3.2	59.9	69.0
Perak	3.6	4.4	3.5	63.9	73.3
Perlis	3.0	3.8	3.8	63.2	66.7
Selangor	4.5	4.1	4.4	55.5	68.1
Terengganu	5.5	5.5	4.2	64.1	71.4
Sabah	2.3	2.4	4.5	55.4	62.4
Sarawak	3.4	3.7	3.6	59.3	67.7
W.P. Kuala Lumpur	4.2	5.3	4.7	52.7	62.9
W.P. Labuan	0.6	2.3	3.6	52.0	59.0
W.P. Putrajaya	3.5	3.4	4.0	61.3	69.4

\*Refers to the consumption expenditure of Malaysian citizens only

On another angle, considering mean disposable income (RM6,764) and mean consumption expenditure (RM4,534), the residual income for every household averaged RM2,230. In addition, on average a household own savings and other receivables amounted to RM2,323. These residual income and other receivables & savings are usually used to finance payments under miscellaneous expenses and financial expenses such as repayment of housing loans, car loans, personal loans and investment loans. The average amount of these commitments was RM3,612.

The survey findings also depicted 30.4 per cent of households in Malaysia still earn below RM4,000 with a majority of 24.8 per cent in the income class between RM2,000 to RM3,999. This reflects household purchasing power is still low where 56.2 per cent households only spent less than RM4,000 monthly. (Chart 12)

**Chart 12: Per Capita Income and Expenditure, Malaysia, 2016 and 2019**



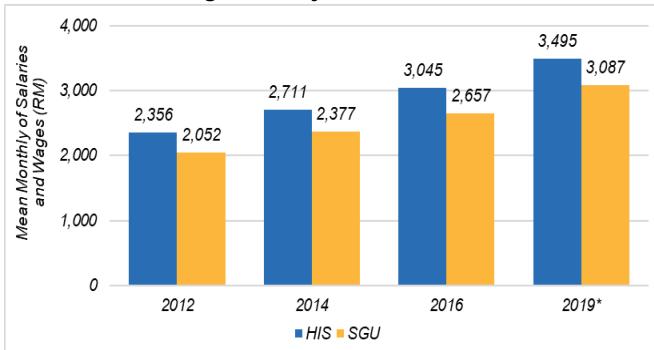
## 2.5 COMPARISON BETWEEN HOUSEHOLD & INDIVIDUAL INCOME

Another source of statistics on salaries and wages obtained through the household approach is from Salaries & Wages Survey (SGU). In contrast with the HIS & BA that is conducted twice in five years, SGU is a survey conducted annually.

The comparison between household income and individual income should consider the differences in information obtained through the HIS & BA and the SGU. The information on salaries and wages collected through the SGU includes only individuals working in both government and private sectors and excludes individuals who are employers, self-employed or unpaid family workers. Wages only accounts for basic salaries, living allowances and other allowances in terms of cash or in-kind such as free foods and accommodations or concessions permanently and regularly paid as well as overtime payments. However, SGU does not include bonuses and gratuities, family allowances and other social security payments made by the employer.

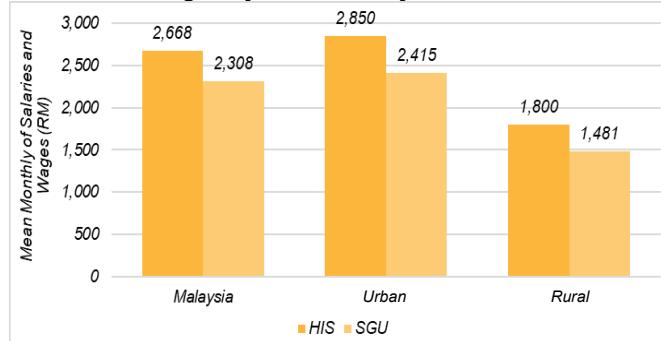
Chart 13 presents the overall mean monthly salaries and wages between HIS and SGU for the reference period of 2012, 2014, 2016 and 2019. The mean trend presented by SGU and HIS are similar, although mean salaries and wages from HIS is marginally higher than SGU. Meanwhile, the comparison between strata in 2019 also showed the same pattern where income from HIS is higher than in SGU. (Chart 14)

**Chart 13: Comparison on Mean Monthly Salaries and Wages, Malaysia, 2012-2019**



Note: Data for SGU refers to the year 2018

**Chart 14: Comparison on Mean Monthly Salaries and Wages by Strata, Malaysia, 2019**



## 3. INCOME INEQUALITY

Economic prosperity of a country that benefited the population in a country is one of the key elements towards the existence of a developed and prosperous country. The 2030 Shared Prosperity Vision (SPV 2030) sets out to make Malaysia a sustainable developing country which associate with equitable, fair and inclusive economic distribution across all levels of income, ethnicities, regions and supply chains.

A fair economic distribution is customarily associated with inequality factor. Inequality exists when there is a difference in the ability of households to seize income opportunities. Stiglitz (2016) argues that inequality tends to slower the economic growth. According to Stiglitz, inequality weakens the aggregate demand of individuals in the lower groups where these individuals concentrated all of their incomes to fulfil their basic necessities.

Nonetheless, basic facilities and public services provided by the government that were used collectively by the people such as education, healthcare and safety facilities able to narrow the household income gap. In Malaysia context, the government allocated RM63.7 billion in 2019 as compared to RM61.3 billion in 2016 on health, education and social services for household use (Table 8). However, these services and facilities are excluded as part of the household income value.

Income inequality can be measured using various methods. One of the popular methods is the use of Gini coefficient. Gini coefficient is defined as a measurement of income disparities using the Lorenz curve where the value of Gini coefficient is between 0 and 1. The smaller the value, the fairer the income distribution.

**Table 8: Government Expenditure on Collective Household Expenditure(RM Million), 2015 - 2019**

Government Expenditure	2015	2016	2017	2018	2019
Individual consumption of government	60,016	61,334	61,919	60,268	63,733
Health services	15,919	16,499	13,415	12,192	13,951
Education services	42,655	43,295	46,797	46,335	47,988
Social services	1,442	1,540	1,707	1,741	1,795

Source: Annual GDP 2015-2019

The 2019 findings depicted the value of Gini coefficient that was calculated based on gross income increased by 0.008 index points from 0.399 (2016) to 0.407 (2019). Over the period, Gini coefficient in urban area increased from 0.389 to 0.398 whereas Gini coefficient in rural rose from 0.364 to 0.367. The Gini coefficient for the Bumiputera has risen from 0.385 to 0.389 while for the Chinese it has increased from 0.411 to 0.417. The Gini coefficient for the Indians also increased from 0.382 to 0.411.

The Gini coefficient can also be measured based on disposable income. Through this method, Gini coefficient in 2019 was 0.393 as compared to 0.391 in 2016. In terms of value, the Gini coefficient calculated based on disposable income presents smaller figures as compared with the ones based on gross income. This indicates that the tax system and tax payments by those who are qualified may contribute in narrowing household income gap.

This 2019 findings also showed the Gini coefficient calculated based on disposable income grew by 0.2 percentage points from 0.391 (2016) to 0.393 (2019). Over the period, Gini coefficient in urban area increased from 0.380 to 0.385 while Gini coefficient in rural areas decreased from 0.365 to 0.361. The Gini coefficient for the Bumiputera reduced from 0.380 to 0.377 while for the Chinese it edged up from 0.396 to 0.399. The Gini coefficient for the Indians also rose from 0.372 to 0.399. The comparison of Gini coefficient based on gross and disposable income is presented in Table 9.

Other than Gini coefficient, Theil index can also be used in measuring income inequality. Theil index measures inequality based on household groups. In contrast to the Gini coefficient, Theil index is not bound between values of 0 and 1. However, the value starts with 0, with no maximum value. Based on the survey findings, the value of Theil index was 0.307 in 2019 as compared to 0.293 in 2016.

**Table 9: Gini Coefficient, Gross and Disposable Income by Strata and Main Ethnic Group, 2019**

	Gini Coefficient	
	Gross Income	Disposable Income
<b>Malaysia</b>	<b>0.407</b>	<b>0.393</b>
<b>Strata</b>		
Urban	0.398	0.385
Rural	0.367	0.361
<b>Main Ethnic Group</b>		
Bumiputera	0.389	0.377
Chinese	0.417	0.399
Indians	0.411	0.399
Others	0.401	0.396

The analysis on income gap that is computed by dividing rural's mean income with urban's mean income showed that the ratio of urban and rural areas has improved to 1:0.58 from 1:0.57 in 2016. From the ethnic standpoint, the ratio of income gap between the Chinese and the Bumiputera remained wide at a rate of 1:0.72 in 2016 and 2019. The ratio of income gap between the Bumiputera and the Indians has widened to 1:1.16 from 1:1.14 in 2016. Meanwhile, income gap between the Chinese and the Indians was 1:0.83 in 2019.

The increase in Gini coefficient and analysis of gap between ethnics indicate that the income distribution gap is widening at inter-ethnic that is between households in the same ethnic and intra-ethnic that is between households in different ethnics. This is in line with the findings of the widening income distribution where the income of the T20 group grew faster than other household groups which led to higher distribution of income.

## 4. POVERTY

The issue of poverty in Malaysia started since the independence of Malaya, in 1957. This is due to the concession of state by the colonial legacy to the Malaya with a huge gap of income inequality among the main ethnics. Bumiputera is the poorest as compared to the Indians and the Chinese. The income inequality gap eventually resulted in the event of racial tensions in 1969.

Following the incident, the government has undertaken efforts in eradicating poverty in Malaysia. In the early 1970s, the government introduced New Economic Policy (NEM) with the aim of eradicating poverty by providing job opportunities to the people irrespective of race. The aim to eradicate poverty and narrow the income gap among households are further pursued through the establishment of SPV 2030 policy. The effectiveness of the programs implemented by the government is reflected with a reduction on the incidence of overall poverty from 49.3 per cent (1970) to 0.4 per cent (2016). The process of measuring poverty is a crucial matter and need to be executed by the government especially in ensuring the policies and programs implemented able to meet its target.

Generally, similar to Gini coefficient, poverty can also be measured using various approaches including measurement approach on absolute poverty, relative poverty and Multidimensional Poverty Index (MPI). Among the method used by most of the countries is absolute poverty measurement.

### 4.1 ABSOLUTE POVERTY

In Malaysia, absolute poverty measurement has been implemented since 1977 using Cost of Basic Needs approach. Through this approach, a minimum requirement level known as Poverty Line Income (PLI) is established. The component of PLI comprises of two categories which are the Food PLI and the Non-food PLI. The value of Food PLI is obtained by identifying calorie requirements for a household.

The value of Food PLI is determined based on the patterns of expenditure and basic necessities of low-income households obtained from Household Expenditure Survey (HES). The PLI value is the summation of Food PLI and Non-food PLI. A household is considered as absolute poor if its total household income is below the PLI value while a household is considered as hardcore poor if its total household income is below the Food PLI. In 2019, the PLI value in Malaysia is revised based on current needs. This revision emphasizes on optimal and healthy food intake as well as non-food basic requirements with quality. Based on this revision, the PLI value in 2016 is also revised.

In accordance with the 2019 methodology, the national mean PLI value was RM2,208 per month while the mean Food PLI value was RM1,038 monthly with an average household size of 3.9 persons. This mean PLI value is obtained by dividing overall PLI value in each household with total number of citizen households in Malaysia. The incidence of overall absolute poverty improved from 7.6\* per cent (525,743 households) in 2016 to 5.6 per cent (405,441 households). Similarly, the incidence of absolute poverty in urban and rural also recorded a decrease to 3.8 per cent and 12.4 per cent respectively. Meanwhile, hardcore poverty registered 0.4\*\* per cent in 2019 as compared to 0.6 per cent in 2016.

The Bumiputera recorded a decline in the incidence of absolute poverty to 7.2 per cent as compared to 9.7\* per cent (2016). The Chinese and the Indians also portrayed poverty incidence lower than in 2016 with the incidence of poverty of 1.4 per cent and 4.8 per cent respectively.

The incidence of poverty by state showed Sabah had the highest poverty incidence with 19.5 per cent and followed by Kelantan, 12.4 per cent. Kedah recorded a significant poverty reduction from 14.3\* per cent to 8.8 per cent, followed by Pahang from 9.2\* per cent to 4.3 per cent. Despite recording the highest incidence of poverty, Sabah registered a decline in poverty by 4.4 percentage points as compared to 2016. (Chart 15)

Poor households with the household heads aged between 45 to 49 years had the highest percentage of poverty with 16.3 per cent followed by between 40 to 44 years of age group (15.4%) and between 50 to 54 years (13.1%). However, the age group of 65 years and over recorded a poverty incidence of 12.0 per cent in 2019 as compared to 10.9 per cent in 2016.

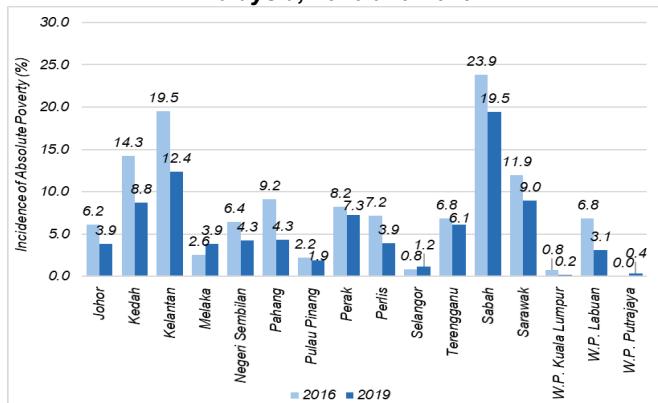
Out of 405,441 poor households, 70.4 per cent were households with more than four members. This was followed by four-member households with 13.3 per cent. This situation clearly explains that household size is one of the factors that influence poverty in Malaysia.

## 4.2 RELATIVE POVERTY

Relative poverty refers to measurement approach of which the household income is compared with a certain standard of living determined by the society. In contrast to absolute poverty, the relative poverty threshold is not measured using the PLI, whereas it is defined as half the median income of all households in that particular year.

A household is categorised as relative poor if its total household income below the threshold of relative poverty. The threshold of relative poverty depends on current distribution of household income in reference year. According to this definition, the value of relative poverty in 2019 was 16.9 per cent as compared to 15.9 per cent in 2016.

**Chart 15: Incidence of Absolute Poverty by State, Malaysia, 2016 and 2019**



Note: Data for the year 2016 is revised based on the 2019 Methodology

\*Revised based on 2019 PLI methodology

\*\*Based on 2005 PLI methodology

#### 4.3 MULTIDIMENSIONAL POVERTY INDEX (MPI)

*Multidimensional Poverty Index (MPI) is a poverty measurement in a broader context involving non-monetary aspects such as health, education and basic amenities that reflect living standards. The value of MPI is between 0 to 1 where the increasing value of MPI indicates a higher degree of deprivation in multiple dimensions.*

*The 2019 HIS&BA findings showed the national MPI improved significantly with a reduction of 0.0042 index points (0.42 percentage points) to 0.0110 (1.1%) points as compared to 0.01523 points (1.5%) in 2016. W.P. Putrajaya had the lowest value of MPI index which near to zero per cent indicating that no households experienced multiple dimensions deprivations while Sabah had the highest value of MPI index of 0.0622 (6.2%).*

*In general, from 11 indicators being studied, households showed a degree of deprivations lower than in 2016 on indicators of years of schooling, access to healthcare facilities, access to clean water, room crowdedness, garbage collection facility, basic communication tools and monthly gross income. However, the incidence of household's deprivations increased on indicators of conditions of living quarters, transportation facilities while toilet facility showed very minimum incidence of deprivations, though marginally higher in 2016.*

*Based on Table 10, comparison among indicators in 2019 depicted that the garbage collection facility had the highest incidence of deprivation of 13.3 per cent, followed by room crowdedness (9.5%), access to healthcare facility (6.5%) and mean monthly household income (5.6%). However, it should be noted that access to healthcare facility does not take into account the deprivations on aspect on time allocated by household to reach near healthcare facilities.*

**Table 10: Incidence of Household Deprivation by Dimension, 2016 and 2019**

DIMENSION	INDICATOR	DEPRIVATION CUT-OFF	Incidence of Household Deprivation (%)	
			2016	2019
Education	Years of schooling	All household members aged between 13 to 60 years have less than 6 years of education	1.2	1.0
	School attendance	Any children aged between 6 to 12 years not schooling	0.4	0.4
Health	Access to healthcare facility	Distance to healthcare facility more than 5km and no mobile health facility	6.8	6.5
	Access to clean water	Other than treated pipe water inside house and water pipe/stand pipe	4.1	3.9
Standard of Living	Conditions of living quarters	Dilapidated or deteriorating	2.9	3.7
	Room crowdedness	More than 2 household members in a bedroom	12.0	9.5
	Toilet facility	Other than pour or flush toilet	0.3	0.4
	Access to garbage collection facility	No garbage collection facility	14.9	13.3
	Transportation facilities	All members in the household do not use private or public transport	0.5	0.6
	Access to basic communication tools	Does not have consistent fixed line phone or mobile phone	1.4	1.1
Income	Monthly household gross income	Monthly household gross income less than mean household PLI	7.6*	5.6

Note: Revised figure based on the 2019 PLI Methodology

# SECTION 2

# STATISTICS ON HOUSEHOLD EXPENDITURE

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## A. INTRODUCTION

*Private final consumption expenditure is an important component and a key driver of Malaysia's economic growth. In 2019, private final consumption expenditure remained the major driver of demand with 58.7 per cent contribution to GDP. This growth occurred in the context of increasing labour force participation, rising disposable income and stable consumption expenditure. Consumption expenditure has indirectly created demand and thus, stimulated the country's economy.*

*There are many factors that can influence changes in the composition and patterns of household consumption in Malaysia. Among them are income levels, price of goods and preferences. Therefore, understanding consumer behavior plays an important role in the implementation of effective strategies to achieve national economic growth goals and improve the well-being and standard of living of the people.*

*Consumer behaviour can be understood and studied through surveys made specifically based on household daily expenditure. In this context, the Department of Statistics Malaysia (DOSM) through the Household Expenditure Survey (HES) collects comprehensive data on household expenditure patterns.*

## B. SURVEY BACKGROUND

*Household Expenditure Survey 2019 is the 15<sup>th</sup> survey since it was first implemented in 1957/1958. The main objective of this survey is to obtain comprehensive data on the level and patterns of expenditure on various goods & services. Prior to 2014, the survey which is conducted twice every five years and was then integrated with the Household Income Survey twice every five years. Similar to the Household Income Survey, this survey is scientifically conducted with probability sampling methods. The sample selected is based on the list of households obtained from the Population and Housing Census which is conducted every ten years.*

*This list is continuously updated by the Department and it is the basis of a comprehensive household frame covering all states by urban and rural strata. It allows the selected sample to be more comprehensive up to the administrative district level and represents the entire 8.0 million household populations.*

*At the early stage of its implementation, the use of data was limited to providing a basis for the formation of Consumer Price Index and studies on household expenditure patterns. However, as the country progresses and develops, information on expenditure becomes increasingly important at par with macroeconomic and microeconomic indicators of the country including measures of Gross Domestic Product (GDP), poverty line income, cost of living and consumer purchasing power.*

## C. CONCEPTS AND CLASSIFICATIONS OF HOUSEHOLD EXPENDITURE

*Statistics on expenditure are used by the government in formulating, monitoring and evaluating the impact of economic and social policies such as fiscal policy changes, demand for products & services as well as complementing national account compilation in the context of the domestic household sector. Therefore, it is important to apply concepts and definitions that are in line with international recommendations and practices. The current references used in conducting this survey are System of National Account, United Nations; Framework for Statistics on the Distribution of Household Income, Consumption and Wealth (2013), Organization for Economic Co-operation and Development; and the Classification of Individual Consumption According to Purpose (COICOP), United Nations.*

There are three basic expenditure concepts that need to be understood in analysing the household expenditure data namely household consumption expenditure, household non-consumption expenditure and current expenditure.

Household consumption expenditure is the private consumption expenditure of goods and services during the reference period. This expenditures refers to the value of consumer goods & services acquired, used or paid for by a household through direct monetary purchase, own-account production, barter or as income in kind for the satisfaction of needs and wants of its members.

Meanwhile, household non-consumption expenditure refers to payments on financial services, others and government payments for the purpose of increasing national income. This means that the payment has no return or benefit. Examples of non-consumption expenditures are payments in the form of transfers such as income tax, social security contributions, compensation payments, mandatory fees & fines, gifts to other households and repayment of loans such as housing, vehicles and investments. The sum of both of these expenditures constitutes the current household expenditure. In addition to these three concepts of expenditure, there is also collective household consumption that are typically in the form of government facilities and services such as security, education and health. However, this consumption is not considered part of total household expenditure.

To determine the cost of goods & services, three approaches are used: acquisition, consumption and payment. Acquisition is the purchase value recorded at the time the goods and services are acquired while consumption approach is used for long-term durable goods such as furniture and carpentry. This method is also used in assessing the use of utilities such as water and electricity. The payment approach involves prepayment of goods & services for which goods & services have not been received during the reference month such as payment of educational and nursing fees.

COICOP provides guidance on the classification of items of goods and services based on 13 expenditure groups. Expenditure groups 01-12 are consumption expenditure items while expenditure group 13 refers to non-consumption expenditure as seen in Table 11. This classification has been adapted to household expenditure items in Malaysia and used in data collection and analysis.

**Table 11: COICOP Expenditure Groups**

<b>Consumption Expenditure</b>			
 Food & non-alcoholic beverages	 Furnishings, household equipment & routine household maintenance	 Recreation services & culture	
 Alcoholic beverages & tobacco	 Health	 Education	
 Clothing & footwear	 Transport	 Restaurants & hotels	
 Housing, water, electricity, gas & other fuels	 Communication	 Miscellaneous goods & service	
<b>Non-consumption expenditure</b>			
 Miscellaneous expenses & financial expenses			

## D. SURVEY FINDINGS

The analysis included in this report is segmented by statistics on household consumption expenditure, household consumption patterns, consumption expenditure through e-Commerce, popular goods by selected main groups, consumption of selected daily items, marginal propensity to consume, health and education, non-consumption expenditure, time series of the trend of household consumption expenditure on basic needs and preferences, household expenditure time series and Consumer Price Index.

### 1. HOUSEHOLD CONSUMPTION EXPENDITURE STATISTICS

Consumption expenditure which refers to the portion of income spent on private consumption of goods & services plays an important role in driving the domestic economy. High consumption expenditure reflects high purchasing power of the household and thus, guarantees stability of community development and economic growth.

In 2019, the mean monthly household consumption expenditure rose 3.9 per cent per annum in tandem with the moderate growth of mean monthly household income at 4.2 per cent for the period between 2016 to 2019. In terms of value, the mean monthly household expenditure increased from RM4,033 in 2016 to RM4,534 in 2019. The consumption expenditure per capita which is derived by dividing the value of mean monthly household expenditure by household size (3.8\* persons) increased by 5.4 per cent to RM1,404 in 2019 from RM1,194 in 2016. Meanwhile, the median monthly household expenditure totaled RM3,654 in 2019 compared to RM3,314 in 2016.

#### 1.1 HOUSEHOLD CONSUMPTION EXPENDITURE BY TYPE OF GOODS

According to COICOP, household consumption expenditure can be categorized into four types of goods: Durable Goods, Semi-durable Goods, Non-durable Goods and Services. Generally, the more developed a country is, the higher the percentage of expenditure on services. Schettkat and Yocarini (2005) through an analysis of the OECD countries' input-output tables stated that as per capita income increased, the contribution of services components in the final demand, especially for household consumption expenditure, increased either at constant or current prices.

In 2019, the percentage of expenditure for services component was 52.1 per cent which was higher than the total expenditure on goods at 47.9 per cent. In terms of growth, the services component increased by 4.5 per cent as compared to the goods component in between the period 2016 to 2019. The breakdown of the goods component shows that durable goods dominated the composition of expenditure by 38.2 per cent. The percentage of services component has consistently reached 50 per cent of total household expenditure since 2014. (Table 12)

**Table 12: Expenditure Items by Type of Goods, Malaysia, 2016 and 2019**

Type of goods	2016		2019		CAGR (%)
	Mean	Percentage	Mean	Percentage	
Durable goods	226	5.6	237	5.2	1.6
Semi-durable goods	185	4.6	204	4.5	3.2
Non-durable goods	1,562	38.7	1,733	38.2	3.4
Services	2,060	51.1	2,360	52.1	4.5
<b>Total</b>	<b>4,033</b>	<b>100.0</b>	<b>4,534</b>	<b>100.0</b>	<b>3.9</b>

\*Includes Malaysian citizen and non-citizen

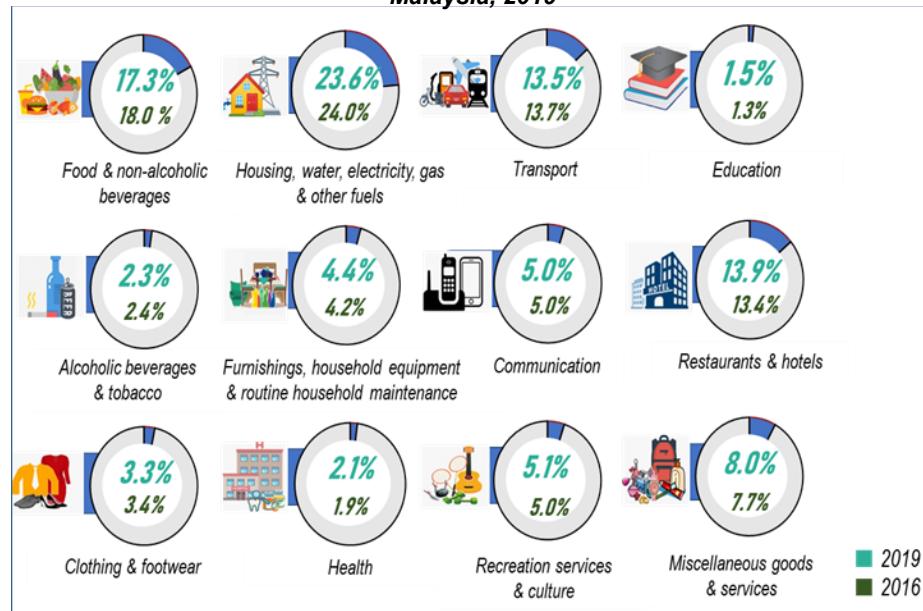
## 1.2 HOUSEHOLD CONSUMPTION EXPENDITURE BY MAIN GROUPS

Household expenditure patterns can be influenced by a number of factors based on a household's prioritised needs. In most countries, basic necessities usually dominate household expenditure. Similar situation can be applied in Malaysia, where the group Housing, water, electricity, gas & other fuels (23.6%), Food & non-alcoholic beverages (17.3%); and Transport (13.5%) remained the major components of expenditure. However, three of these groups showed a decrease in the composition of consumption expenditures namely Food & non-alcoholic beverages (-0.7 percentage points); Housing, water, electricity, gas & other fuels (-0.4 percentage points); and Transport (-0.2 percentage points). Apart from these three groups, expenditure on Restaurants & hotels which is a combination of consumer goods and preferences was also the highest expenditure component. The group recorded an increase of 0.5 percentage points in 2019.

Four other main groups which also include basic necessities are Clothing & footwear, Communication, Health and Education. In line with national development, the composition of expenditure for both Health and Education increased by 0.2 percentage points in 2019. However, expenditure on Communication remained the same. On the other hand, the composition of Clothing & footwear group decreased by 0.1 percentage points in 2019.

The expenditure patterns for the other four groups which comprise the bulk of selected goods have also increased as household income increases. The group Miscellaneous goods & services and Recreation services & culture increased by 0.3 and 0.1 percentage points respectively. Furnishings, household equipment & routine household maintenance group also increased by 0.2 percentage points. Meanwhile, the composition of the Alcohol & Tobacco group decreased by 0.1 percentage points. (Exhibit 6)

**Exhibit 6: Composition of Consumption Expenditure by 12 Main Groups, Malaysia, 2019**



## 1.3 HOUSEHOLD CONSUMPTION EXPENDITURE PATTERN

### 1.3.1 Expenditure Pattern by Urbanisation Level

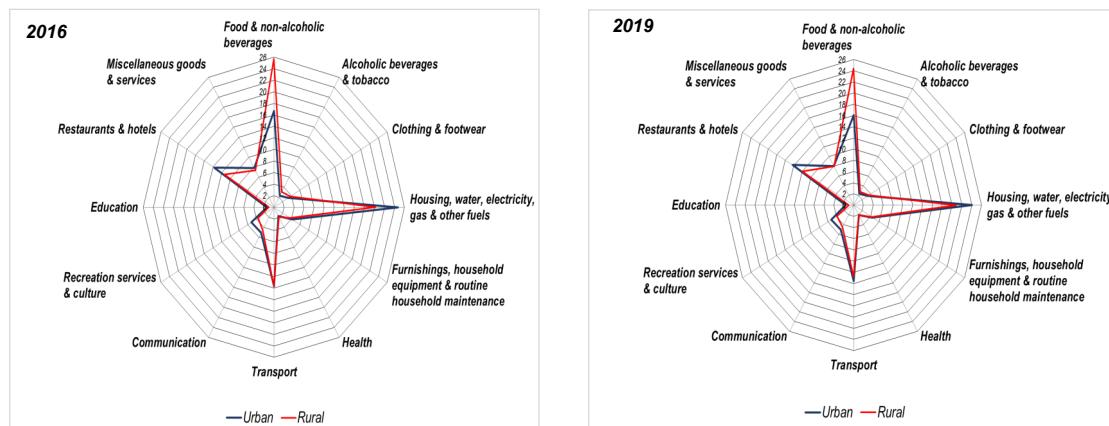
Urbanisation is the transformation process of an area from rural to urban. Malaysia is one of the countries in East Asia with more number of urban areas and the urban population is growing rapidly. The United Nations Department of Economic and Social Affairs (DESA) expects that Malaysia will record 80.0 per cent urbanisation by 2020 and between 85.0 to 90.0 per cent over the next 30 years. During 2010 to 2019, the level of urbanisation in Malaysia increased from 71.0 per cent to 76.2 per cent. Chart 16

In Malaysia, urbanisation has reached 76.2 per cent of the urban population and 23.8 per cent of the rural population. Household expenditure in urban areas increased by 3.7 per cent per annum from RM4,402 to RM4,916. Meanwhile, in rural areas, it increased by 3.6 per cent per annum from RM2,725 to RM3,038 for the period between 2016 to 2019. This indirectly reflects that the mean household consumption expenditure in urban area was 1.6 times higher than the mean household expenditure in rural area. The increase in expenditure in the urban area is also in line with the increase in mean income of urban households which was 1.7 times higher (RM8,635) than rural households (RM5,004). Yahaya & Nurizan (1991) and Rashid & Ghani (2007) discussed the factors of standard of living with expenditure patterns. Their studies showed that the high standard of living in the urban area has led to a higher pattern of urban household expenditure.

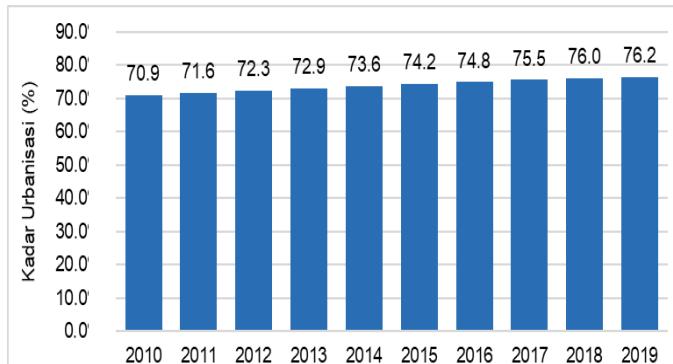
The composition of expenditure groups show differences in expenditure preferences by level of urbanisation. Households in the urban areas recorded the highest percentage of expenditure in the Housing, water, electricity, gas & other fuel at 24.0 per cent. Meanwhile, the food & non-alcoholic beverages expenditure group contributed to the highest percentage of expenditure by households in rural areas (24.4%). The expenditure on the group Food & non-alcoholic beverages shows that households in rural areas were more likely to prepare food at home than households in urban areas and recorded a lower percentage of 16.1% for the expenditure group.

In addition, the expenditure on food away from home which can be reflected by restaurants & hotels group was significantly higher for urban households (11.4%) than for rural households (9.8%). The expenditure pattern in urban area has also been influenced by expenses on other consumer goods & services such as recreation and culture. (Exhibit 7)

**Exhibit 7: Composition of Household Consumption Expenditure by Urban and Rural Areas, Malaysia, 2016 – 2019**



**Chart 16: Urbanisation Rate in Malaysia, 2010 - 2019**

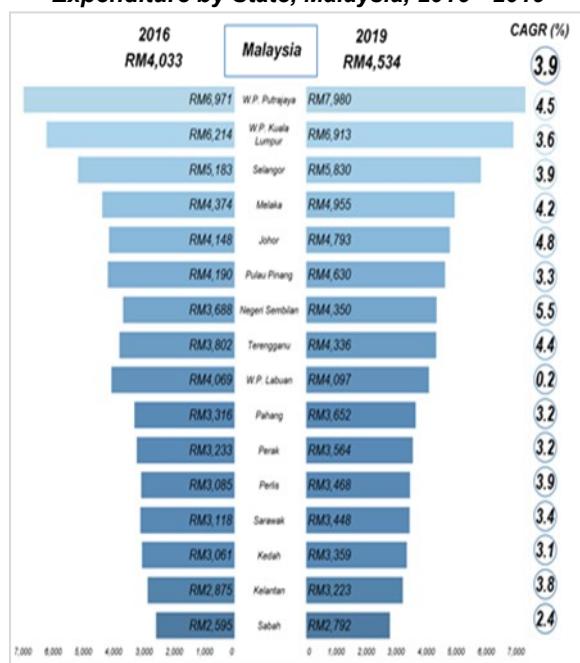


Note: Urbanisation rate refers to the number of people living in urban areas

### 1.3.2 Expenditure Pattern by State

Cost of living relatively varies between states due to differences in commodity prices, household income levels and the ability of households to cope with rising prices. In 2019, mean monthly household consumption expenditure grew at a growth rate 3.9 per cent growth rate, in line with the increasing household income with a growth rate of 4.2 per cent. At state level, the highest mean monthly household consumption expenditure was recorded in W.P. Putrajaya (RM7,980). Five other states also recorded household consumption expenditure exceeding the national mean (RM4,534) which were W.P. Kuala Lumpur (RM6,913), Selangor (RM5,830), Melaka (RM4,955), Johor (RM4,793) and Pulau Pinang (RM4,630). Meanwhile, four states surpassed the national's annual growth rate for mean consumption expenditure namely Negeri Sembilan (5.5%), Johor (4.8%), W.P. Putrajaya (4.5%), Terengganu (4.4%) and Melaka (4.2%). W.P. Labuan, on the other hand, recorded the lowest growth rate of 0.2 per cent. (Chart 17)

**Chart 17: Mean Monthly Household Consumption Expenditure by State, Malaysia, 2016 - 2019**



### 1.3.3 Expenditure Pattern by Ethnic

Survey findings showed that there were differences in expenditure patterns by main ethnic\* groups. In 2019, the mean monthly household consumption expenditure for Chinese (RM5,713) was 1.3 times higher than Bumiputera (RM4,227) and 1.2 times higher than Indians. In terms of household expenditure growth rate, the Bumiputera expenditure growth rate was faster (4.3%) as compared to Chinese (3.7%) and Indians (3.6%).

Based on the expenditure composition, Bumiputera households spent less on alcoholic beverages & tobacco (1.8%) as compared to Chinese (3.1%) and Indians (2.8%). Religion and health were among the main factors affecting alcohol consumption pattern. Bumiputera also spent less on recreation services & cultural (4.5%) while India and China each made up 6.2 per cent.

In terms of expenditure on Clothing & footwear, the highest composition was recorded by Bumiputera households (3.8%) followed by Indian households (3.1%) and Chinese households (2.7%). There was a significant difference in the composition of expenditures on Food & non-alcoholic beverages between Bumiputera (18.9%) and Chinese (14.3%). Chinese households also spent less on Restaurants & hotels (13.7%) but in terms of value, the mean monthly consumption expenditure for Restaurants & hotels is higher as compared to Bumiputera. Similarly, the expenditure on health with the highest composition was recorded by Chinese households at 2.5 per cent as compared to Bumiputera and Indians at 2.0 per cent respectively. (Exhibit 8)

**Exhibit 8: Composition of Mean Monthly Household Consumption Expenditure by Ethnic, Malaysia, 2019**

Expenditure Groups	Total	Bumiputera	Chinese	Indians
	RM4,534	RM4,227	RM5,713	RM4,760
Food & non-alcoholic beverages	17.3%	18.9%	14.3%	15.8%
Alcoholic beverages & tobacco	2.3%	1.8%	3.1%	2.8%
Clothing & footwear	3.3%	3.8%	2.7%	3.1%
Housing, water, electricity, gas & other fuels	23.6%	21.7%	25.4%	24.7%
Furnishings, household equipment & maintenance	4.4%	4.7%	4.3%	4.1%
Health	2.1%	2.0%	2.5%	2.0%
Transport	13.5%	13.9%	13.4%	13.1%
Communication	5.0%	5.1%	4.9%	5.2%
Recreation services & culture	5.1%	4.5%	6.2%	6.2%
Education	1.5%	1.5%	1.5%	1.5%
Restaurants & hotels	13.9%	13.9%	13.7%	14.0%
Miscellaneous goods & services	8.0%	8.2%	8.0%	7.5%

\*Includes Malaysian citizen only

### 1.3.4 Expenditure Patterns by Household Size

Household size is one of the most important elements in determining household consumption expenditure. The expenditure pattern for each household is determined by the needs of their household members. On average, the household size in Malaysia was 3.8 persons as compared to 4.1 persons in 2016. In terms of percentage, most households had four members and over (53.2%). Meanwhile, single-person households made up 8.0 per cent of the total households. Households with two and three members accounted for 19.1 per cent and 19.6 per cent, respectively.

Household consumption expenditure increases as household size increases. Generally, the more the household members, the higher the level of expenditure needed to meet the needs of the household. By comparison, the mean monthly expenditure by single-person households was RM2,584 as compared to households with four members and more which was over RM5,000.

The different sizes and compositions of households affects the expenditure on goods that can be categorised as public goods (shareable) and private goods. With the existence of public goods in a household, the size of the household does not affect the level of consumption expenditure. According to Kakwani and Son (2005), clothing can be shared and passed on to other household members. In contrast, survey findings showed that expenditure on clothing increased in line with household size.

In other situation, households can still cut down on shared costs such as expenditure on housing and utilities. Findings showed that single households spent 32.0 per cent of expenditure on the expenditure group Housing, water, electricity, gas & other fuels. Expenditure decreased with increasing household size to 27.8 per cent (two persons), followed by 24.7 per cent (three persons) and 20.7 per cent (five persons and more).

Expenditure will increase as household size increases, especially on expenditure group Food. Table 13 shows that single households spent only 15.8 per cent on Food & non-alcoholic group while five-person and over households spent 17.9 per cent. The same pattern applies to consumption expenditure for Transport, Communication and Miscellaneous goods & services.

**Table 13: Percentage of Monthly Household Consumption Expenditure by Household Size, Malaysia, 2019**

Expenditure group	Household size (person)					Total
	One	Two	Three	Four	Five & more	
Food & non-alcoholic beverages	15.8	17.2	17.0	16.9	17.9	17.3
Alcoholic beverages & tobacco	2.3	2.5	2.5	2.4	2.1	2.3
Clothing & footwear	2.5	2.6	2.8	3.5	4.0	3.3
Housing, water, electricity, gas & other fuels	32.0	27.8	24.7	22.7	20.7	23.6
Furnishings, household equipment & maintenance	3.9	4.3	4.5	4.5	4.4	4.4
Health	2.6	2.6	2.1	1.9	1.9	2.1
Transport	11.2	12.7	13.4	13.3	14.2	13.5
Communication	4.1	4.5	5.1	5.3	5.2	5.0
Recreation services & culture	4.6	5.1	5.1	5.3	4.9	5.1
Education	0.2	0.5	1.1	1.9	2.2	1.5
Restaurants & hotels	14.1	13.1	13.9	14.3	14.0	13.9
Miscellaneous goods & services	6.6	7.1	7.8	8.0	8.5	8.0
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

### 1.3.5 Expenditure Pattern by Age Group

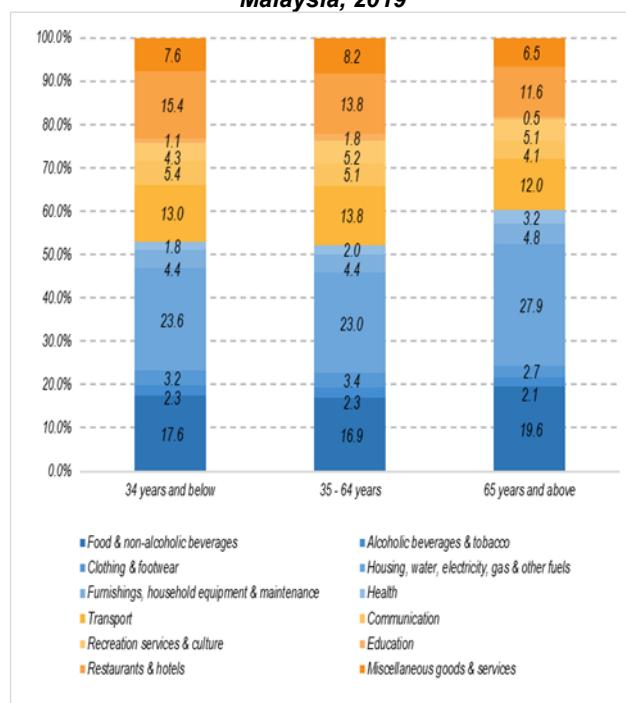
One of the demographic factors that can affect expenditure patterns is age difference. Households headed by young people typically spend less than total mean expenditure because they have smaller households and lower income. More spending will be incurred as age, income and household size increases. Subsequently, these expenditures will decrease with age as income and household size decline.

In Malaysia, 21.6 per cent of households were headed by person in the age group 34 and below in 2019. Meanwhile, 67.5 per cent of households were headed by person aged 35 to 64. Household head aged 65 and above made up 10.9 per cent of total households. On average, households in the age group 34 and below spent RM4,059 per month, lower than the age group 35 to 64 years old (RM4,846). Meanwhile, households in the age group 65 and above spent on average RM3,536 per month.

In terms of expenditure patterns, households in the age group 65 and above recorded higher spending on housing (27.9%) and food (19.6%) as compared to households in the age group 34 and below (housing: 23.6%; food: 17.6 %) and 35 to 64 years old (housing: 23.0%; food: 16.9%). In contrast, for Restaurants & hotels which is often associated with eating out, households age group 34 and below showed the highest composition (15.4%), followed by households at the age of 35 to 64 (13.8%). Households over the age of 65 spent only 11.6 per cent on this expenditure group.

For expenditure on transport, the highest composition was recorded by households aged 35 to 64 (13.8%) followed by households in the age group 34 and below (13.0%). Households aged 65 and above spent only 12.0 per cent on transport. The difference is also significant for expenditure on health where households aged 65 and above allocated 3.2 per cent of expenditure on this group as compared to households aged 35 to 64 (2.0%) and households in the age group 34 and below (1.8%). Similarly, households aged 35 to 64 accounted 1.8 per cent of expenditure on the group education as compared to 1.1 per cent by households in the age group 34 and below and only 0.5 per cent by households aged 65 and above. This indicates that household needs vary by age group. (Chart 18)

**Chart 18: The percentage of household consumption expenditure by the age group of head of household, Malaysia, 2019**



### 1.3.6 Expenditure Pattern by Household Group

In Malaysia, households\* can be divided into three main groups namely Bottom 40% (B40), Middle 40% (M40) and Top 20% (T20). The B40 household group refers to households earning less than RM4,850 a month. Households earning between RM4,850 to RM10,959 are classified as M40 households while T20 are households earning RM10,960 and above.

The B40 group allocated 25.6 per cent of its expenditures on housing as compared to just 22.8 per cent and 22.2 per cent by M40 and T20 respectively. Expenditure on food also showed that the composition for B40 group was higher at 24.2 per cent as compared to 18.0 per cent by M40 and only 12.6 per cent by T20. On the other hand, T20 allocated the highest composition of expenditure on transport at 15.5 per cent. M40 and B40 spent 13.5 per cent and 10.8 per cent respectively on transport.

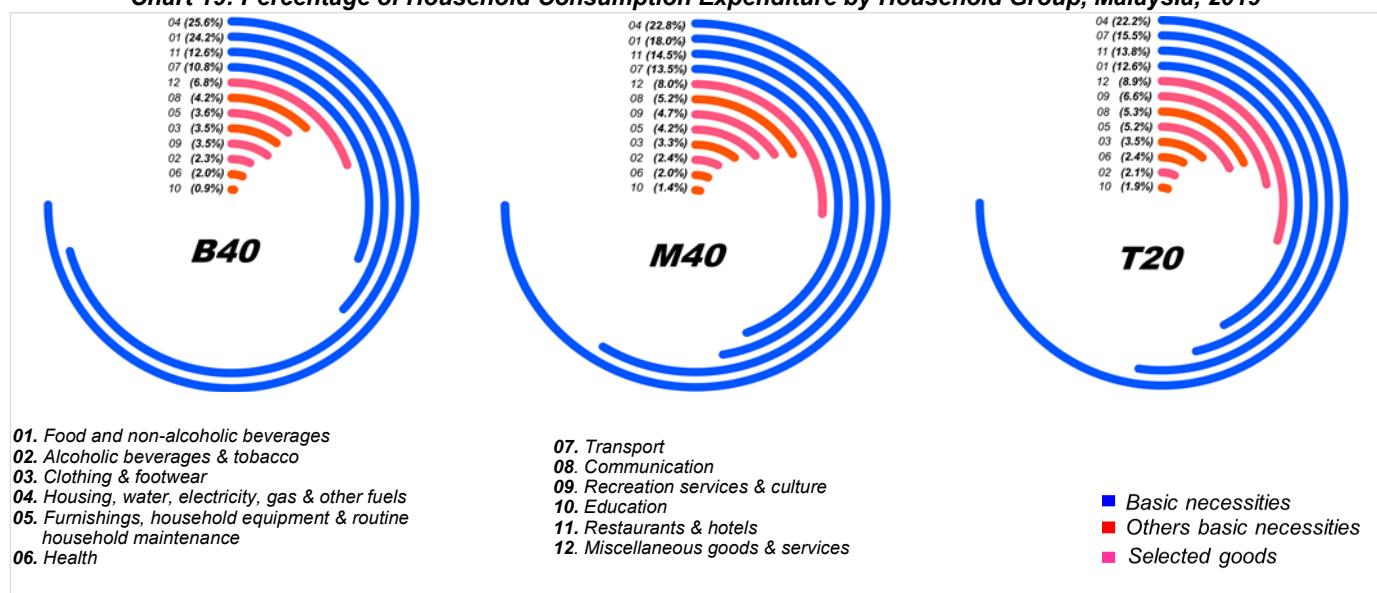
In contrast, for the expenditure group Restaurants & hotels, the M40 recorded the highest composition of 14.5 per cent while the T20 and B40 groups spent 13.8 per cent and 12.6 per cent respectively. This situation shows that income plays an important role in shaping household expenditure pattern.

The same scenario can be seen for expenditure on health and education where the T20 group allocated high compositions of 2.4 per cent and 1.9 per cent whereas the M40 group allocated 2.0 per cent and 1.4 per cent on health and education respectively. Meanwhile, the B40 group only spent 0.9 per cent on education. However, B40 allocated 2.0 per cent of its expenditure on health.

There were also significant differences in the expenditure on furnishings, household equipment & routine household maintenance and recreation services & culture which are largely made up of selected goods. The T20 group allocated a larger percentage on these expenditures at 5.2 per cent and 6.6 per cent whereas the M40 households allocated a lower percentage of 4.2 per cent and 4.7 per cent respectively. Similarly, the B40 spent only 3.6 per cent and 3.5 per cent of its expenditure for the same goods.

In conclusion, the T20 and M40 groups were more flexible in deciding expenditure patterns by preference as compared to B40 which had to allocate their expenditure on basic needs due to income constraints. (Chart 19)

**Chart 19: Percentage of Household Consumption Expenditure by Household Group, Malaysia, 2019**



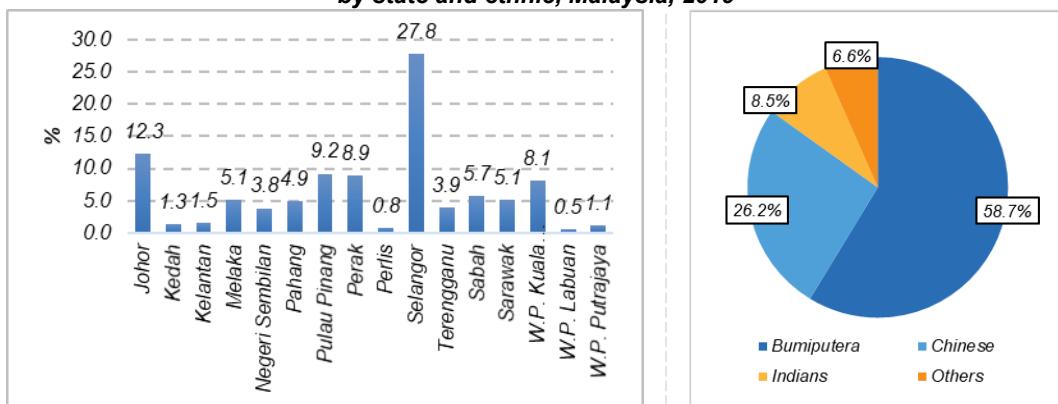
\*Refers to Malaysian citizen households

## 2. CONSUMPTION EXPENDITURE THROUGH e-COMMERCE

e-Commerce continues to be the key driver for the future of digital economy in Malaysia. Rapid advances in the field of information technology have led to widespread use of electronics in everyday routine such as e-Niaga, e-Government as well as e-Commerce applications. Additionally, the increase in the usage of e-Commerce is also driven by high domestic demand. e-Commerce allows households to compare prices and quality before purchasing an order without having to physically be at business premises. Shopping through e-Commerce is becoming increasingly popular as it is very convenient, less time consuming and cost-effective as compared to shopping on premises.

Based on survey findings, household expenditure on goods & services through e-Commerce increased from 11.3 per cent (2016) to 23.3 per cent (2019). Distribution by state showed that households in Selangor recorded the highest percentage of households using e-Commerce at 27.8 per cent, followed by Johor (12.3%), Pulau Pinang (9.2%), Perak (8.9%) and W.P. Kuala Lumpur (8.1%). Furthermore, Bumiputera households recorded the highest e-Commerce purchases at 58.7 per cent, followed by Chinese (26.2%) and Indians (8.5%). (Chart 20)

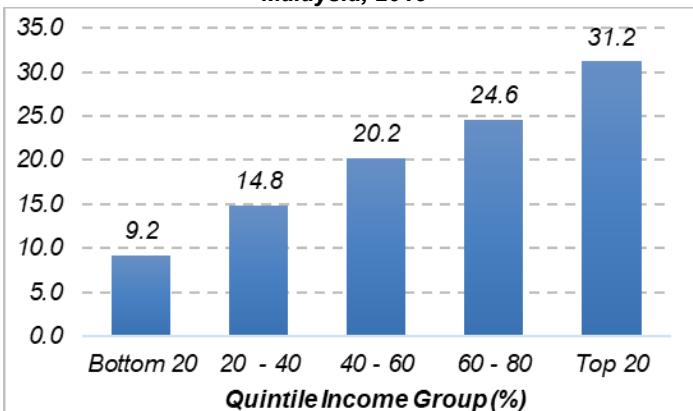
**Chart 20: The percentage of household expenditure through e-Commerce by state and ethnic, Malaysia, 2019**



The highest percentage of household expenditure through e-Commerce was on the group Clothing & footwear at 9.3 per cent. This is followed by Miscellaneous goods & services (6.9%); Furnishings, household equipment & routine household maintenance (5.1%) and Communication (4.5%). Some of the items purchased include blouses, scarves, shirts, women's purses and watches.

Survey findings also showed households in the top 20% quintile income group made the most e-Commerce purchases (31.2%), followed by quintile households 60% - 80% (24.6%) while only 9.2 per cent households in the bottom 20% quintile income group made purchases through e-Commerce. This shows that high-income households prefer to spend on goods & services through e-Commerce. (Chart 21)

**Chart 21: Percentage of Household Expenditure Through e-Commerce by Quintile Income Group, Malaysia, 2019**



### 3. POPULAR GOODS BY SELECTED MAIN GROUP

Popular goods refer to items with the highest percentage of spending by households in the selected main group. The popularity of these items is due to basic needs as well as lifestyle and availability of the goods. The four selected groups which are Food & non-alcoholic beverages; Transportation; Furnishings, household equipment & routine household maintenance; and Recreation services & culture were reviewed. In terms of details, the Food & Non-Alcoholic Beverages expenditure group comprises 422 items of necessities classified into 33 sub groups including rice, fresh fruit, fresh fish, vegetables, bread and flour. The survey results showed that 96.9 per cent of households spent on rice in 2019. This is followed by fresh chicken (88.8%), bread (87.1%) and chicken eggs (85.4%).

For transport group, 91.8 per cent of households spent on motor vehicle fuels followed by car/motor servicing (73.5%), parking fees (29.5%) and car wash/ polish (25.7%). Road toll charges only covered 18.1 per cent as this service is only available in certain areas.

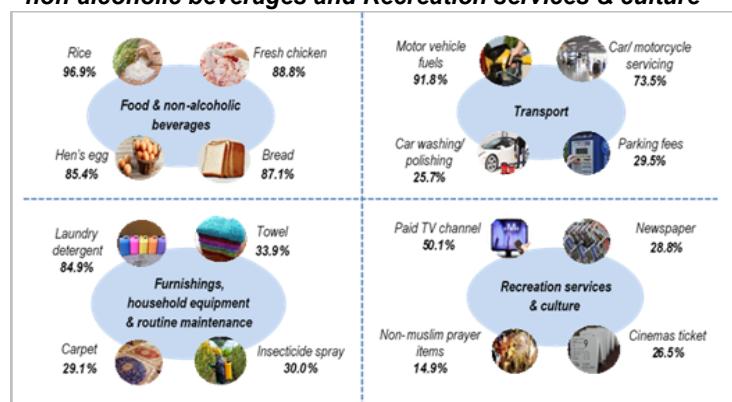
The group furnishings, household equipment & routine household maintenance that are more consumer-friendly have lower popularity values than basic necessities. In this group, 84.9 per cent of households spent on laundry detergent. Towels are the second most popular item of all where 33.9 percent of households spent on this item in 2019. The other two popular items were insecticide sprays (30.0%) and carpets (29.1%).

Furthermore, for the expenditure group Recreational services & culture, 50.1 per cent of households spent on paid TV channel followed by 28.8 per cent spent on newspaper. About 26.5 per cent spent on cinemas tickets and 14.9 per cent on non-Muslim prayer item. (Exhibit 19)

### 4. CONSUMPTION OF SELECTED DAILY GOODS

Selected daily goods include wet and dry items like controlled items such as rice, cooking oil, sugar and milk. Analyses were made for the use of selected daily goods in terms of quantity and cost. Findings showed that 96.9 per cent households spent on rice. The average quantity spent was 11.9 kg per household at a cost of RM43.54. This shows that rice is still needed and plays an important role as staple food for Malaysian households. Chicken and white sugar were also the goods that households spent the highest on at 6.5 kg (RM52.41 per month) and 2.6 kg (RM7.34 per month) respectively. Table 4 shows details on the 17 selected daily goods along with quantity and cost per month.

**Exhibit 9: Popular goods for the group Transport, Food & non-alcoholic beverages and Recreation services & culture**



**Table 14: The Quantity and Cost of Selected Daily Goods per Household, Malaysia, 2019**

Goods	Households who spent (%)	Average price (RM)	Unit	Quantity consumed	Cost per month (RM)
Rice	96.9	3.65	kg	11.9	43.54
Chicken	88.8	8.03	kg	6.5	52.41
White sugar	87.4	2.85	kg	2.6	7.34
Fresh hen's eggs	85.4	0.34	one	46.5	15.82
Mustard greens	74.2	7.12	kg	0.9	6.48
Cooking oil	83.2	4.12	kg	4.8	19.58
Big onion	66.0	4.20	kg	1.5	6.12
Condensed milk	63.8	2.82	can	2.9	8.18
Indian mackerel fish	57.9	14.26	kg	1.6	23.06
Wheat flour	57.0	1.91	kg	2.6	5.06
Round cabbage	55.3	3.65	kg	1.7	6.16
Cuttlefish	53.9	25.39	kg	1.1	27.99
Prawn	52.4	30.18	kg	1.2	36.30
Banana	40.5	4.17	kg	2.0	8.54
Beef	38.8	31.95	kg	1.5	47.21
Fresh coconut milk	38.1	10.21	kg	1.0	9.91
Apple	36.1	1.20	one	10.1	12.32

## 5. MARGINAL PROPENSITY TO CONSUME

Analysis from another perspective looks at the Marginal Propensity to Consume (MPC). MPC is one of the measures to see how household expenditure responds to changes in disposable income. In order to identify changes in household expenditure patterns, knowledge of household responses to income changes and income levels is needed. MPC value is the ratio of change in expenditure as compared to change in income. According to the survey, the value of MPC in 2019 was 0.66 (2016: 0.62), which means households will spend an average of RM0.66 from an increase of RM1.00 in income.

## 6. HEALTH AND EDUCATION

Statistics on household expenditure can be classified into 12 main expenditure groups. Two of the expenditure groups related to human capital (Tang & Lai, 2011) which are health and education contributed 2.1 per cent and 1.5 per cent respectively to the total mean monthly household consumption expenditure in 2019 (RM4,534). (Table 15)

According to Tang & Lai (2011), both health and education significantly contribute to increasing productivity of the labour force which in turn will give positive effect on raising output levels. The Government has allocated almost RM29 billion through Budget 2019 for health services, an increase of 7.8 per cent as compared to 2018. In addition, the Ministry of Education is the largest recipient of RM60.2 billion in allocation 19.1 per cent of total government spending in 2019.

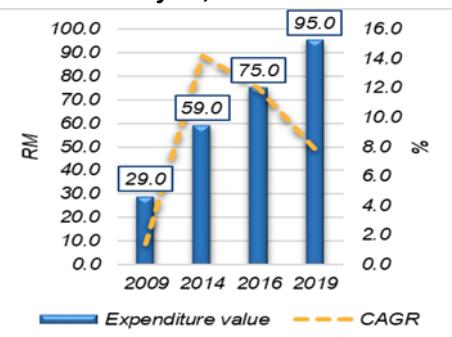
Facilities and services provided by the Government that are collectively used by the community indirectly contribute to the savings on education and health spending by households. However, the population's awareness on the importance of living a healthy lifestyle has led to an increase in health expenditure year after year. For expenditure on education, parents nowadays emphasize on the importance of children's education and allocate monthly expenses for education outside of school such as tuition classes.

Both the expenditure groups Health and Education saw an increase in household expenditure as shown from survey findings over a five-year period. Chart 22 shows that expenditure on health has increased over the years. However, in terms of annual growth rate, it increased from 2009 to 2014 and decreased from 2016 to 2019. On the other hand, the mean monthly household consumption expenditure on the expenditure group Education decreased in 2009 and then continued to increase over the years. The growth however showed a different trend as compared to Health where it fluctuated during the period as shown in Chart 23.

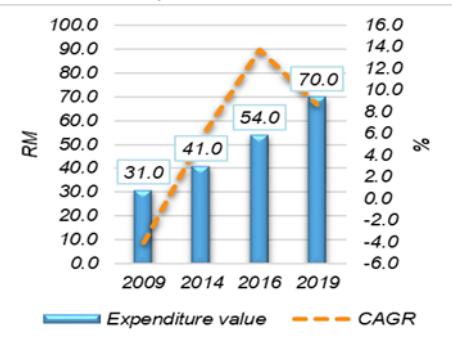
**Table 15: Composition of Mean Monthly Household Consumption Expenditure for Health and Education, Malaysia, 2009 - 2019**

Expenditure Group	2009	2014	2016	2019
Health	1.3	1.6	1.9	2.1
Education	1.4	1.1	1.3	1.5

**Chart 22: Mean Monthly Household Consumption Expenditure for Expenditure Group Health, Malaysia, 2009 - 2019**



**Chart 23: Mean Monthly Household Consumption Expenditure for Expenditure Group Education, Malaysia, 2009 - 2019**



## 7. NON-CONSUMPTION EXPENDITURE

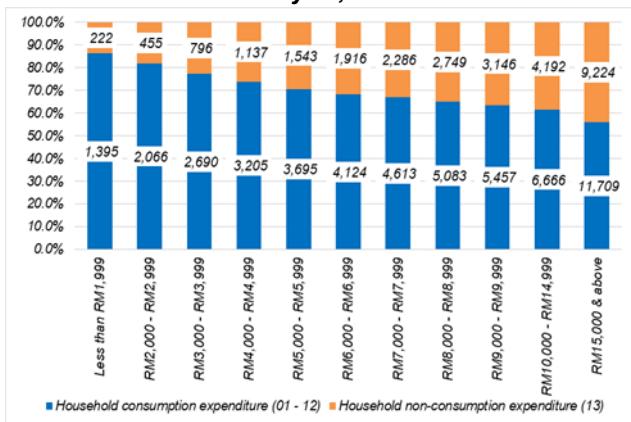
Non-consumption expenditure refers to payments in the form of transfers such as income tax, social security contributions, mandatory fees & fines, gifts to other households and repayment of loans. These payments are covered under the expenditure group Miscellaneous expenses & financial expenses (group 13) and can be divided into transfer payments, expenses on fixed capital formation and acquisition of financial assets. The distribution of household expenditure in 2016 and 2019 is as shown in Table 16.

In general, the expenditure item on repayment of household debt is under acquisition of financial assets. In Malaysia, household debt shows an upward trend as shown by indicators of the ratio of household debt to GDP. Based on Bank Negara Malaysia's report, in 2006, the ratio of household debt to GDP of 68.8 per cent increased to 76.0 per cent in 2010 and 84.4 per cent in 2016 and 82.7 percent in 2019. In economy, household debt is linked to consumption theory to maximize satisfaction. Debt is also associated with indicators of poverty and prosperity (Katona, 1975). The higher the income, the higher the ability to make loans.

Household debt generally refers to liabilities payable in the future and consists of loans to purchase real estate and securities, as well as financing consumption such as motor vehicle purchase loans, personal use and credit card facilities (BNM, 2013). Household expenditure in 2019 taking into account the mean non-consumption expenditure was RM6,983 per month compared to the consumption expenditure of RM4,534 per month. This means the average estimated amount for transfer payments and financial expenses is RM2,450 per month. Chart 24 shows household consumption and non-consumption expenditure by income class in 2019.

Household made an average of RM3,587 per month in loan repayments (loans) namely home loan repayments, motor vehicles, personal and investment. Analysis by income class shows high-income households of RM15,000 and above spend an average of RM20,933 per month and 31.6 per cent or RM6,615 household debt repayment. For low-income households of less than RM2,000 a month provide income for a home loan repayment of RM891.(Chart 25)

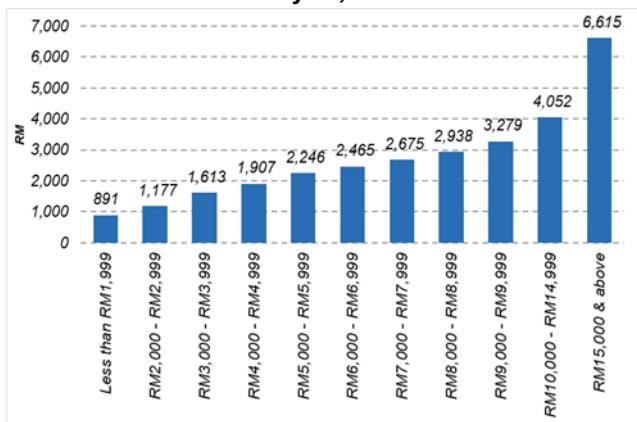
**Chart 24: Household Expenditure by Income Class, Malaysia, 2019**



**Table 16: Non-consumption Expenditure, Malaysia, 2016 and 2019**

Type	2016	2019
<b>Household expenditure (RM)</b>	<b>6,310</b>	<b>6,983</b>
Consumption expenditure (%)	63.9	64.9
Non-consumption expenditure (%)		
Transfer payments	11.8	13.0
Capital and acquisition of financial assets	24.3	22.1
<b>Total</b>	<b>100.0</b>	<b>100.0</b>

**Chart 25: Repayment of Household Debt by Income Class, Malaysia, 2019**



Note: Loan repayments consist of repayments of home, motor, personal and investment debt

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### **SECTION 3**

## **STATISTICS ON SELECTED BASIC AMENITIES**

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## 1. STATISTICS ON SELECTED BASIC AMENITIES

Basic amenities are necessary in determining household quality of life and level of development of a nation. Among the information collected in this basic amenities survey are home ownership, access to electricity and water as well as garbage collection facilities. Other than that, information on access to education and healthcare services as well as household equipment & facilities are also available. This basic amenities information is also the primary data source in measuring poverty using Multidimensional Poverty Index (MPI) approach.

Based on this survey, the percentage of owner-occupied dwelling owned by households increased 0.6 percentage points from 76.3 per cent in 2016 to 76.9 per cent. Over the same period, the percentage of rented dwellings also increased by 0.2 percentage points to 19.8 per cent. However, the percentage of households living in quarters decreased by 0.8 percentage points to 3.3 per cent (Chart 26). In 2019, the percentage of stable house condition was 97.0 per cent, declined by 0.1 percentage points as compared to 2016 (97.1%). For deteriorating or dilapidated house condition, the percentage increase slightly to 3.0 per cent in 2019.

**Chart 26: Percentage of Households by Types of Dwelling, Malaysia, 2016 and 2019**

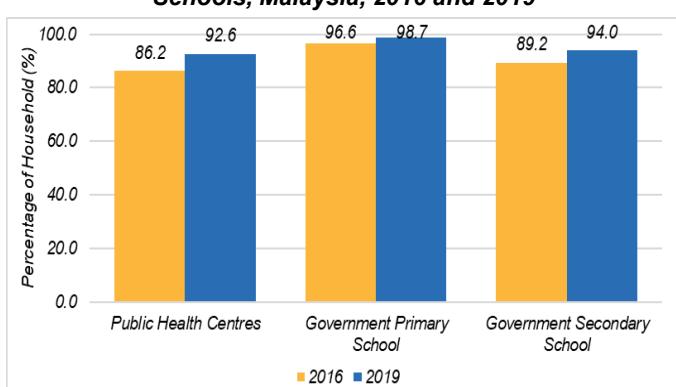


Room crowdedness is one of the indicators for measuring MPI in Malaysia. A household is defined as deprived in terms of bedroom usage when a room has more than two household members. The level of room crowdedness experienced by households decreased by 2.5 percentage points from 12.0 per cent in 2016 to 9.5 per cent.

The percentage of households with access to piped water in the house increased 0.4 percentage points from 95.5 per cent in 2016 to 95.9 per cent. Over the same period, garbage collection services to living quarters increased 8.5 percentage points to 68.9 per cent. Households with electricity supply also recorded an increase to 99.8 per cent.

In 2019, 92.6 per cent of Malaysian households with less than five kilometers to public health centres as compared to 86.2 per cent in 2016. Meanwhile, households with a distance of less than five kilometers from government primary and secondary schools were 98.7 per cent (2016: 96.6%) and 94.0 per cent (2016: 89.2%). (Chart 27)

**Chart 27: Percentage of Households within less than Five Kilometers of Public Health Center, Primary and Secondary Schools, Malaysia, 2016 and 2019**



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## **SECTION 4**

# **TIME SERIES ON SELECTED STATISTICS**

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## 1. HOUSEHOLD INCOME AND EXPENDITURE

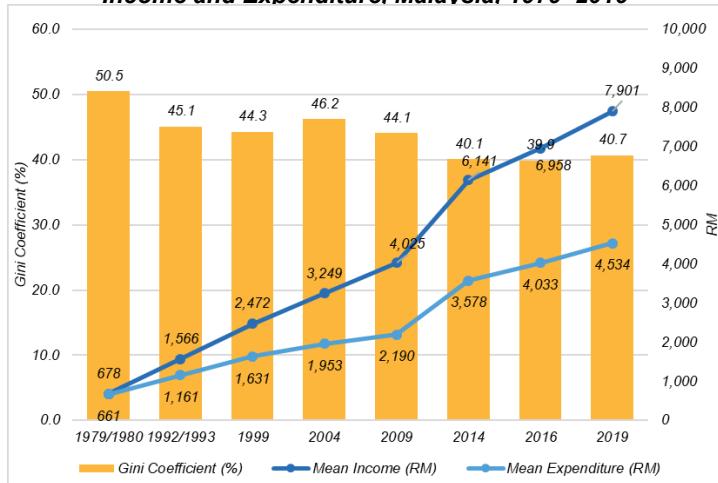
The long-term structure of household income and expenditure in Malaysia can be attributed to the evolution of the country's economic structure since 1970. During this period, Malaysia has shifted to industrial-based and high value added services from the agricultural based economy. In 1988/1989 the share of manufacturing sector has surpassed the agricultural sector in term of value added to GDP. The government-focused policy especially to the services sector after new millennium has seen this sector becomes the main contributor to Malaysia economy with the share more than 50 per cent since 2008 (2019: 57.7%)

Malaysia as a progressive country has recorded an average annual GDP growth of 6.2 per cent for the period of 1970 to 2019. Considering the social and economic imbalance, the government formed a policy in 1970 known as *The New Economic Policy* as an effort to overcome the imbalances that exist especially between ethnics and regions. The two strategies taken were to reduce and subsequently eradicate poverty and restructure the society to eliminate racial identity based on type of economic activity.

In Malaysia, the progress of this policy is monitored partly through the Household Income Survey (HIS) conducted by DOSM since 1973. HIS is an important tool for analyzing the information on the income levels, poverty as well as household groups. The Household Expenditure Survey (HES), however, has been conducted since 1957/58 to collect the comprehensive information of household expenditure pattern on various goods and services. (Chart 28)

Household income in Malaysia continued to increase from 1970 to 2019 which also led to the decline in household income inequality as exposed by Gini coefficient of 0.407 (1970:0.513). In the long term, changes in the composition of expenditure which have been supported by the sustained growth and disposable income indirectly portray the improvement in household's standard of living.

**Chart 28: Time Series of Gini Coefficient, Mean Household Gross Income and Expenditure, Malaysia, 1979–2019**



## 2. POVERTY

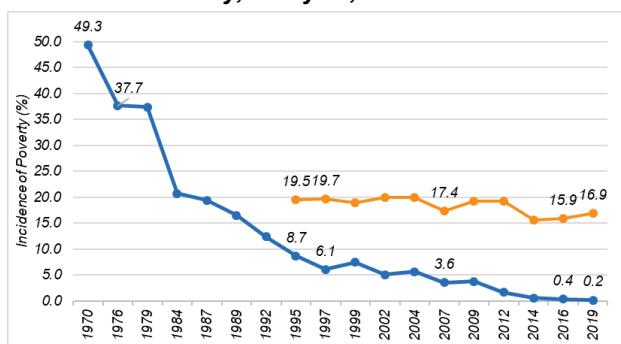
The implementation of programs to eradicate poverty by the government has started since the beginning of the independence of Malaya. The poverty eradication programs that were implemented through the agricultural programs. The effort to eradicate poverty is continued through the programs enacted in the five-year plans of Malaysia. The issue of poverty in Malaysia will always relevant where it is one of the most important agenda to be implemented in every Malaysia plan.

During the period of 1970 to 2019, the success of the government's poverty eradication program was reflected in the declining trend of poverty incidence. The poverty rate which was recorded at 49.3 per cent in 1970, decreased to 3.9 per cent in 2007 and continued to decline to 0.2 per cent in 2019. In assessing this poverty incidence, the 2005 Poverty Line Income (PLI) methodology is used. The PLI consists of two components namely Food and non-food PLI. The value of PLI is updated by considering price changes. Therefore, the PLI value is different for every year of the survey. The time series value of poverty incidence by year are shown in Chart 29.

Eradication of poverty programs by ethnic also showed a significant reduction in poverty among the Bumiputera. The incidence of poverty for the Bumiputera decreased from 5.3 per cent in 2009 to 0.4 per cent in 2019. The success of poverty eradication programs was also reflected for Chinese who have shown a decrease in the incidence of poverty from 0.6 per cent (2009) to 0.0 per cent (2019) and Indians from 2.5 per cent (2009) to 0.2 per cent (2019). (Chart 30)

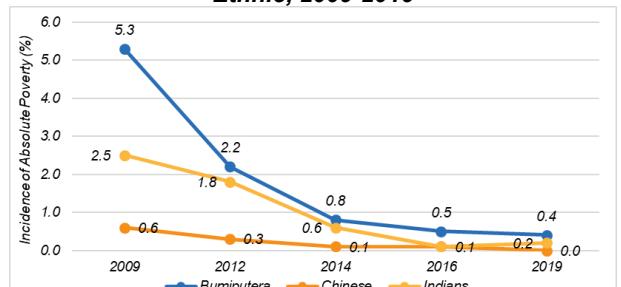
The success of the poverty eradication programs can also be seen by state. States that recorded the highest incidence of poverty in 2009 were Sabah (19.7%), Perlis (6.0%), Kedah (5.3%) and Kelantan (4.8%) had successfully reduced their incidence of poverty to 1.6 per cent (Sabah), 0.1 per cent (Perlis), 0.1 per cent (Kedah) and 0.2 per cent (Kelantan) in 2019. (Table 17)

**Chart 29: Incidence of Relative and Absolute Poverty, Malaysia, 1970-2019**



Note: Figure of absolute poverty in time series is based on the 2005 PLI Methodology (PLI 2005)

**Chart 30: Incidence of Absolute Poverty by Ethnic, 2009-2019**



Note: Figure of poverty is based on the 2019 PLI Methodology

**Table 17: Incidence of Absolute Poverty by State, 2009-2019**

State	Incidence of Absolute Poverty (%)				
	2009	2012	2014	2016	2019
Johor	1.3	0.9	0.0	0.0	0.0
Kedah	5.3	1.7	0.3	0.2	0.1
Kelantan	4.8	2.7	0.9	0.4	0.2
Melaka	0.5	0.1	0.1	0.0	0.1
Negeri Sembilan	0.7	0.5	0.4	0.2	0.2
Pahang	2.1	1.3	0.7	0.2	0.0
Pulau Pinang	1.2	0.6	0.3	0.1	0.1
Perak	3.5	1.5	0.7	0.2	0.2
Perlis	6.0	1.9	0.2	0.1	0.1
Selangor	0.7	0.4	0.2	0.0	0.1
Terengganu	4.0	1.7	0.6	0.4	0.1
Sabah	19.7	8.1	4.0	2.9	1.6
Sarawak	5.3	2.4	0.9	0.6	0.3
W.P Kuala Lumpur	0.7	0.8	0.1	0.0	0.0
W.P. Labuan	4.3	1.1	1.1	0.0	0.0
W.P. Putrajaya	0.0	0.0	0.0	0.0	0.0

### 3. PER CAPITA GDP AND HOUSEHOLD INCOME

Gross Domestic Product (GDP) is total income received in the country including compensation of employees, profits and net taxes. GDP is the total income which influenced by the growth of all economic sectors, where household income also a part of GDP. Generally, by taking into account the compensation of employees and self-employment, household income accounted for about 50 per cent of total GDP. The household income also can be related to per capita GDP where a consistent GDP growth is reflected from the increase in household income and quality of life.

Chart 31 shows the comparison between per capita GDP and household income. Malaysia's per capita GDP for 2019 is RM46,366 per year or RM3,864 per month, an increase of 13.5 times from RM3,434 (per month: RM286) recorded in 1979. Household income, on the other hand, registered an average monthly of RM7,901 in 2019 as compared to RM678 four decades ago. In terms of per capita, the average monthly income per capita is RM2,394 in 2019, up 18.0 times as compared to RM133 in 1979.

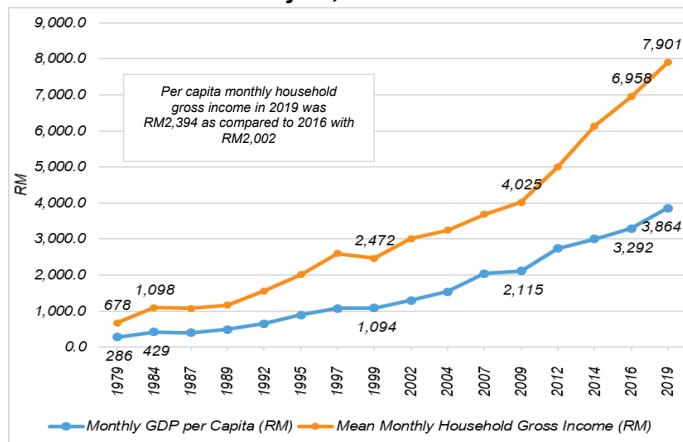
The data also indicates that the increase in household income is consistent with the increase in GDP. However, this should be seen in details as other factors such as the performance of economic sector also influence the GDP.

### 4. INCOME SHARE BY HOUSEHOLD GROUP

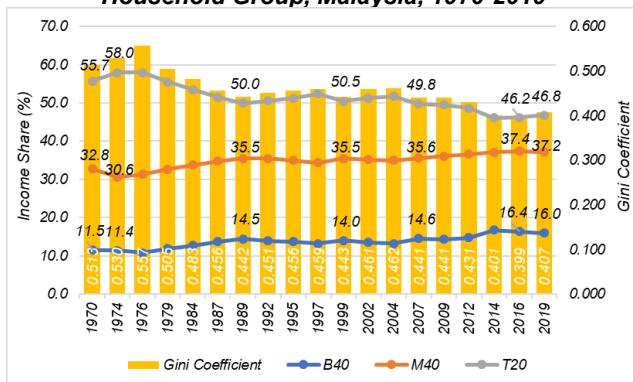
The government highlighted the issue on socioeconomic inequality since 2006 through the 9<sup>th</sup> Malaysia Plan (9MP) when income distribution for B40 households decreased from 14.5 per cent in 1990 to 13.2 per cent in 2004. At the same time, the distribution income for T20 group increased from 50.0 per cent to 51.8 per cent. The Gini coefficient also increased from 0.442 in 1990 to 0.462 in 2004, indicating that income inequality between B40 and T20 group increased. (Chart 32). In this regard, the government aims to increase income distribution for B40 households by increasing productivity through human capital development.

The findings from the household Income and Basic Amenities, 2019 showed that the income distribution for B40 group has dropped from 16.4 per cent in 2016 to 16.0 per cent in 2019.

**Chart 31: Time series of Monthly Mean Household Gross Income and Monthly per Capita GDP, Malaysia, 1979-2019**



**Chart 32: Time Series of Gini Coefficient and Income Share by Household Group, Malaysia, 1970-2019**



At the same time, the distribution for T20 household group rose to 46.8 per cent from 46.2 per cent. The imbalance income is reflected in the Gini coefficient which increased to 0.407 in 2019 as compared to 0.399 in 2016.

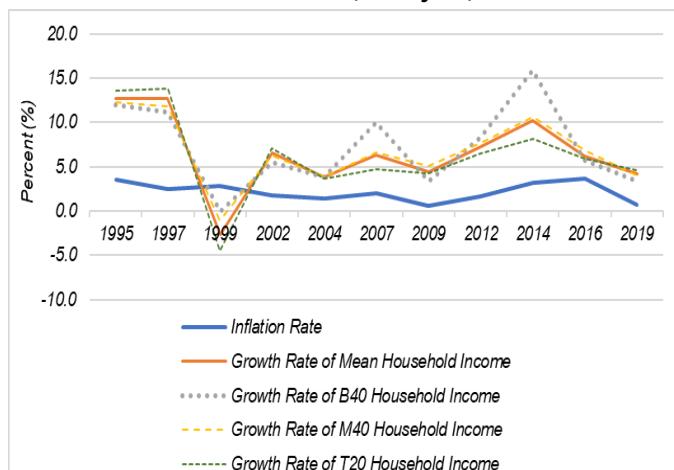
## 5. COMPARISON OF HOUSEHOLD INCOME AND INFLATION

The Consumer Price Index (CPI) measures the rate of change over time for a fixed basket of goods and services that represents the average pattern of purchase by the group of people over a given time period. Inflation is measured by the annual percentage change in the CPI. Increasing in goods and services price will increase the value of CPI in accordance with the specified weight. The CPI rate is correlated directly with the rate of income. If the CPI rate is higher than the household income, this indicates that the household may be facing the situation of income constraint to buy the goods and services.

Based on the HIS&BA survey findings, it is found that the household income has grown faster than inflation rate over the years. On average, the price of goods and services have increased by 23.6 per cent over the past 10 years, between 2009 and 2019. At the same time, household income also increased by 2.0 times.

The increase in income can also be seen from the perspective of household group. Since 2002, the B40, M40 and T20 household groups have shown higher income growth than inflation rate. The increase in income will indirectly increase the purchasing power of households. Chart 33 shows the inflation and household income growth rate for the period of 1995 to 2019.

**Chart 33: Comparison on Mean Monthly Household Income Rate and Inflation Rate, Malaysia, 1995-2019**



## 6 TREND OF HOUSEHOLD CONSUMPTION EXPENDITURE ON BASIC NECESSITIES AND SELECTED GOODS

The household expenditure pattern in Malaysia has changed during the period 1980 to 2019. The composition of household spending on selected goods such as restaurants, hotels, recreation, culture and miscellaneous goods and has relatively increased as compared to basic needs such as food in the home, clothing, housing and utilities. The composition of household spending on selected goods increased by 6.5 percentage points from 20.6 per cent (1980) to 27.1 per cent (2019). Meanwhile, the composition of household spending for basic necessities decreased by 7.0 percentage points from 50.8 per cent (1980) to 43.8 per cent (2019) as in Table 18.

**Table 18: Time Series of Percentage of Household Consumption Expenditures for Basic Necessities and Selected Goods, Malaysia, 1980, 1998, 2004 and 2019**

Goods	Year			
	1980	1998/1999	2004	2019
Basic necessities	50.8	48.2	44.8	43.8
Selected goods	20.6	23.7	24.2	27.1

Similar to when consumer behaviour is associated with increasing household disposable income, household expenditure patterns are also influenced by current scenario and demand. The ability to shop for goods and services for an economy is also an indicator of a growing standard of living. In line with Malaysia heading towards the status of developed countries, the composition of low-income household consumption on selected goods increased from 13.5 per cent (1980) to 21.1 per cent (2019). Meanwhile, the composition of household consumption expenditure for basic necessities decreased from 71.0 per cent (1980) to 57.5 per cent (2019). (Table 19)

This trend is in line with the composition of household consumption expenditure in developed countries which shows that as the quality of life improves, the composition of expenditure on basic necessities tend to decrease. For example, households in developed countries spend less than 10.0 per cent from their income on their household food spending. Among the countries are United States (6.4%), Singapore (6.7%), United Kingdom (8.2%) and Australia (9.8%). Meanwhile for countries like Nigeria (56.4%), Filipina (41.9%) and Kenya (46.7%) spend higher for household food (Gray, 2016).

## 7. HOUSEHOLD CONSUMPTION EXPENDITURE AND CONSUMER PRICE INDEX

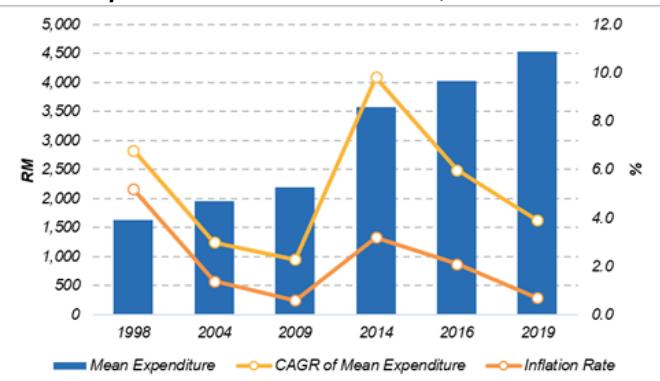
Apart from income and consumer's preference, household consumption expenditure is also influenced by the price of goods & services. Generally, if the price of an item increases, demand for the items will be reduced because consumers tend to buy substitute items. In Malaysia, the price level of goods is measured using the Consumer Price Index (CPI). The CPI reflects the average increase in prices on the assumption that there is a uniformity in the overall household spending pattern and assumes that the quantity and quality of goods and services in the consumption basket remain unchanged.

According to the findings of survey, the compounded annual growth rate (CAGR) for household consumption expenditure increased by 4.9 per cent per annum from RM1,631 (1998) to RM4,534 (2019). The same trend can be seen from the trend of inflation. Inflation in 2019 was at 0.7 per cent which is lower than in 1998 (5.2%). Growth in consumption expenses is seen to be rising faster than inflation over the same period. This is due to the higher increase in income as compared to spending. (Chart 34)

**Table 19: Percentage of B20 Household Consumption Expenditure for Basic Necessities and Selected Goods, Malaysia, 1980, 1998, 2004 and 2019**

Goods	Year			
	1980	1998/1999	2004	2019
Basic necessities	71.0	68.5	61.1	57.5
Selected goods	13.5	17.9	18.4	21.1

**Chart 34: Compounded Annual Growth Rate (CAGR) for Mean Expenditure and Inflation Rates, 1998 - 2019**



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# **SECTION 5**

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## POVERTY MEASUREMENT USING POVERTY LINE INCOME (PLI)

### **Background**

The development of the economy of a country need to be in line with the socio-economic improvement of its population. The growth of an economy is the most effective instrument towards reducing poverty and at the same time improving the standard of living of the people in a country. Poverty measurement is an important factor that policymakers should consider in developing appropriate poverty eradication policies and programs.

Poverty measurement in Malaysia has begun as early as 1965 with a study to determine the poor people in rural area was conducted by Professor Ungku A. Aziz. The measurement method used is known as the Sarong Index per capita. A household is categorised as hardcore poor if the value of the Sarong Index is below one. Later, the process of poverty measurement was further enhanced in 1977 by introducing the minimum requirements concepts in calculating the Poverty Line Income (PLI). The new PLI is calculated for three regions only i.e. PLI for the Semenanjung Malaysia, PLI for Sabah, and PLI for Sarawak.

The concept and methodology of the PLI is based on the concept of the minimum requirement of nutritional and non-food items that are needed for each of the household members to live in a healthy and active life in society. Therefore, the definition of PLI can be simplified as an amount of income needed for a household to acquire foods and non-food items at a very minimal level. Besides, the calculation of the PLI also takes into account the demographic characteristics such as household size, age, gender, and location of the household (state, urban, and rural).

The non-food items used in the calculation of non-food PLI do not include items categorised as collective consumption. This exception is due to the difficulty in imputing the values consumed by a household. Examples of collective consumption include items such as education, health, safety, roads, etc. These items are provided for free to all communities by the Government.

### **Review of 2005 PLI**

The PLI 1977 methodology was extensively reviewed in 2005 by the Economic Planning Unit (EPU), Department of Statistics Malaysia (DOSM), and nutrition experts from local universities in collaboration with the United Nations Development Program (UNDP). Until 2016, the 2005 PLI methodology was used in calculating the incidence of poverty where the PLI was updated from time to time based on the Household Income Survey (HIS) data. It also takes into consideration the changes in the price items at the state, urban, and rural level.

According to the 2005, PLI methodology, the dietary requirements of the food PLI are determined based on the minimum energy/calorie intake for each household member. It has also taken into consideration the food pyramid and balanced diet as suggested by the World Health Organization's (WHO) Food and Nutrition Diet Allowance (RDA). This is to ensure all household members can lead a healthy and active life in the community. The total amount of required calories after taking into account gender and age will be converted to macronutrient items and are matched for prices in the food PLI basket.

Components for non-food PLI are determined by real spending patterns based on low-income household groups in Malaysia which includes spending on clothing, housing, transportation, and other non-food goods. Non-food PLI measurement also takes into account the economies of scale in household spending as well as the movement and price differences by state, urban, and rural areas.

To ensure that poverty measurement based on PLI is up to date and to accurately reflect the poverty situation, PLI is reviewed in 2019.

### **The methodology of 2019 PLI**

The re-evaluation of food and non-food items in the 2019 methodology still maintains the cost of basic needs approach as suggested by Ravillion (1998). The approach proposes that spending patterns for food baskets and non-food baskets are studied in low-income households groups. Therefore, the lower bound Ravillion approach was used where the bottom 20% (B20) of households in the Household Expenditure Survey were used as the basis for determining the spending patterns as well as the items of food and non-food basket. Although the assessment and review of PLI still apply the same approach, the methodology for selecting food and non-food items has been adapted to current needs.

### **Food PLI**

The key difference in methodology 2019 is in terms of individual nutrient intake. It varies among individuals and is based on individual calorie requirements, physical activity level (PAL) as well as an individual age.

<sup>1</sup>Economic growth: the impact on poverty reduction, inequality, human development and jobs, Department for International Development, OECD  
<sup>2</sup>Inequality and Poverty in Malaysia: measurement and decomposition, Sudhir Anand.

In the 2019 methodology, the emphasis on food basket determinations is based on the concept of optimum-minimum requirements for an individual/household and the need to practice the intake of healthy food. This is based on the Recommended Nutrient Intake 2017 (RNI) and the final draft of the Malaysian Dietary Guidelines (PDM) 2020. The individual calories are then converted to total servings according to a group of food in the PDM 2020.

Table 1: The number of servings of each food group in The Malaysian Dietary Guidelines (MDG) 2020<sup>4</sup>

Food groups for Malaysian Food Pyramid	Number of servings
Vegetables and Fruits	Vegetables: At least or more than 3 servings Fruits: 2 servings
Rice, other cereals, cereal-based products (preferably wholegrain) and tuber	3 – 5 servings
Legume Fish Poultry/meat/egg	1 serving 1 serving 1-2 servings
Milk and milk products	1-2 servings
Limit intake of fat, oil, sugar and salt	-

The selection of food items is based on the spending pattern of B20 households in the HES 2019 data and the Malaysian Adult Nutrition Survey (MANS) 2014. The state, strata and 2019 prices are also taken into consideration while estimating the cost required for purchasing food items as for macronutrient and micronutrient sources. For example, the total calorie requirement for a 3.9 person household size is 7,820 kcal in 2019 as compared to 6,474 kcal for 4.1 family size in 2016. Examples of food PLI calculations based on the hypothetical four-person household size are as follows:

Table 2: Cost of food by age group per person monthly

Number	Household member	Individual food cost per month
1.	Father (30-59 years)	RM344.50
2.	Mother (30-59 years)	RM293.55
3.	Son (13-15 years)	RM299.20
4.	Son (4-6 years)	RM183.70
<b>Total household cost per month</b>		<b>RM1,120.95</b>

Table 3: Others Cost for Food Preparation

Number	Items	Cost for preparation food per month
1.	Cooking oil - 5kg (estimated for use of one household including deep fry)	RM20.86
2.	Ingredients (5% of total household cost per month)	5% x RM1,120.95 = RM56.05

<b>Food PLI:</b>
RM1,120.95 + RM20.86 + RM56.05 = RM1,197.85

Different calorie requirements for different households resulted in different food PLI for each of the households. Therefore, each household will have its food PLI. In general, the average value of food PLI at the national level in 2019 is RM1,169 per month.

### Non food PLI

The non-food PLI of 2019 takes into account not only the minimum quantity item required but also takes into consideration the quality aspect of the items such as clothing and footwear; housing, water, electricity, gas, and other fuels; home appliances; health and transportation/ communication; recreation, and culture/education; and other goods and services. The selection of non-food items is based on Ravallion's (1998) approach which suggests the selection of items made in low-income households. Therefore, the selection of non-food items was made based on the B20 household group. A total of 146 non-food items were selected as compared to 106 items in the 2005 methodology. These items comprised non-food items such as clothing, housing, durable goods, transportation, and other non-food items.

Next, the calculation of non-food PLI is made using the following formula:

$$PLI_{j,i} = \beta_i N_j P_{j,i}$$

$\beta$  Constants. The amount of money needed to buy an item if it resides in Kuala Lumpur

$N$  Household size

$P$  Price relative based on locality

$$\beta_i = \frac{\sum_{j=1}^M P_{j,i} X_{j,i}}{\sum_{j=1}^M N_j P_{j,i}}$$

$\sum_{j=1}^M P_{j,i} X_{j,i}$  Total actual household expenditure by item (main group of two digits)

$\sum_{j=1}^M N_j P_{j,i}$  Total household members multiply by item price relative (weight)

Note:  
The cost of basic needs approach requires the minimum quantity of information needed by each household. Therefore, the minimum quantity value is estimated based on the total household spend per item divided by the item's price data.

According to the above formula, the value of  $\beta$  is the constant value which refers to the total cost required by households to earn a unit of a non-food item if he/she has stayed in a reference location (i.e. Kuala Lumpur). Therefore, the value of non-food PLI is the product of the constant  $\beta$ , the number of household members, and the relative price of the item. The value of the constant  $\beta$  is as shown in Table 1.

<sup>3</sup>The concept of optimum-minimum requirements is based on the recommendation of the Ministry of Health Malaysia  
<sup>4</sup>Based on final draft as at 12th June, 2020

**Table 4: Constant value of  $\beta$  based on non-food item, 2004 & 2019**

Item	2004	2019	CAGR (%)
Clothing	6.43	20.64	7.8
<sup>6</sup> Housing	118.90	256.76	5.1
Durable Item	3.90	11.35	7.1
Transport	11.61	46.44	9.2
<sup>7</sup> Other non-food items	22.27	120.12	11.2

<sup>6</sup>Value of  $\alpha$  is 0.475

<sup>7</sup>Other non-food item include health, education and other goods and services

Based on the formula for calculating non-food PLI and the value of constant  $\beta$  in the table above, the average non-food PLI for households at the national level is RM1,038 per month as compared to RM360 in the 2005 methodology.

### Overall PLI based on Methodology 2019

According to the methodology of PLI 2019, the value of food PLI is RM1,169 and non-food PLI is RM1,038. Thus, the total PLI is RM2,208 as compared to RM2,141 to PLI 2016<sup>6</sup>. The average PLI by state is shown in Table 2.

**Table 5: Mean of Poverty Line Income by state, 2016 & 2019**

State	PGK 2016 <sup>7</sup>	PGK 2019
Malaysia	2,141	2,208
Johor	2,428	2,505
Kedah	2,113	2,254
Kelantan	2,054	2,139
Melaka	2,272	2,375
Negeri Sembilan	1,972	2,088
Pahang	2,274	2,270
Pulau Pinang	1,938	1,989
Perak	2,010	2,077
Perlis	1,957	1,967
Selangor	1,950	2,022
Terengganu	2,347	2,507
Sabah	2,514	2,537
Sarawak	2,108	2,131
W.P. Kuala Lumpur	2,206	2,216
W.P. Labuan	2,676	2,633
W.P. Putrajaya	1,980	2,128

<sup>7</sup>Recalculation of PLI 2016 is based on the 2019 methodology

### The Comparison of the PLI value: 2005 and 2019 Methodology

Changes in the PGK 2005 methodology to the PLI 2019 methodology have led to a significant increase in the value of PLI from RM980 in 2016 to RM2,208 in 2019. The increase in the PLI led to the increase in the absolute poverty rate from 0.4% in 2016 to 5.6% (2019). The number of poor households increased from 24,700 households (2016) to 405,441 households (2019).

Based on Table 2 above, the 2019 PLI varies by state. This is due to calorie requirements vary by age and the total number of calories also depends on the number of household members. The average value of 2019 food PLI 2019 (RM1,169) shows significant improvement over 2005 methodology (RM620) as the requirement for food based on optimum health and staying active were taken into account as compared to minimum requirements in the old methodology. The optimum requirement is in line with the national development phase towards becoming a developing country.

### Summary

The methodology of the 2019 PLI shows that the number of poor households is higher than in 2005. However, by using the same methodology for HIS data, the number of poor households has declined to 405,441 households in 2019 as compared to 525,743 households in 2016.

## MULTIDIMENSIONAL POVERTY INDEX (MPI)

### Background

MPI was developed by Sabina Alkire (Oxford Poverty and Human Development Initiative (OPHI) and James Foster (University of Washington) in 2010. MPI is a versatile measurement method that can be customized with a wide selection of indicators, cut-offs, and weights, as to peruse and their requirements.

MPI is the result of a multi-dimensional poor household incidence ( $H$ ) and the average intensity of deprivations in multiple dimensional experienced by the poor household ( $A$ ). The MPI value is between 0 and 1. As the score increases, the level of deprivation also increases and vice versa. The MPI index is calculated based on the following formulas:

$$M = H \times A$$

Deprivation is measured by taking into account certain standards/cut-offs set by the socio-economic development stages of society. Therefore, the standards used by each country may vary according to the needs and socio-economic development status of the nation.

The most important thing in MPI development is the data source. All information needs to be obtained from the same source. It is because MPI information is for measuring and analyzing deprivation and intensity of deprivation in different dimensions that reflect the overall well-being of the population. The main source for the development of the Malaysian MPI is based on the Household Income & Basic Amenities (HIES & BA) data.

### Dimensions and Indicators, Deprivation Cut-Off, Poverty Cut-Off and Weight

The selection of dimensions in Malaysia MPI is in line with the framework developed by Sabina Alkire and James Foster while the determination of indicators depends on the availability of data and information in HIES/BA. In general, the MPI model structure has been adopted by over 103 countries (within the Multidimensional Poverty Peer Network - MPPN) is based on the MPI framework developed by Sabina Alkire and James Foster. Examples of MPI dimensions and indicators used by selected countries are shown in Table 1.

Table 1: Dimension and Indicators of MPI of Selected Countries

Dimension	Indicators	Country				
		China	Indonesia	Mexico	Thailand	Turki
Education	Schooling years	/	/	/	/	/
	School attendance		/	/	/	/
Health	Child death rate	/	/	/	/	/
	Nutrition	/		/	/	/
Living standard	Electricity supply	/	/	/	/	/
	Sanitation	/	/	/	/	/
	Drinking water supply	/	/	/	/	/
	Floor condition	/	/	/	/	/
	Cooking fuel	/	/	/	/	
	Asset ownership	/	/	/	/	/

In the Malaysian context, four dimensions and 11 relevant indicators related to the socio-economic development of Malaysia as well as the availability of these indicators in the HIES / BA were used to develop MPI. These dimensions are education, health, living standards, and income. All dimensions have been given equal weight and each indicator in the related dimension also is assigned with the same weight.

Deprivation cut-off is the standard set for each indicator to determine and identify household deprivation. It is based on current and standards policies consistent with the socio-economic development of the nation. The cut-offs used are as shown in Table 2.

Table 2: Dimension, Indicators, Deprivation Cut-off and Weight

Dimension	Indicator	Deprivation Cut-off	Weight
Education	Schooling years	All household members between 13 to 60 years old that have less than 6 years of schooling	1/8
	School attendance	Children between 6 to 12 years old who did not attend schooling	1/8
Health	Access to health services	Distance to health services over 5 km and has no mobile health services provided	1/8
	Access to clean water supply	Besides piped water at home and public water pipe	1/8
Living standard	Living quarters condition	Dilapidated and deteriorating	1/24
	Crowdedness	More than 2 household members in each room	1/24
	Home toilet utility	Besides mechanical toilet and pour toilet	1/24
	Access to garbage collection	No garbage collection utility	1/24
	Usage of transportation services	All household members did not use own transportation utility or public transportation utility	1/24
	Access to basic communication utility	Did not own fixed-line telephone or mobile phone	1/24
Income	Monthly household gross income	Monthly household gross income less than household's PLI	1/4

Based on the limitations of the HIS & BA survey data, households' accessibility to health care services only reflects distances from residential to health facilities. Therefore, these indicators do not take into account the traffic congestion factor and the time taken by households to arrive at the health facility.

The poverty cut-off line is the threshold set to determine the multi-dimensional poverty experienced by households. Poverty cut-offs of MPI model used by Sabina Alkire and James Foster in UNDP's Human Development Report and is being adopted by most of the countries are 30 percent of the weighted indicators. A household is categorized as a multidimensionally poor if deprived in at least 30 percent of its weighted indicators.

### **Incidence of Deprivation at National Level**

Based on the 30 percent poverty cut-offs of the weighted indicators showed that about 109,150 households (1.50%) in Malaysia were multidimensionally poor. The percentage is decreased to 1.10 percent (80,044 households) in 2019, as shown in Table 3.

*Table 3: Incidence of Multidimensional Poverty Household and deprivation intensity also at National, Urban and Rural<sup>1</sup>, 2016 and 2019*

Strata	Incidence of Multidimensional poverty Households		Average deprivation intensity of Multidimensional poverty households		MPI	
	2016	2019	2016	2019	2016	2019
National	0.0366	0.0264	0.4147	0.4142	0.0152	0.0110
Urban	0.0128	0.0094	0.3843	0.3801	0.0049	0.0036
Rural	0.1233	0.0938	0.4262	0.4277	0.0526	0.0401

On average, the intensity of deprivation experienced by the multi-dimensionally poor households slightly improved to 41.42 percent (2019) as compared to 41. 47 percent (2016). Taking into account the incidence of multidimensionally poor households and the intensity of deprivation, the Malaysian MPI as a whole has dropped from 0.0152 in 2016 to 0.0110 in 2019. This shows that poverty eradication programs have successfully implemented by the Government.

### **Conclusion**

The use of MPI that includes a non-monetary dimension will complement the measurement of income-based poverty. These measures can help identify the poverty level of the people more thoroughly beside the income dimension. Furthermore, MPI can also assist the Government in identifying areas of concern that need attention instead of income. It is also to ensure that the development programs implemented are more comprehensive and meet the quality of life of the citizens.

<sup>1</sup>(i) Poverty cut-off at the rate of 30% from all weighted indicators; and  
(ii) Incidence of multidimensional poverty households, deprivation intensity and also MPI by urban and rural includes income.

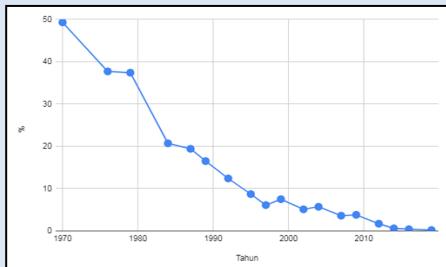
## RELATIVE POVERTY: A METHOD TO MEASURE POVERTY

### Background

In general, Malaysia's absolute poverty rate has shown a significant decrease. The poverty rate in 1970 recorded a percentage of 49.3 per cent compared to only 0.4 per cent in 2016\*.

This decreasing percentage of poverty indicates that the poverty eradication program has been successfully implemented. However, as the economy develops, absolute measurement may not be adequate to measure the poverty and another approach is needed to compliment the measurement. One of the method that can be used is relative poverty approach. Among the countries that using relative poverty approach are Australia, The United Kingdom and The United States.

Chart 1 : The Absolute Poverty Incident, 1970-2016



### Relative Poverty Approach

Measurement of poverty using a relative approach is quite different from the measurement of absolute poverty. Relative poverty uses the current data as a quality of life measurement. The quality of life is identified based on the median income of household. A certain percentage will be set as a threshold to define the poverty limit. Victor Fuchs (1969) introduced 50 per cent of median income as the poverty limit in relative approach. While Michael O'Higgins and Stephen Jenkins (1990) introduced the value of 50 per cent of the average individual's income as a poverty limit for relative poverty. However, most of the countries prefer the 50 per cent of median income as a poverty threshold.

### Definition of National Relative Poverty

In Malaysia, the definition of relative poverty used is as follows:

Households are categorized as relatively poor at the national level when the average monthly household income is less than 50 per cent of the national median income.

The threshold value of relative poverty depends on the distribution of household income. The threshold takes into account the changes in the quality of life in line with the economic development.

\*Note : Revised based on Poverty Line Income (PLI) 2005 methodology

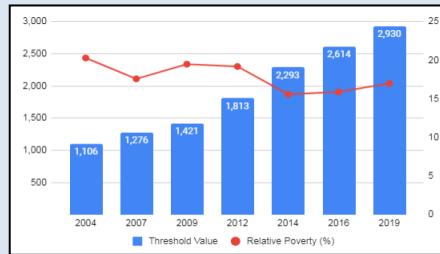
### Fundamentals of Relative Poverty Assessment Requirements

Relative poverty become a relevant indicator when absolute poverty rate for a country is approaching zero. Absolute poverty statistics require a specified and precise strategy since absolute poverty measures the most basic needs of the people. Absolute poverty statistics require a scientific method since it measures the most basic needs of the people. Meanwhile relative poverty is measured based on the standard of living determined by the level of household income.

### Statistics of Relative Poverty

According to HIS 2019, the rate of poverty is 16.9 per cent, which was increase by 1.3 percentage points as compared to 15.9 per cent in 2016 as shown in Chart 2.

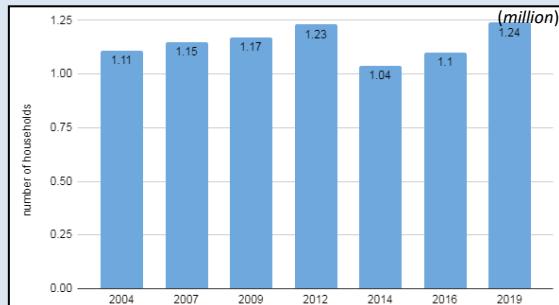
Chart 2 : Relative Poverty and Thresholds Value, 2004-2019



During the period of 2004-2014, relative poverty rate showed a downward trend. The poverty rate in 2004 was 20.3 per cent while in 2014 the poverty rate was 15.5 per cent. However the poverty rate showed an upward trend during 2014 to 2019. The threshold poverty value in 2019 was RM2,937, as compared to RM2,293 in 2014

The number of households categorized as relatively poor is 1.24 million households (2019) compared with 1.1 million (2016) and 1.04 million (2014).

Chart 3 : Number of Household (million), 2004-2019



Reference : Absolute versus Relative Poverty, James E. Foster, The American Economic Review, Vol. 88, No. 2, Papers and Proceedings of the Hundred and Tenth Annual Meeting of the American Economic Association, (May, 1998), pp. 335-341.

## USE OF THEIL IN MEASURING HOUSEHOLD INCOME EQUITY, 2019

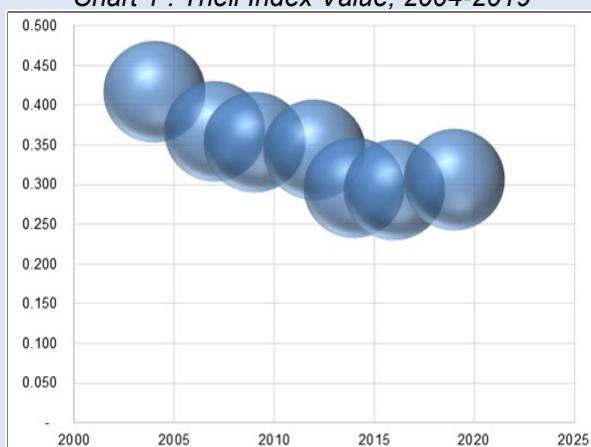
The measurement of economic inequality provides information on the dispersal or inequality of income distribution among individuals or households. These measures will provide a level of inequality in society. The low values of inequality represent the distribution of income among the people towards an equal state. As an alternative to the Gini coefficient as a measure of income inequality, the use of Theil Index statistics is also an excellent option in analyzing household income inequality.

Theil Index can uniquely measure inequality by analyzing patterns and changes (Conceição and Galbraith, 1998). One of the advantages of using the Theil index is that it provides more weight to households at the bottom of the income distribution. Theil index can also be aggregated at the sub-group level. Besides, the Theil Index is particularly sensitive to changes in income distribution whether it occurs in the highest, middle, or lower households.

### **Theil Index**

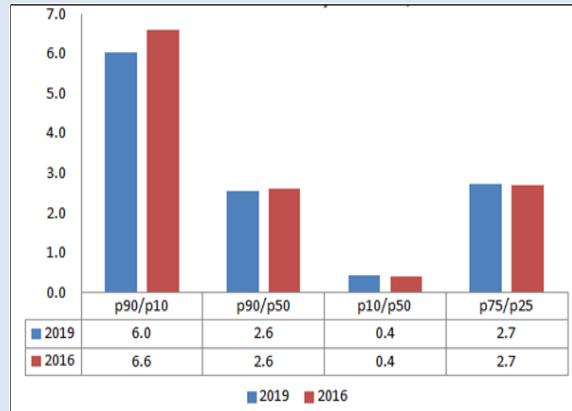
Based on HIS/BA 2019 survey data, Theil Index is recorded at 0.307 points as compared to 0.293 (2016). This indicates that the value has increased by 0.014 points (Chart 1).

**Chart 1 : Theil Index Value, 2004-2019**



The increase in the value of the Theil Index was mostly influenced by the increase in the ratio of income for the top 10 per cent (T10) as compared to the income in the lowest 10 per cent (B10) households (Chart 2).

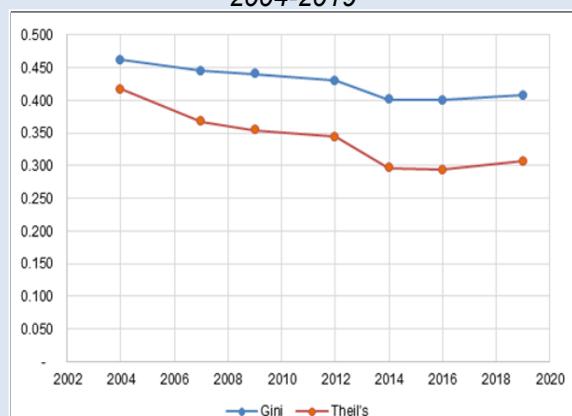
**Chart 2 : Income Distribution by Percentile, 2016-2019**



### **Time Series of Theil Index, 2004-2019**

During the period of 2004 to 2014, Theil Index was on the declining trend. However, starting in 2016, the value of Theil Index began to show an upward trend. This is in line with the increased in the Gini coefficient index (Chart 3).

**Chart 3 : Gini Coefficient and Theil Index Time Series, 2004-2019**



An Economist Simon Kuznets (1955) predicted that as an economy develops inequality will rise. This inequality will be further diminished as the country's economy grew in a better direction.

## HOUSING EXPENDITURE IN MALAYSIA: AN ANALYSIS FROM SURVEY OF HOUSEHOLD INCOME AND EXPENDITURE MALAYSIA

### **Background**

Household expenditure on housing was the highest in households spending other than food. Housing expenditures refer to the cost of occupying a house including the rent and costs associated with the maintenance of the house. The Malaysians average household expenditure in 2019 was RM4,527 per month, of which 23.6 per cent is for housing. A high percentage of expenditure on housing items can lead to a situation of housing stress. This study aims to provide a descriptive analysis of the number of households who possibly can fall under household stress situation based on Household Income and Expenditure Survey data 2019.

### **Definition of Housing Stress**

Vidyattama, Tanton, and Nepal (2011) stated that housing stress occurs when a household spends more than 30 percent of its income on housing-related expenditure and this household constitutes the lowest 40 percent (B40) of the total household.

According to Gabriel et al. (2005), housing stress is a common term for negatively impacting low-income households to own better housing. Yates and Milligan (2007), on the other hand, explain that households are faced with housing stress if they have high financial difficulties in managing their household expenditure.

Australia is one of the countries that has studied the concept of housing stress since the mid-1990s especially on the issues of definition and data (King 1994; Carmel 1998). The conventional indicator of housing stress is using the rule size of 30:40, where households are said to experience housing stress if it's spending on housing exceeds 30 percent of the total income and is in the lower 40% household group (B40).

### **Findings of Survey**

According to the Household Income Survey (HIS) 2019, B40 households are defined as households that earn less than RM4,840 per month. The middle-household group (M40) is a household that earns between RM4,840 and RM10,959. The Top 20 per cent of household group (T20) are households that earn more than RM10,960.

Out of a total of 7.3 million households in Malaysia, 7.7 percent households have spent more than 30 percent of the total income on housing. Among the B40, about 15.5 per cent or 499.6 thousand of households have spent over 30 percent of their income on housing items. A smaller proportion of the M40 and T20 households also experienced housing stress with 3.0 per cent and 1.4 per cent respectively.

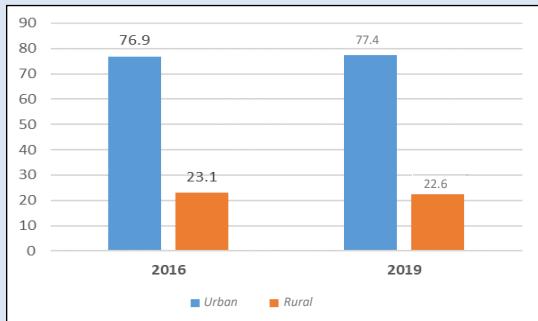
However, according to this definition, only 15.5 per cent of the B40 has the potential to experience housing stress. Details of the expenditure on housing are as indicated in Table 1.

Table 1: Percentage of Households by Household Group, Percentage Expenditure of Housing to Income and Number of Households, 2016 & 2019

Household Group	Percentage of Expenditure to Housing Income	2016	2019
		Number of Households ('000)	Number of Households ('000)
Bottom 40% (B40)	Less than 30%	2,367.4 (84.1%)	2,446.6 (84.5%)
	30% and over	446.0 (15.9%)	449.6 (15.5%)
	Total	2,813.5 (100%)	2,896.2 (100%)
Middle 40% (M40)	Less than 30%	2,677.8 (95.5%)	2,854.8 (97.0%)
	30% and over	126.5 (4.5%)	88.7 (3.0%)
	Total	2,804.2 (100%)	2,943.5 (100%)
Top 20% (T20)	Less than 30%	1,318.3 (97.3%)	1,416.3 (98.6%)
	30% and over	36.2 (2.7%)	20.3 (1.4%)
	Total	1,354.5 (100%)	1,436.6 (100%)
Total	Less than 30%	6,363.5 (91.3%)	6,717.7 (92.3%)
	30% and over	608.7 (8.7%)	558.6 (7.7%)
	Total	6,972.2 (100%)	7,276.3 (100%)

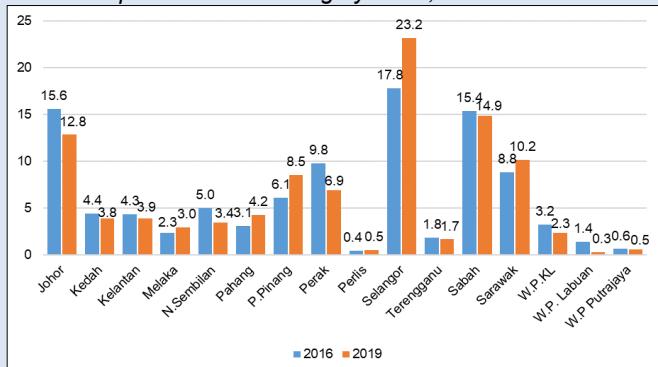
B40 households in urban areas recorded the highest percentage of households that may fall under housing stress situations. A total of 348.0 thousand (77.4%) of households are affected as compared to rural areas which recorded only 101.6 thousand households (22.6%).

**Chart 1: Percentage of B40 Households consumed more than 30 per cent on Housing by Strata, 2016 and 2019**



Selangor registered the highest number of B40 households that consumed on housing more than 30 per cent (23.2%) as compared to other states. This was followed by Sabah (14.9%) and Johor (12.8%). Whereas the Wilayah Persekutuan Labuan is the state with the lowest number of B40 households with housing stress (0.3%). The percentage for other states as in Chart 2.

**Chart 2: Percentage of B40 Households consumed more than 30 per cent on Housing by State, 2016 and 2019**



In term of type of houses, 42.4 per cent of B40 households consumed more than 30 per cent on housing were from terraced, row, or linked houses and townhouses. This was followed by those who are living in detached house with a percentage of 35.3 per cent. (Table 2).

**Table 2: Percentage of B40 Households Spending more than 30 per cent on Housing by Type of House, 2016 and 2019**

Type of House	2016		2019	
	Number of Households ('000)	Percentage (%)	Number of Households ('000)	Percentage (%)
Detached	162.8	36.5	158.9	35.3
Semi-detached	14.8	3.3	19.3	4.3
Terrace	191.6	43.0	190.4	42.4
Cluster House	-	-	1.7	0.4
Longhouse (Sabah & Sarawak)	3.0	0.7	4.6	1.0
Flat	37.2	8.3	26.6	5.9
Apartment	22.7	5.1	29.0	6.4
Condominium	5.9	1.3	8.9	2.0
Service Apartment	-	-	1.3	0.3
Shophouse/ Office	5.7	1.3	7.7	1.7
Others	2.3	0.5	1.2	0.2
<b>Total</b>	<b>446.0</b>	<b>100.0</b>	<b>449.6</b>	<b>100.0</b>

### Summary

The study describes the situation of potential housing stress among households. However, in determining the actual situation of housing stress many other factors should be taking into consideration.

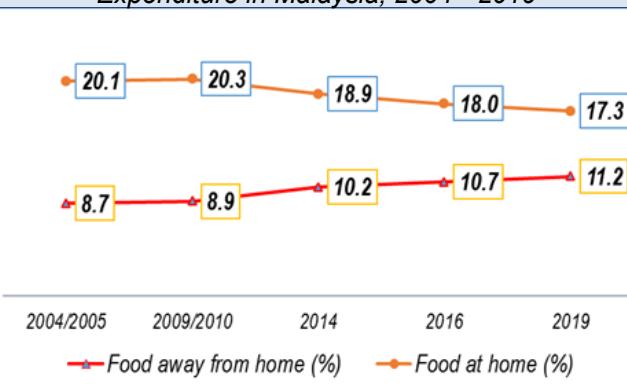
## FOOD AWAY FROM HOME EXPENDITURE PATTERN, MALAYSIA, 2019

### Introduction

In Malaysia, food away from home expenditure pattern is seen to be increasing in line with the changes in modern lifestyle, nutritional habits, urbanisation, the growth of food service industry and strong economic performance. According to a study by Helen and Andrew (2002)<sup>1</sup>, household income, location and ethnic group are among the significant factors that contributed to expenditure on food away from home by Malaysian households.

In general, expenditure on food can be divided into two, namely food at home and food away from home. Food at home refers to food prepared and consumed at home while food away from home is defined as food consumed at restaurants, food courts, roadside stalls and others. It also includes food bought outside but consumed at home. In 2019, expenditure on food away from home contributed 11.2 per cent to total expenditure by Malaysian households while food at home 17.3 per cent. They accounted for 28.5 per cent of the 12 main groups expenditure<sup>2</sup> namely Food & non-alcoholic beverages; Alcoholic beverages & tobacco; Clothing & footwear; Housing, water, electricity, gas & other fuels; Furnishings, household equipment & routine household maintenance; Health; Transport; Communication; Recreation services & culture; Education; Restaurants & hotels; and Miscellaneous goods & services. Although the expenditure on food away from home recorded a lower percentage in term of growth as compared to the expenditure on food at home, still manage to portray an upward trend throughout the years (Exhibit 1)

**Exhibit 1: Percentage of Households Food Expenditure in Malaysia, 2004 - 2019**

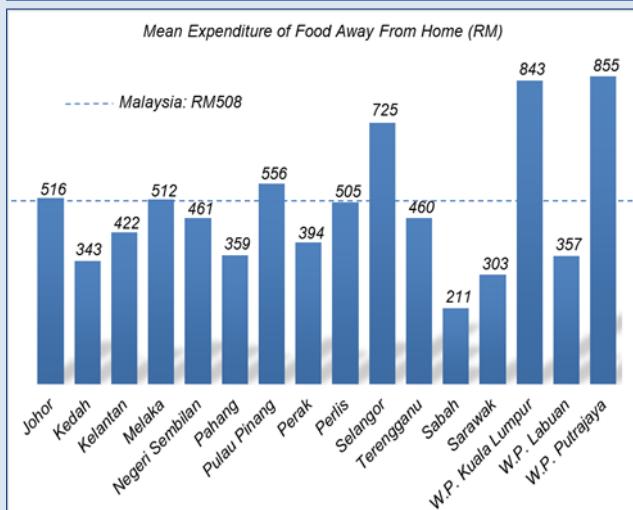
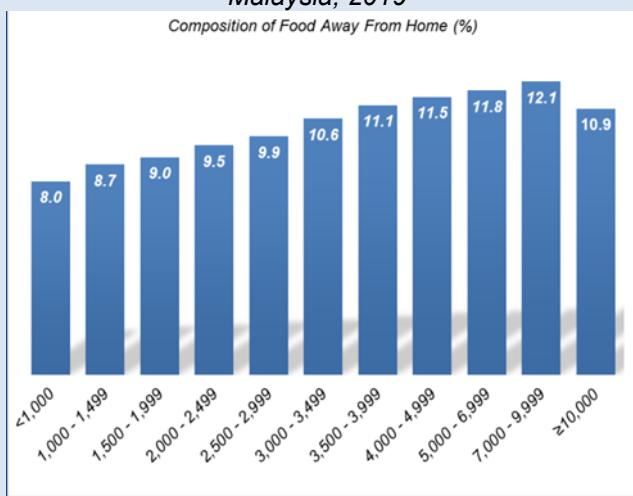


Source: Household Expenditure Survey 2019,  
Department of Statistics Malaysia

### Food Away From Home Expenditure

The mean monthly household expenditure in Malaysia for food away from home in 2019 was RM508, an increase of RM78 from RM430 in 2016. The difference in expenditure pattern across the income groups can be seen where households with income class below RM3,000 a month, only spent not more than 10.0 per cent on food away from home while households with income RM3,000 and above spent up to 12.1 per cent. This pattern varied among states. Wilayah Persekutuan Putrajaya, Wilayah Persekutuan Kuala Lumpur and Selangor were the three states with mean expenditure on food away from home that exceeded RM700 a month (Chart 1).

**Chart 1: Composition of Food Away From Home Expenditure by Income Class and State, Malaysia, 2019**



Source: Household Expenditure Survey 2019,  
Department of Statistics Malaysia

<sup>1</sup> Examining Malaysian Household Expenditure Patterns on Food-Away-From-Home Asian Journal of Agriculture and Development, Vol 3, Nos 1  
<sup>2</sup> Refers to 12 main expenditure group Classification of Individual Consumption According to Purpose (COICOP)

*Survey findings showed that the assumption where urban households spent more than rural households on food away from home is true, partly due to work factors. Urban households spent 11.4 per cent of total expenditure on food away from home while rural households only spent 9.8 per cent. Expenditure pattern by main ethnic groups showed Bumiputera and Indians households allocated 11.3 per cent of their total expenditure on food away from home while the Chinese allocated only 10.8 per cent. However, in terms of value, the mean monthly expenditure on food away from home by Chinese households was higher at RM615 followed by Indians (RM538) and Bumiputera (RM477) as shown in Table 1.*

*Table 1: Food Away from Home Expenditure by Strata and Main Ethnic of Head of Household, Malaysia, 2019*

Year	Strata		Main Ethnic		
	Urban	Rural	Bumiputera	Chinese	Indians
2019	RM561 (11.4%)	RM299 (9.8%)	RM477 (11.3%)	RM615 (10.8%)	RM538 (11.3%)
2016	RM481 (10.9%)	RM252 (9.2%)	RM397 (10.7%)	RM552 (10.8%)	RM446 (10.4%)

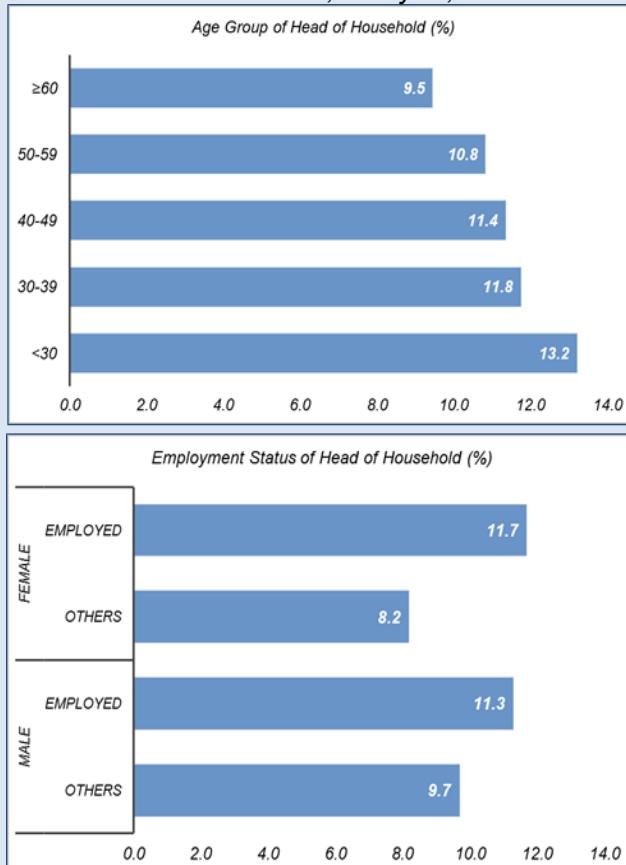
Source: Household Expenditure Survey 2019, Department of Statistics Malaysia

Note: Main ethnic refers to Malaysian citizens

*In addition to the factors stated, socioeconomic characteristics of a household such as households headed by young people or working female are also among the factors affecting the provision on food away from home expenditure in a household. In 2019, survey findings showed that households led by individuals aged less than 30 allocated 13.2 per cent of total expenditure on food away from home, the highest composition as compared to the other age groups. As the age of the head of household increases, the expenditure on food away from home decreases. Elderly households only spent 9.5 per cent of their total expenditure on food away from home.*

*Comparative analysis of food away from home expenditure between households led by working male and households led by a working female did not show any significant difference. Households led by a working female allocated 11.7 per cent of total expenditure on food away from home and households led by male 11.3 per cent. A study by Ong (1991) also revealed similar patterns between the two households in terms of food away from home expenditure<sup>3</sup> (Chart 2).*

*Chart 2: Percentage of Food Away from Home Expenditure by Age Group and Activity Status of Head of Household, Malaysia, 2019*



Source: Household Expenditure Survey 2019, Department of Statistics Malaysia  
Note: Activity status reported by respondent during survey. Employed refers to employer, government & private employee, own account worker and unpaid family worker while others refer to pensioner, elderly and housewife

*Over the past decade, Malaysian household expenditure patterns have changed with the growth rate of food away from home expenditure increased by 9.6 per cent for the period 2009 to 2019.*

<sup>3</sup> Excerpt from Examining Malaysian Household Expenditure Patterns on Food-Away-From-Home, Asian Journal of Agriculture and Development, Vol 3, Nos 1 (refers to Lee, K.C. 1991, The Fast Food Market: A Study of Buying Behavior and Restaurant Image. Malaysian Management Review, 26(2): 58-67)

## ELDERLY HOUSEHOLDS EXPENDITURE PATTERN, MALAYSIA, 2019

### Introduction

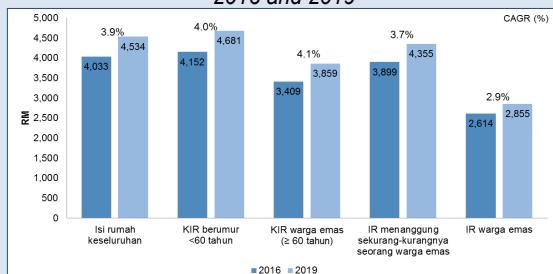
Malaysia's population estimates in 2019 was 32.61 million of which 10.32 per cent or 3.4 million were senior citizens. In Malaysia, according to the National Policy on Senior Citizens, senior citizens<sup>3</sup> are defined as individuals aged 60 years and above. However, internationally<sup>4</sup>, senior citizens refer to individuals aged 65 years and above. The number of senior citizens has increased by 16.6 per cent for the period 2016 to 2019. This has indirectly affected the household consumption expenditure pattern in Malaysia.

This expenditure analysis focuses on seniors aged 60 and above based on Household Expenditure Survey. Three categories of senior citizens household were studied to see the different between their expenditure patterns. The households were households headed by senior citizens (aged 60 and above), households with at least one senior citizen as member of household and elderly households (all members are senior citizens).

### Household consumption expenditure by elderly category

Generally, the mean monthly consumption expenditure for households headed by individual aged less than 60 is higher as compared to households headed by senior citizens. The findings of the 2019 survey showed that the mean monthly consumption expenditure by households headed by senior citizens was RM3,859 as compared to RM4,681 of households that aged less than 60 years. Meanwhile, the mean monthly consumption expenditure recorded for elderly households was only RM2,855 as shown in Chart 1.

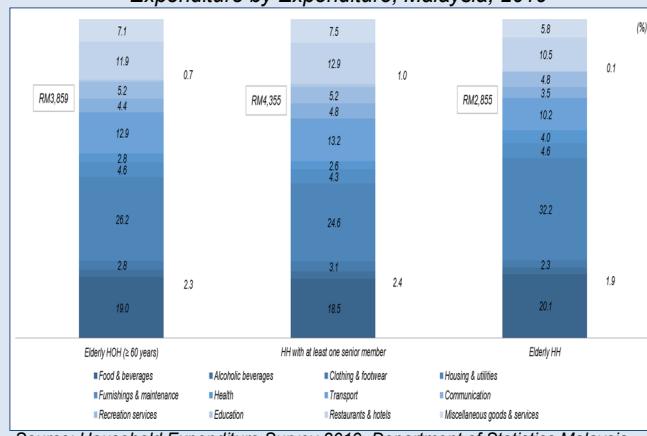
Chart 1: Mean Monthly Household Consumption Expenditure and Annual Growth Rate by Category of Household, Malaysia, 2016 and 2019



Source: Household Expenditure Survey 2019, Department of Statistics Malaysia  
Note: HOH (head of household) and HH (household)

The expenditure pattern for all three categories of senior citizens were slightly different as shown in Chart 2. The two expenditure groups with the highest spending by the three households were Food & beverages and Housing & utilities. Households headed by seniors spent 45.2 per cent of total expenditure on the two aforementioned expenditure groups while households with at least one senior member spent 43.1 per cent and elderly households (52.3%).

Chart 2: Percentage of Elderly Household Consumption Expenditure by Expenditure, Malaysia, 2019



Source: Household Expenditure Survey 2019, Department of Statistics Malaysia  
Note: HOH (head of household) and HH (household)

The highest spending on the expenditure group of Health was made by elderly households (4.0%) followed by households headed by senior citizens (2.8%). This finding is consistent with the assumption that health problems occur more frequently as age increases. Consequently, expenditure on health increases as age increases<sup>5</sup>.

The expenditure pattern between the expenditure groups Food & beverages and Restaurants & hotels varied slightly between different categories of household. Elderly households spent more on food at home (20.1%) than on expenditure group Restaurants & hotels (10.5%). On the other hand, households headed by seniors and households with at least one senior member spent more on the expenditure group Restaurants & hotels, each at 11.9 and 12.9 per cent respectively. This is supported by the study done by Brzozowski and Lu (2006)<sup>6</sup>.

<sup>1</sup>Population estimates based on the 2010 Population and Housing Census of Malaysia 2010

<sup>2</sup>Ageing population occurs when the percentage of senior citizens aged 60 and above reached 15% of total population

<sup>3</sup>Individuals aged 60 and above as defined at the United Nations World Assembly on Ageing in Vienna (UN, 1982) and among ASEAN countries

<sup>4</sup>World Population Ageing 2019, United Nations

<sup>5</sup>Organisation for Economic Co-operation and Development (OECD). (2016). Expenditure by disease, age and gender

<sup>6</sup>Households headed by pensioners/ unemployed person will replace food away from home with food at home. Brzozowski, M. & Lu, Y. (2006). Home cooking, food consumption and food production among the unemployed and retired households

There was a difference in allocation for the Clothing & footwear, Transport and Communication spending by the three households. This scenario can be attributed to the fact that as age increases, the needs to spend on those expenditure groups declined.

A study by Lee, Hanna, Mok & Wan (2009) also stated that elderly households spent less on clothing even though they had fixed income<sup>7</sup>. Changes in daily routine, for example from being a worker to a pensioner will also reduce the expenditure for Transport as compared to working households.

### **Consumption expenditure by elderly households (all members senior citizen)**

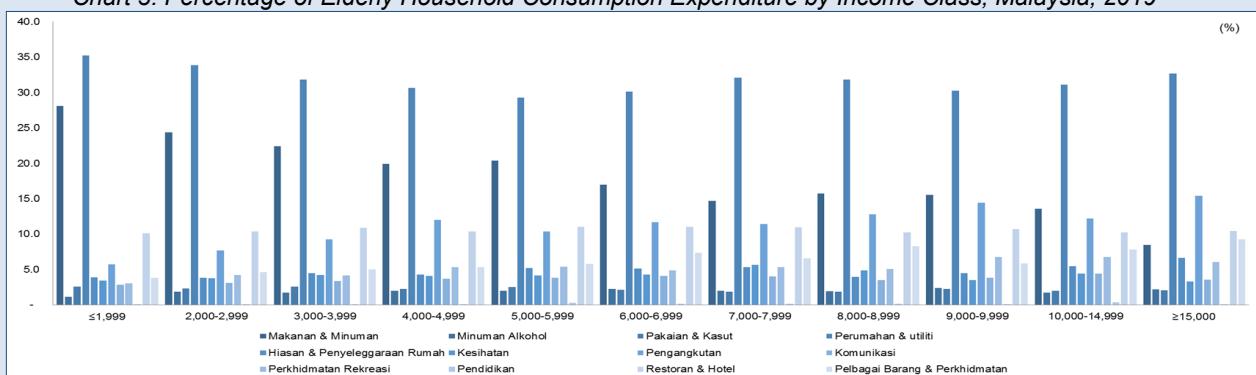
Chart 3 shows how expenditures change according to the income of elderly households. Their expenditure allocations were focused on Food & beverages, Housing & utilities and Transport and less spending for other lifestyle goods and services groups.

This is in contrast to the expenditure pattern by household at total, where with higher levels of income, the allocations to necessity goods and services groups such as food, housing, utilities and health declined.

On the other hand, expenditure on the lifestyle goods and services groups such as restaurants, clothing, recreation, communication and transport increased in tandem with income. Nevertheless, survey findings show that elderly household expenditure on lifestyle goods and services was not affected by their income levels.

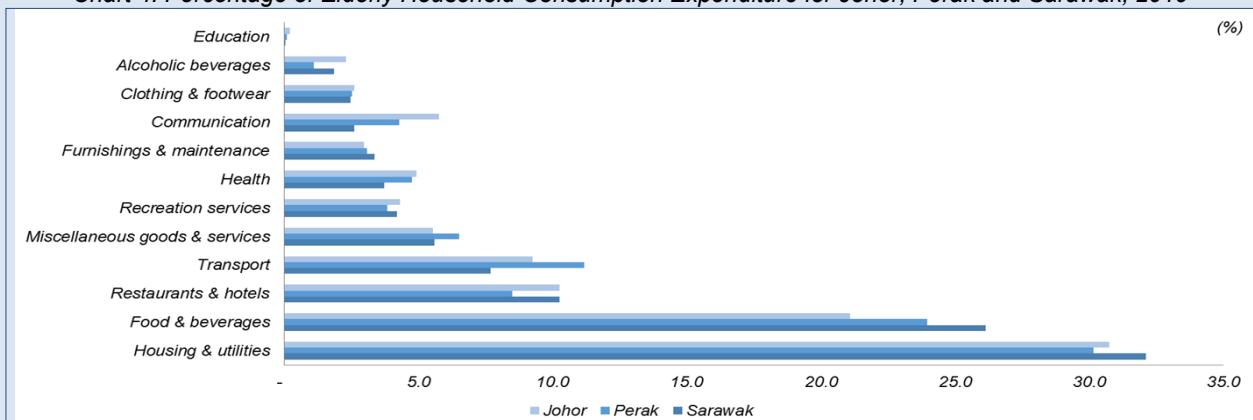
Perak recorded the highest number of elderly households (14.5%). Other than Perak, the percentage of senior citizens was also high in Sarawak (14.6%) and Johor (10.7%). Other states had the percentage of senior citizens that is less than 10.0 per cent. Chart 4 shows the comparison of expenditure patterns for the three states.

**Chart 3: Percentage of Elderly Household Consumption Expenditure by Income Class, Malaysia, 2019**



Source: Household Expenditure Survey 2019, Department of Statistics Malaysia

**Chart 4: Percentage of Elderly Household Consumption Expenditure for Johor, Perak and Sarawak, 2019**



Source: Household Expenditure Survey 2019, Department of Statistics Malaysia

<sup>7</sup> Lee, J. K., Hanna, S. D., Mok, C. F. J. & Wang, H. (2009). Apparel Expenditure Patterns of Elderly Consumers: A Life-Cycle Consumption Model. *Family and Consumer Sciences Research Journal*, 26 (2), 109-140. doi: 10.1177/1077727X970262002

The similar expenditure patterns for Johor, Perak and Sarawak were contributed by the following four expenditure groups:

- 65.3 per cent of total elderly household expenditure in Perak was contributed by three groups of expenditures: Food & beverages, Housing & utilities and Restaurants & hotels;
- The three largest expenditure in Johor (62.1%) and Sarawak (68.5%) were contributed by expenditure groups Food & beverages, Housing & utilities and Transportation;
- Expenditure on Health shows that the elderly households in Johor spent higher (5.8%) as compared to Perak (4.3%) and Sarawak (2.6%); and
- Percentage of expenditure on Communication was higher in Sarawak (3.4%) as compared to Perak (3.1%) and Johor (3.0%).
- Overall, the expenditure on Housing & utilities, Food & beverages and Health were among the three expenditure groups that affected the consumption expenditure pattern of elderly households.

# **CONCEPT AND SUMMARY**

**CONCEPT**

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**AT A GLANCE**

*HOUSEHOLD INCOME MALAYSIA*

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*HOUSEHOLD EXPENDITURE MALAYSIA*

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**Muka surat ini sengaja dibiarkan kosong**  
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## CONCEPT

### HOUSEHOLD INCOME

**Household**

A person or group of people who usually live together in a living quarters and make provisions (expenses) for food and other necessities of life together

**Household Income**

Overall income that usually (accrued) earned by household members, whether in cash or in kind received repeatedly in the reference period

**Household Recipient**

Household members who receive income in the reference period with at least one income recipient

*Median income is the middle value when household income is organised upward from the lowest to the highest*

**Median Income**

*Mean income is obtained by summing up all household income and dividing by the number of households*

**Mean Income**

### INEQUALITY AND POVERTY

**Measurement of Inequality****Gini Coefficient**

The Gini coefficient value is between 0 and 1, where 0 represents the distribution of income fair, while 1 shows the most disproportionate distribution of income.

**Theil Index**

The Theil Index measures the gap between the income that each population receives and the level of income that the population should receive. High Theil values indicate a gap farther away from this average income

**Measurement of Poverty****Absolute Poverty**

Situation in which household income is insufficient to meet basic needs of food, shelter and clothing

**Relative Poverty**

Takes into account the circumstances in which household incomes are in some cases below the median household income

**Multidimensional Poverty Index**

Identify the differences experienced by household members in various ways non-financial dimensions. The index value of the MPI is between 0 and 1

### HOUSEHOLD EXPENDITURE

**Household Consumption Expenditure**

All expenditure either in cash or credit by household members on goods and services for personal use

All goods, services and facilities received in kind, whether free or concession

Net rental value of owner-occupied house

Goods for own consumption

**Household Non-Consumption Expenditure**

Payments made by payers for services that cannot be identified and aimed to increase government revenue

Payments that have no direct relation to the acquisition of services received

**Household Current Expenditure**

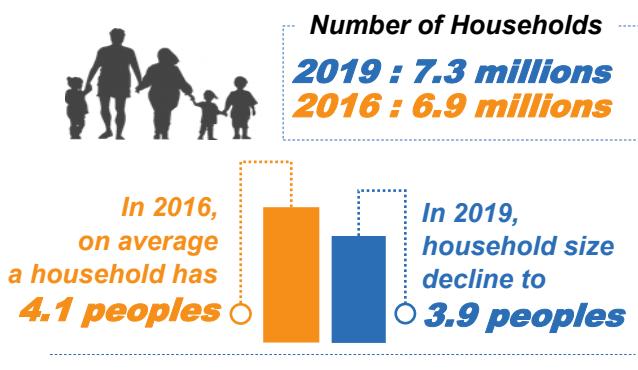
Total summation for both household consumption expenditure and household non-consumption expenditure



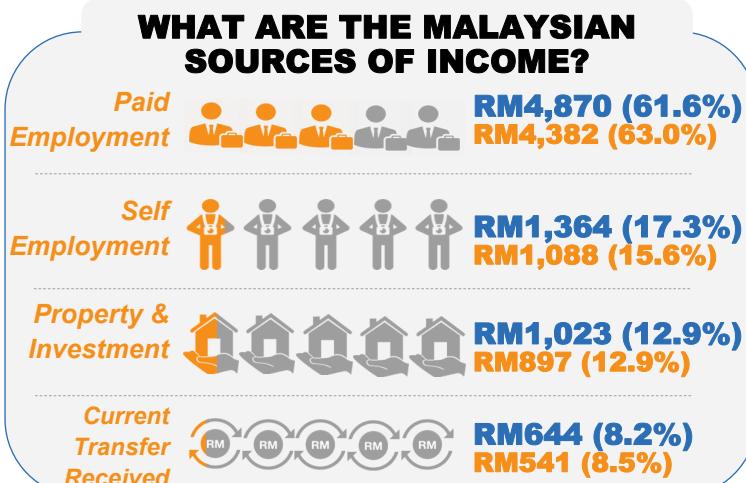
# HOUSEHOLD INCOME MALAYSIA, 2019

2016 2019

## HOUSEHOLD DISTRIBUTION



Average Income Recipients were **1.8 peoples** in 2016 and 2019



54% of households have  
> 1 income recipients

## ETHNIC GROUPS AND STRATA

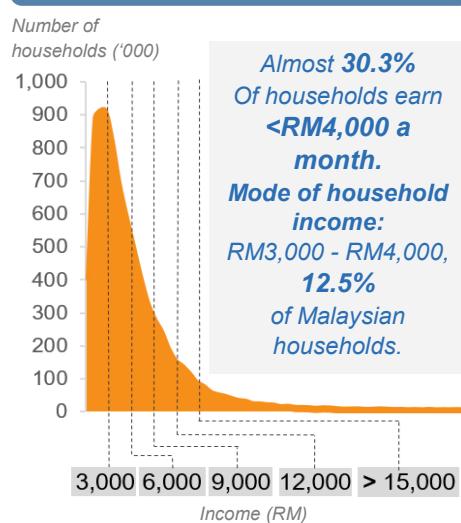
	Bumiputera	Chinese	Indians
Median	RM5,420 RM4,846   3.7%	RM7,391 RM6,582   3.9%	RM5,981 RM5,428   3.2%
Mean	RM7,093 RM6,267   4.1%	RM9,895 RM8,750   4.1%	RM8,216 RM7,150   4.6%
	Malaysia	Urban	Rural
Median	RM5,873 RM5,228   3.9%	RM6,561 RM5,860   3.8%	RM3,828 RM3,471   3.3%
Mean	RM7,901 RM6,958   4.2%	RM8,635 RM7,671   3.9%	RM5,004 RM4,359   4.6%

Indians registered an increase of median income at 3.2 per cent lower as compared to that of Bumiputera and Chinese. However, in terms of mean income, Indians registered an increase of 4.6 per cent higher as compared to that of Bumiputera and Chinese.

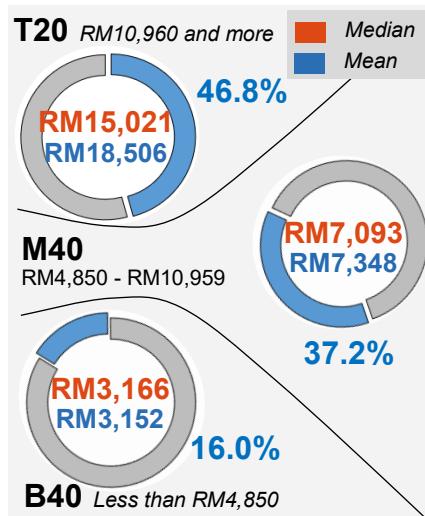
The mean household income in rural areas rose higher than the national level of 4.6%.

Percentage value refers to CAGR (Compounded Annual Growth Rate)

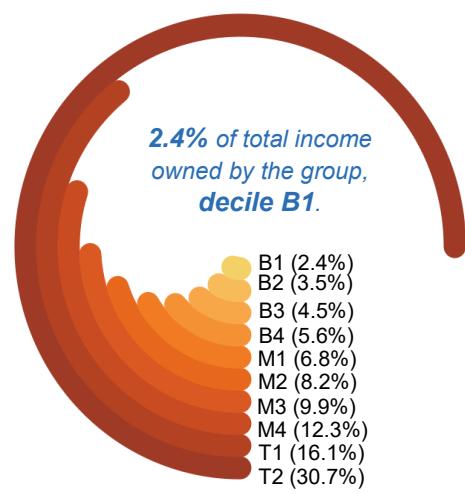
## HOUSEHOLD DISTRIBUTION BY INCOME



## HOUSEHOLD GROUPS

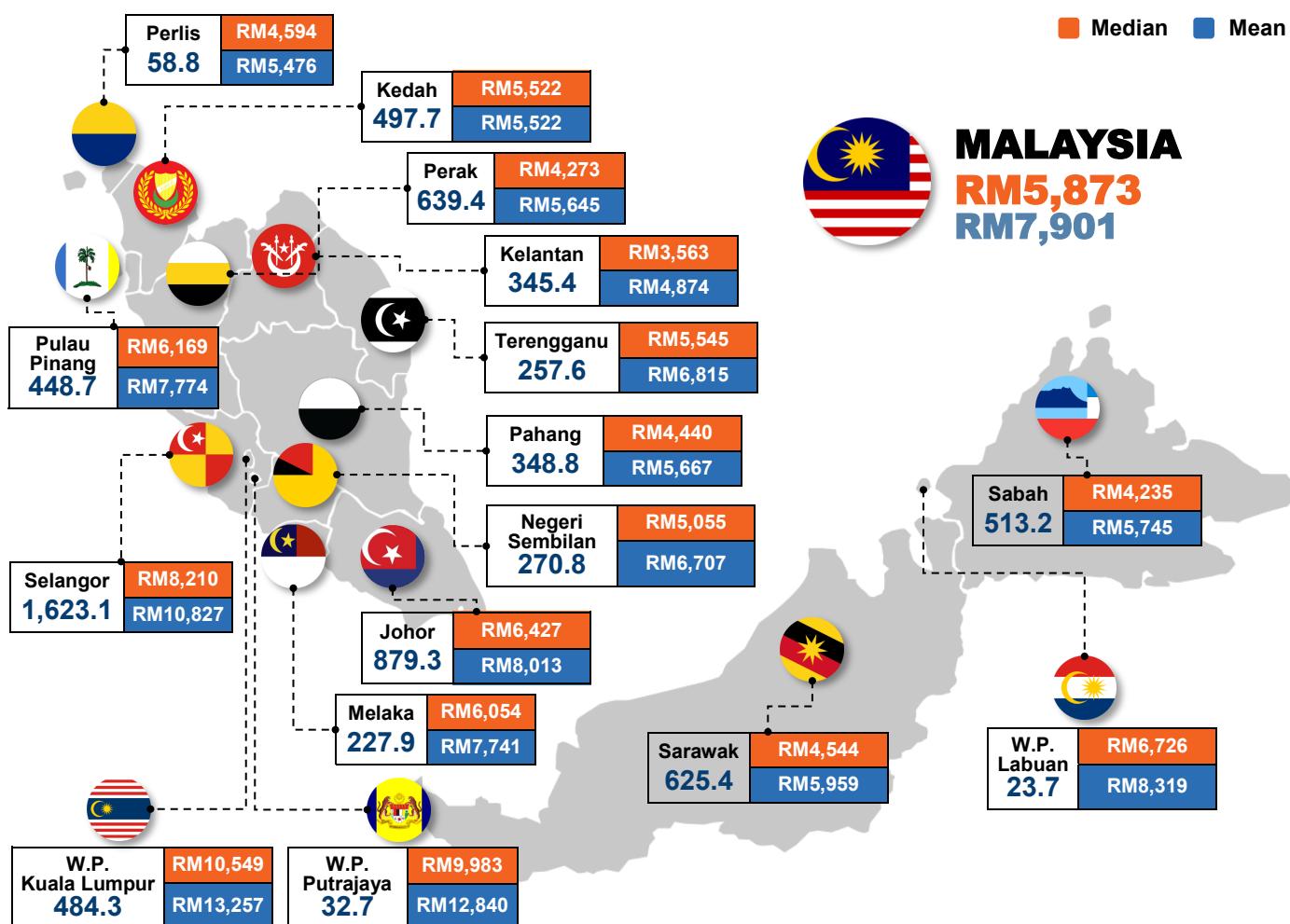


## INCOME SHARE BY DECILE





## INCOME BY STATE



Note: Numbers under state names refer to number of households ('000)

## TOP ADMINISTRATIVE DISTRICT

## LOWEST ADMINISTRATIVE DISTRICT

		(RM)			(RM)
Petaling, Selangor	8,993		12,254	Sepang, Selangor	Pitas, Sabah
Sepang, Selangor	8,937		12,145	Petaling, Selangor	2,197
Gombak, Selangor	8,501		11,536	Gombak, Selangor	2,425
Hulu Langat, Selangor	8,361		10,252	Hulu Langat, Selangor	2,488
Klang, Selangor	7,888		9,980	Klang, Selangor	2,592
Kulai, Johor	7,536		9,315	Johor Bahru, Johor	2,614
Bintulu, Sarawak	7,380		8,602	Kulai, Johor	2,637
Johor Bahru, Johor	7,342		8,493	Timur Laut, Pulau Pinang	2,662
Kuala Langat, Selangor	6,950		8,393	Barat Daya, Pulau Pinang	2,670
Timur Laut, Pulau Pinang	6,902		8,375	Kuala Langat, Selangor	2,758
					Pusa, Sarawak
					Loji, Kelantan
					Pakan, Sarawak
					Kabong, Sarawak
					Tongod, Sabah
					Pitas, Sabah
					Tebedu, Sarawak
					Song, Sarawak
					Kanowit, Sarawak
					Julau, Sarawak

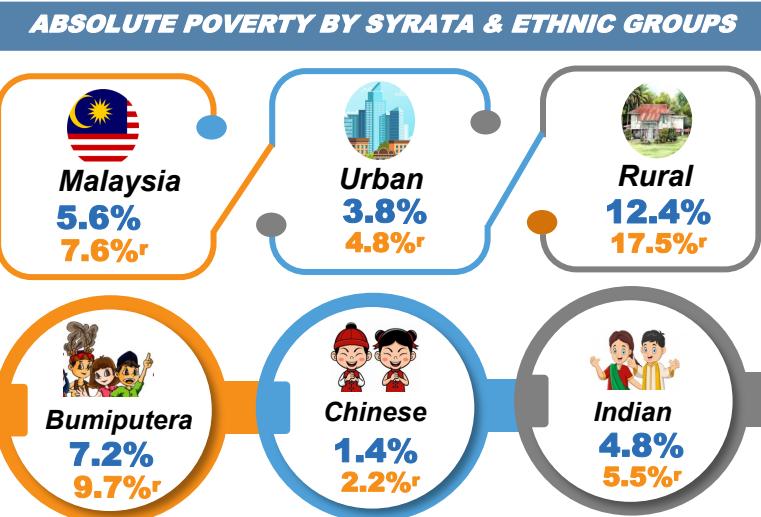
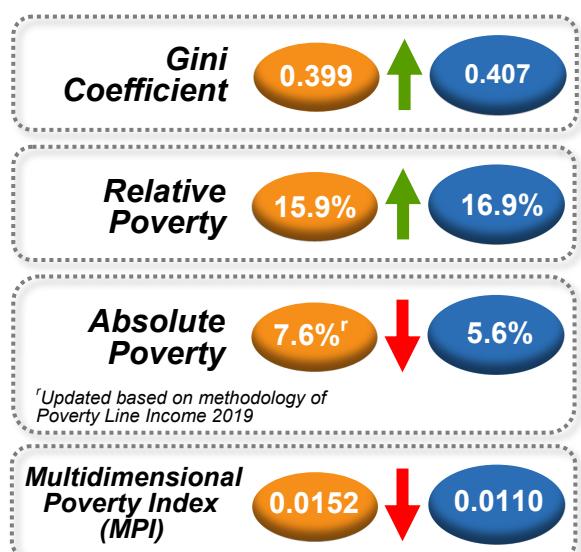
Petaling, Sepang and Gombak are in the top three administrative district for both medium and mean income.

The differences of median and mean income for the lowest and second lowest administrative district approach RM200 and RM240, respectively.

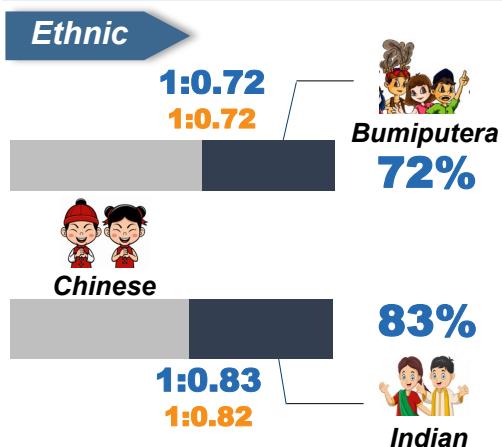


# INEQUALITY AND POVERTY

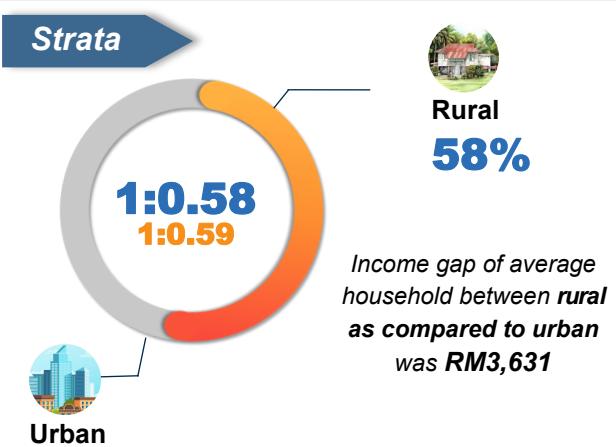
2016 2019



## INCOME GAP

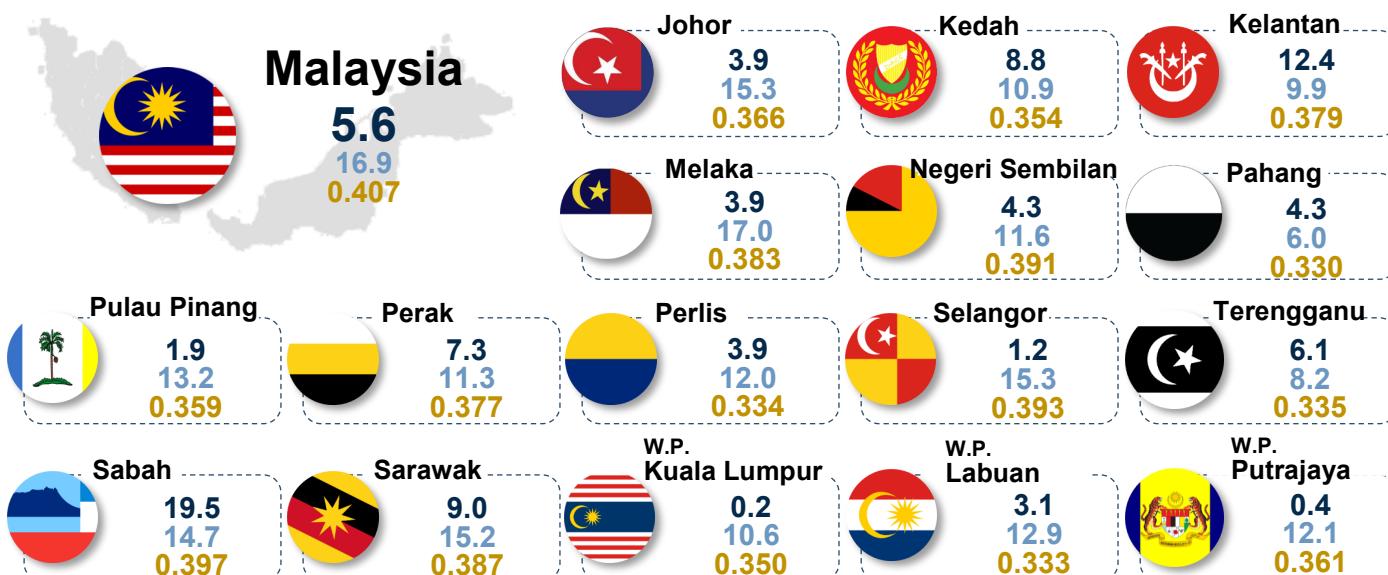


In 2019, the income gap of average household between Bumiputera as compared to Chinese was RM2,802. Meanwhile, for Indians as compared to Chinese was RM1,679.



## INCIDENCE POVERTY BY STATE

■ Absolute Poverty (%) ■ Relative Poverty (%) ■ Gini Coefficient





## BASIC AMENITIES

2016 2019

### TYPE OF OCCUPIED DWELLING

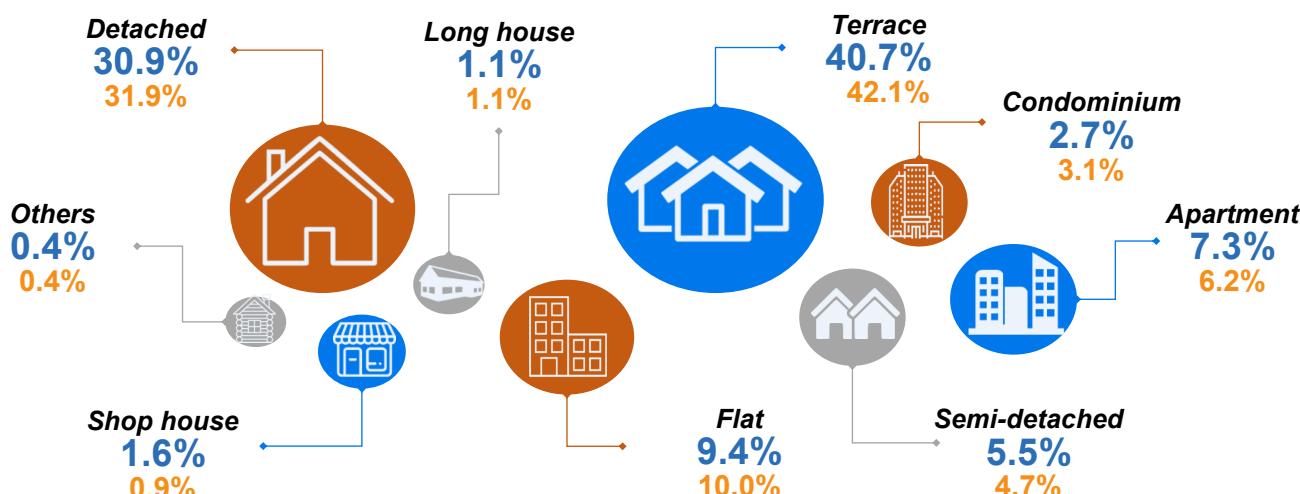
(%)	Malaysia	Urban	Rural
Owned	76.9 76.3	74.5 73.7	86.4 85.6
Rented	19.8 19.6	22.8 23.0	7.7 7.3
Quarters	3.3 4.1	2.7 3.3	5.9 7.1

### ACCESS TO PUBLIC UTILITIES AT HOME

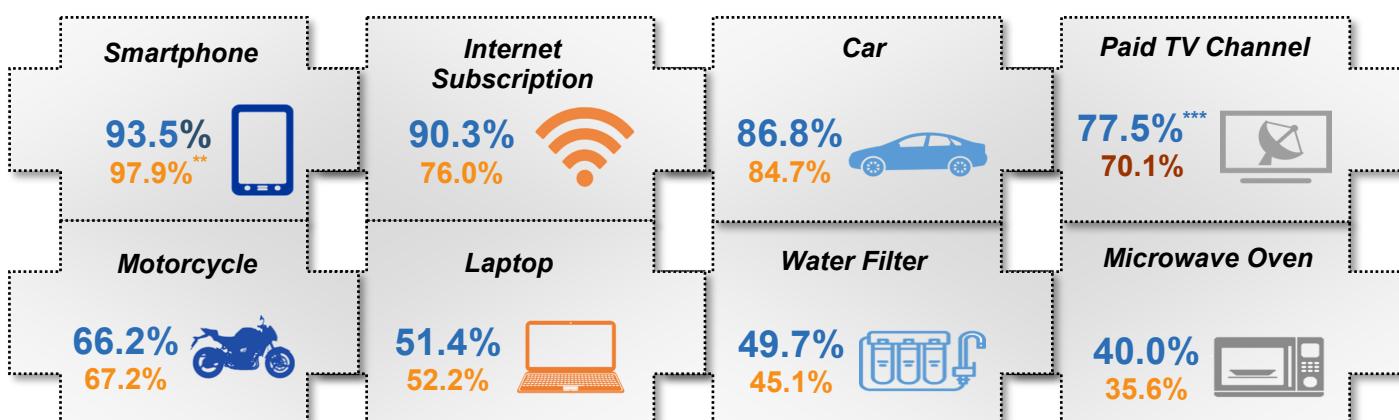
(%)	Malaysia	Urban	Rural
Water Supply	95.9 95.5	98.7 98.8	84.7 83.4
Electricity Supply*	100.0 99.9	100.0 100.0	99.8 99.7
Garbage Collection	68.9 60.4	79.3 69.2	27.6 28.3

\*Electricity supply includes 24 hours a day and 24 hours a day

### TYPE OF LIVING QUARTERS



### HOUSEHOLD EQUIPMENT OWNERSHIP

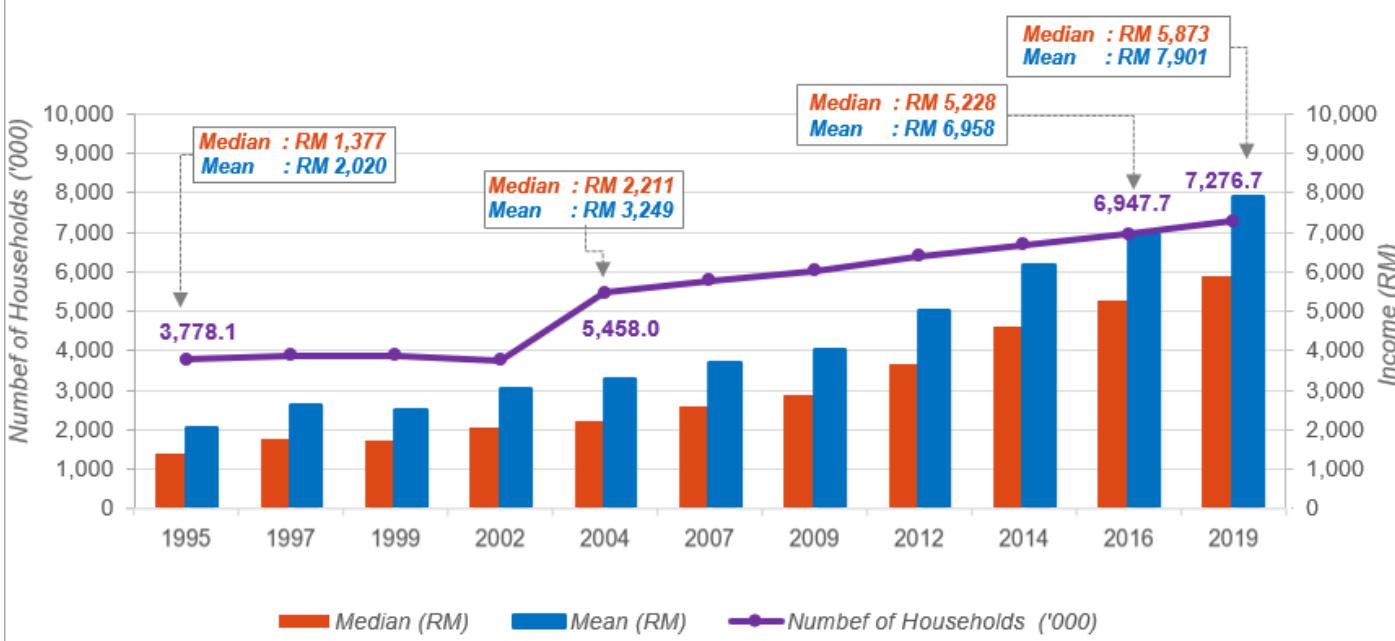


\*\*In 2016, phone ownership statistics included cell phones and smartphones  
 \*\*\*Source: ICT use and access by individuals and households survey

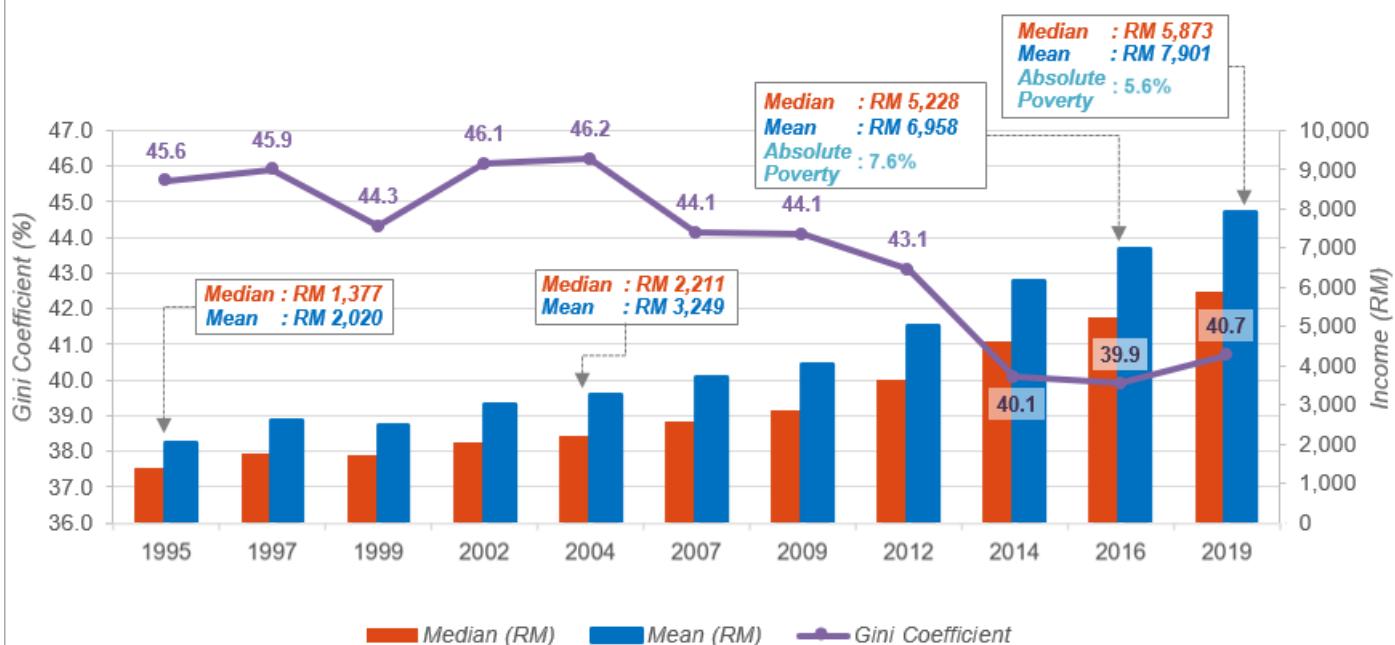


## MEDIAN AND MEAN OF MONTHLY HOUSEHOLD GROSS INCOME, MALAYSIA

### NUMBER OF HOUSEHOLDS AND MEDIAN AND MEAN OF MONTHLY HOUSEHOLD GROSS INCOME



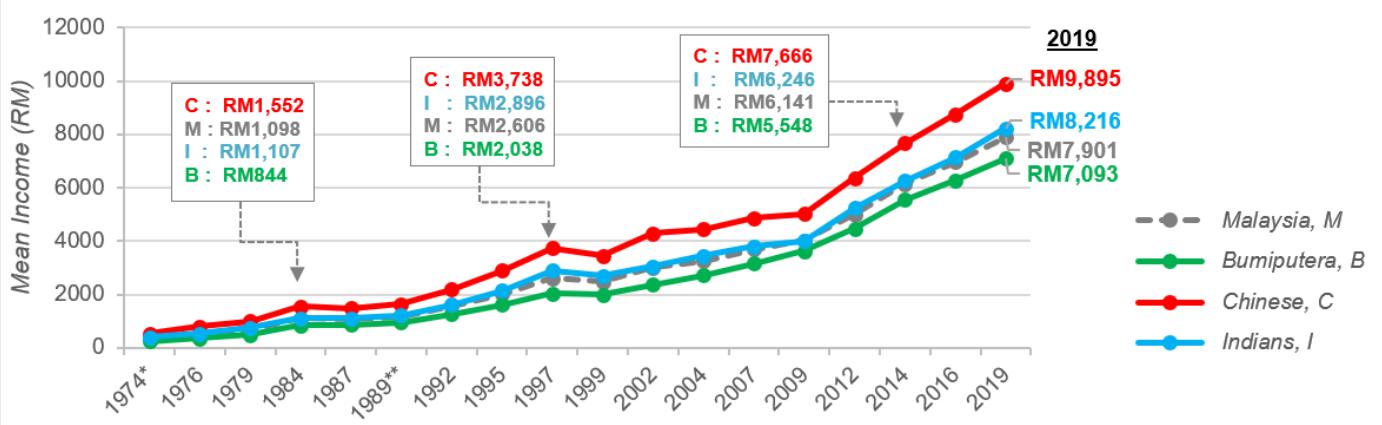
### GINI COEFFICIENT AND MEDIAN AND MEAN OF MONTHLY HOUSEHOLD GROSS INCOME



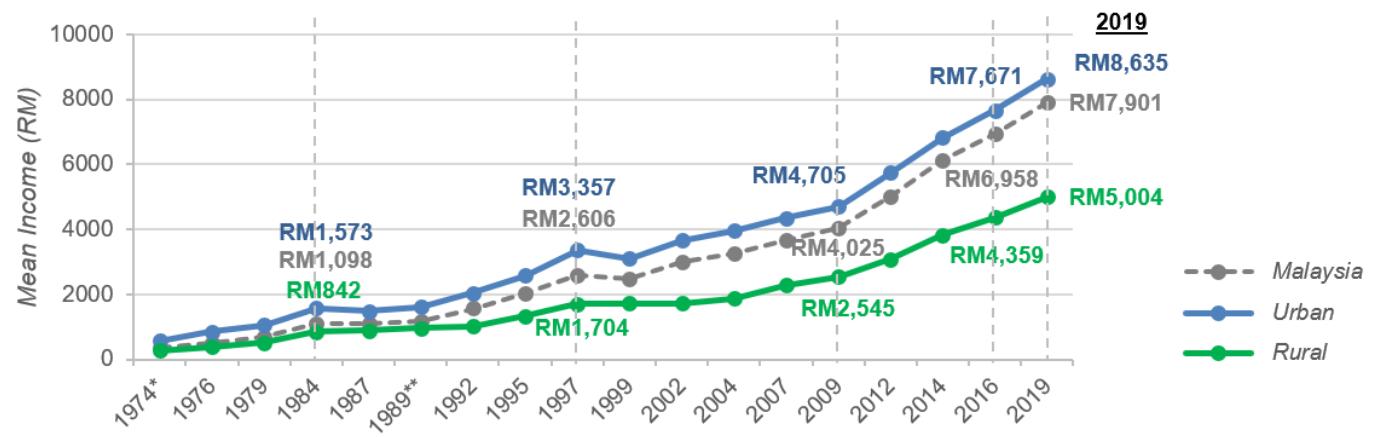


## MEAN OF MONTHLY HOUSEHOLD GROSS INCOME

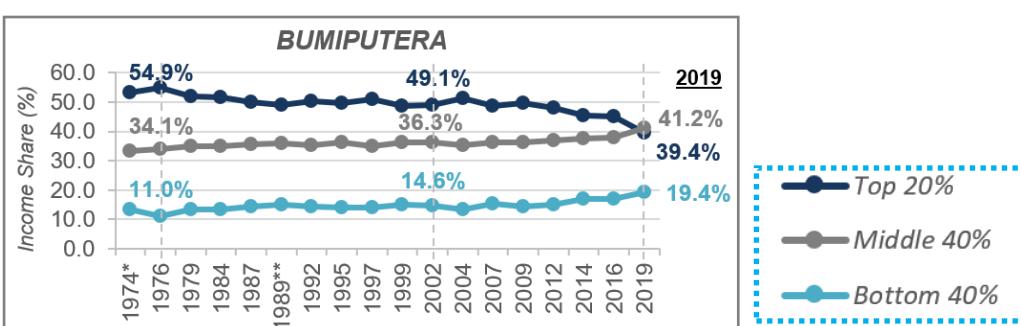
## MEAN OF MONTHLY HOUSEHOLD GROSS INCOME BY ETHNIC GROUPS



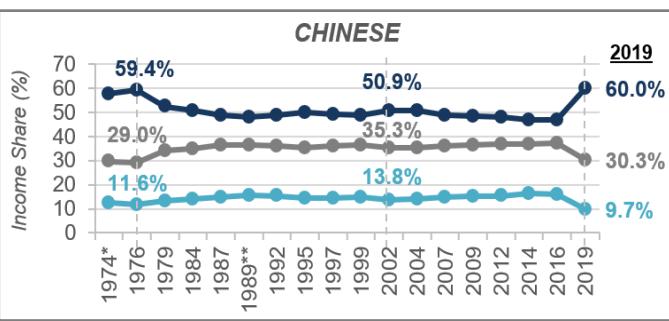
## MEAN OF MONTHLY HOUSEHOLD GROSS INCOME BY STRATA



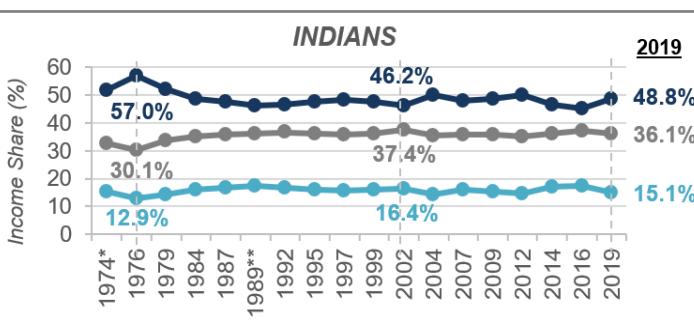
## INCOME SHARE OF HOUSEHOLD GROUP



## CHINESE



## INDIANS



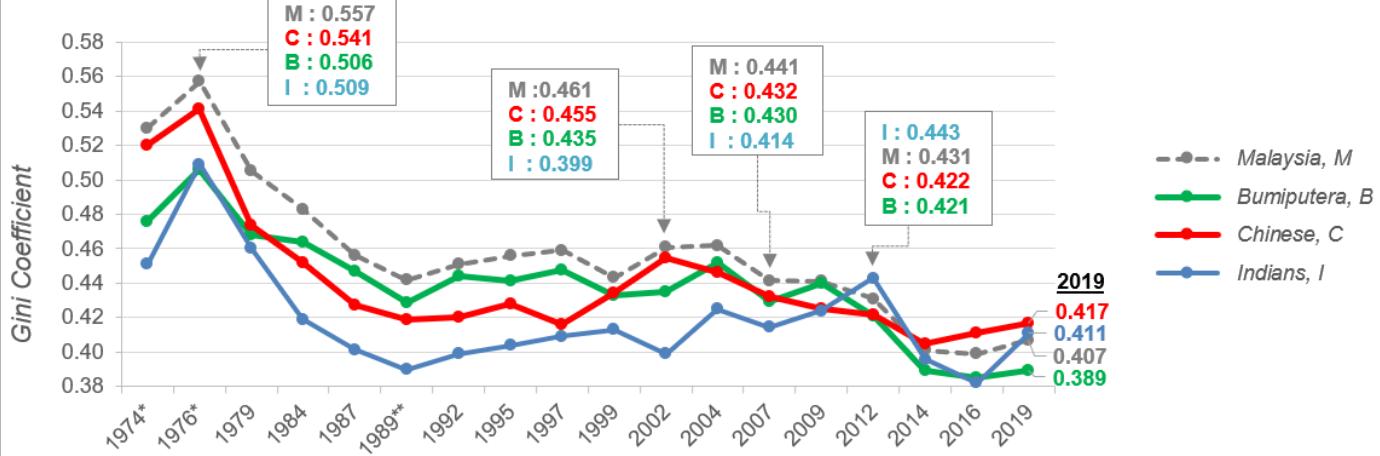
\* Refers to Peninsular Malaysia only

\*\* Starting 1989, data is based on Malaysian citizens

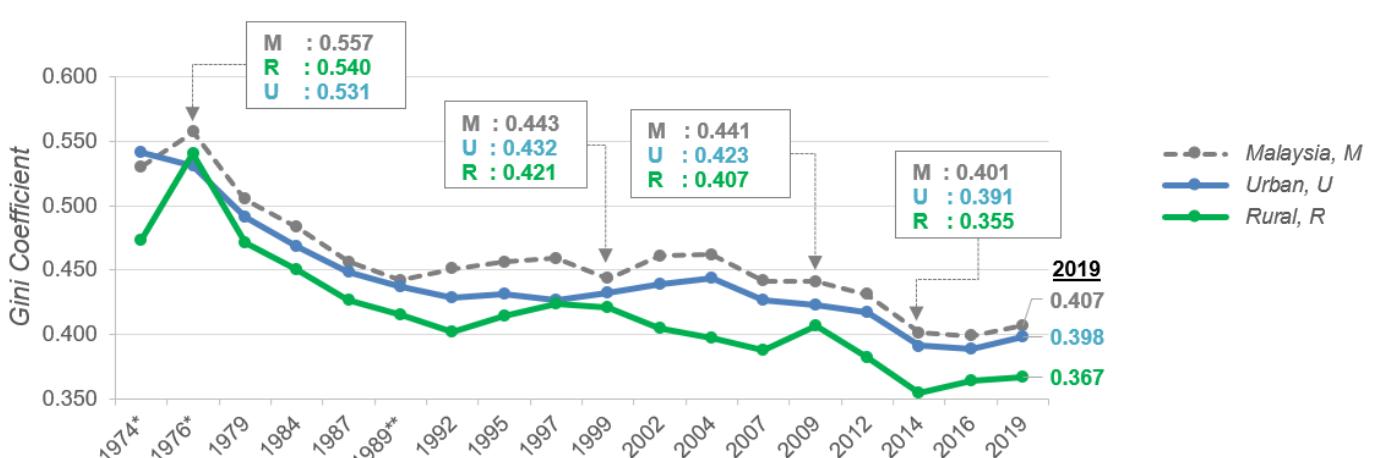


## GINI COEFFICIENT

## GINI COEFFICIENT BY ETHNIC GROUP

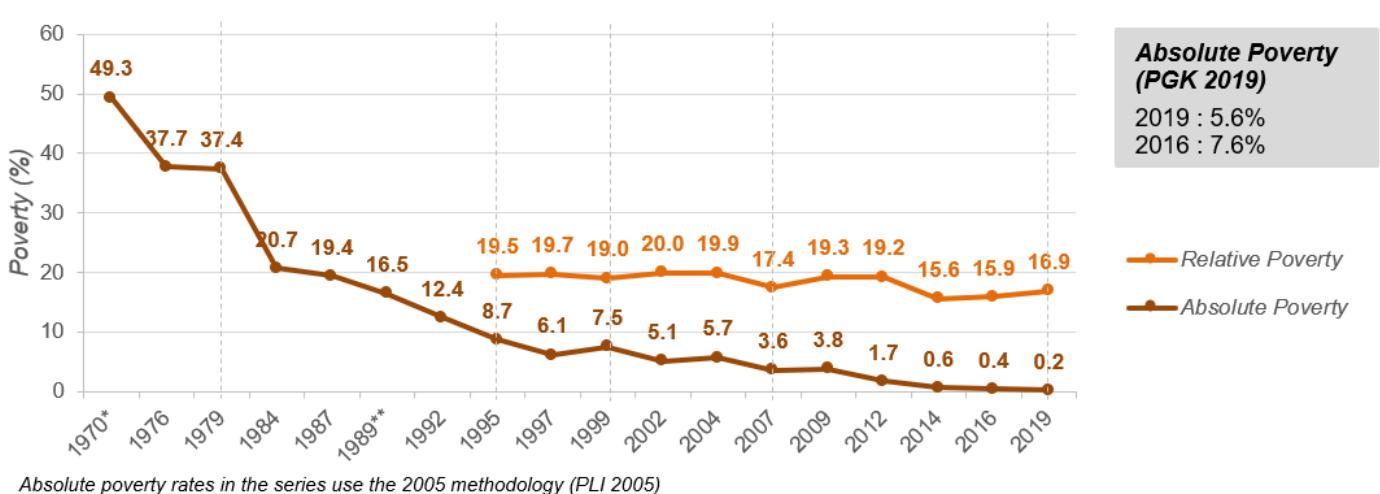


## GINI COEFFICIENT BY STRATA



## INCIDENCE OF RELATIVE AND ABSOLUTE POVERTY

## INCIDENCE OF RELATIVE AND ABSOLUTE POVERTY BY STRATA



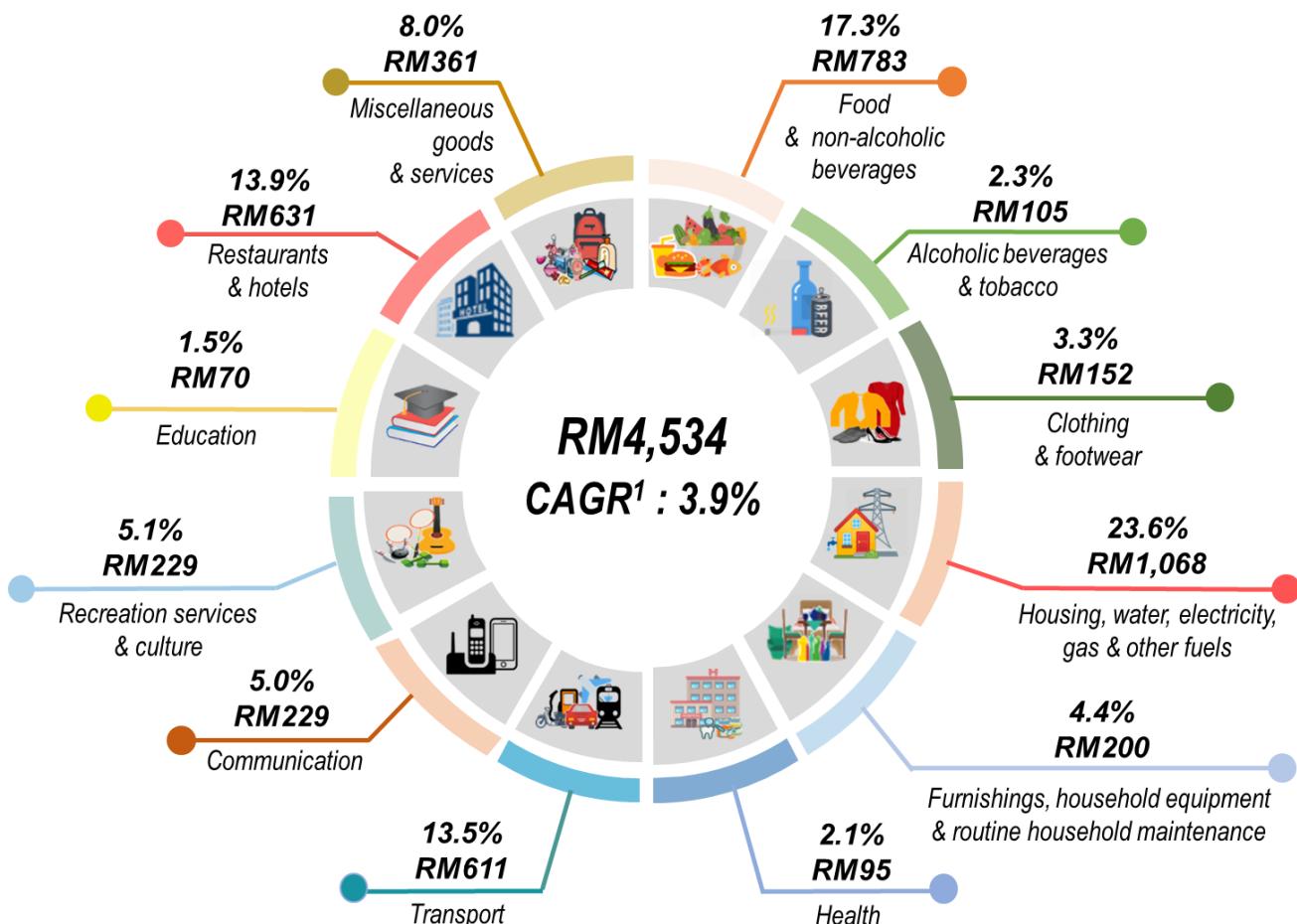
\* Refers to Peninsular Malaysia only

\*\* Starting 1989, data is based on Malaysian citizens



# HOUSEHOLD EXPENDITURE 2019

## COMPOSITION OF MEAN MONTHLY HOUSEHOLD CONSUMPTION EXPENDITURE BY MAIN GROUP, 2019



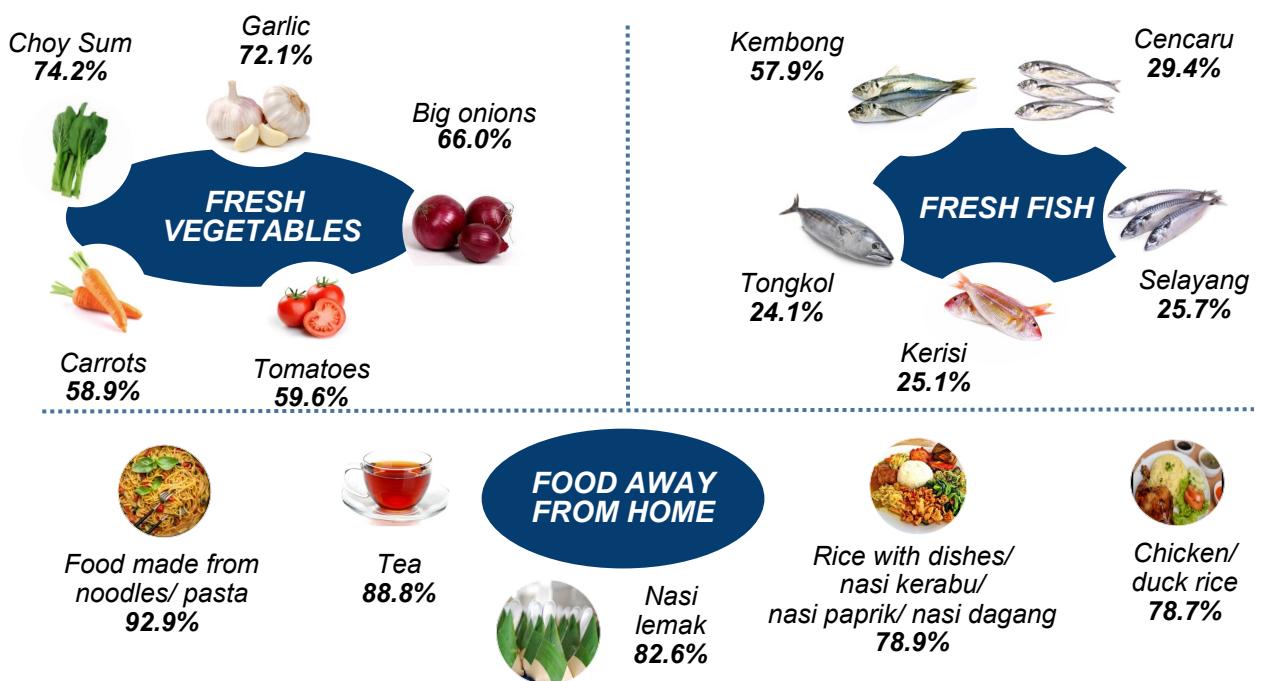
## MEAN MONTHLY HOUSEHOLD CONSUMPTION EXPENDITURE BY STATE, 2019

W.P. Putrajaya RM7,980	Selangor RM5,830	Pulau Pinang RM4,630	W.P. Labuan RM4,097	Sarawak RM3,448	Kedah RM3,359
	Melaka RM4,955	Negeri Sembilan RM4,350	Pahang RM3,652		
W.P. Kuala Lumpur RM6,913	Johor RM4,793	Terengganu RM4,336	Perak RM3,564	Kelantan RM3,223	Sabah RM2,792
			Perlis RM3,468		

<sup>1</sup> CAGR: Compounded Annual Growth Rate (2016-2019)  
Note: Mean expenditure is based on total household

**TWO HIGHEST SUBGROUP OF MEAN MONTHLY EXPENDITURE, 2019**

<b>Food &amp; non-alcoholic beverages</b>	<b>Alcoholic beverages &amp; tobacco</b>	<b>Clothing &amp; footwear</b>
 <b>Fresh fish</b> <b>RM92</b>  <b>Fresh meat</b> <b>RM80</b>	 <b>Tobacco</b> <b>RM70</b>  <b>Alcoholic beverages</b> <b>RM35</b>	 <b>Garments</b> <b>RM105</b>  <b>Shoes &amp; other footwear</b> <b>RM29</b>
<b>Housing, water, electricity, gas &amp; other fuels</b>	<b>Furnishings, household equipment &amp; routine household maintenance</b>	<b>Health</b>
 <b>Rent</b> <b>RM812</b>  <b>Electric</b> <b>RM127</b>	 <b>Domestic services &amp; household services</b> <b>RM50</b>  <b>Non-durables household goods</b> <b>RM48</b>	 <b>Pharmaceutical products</b> <b>RM53</b>  <b>Medical services</b> <b>RM14</b>
<b>Transport</b>	<b>Communication</b>	<b>Recreation services &amp; culture</b>
 <b>Fuels &amp; lubricants for personal transport equipment</b> <b>RM334</b>  <b>Repair &amp; maintenance of personal transport</b> <b>RM98</b>	 <b>Telephone &amp; telefax services</b> <b>RM198</b>  <b>Telephone &amp; telefax services</b> <b>RM31</b>	 <b>Cultural services</b> <b>RM96</b>  <b>Package tours</b> <b>RM30</b>
<b>Education</b>	<b>Restaurants &amp; hotels</b>	<b>Miscellaneous goods &amp; services</b>
 <b>Pre primary &amp; primary education</b> <b>RM35</b>  <b>Secondary education</b> <b>RM15</b>	 <b>Expenditure in restaurants &amp; cafes</b> <b>RM604</b>  <b>Accommodation services</b> <b>RM28</b>	 <b>Other appliances, articles &amp; products for personal care</b> <b>RM143</b>  <b>Insurance for motor vehicle</b> <b>RM58</b>

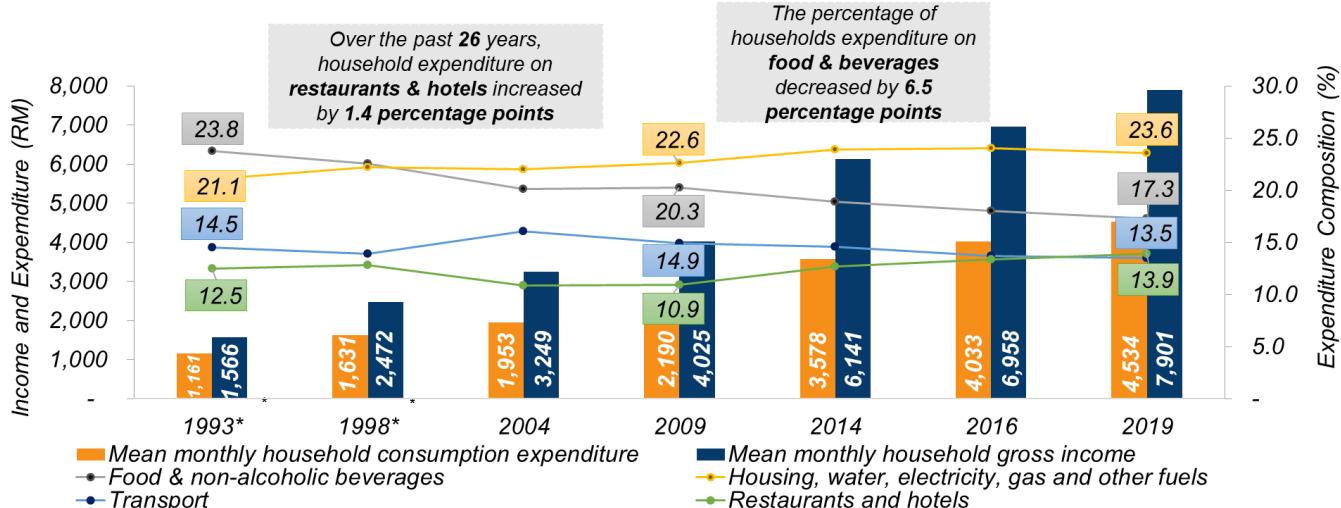
**TOP FIVE ITEMS BY HIGHEST PERCENTAGE OF HOUSEHOLD EXPENDITURE, 2019**

Note: Mean expenditure is based on total household

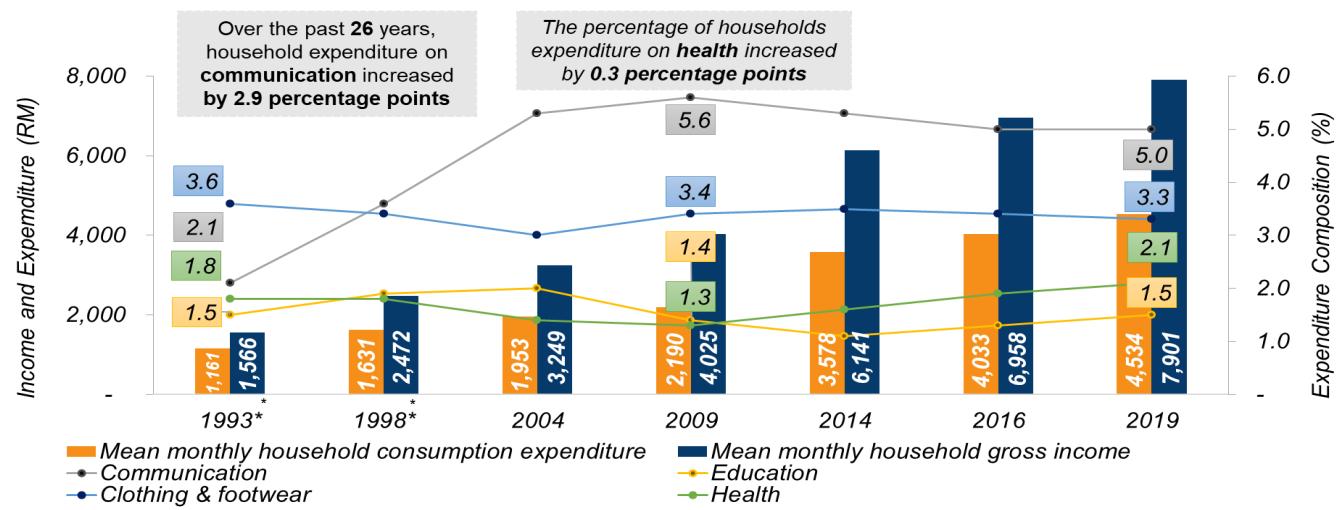


## MEAN MONTHLY HOUSEHOLD GROSS INCOME AND CONSUMPTION EXPENDITURE BY MAIN GROUP, 1993-2019

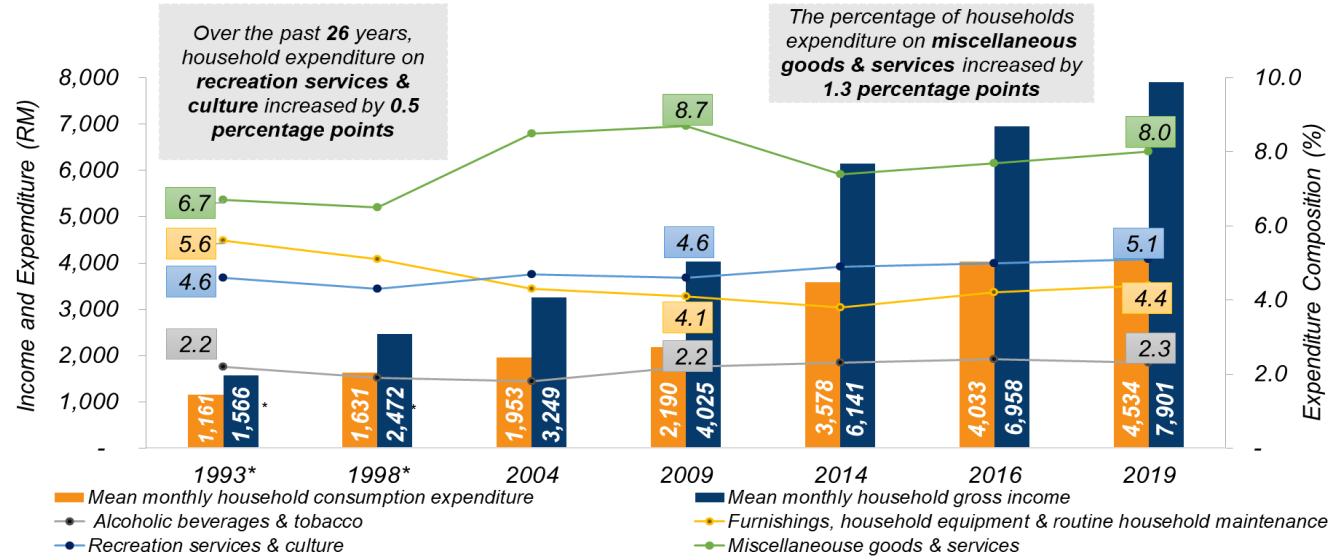
### COMPOSITION OF MONTHLY HOUSEHOLD EXPENDITURE BY FOUR HIGHEST GROUP



### COMPOSITION OF MONTHLY HOUSEHOLD EXPENDITURE BY OTHER BASIC AMENITIES



### COMPOSITION OF MONTHLY HOUSEHOLD EXPENDITURE BY PREFERENCE



\* Mean monthly household gross income refers to 1992 dan 1999

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