



MALAYSIA

LAPORAN SURVEI PENDAPATAN ISI RUMAH DAN KEMUDAHAN ASAS

*HOUSEHOLD INCOME AND BASIC AMENITIES
SURVEY REPORT*



2019

A circular graphic with a light blue gradient background. In the center, the year "2019" is written in a large, bold, black sans-serif font.

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”

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PRAKATA

Laporan Survei Pendapatan Isi Rumah dan Kemudahan Asas 2019 membentangkan statistik mengenai taburan pendapatan isi rumah, insiden kemiskinan dan maklumat kemudahan asas seperti pendidikan, kesihatan, perumahan dan peralatan yang dimiliki oleh isi rumah. Statistik berkaitan pendapatan yang diterbitkan dalam laporan ini adalah berdasarkan konsep dan garis panduan daripada *Canberra Group Handbook on Household Income Statistics, Second Edition, 2011* yang diterbitkan oleh *United Nations*.

Statistik daripada survei ini merupakan maklumat penting yang digunakan oleh agensi kerajaan sebagai input dalam perancangan, pembentukan dan pemantauan pelan pembangunan negara. Statistik ini juga menjadi rujukan penting kepada ahli ekonomi, ahli akademik, pihak swasta dan individu bagi keperluan penyelidikan dan analisis yang lebih terperinci.

Laporan ini mengandungi tiga bahagian utama. Bahagian pertama memaparkan penemuan utama dan ringkasan penemuan. Statistik terperinci termasuk statistik baharu iaitu statistik pendapatan isi rumah boleh guna dan statistik insiden kemiskinan relatif disediakan di bahagian kedua. Manakala bahagian ketiga pula menerangkan aspek teknikal seperti konsep, definisi dan metodologi survei bagi membantu pengguna memahami statistik yang diterbitkan.

Jabatan Perangkaan Malaysia merakamkan setinggi-tinggi penghargaan kepada semua pihak yang telah menyumbang secara langsung dan tidak langsung dalam merealisasikan laporan survei ini. Setiap maklum balas dan cadangan daripada semua pihak untuk penambahbaikan laporan ini pada masa hadapan amat dihargai.

DATO' SRI DR. MOHD UZIR MAHIDIN

Ketua Perangkawan Malaysia

Julai 2020

PREFACE

The Household Income Survey and Basic Amenities 2019 Report presents statistics related to household income distribution, incidence of poverty and basic amenities such as education, health, housing and household appliances owned by household. The statistics on income published in this report is based on the concepts and guidelines from Canberra Group Handbook on Household Income Statistics, Second Edition, 2011 published by the United Nations.

Statistics from this report are pertinent information used by government agencies as input in the 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.

This report consists of three main parts. The first part presents main findings and summary of findings. Detailed statistic which includes two new statistics, namely household disposable income statistics and relative poverty statistics are provided in the second part. Meanwhile, the third part describes the technical aspects such as concepts, definitions and methodology of the survey in order to assist users in understanding the published statistics.

The Department of Statistics Malaysia gratefully acknowledges the cooperation rendered by all parties who have contributed directly and indirectly in realising this survey report. Every feedback and suggestion towards improving the future report is highly appreciated.

DATO' SRI DR. MOHD UZIR MAHIDIN

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July 2020

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RINGKASAN PENEMUAN

SUMMARY OF FINDINGS

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

54% daripada isi rumah mempunyai >1 orang penerima pendapatan

KUMPULAN ETNIK DAN STRATA

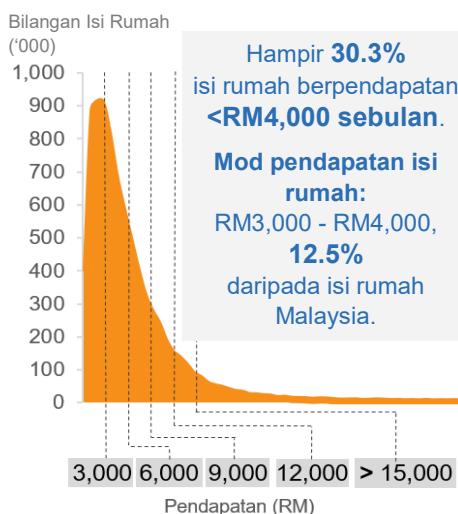
	Bumiputera	Cina	India
Penengah	RM5,420 RM4,846 3.7%	RM7,391 RM6,582 3.9%	RM5,981 RM5,428 3.2%
Purata	RM7,093 RM6,267 4.1%	RM9,895 RM8,750 4.1%	RM8,216 RM7,150 4.6%
Penengah	RM5,873 RM5,228 3.9%	RM6,561 RM5,860 3.8%	RM3,828 RM3,471 3.3%
Purata	RM7,901 RM6,958 4.2%	RM8,635 RM7,671 3.9%	RM5,004 RM4,359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

Nilai peratus merujuk kepada CAGR (Kadar Pertumbuhan Tahunan Dikompauna)

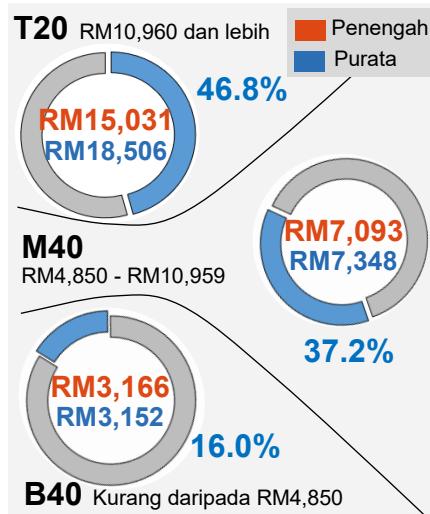
India mencatatkan peningkatan pendapatan penengah pada kadar **3.2%**, lebih rendah daripada yang dicatatkan oleh Bumiputera dan Cina. manakala peningkatan bagi pendapatan purata, ia meningkat pada kadar **4.6%**.

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

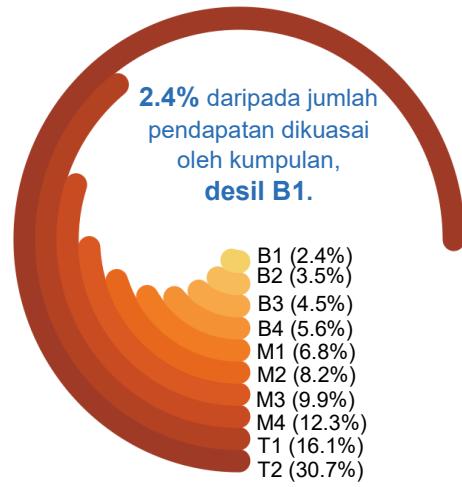
TABURAN ISI RUMAH MENGIKUT PENDAPATAN



KUMPULAN ISI RUMAH

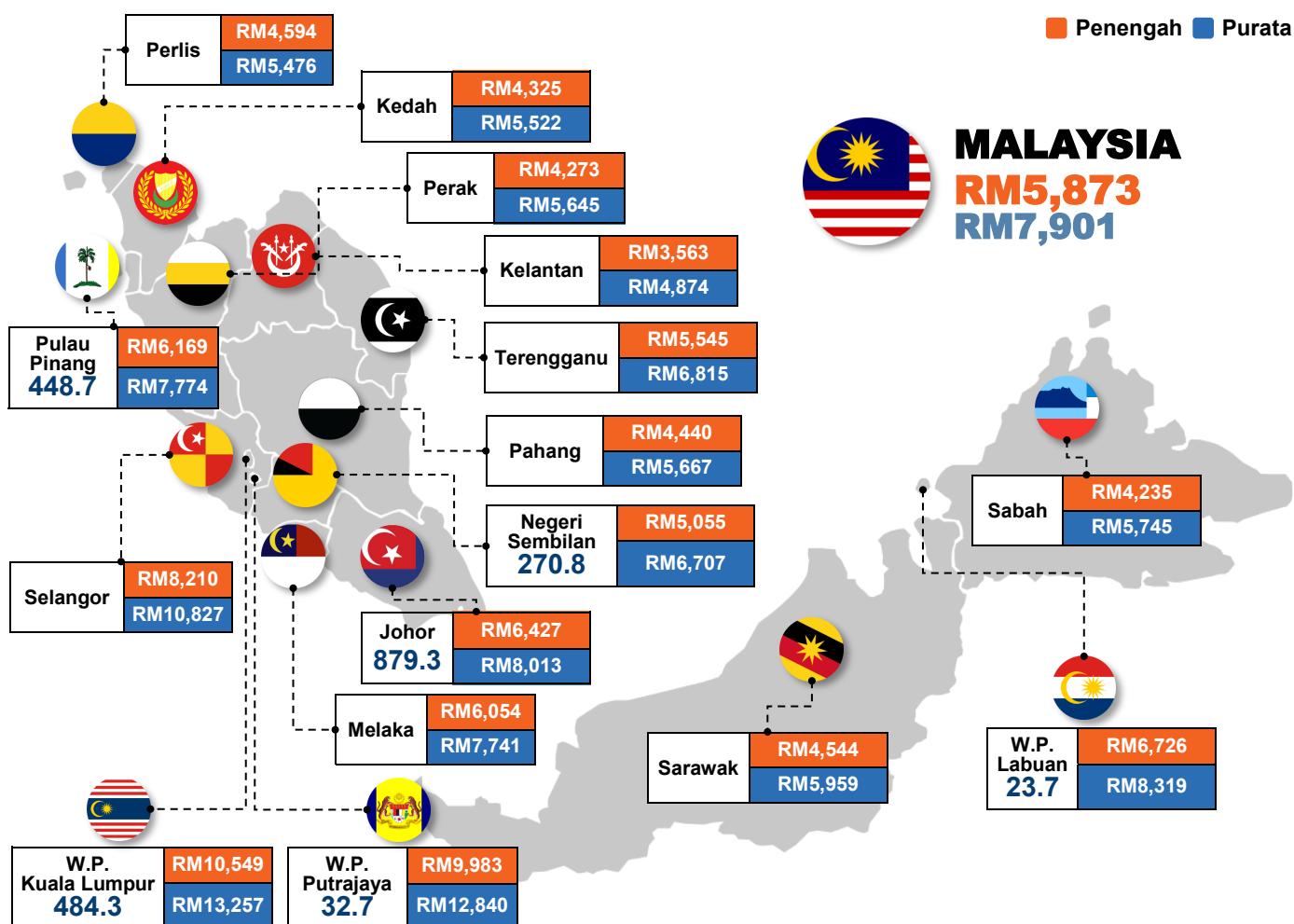


AGIHAN PENDAPATAN MENGIKUT DESIL





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

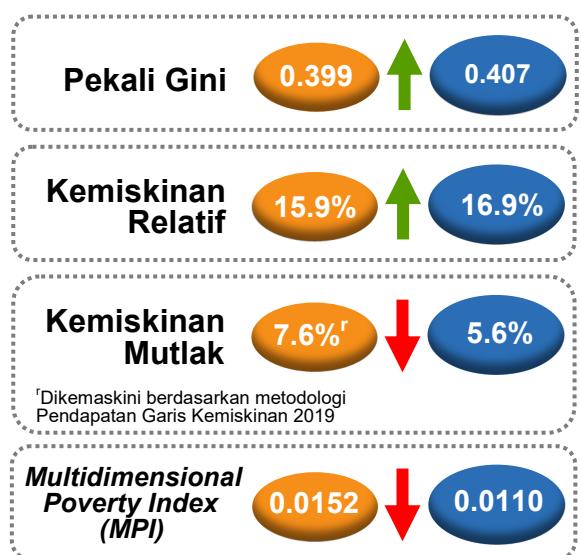
Petaling, Sepang dan Gombak berada pada kedudukan tiga daerah tertinggi pada kedua-dua pendapatan penengah dan purata.

Perbezaan pendapatan penengah dan purata bagi daerah terendah dan daerah kedua terendah masing-masing menghampiri RM200 dan RM250.

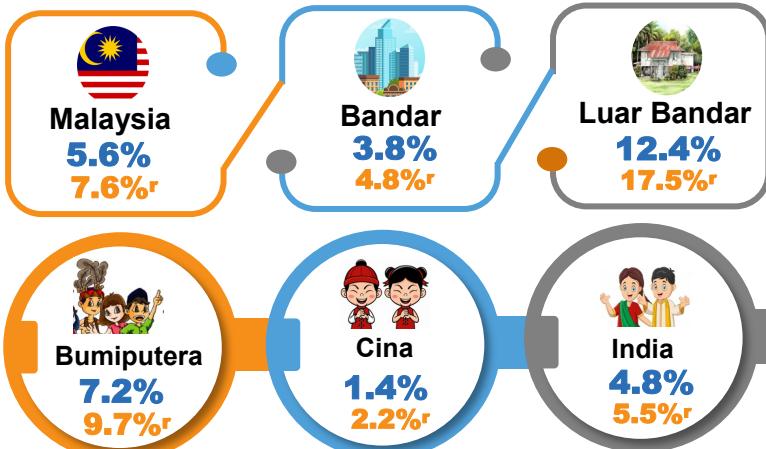


KETAKSAMARATAAN DAN KEMISKINAN

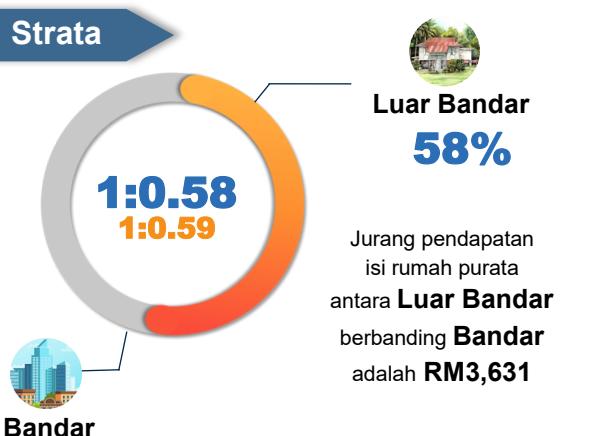
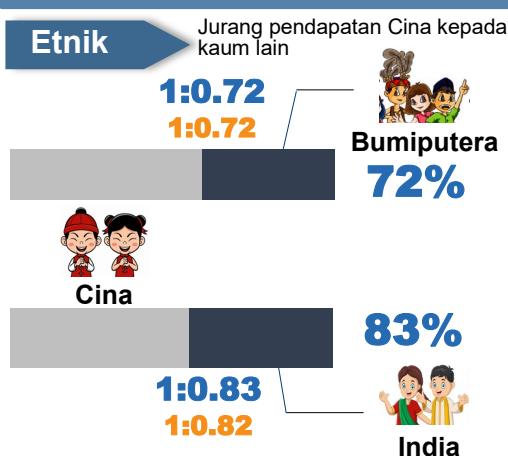
2016 2019



KEMISKINAN MUTLAK STRATA & ETNIK

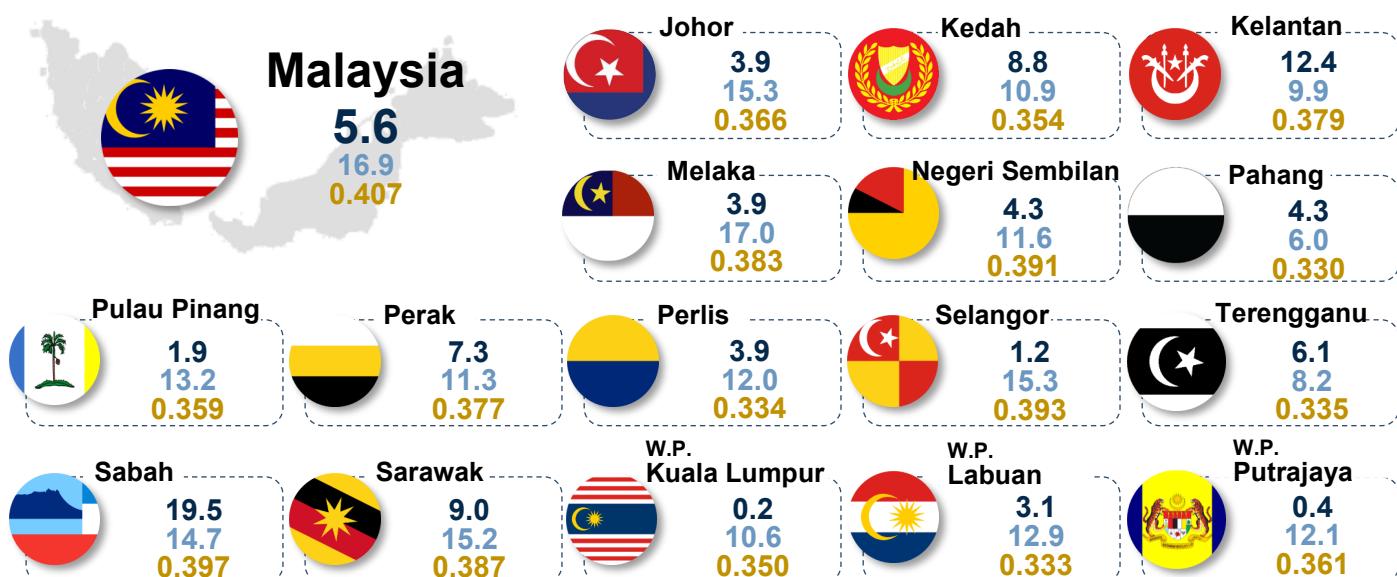
^rDikemaskini berdasarkan metodologi Pendapatan Garis Kemiskinan 2019

JURANG PENDAPATAN



INSIDEN KEMISKINAN MENGIKUT NEGERI

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





KEMUDAHAN ASAS

2016 2019

JENIS PEMILIKAN RUMAH

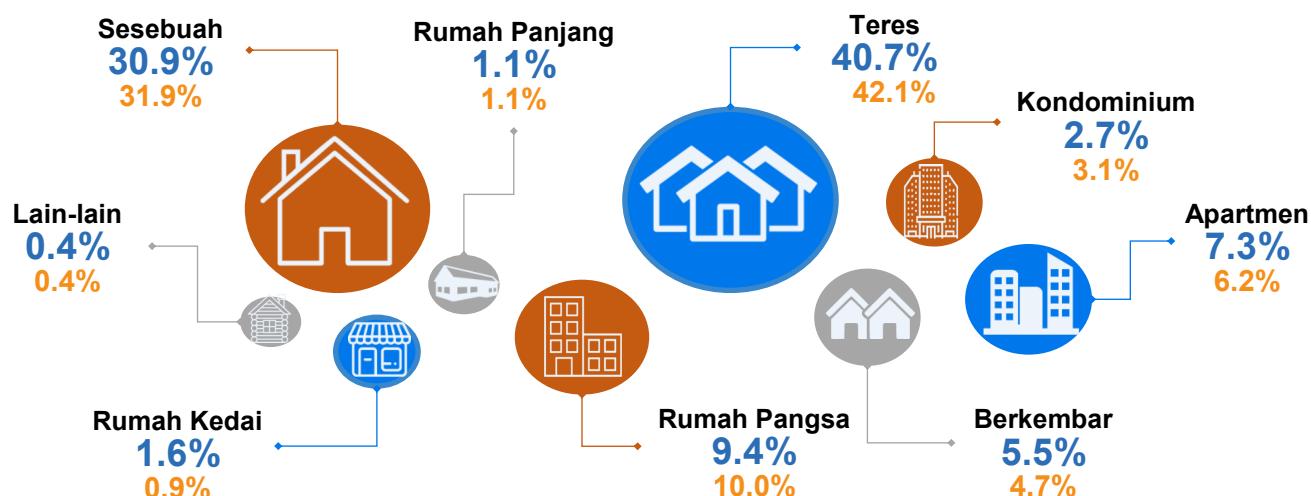
(%)	Malaysia	Bandar	Luar Bandar
Dimiliki	76.9 76.3	74.5 73.7	86.4 85.6
Disewa	19.8 19.6	22.8 23.0	7.7 7.3
Kuarters	3.3 4.1	2.7 3.3	5.9 7.1

CAPAIAN UTILITI AWAM DI RUMAH

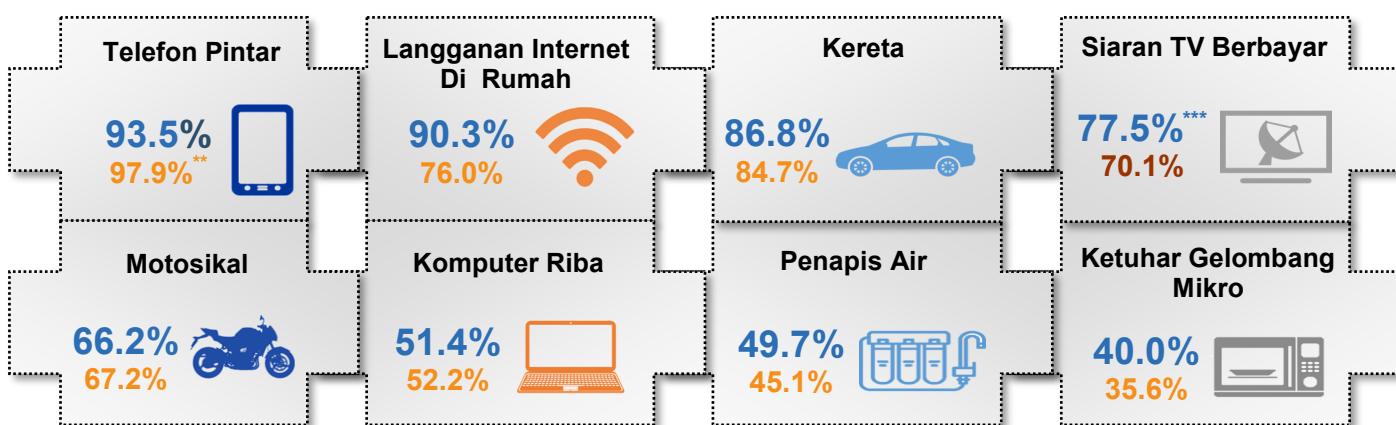
(%)	Malaysia	Bandar	Luar Bandar
Bekalan Air Paip	95.9 95.5	98.7 98.8	84.7 83.4
Bekalan Elektrik*	100.0 99.9	100.0 100.0	99.8 99.7
Kutipan Sampah	68.9 60.4	79.3 69.2	27.6 28.3

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

JENIS RUMAH YANG DIDIAMI



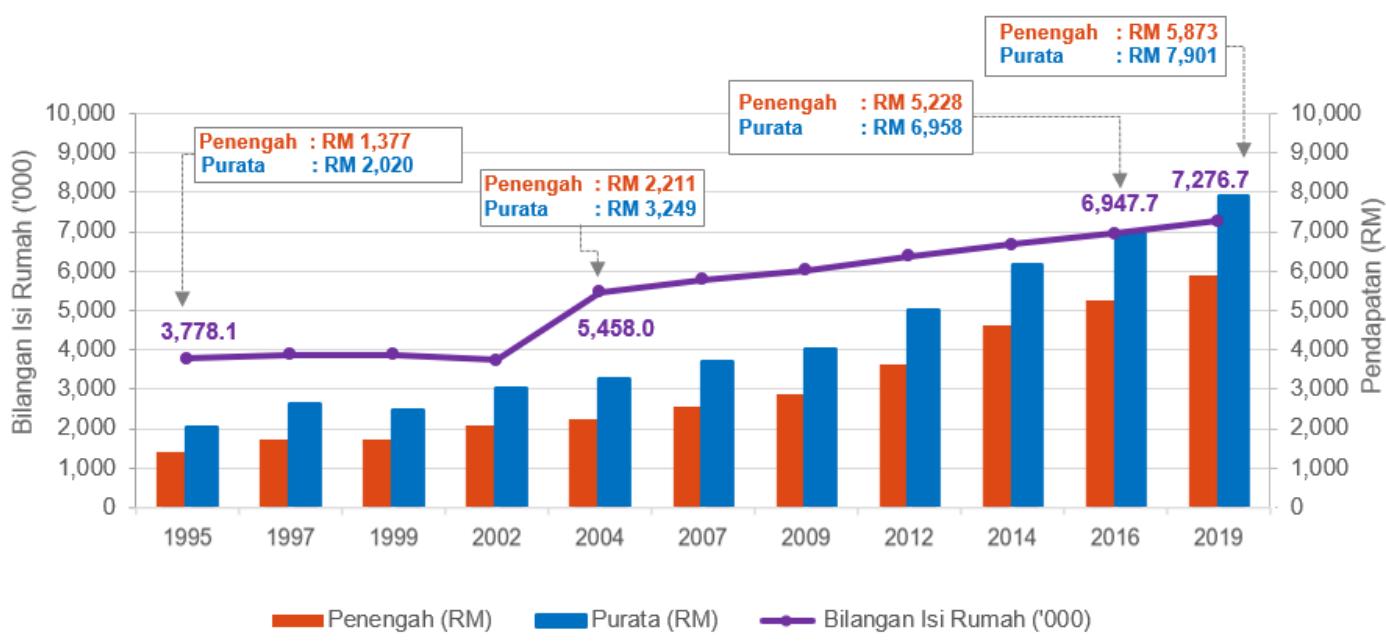
PEMILIKAN PERALATAN ISI RUMAH TERPILIH

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

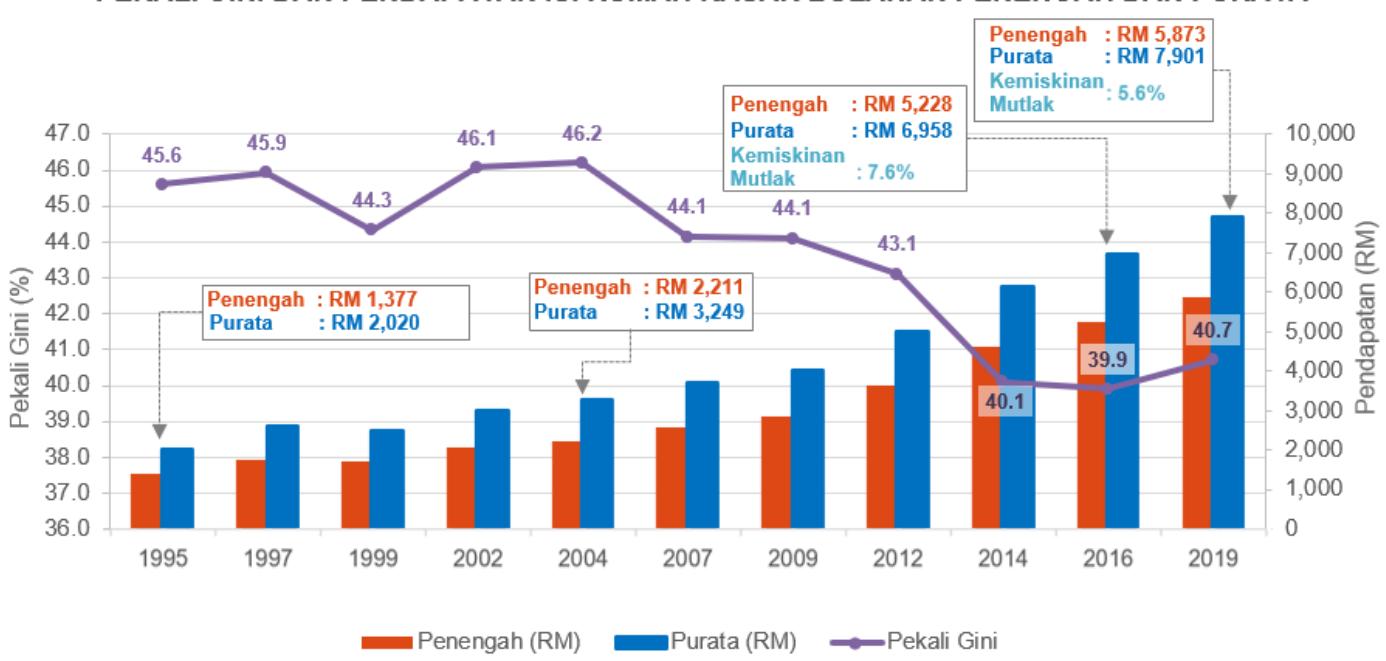


PENDAPATAN ISI RUMAH KASAR BULANAN PENENGAH DAN PURATA, MALAYSIA

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



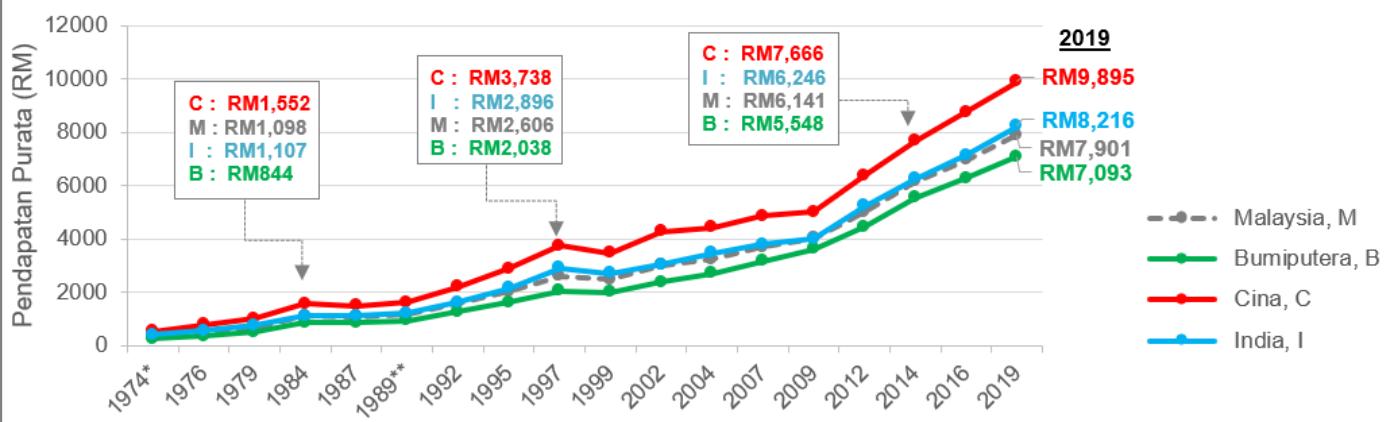
PEKALI GINI DAN PENDAPATAN ISI RUMAH KASAR BULANAN PENENGAH DAN PURATA



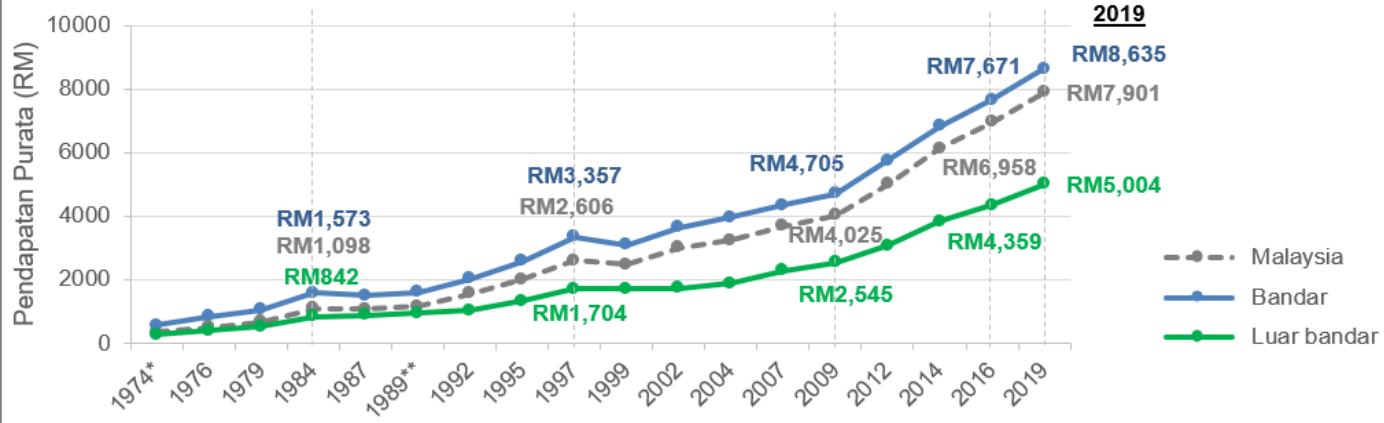


PENDAPATAN ISI RUMAH KASAR BULANAN PURATA

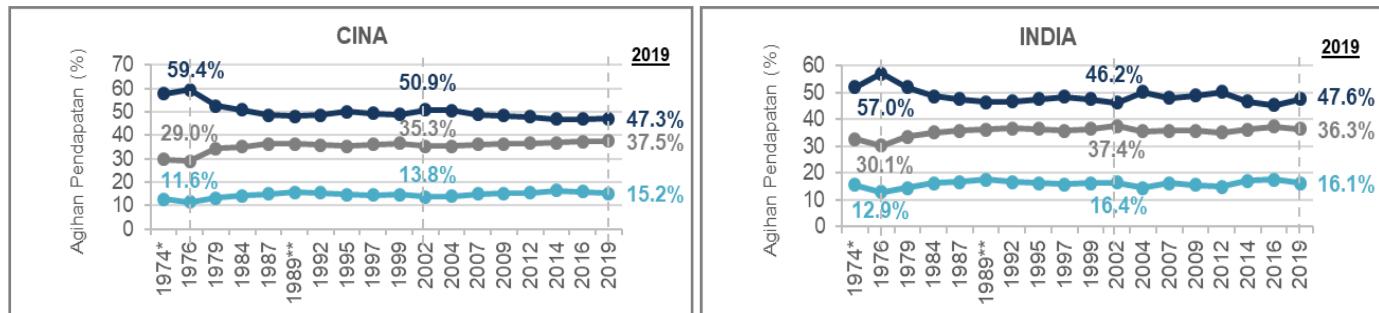
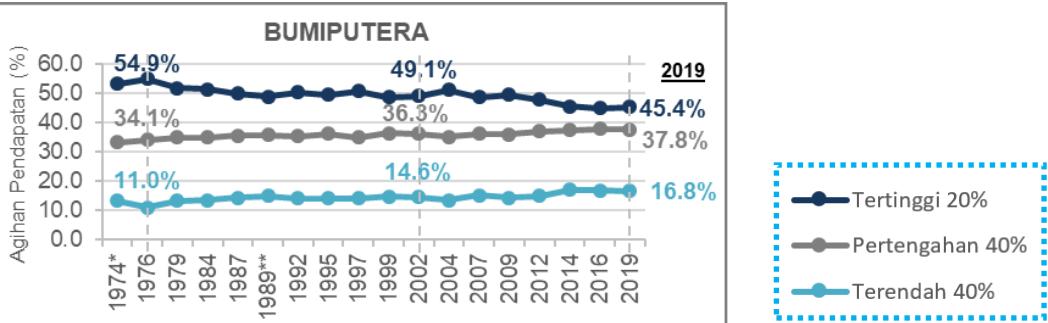
PENDAPATAN ISI RUMAH KASAR BULANAN PURATA MENGIKUT KUMPULAN ETNIK



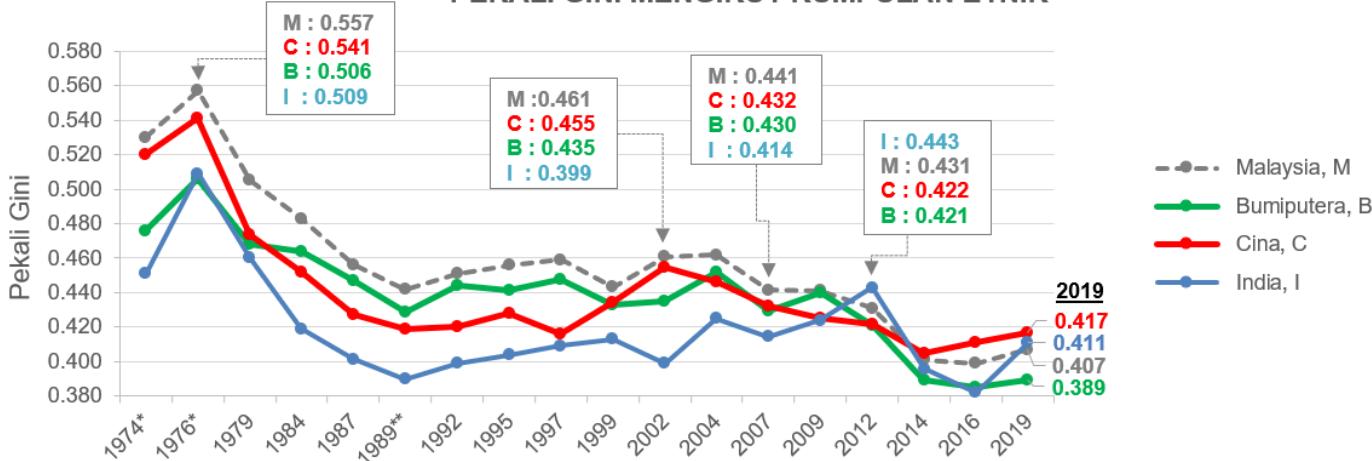
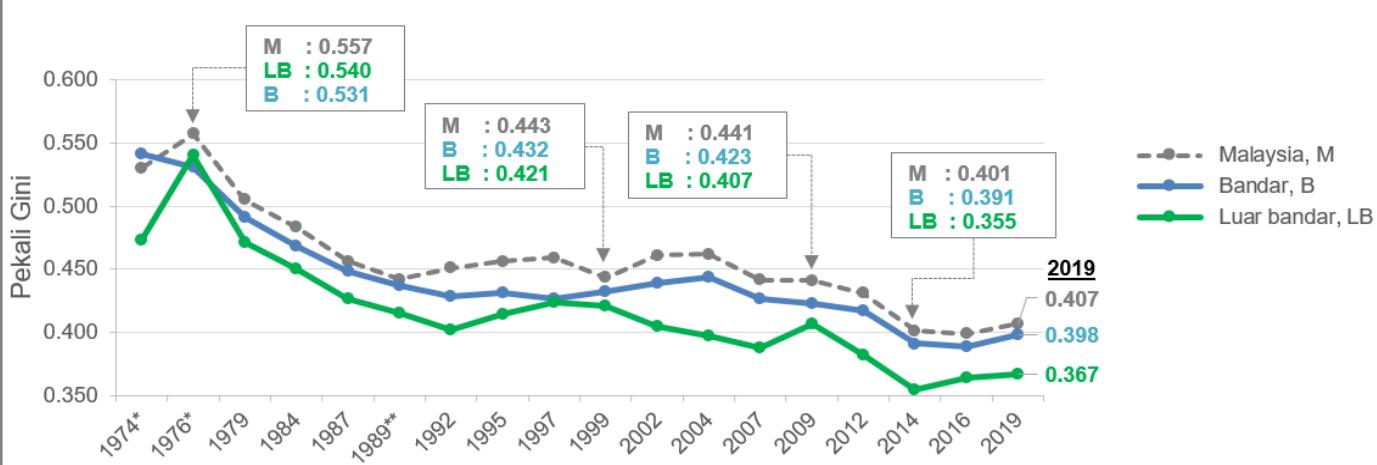
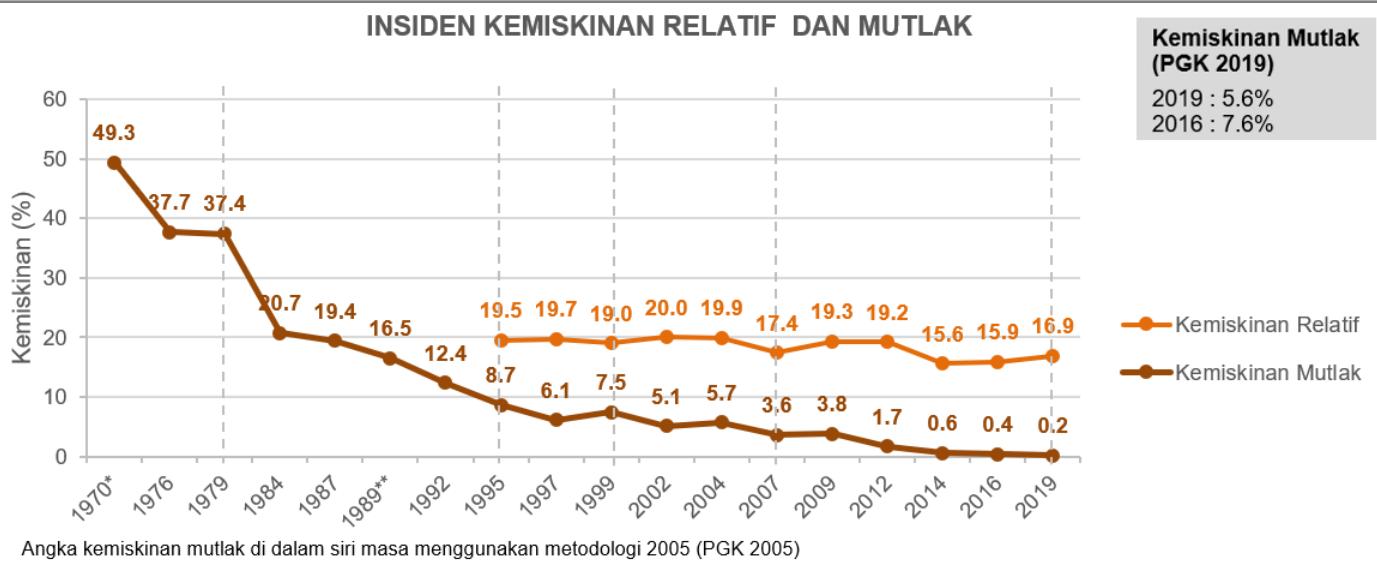
PENDAPATAN ISI RUMAH KASAR PURATA BULANAN MENGIKUT STRATA



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**

* Merujuk kepada Semenanjung Malaysia sahaja

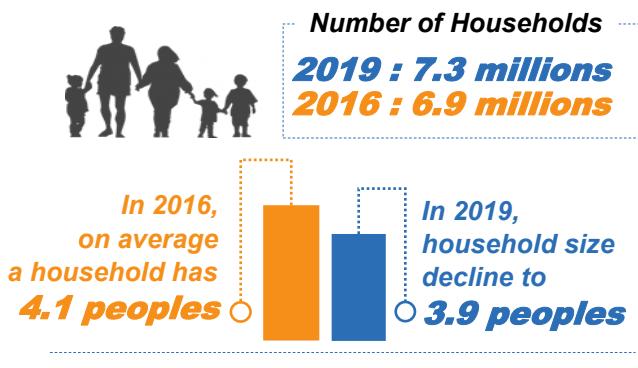
** Mulai tahun 1989, data adalah berdasarkan kepada warganegara Malaysia



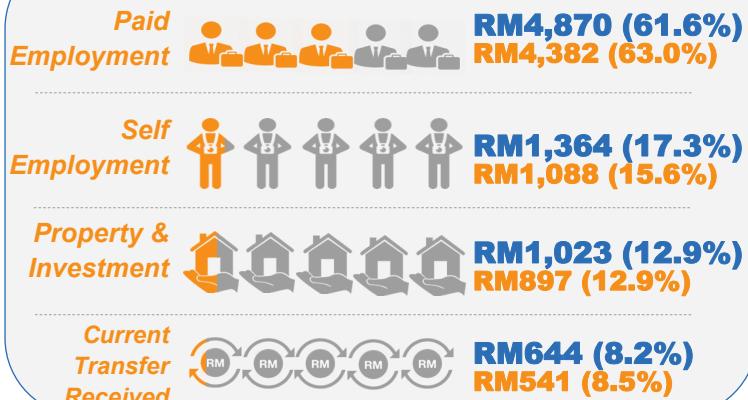
HOUSEHOLD INCOME MALAYSIA, 2019

2016 2019

HOUSEHOLD DISTRIBUTION



WHAT ARE THE MALAYSIAN SOURCES OF INCOME?



54% of households have
> 1 income recipients

ETHNIC GROUPS AND STRATA

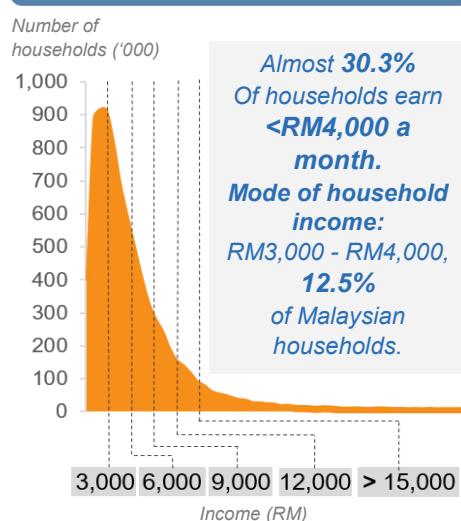
	Bumiputera	Chinese	Indians
Median	RM5,420 RM4,846 3.7%	RM7,391 RM6,582 3.9%	RM5,981 RM5,428 3.2%
Mean	RM7,093 RM6,267 4.1%	RM9,895 RM8,750 4.1%	RM8,216 RM7,150 4.6%
	Malaysia	Urban	Rural
Median	RM5,873 RM5,228 3.9%	RM6,561 RM5,860 3.8%	RM3,828 RM3,471 3.3%
Mean	RM7,901 RM6,958 4.2%	RM8,635 RM7,671 3.9%	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.

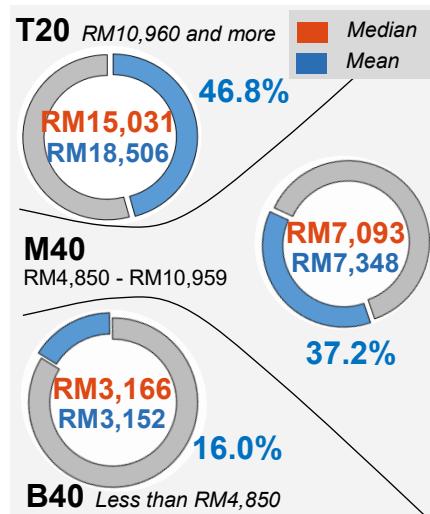
The mean household income in rural areas rose higher than the national level of 4.6%.

Percentage value refers to CAGR (Compounded Annual Growth Rate)

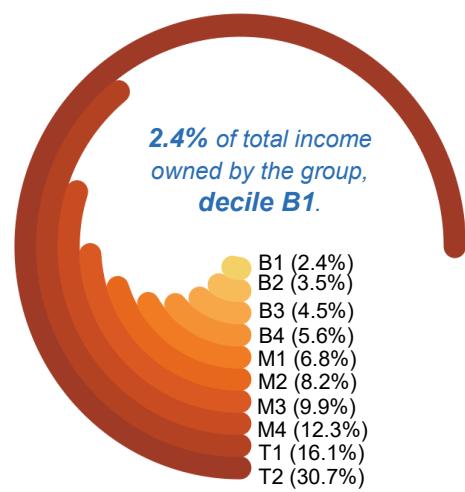
HOUSEHOLD DISTRIBUTION BY INCOME



HOUSEHOLD GROUPS

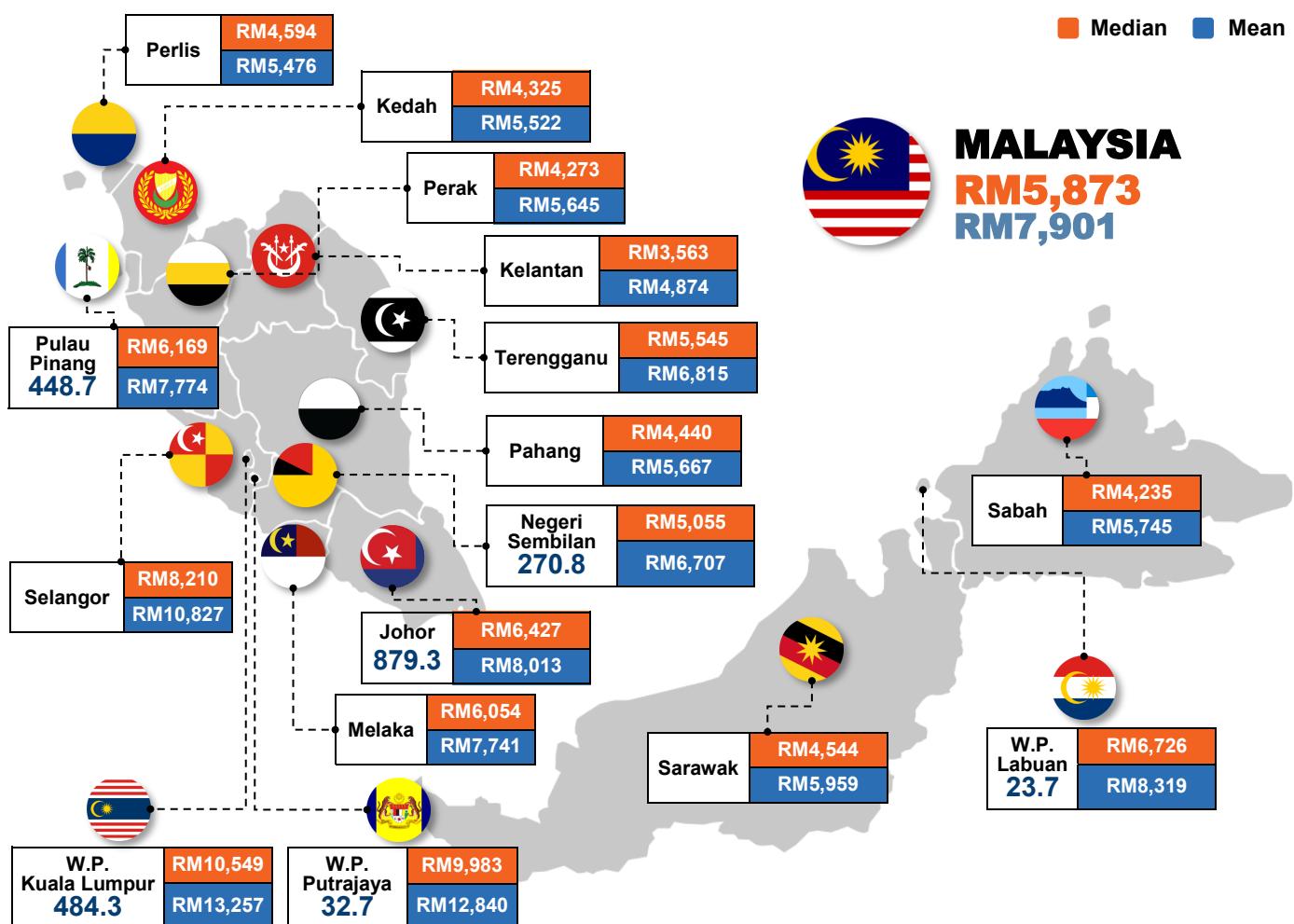


INCOME SHARE BY DECILE





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		Sepang, Selangor	12,254	
Sepang, Selangor	8,937		Petaling, Selangor	12,145	
Gombak, Selangor	8,501		Gombak, Selangor	11,536	
Hulu Langat, Selangor	8,361		Hulu Langat, Selangor	10,252	
Klang, Selangor	7,888		Klang, Selangor	9,980	
Kulai, Johor	7,536		Johor Bahru, Johor	9,315	
Bintulu, Sarawak	7,380		Kulai, Johor	8,602	
Johor Bahru, Johor	7,342		Timur Laut, Pulau Pinang	8,493	
Kuala Langat, Selangor	6,950		Barat Daya, Pulau Pinang	8,393	
Timur Laut, Pulau Pinang	6,902		Kuala Langat, Selangor	8,375	
Pitas, Sabah	1,999		Pusa, Sarawak	2,758	
Tongod, Sabah	2,197		Lojing, Kelantan	3,002	
Kota Marudu, Sabah	2,425		Pakan, Sarawak	3,175	
Pusa, Sarawak	2,449		Kabong, Sarawak	3,294	
Julau, Sarawak	2,488		Tongod, Sabah	3,364	
Kudat, Sabah	2,592		Pitas, Sabah	3,378	
Tebedu, Sarawak	2,614		Tebedu, Sarawak	3,439	
Pakan, Sarawak	2,637		Song, Sarawak	3,443	
Song, Sarawak	2,662		Kanowit, Sarawak	3,480	
Kanowit, Sarawak	2,670		Julau, Sarawak	3,506	

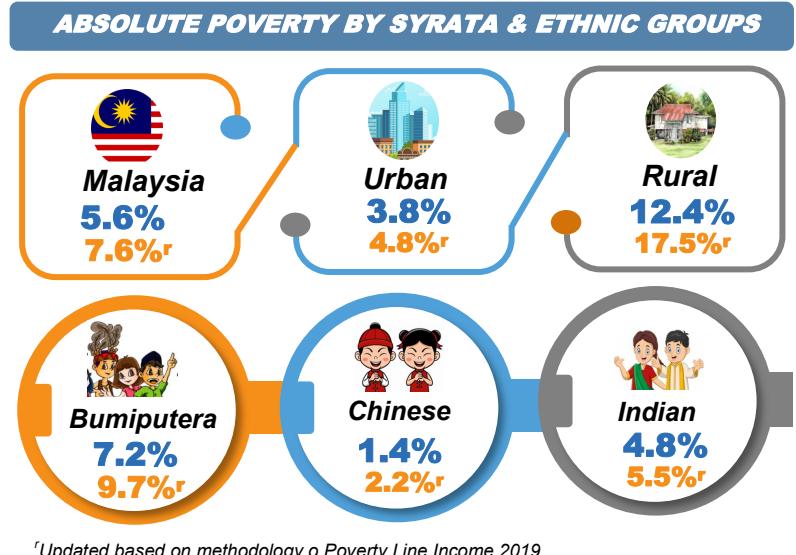
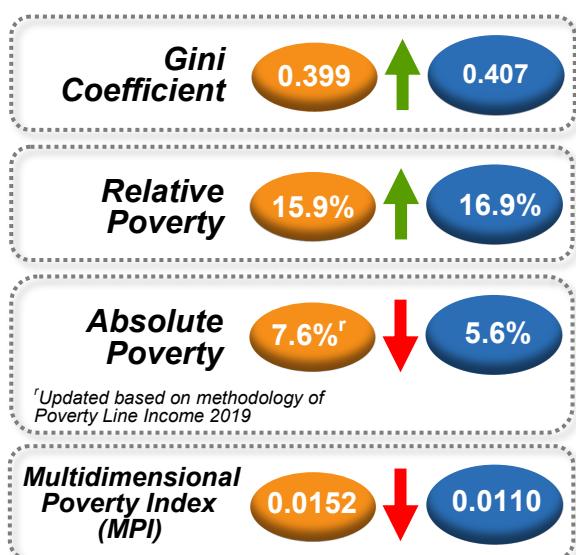
Petaling, Sepang and Gombak are in the top three administrative district for both medium and mean income.

The differences of median and mean income for the lowest and second lowest administrative district approach RM200 and RM250, respectively.

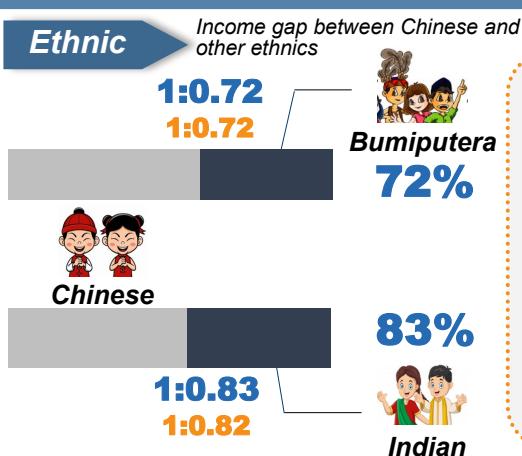


INEQUALITY AND POVERTY

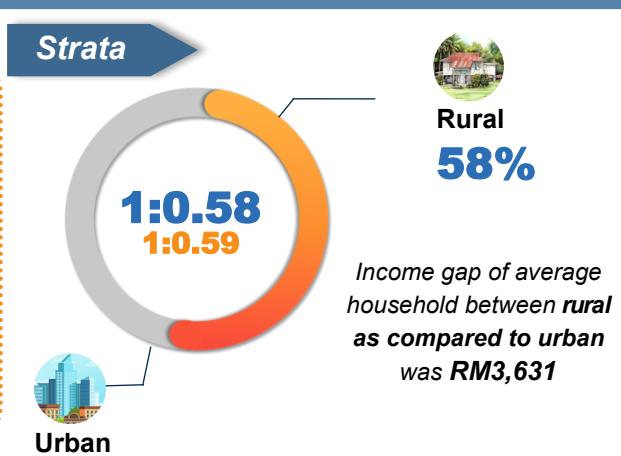
2016 2019



INCOME GAP

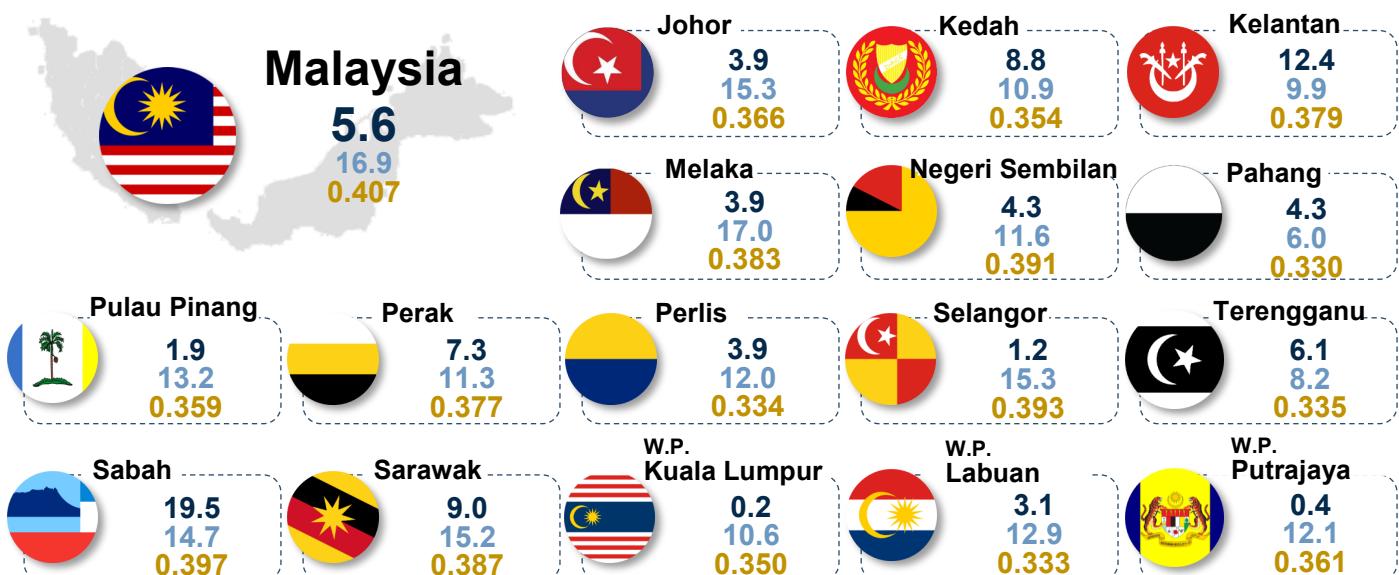


In 2019, the income gap of average household between Bumiputera as compared to Chinese was RM2,802, meanwhile, for Indians as compared to Chinese was RM1,679



INCIDENCE OF POVERTY BY STATE

■ Absolute Poverty (%) ■ Relative Poverty (%) ■ Gini Coefficient





BASIC AMENITIES

2016 2019

TYPE OF OCCUPIED DWELLING

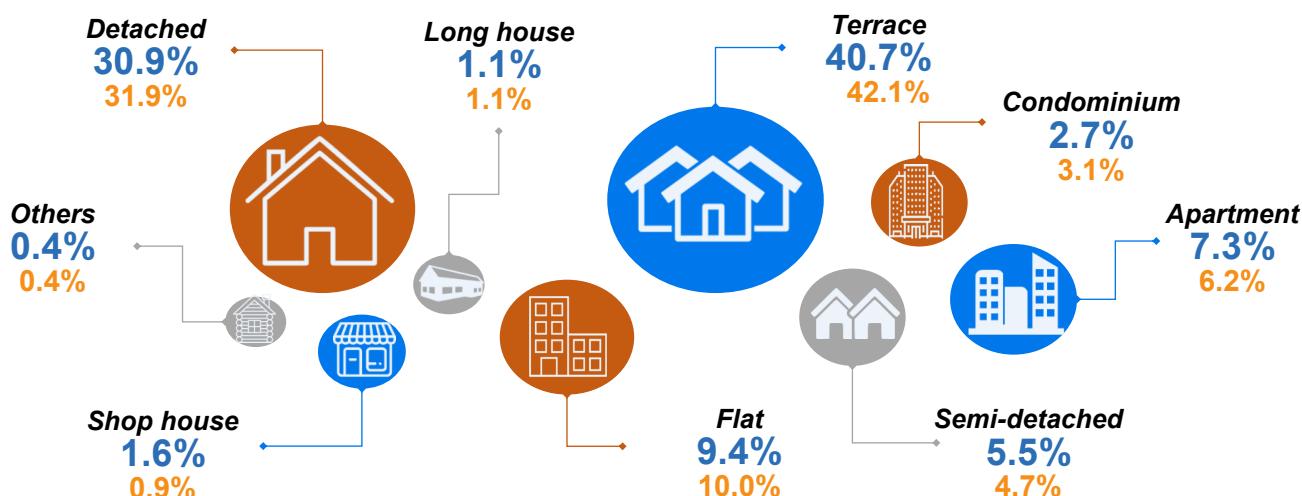
(%)	Malaysia	Urban	Rural
Owned	76.9 76.3	74.5 73.7	86.4 85.6
Rented	19.8 19.6	22.8 23.0	7.7 7.3
Quarters	3.3 4.1	2.7 3.3	5.9 7.1

ACCESS TO PUBLIC UTILITIES AT HOME

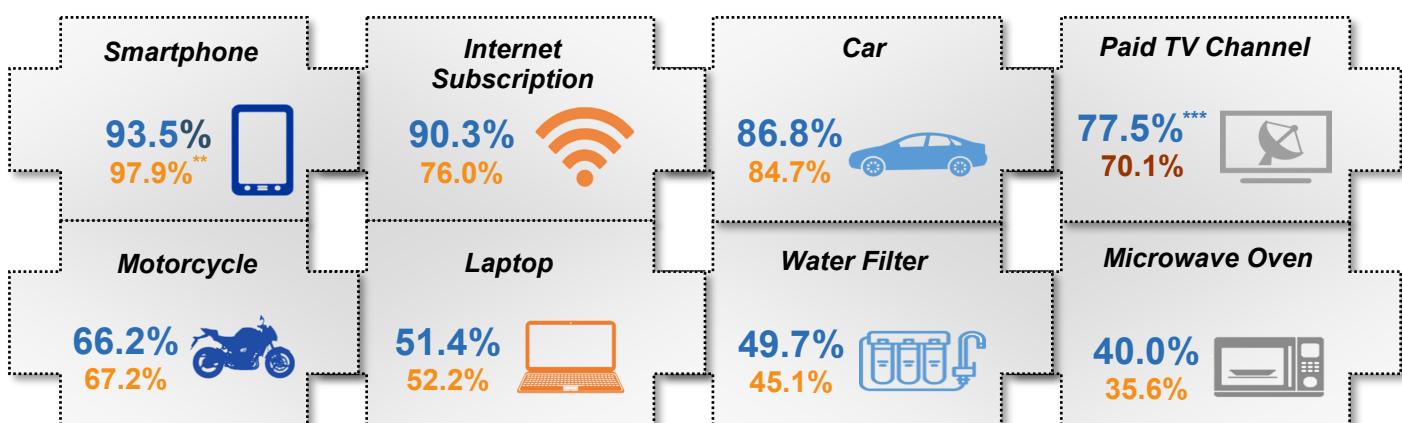
(%)	Malaysia	Urban	Rural
Water Supply	95.9 95.5	98.7 98.8	84.7 83.4
Electricity Supply*	100.0 99.9	100.0 100.0	99.8 99.7
Garbage Collection	68.9 60.4	79.3 69.2	27.6 28.3

*Electricity supply includes 24 hours a day and 24 hours a day

TYPE OF LIVING QUARTERS



HOUSEHOLD EQUIPMENT OWNERSHIP

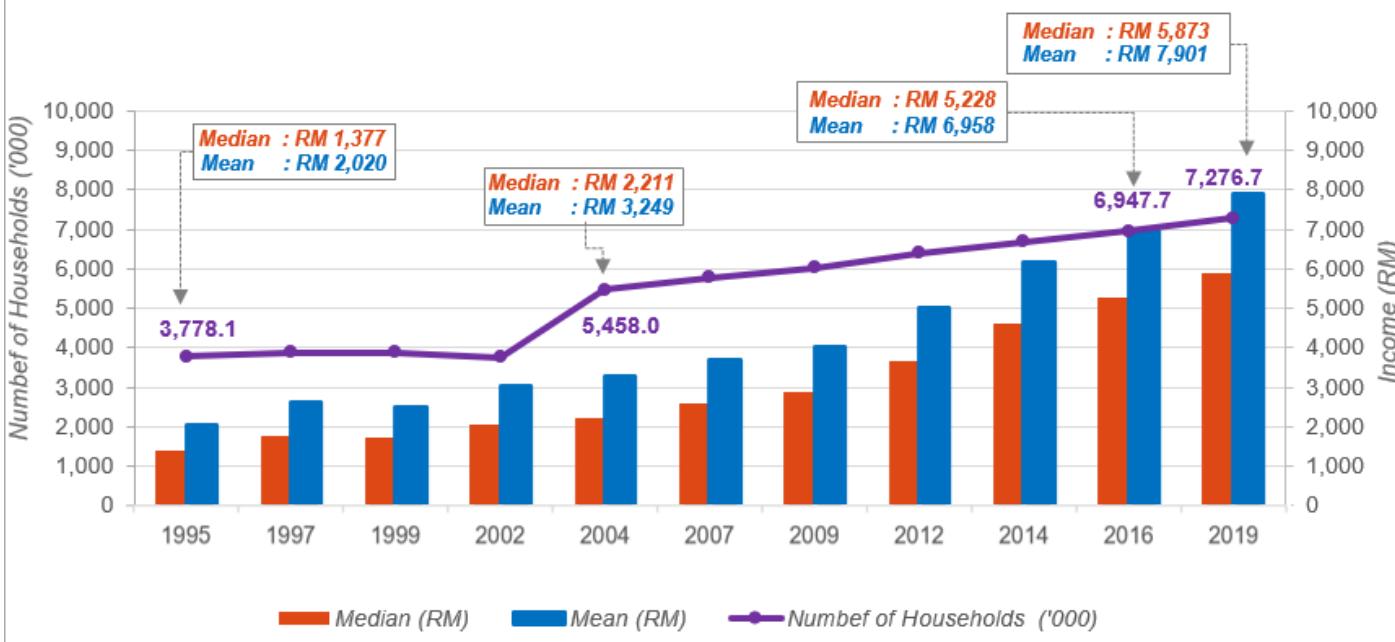


**In 2016, phone ownership statistics included cell phones and smartphones
 ***Source: ICT use and access by individuals and households survey 2019

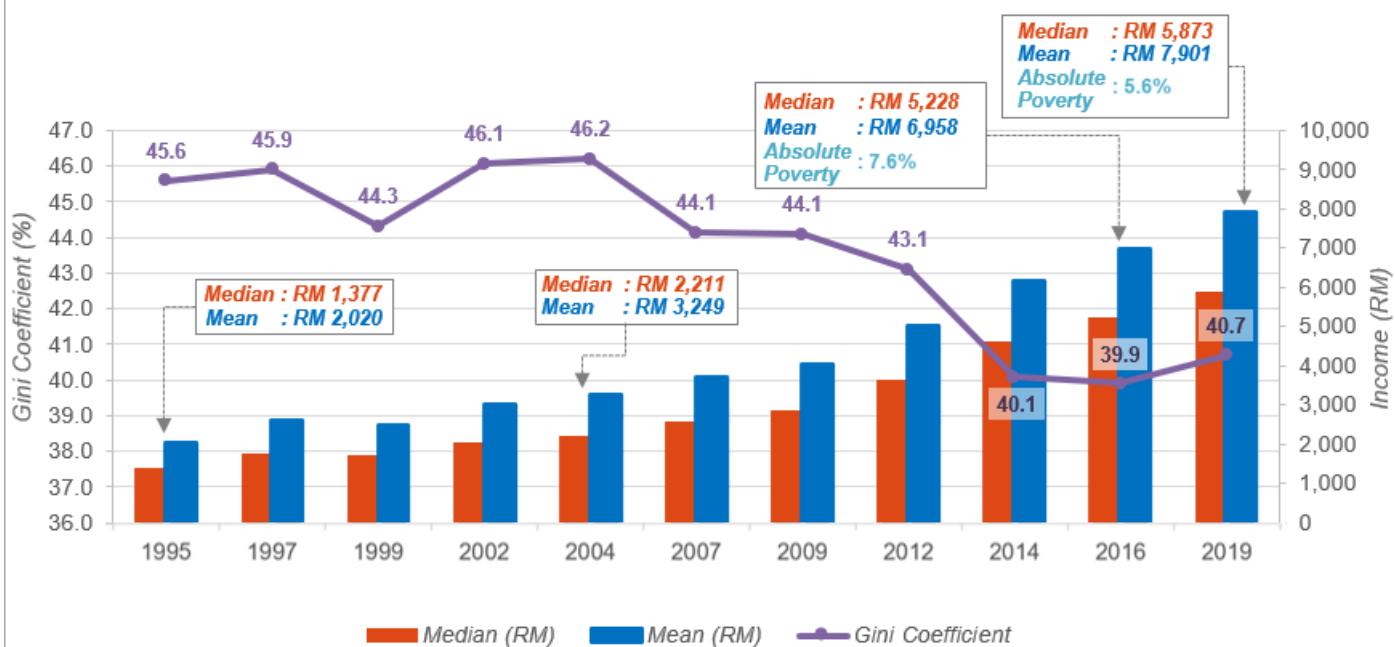


MEDIAN AND MEAN OF MONTHLY HOUSEHOLD GROSS INCOME, MALAYSIA

NUMBER OF HOUSEHOLDS AND MEDIAN AND MEAN OF MONTHLY HOUSEHOLD GROSS INCOME



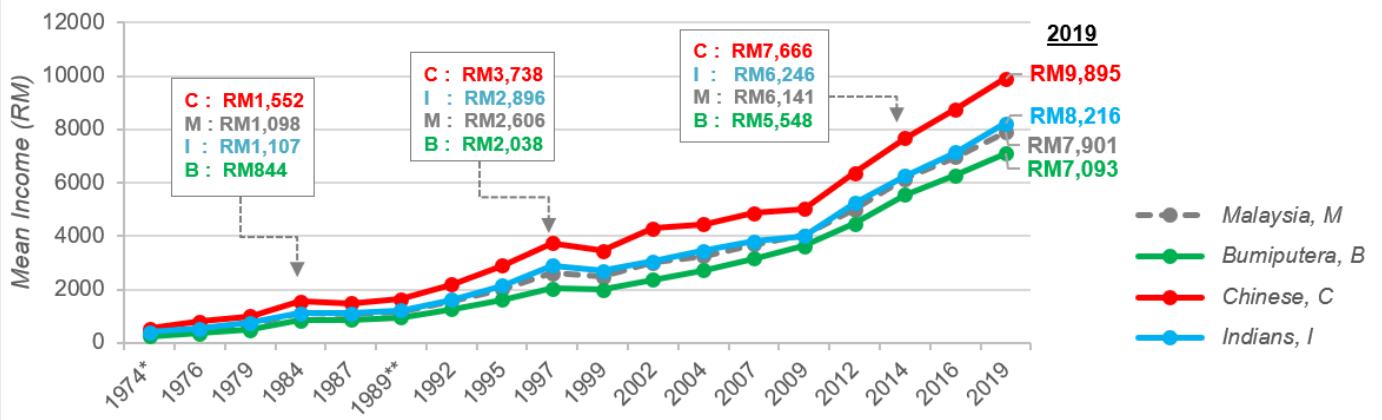
GINI COEFFICIENT AND MEDIAN AND MEAN OF MONTHLY HOUSEHOLD GROSS INCOME



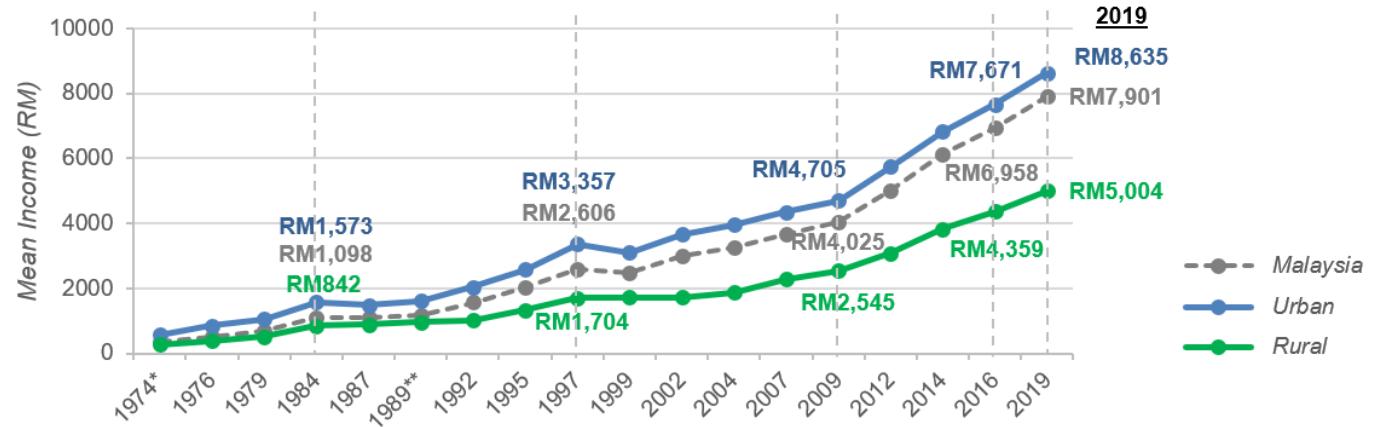


MEAN OF MONTHLY HOUSEHOLD GROSS INCOME

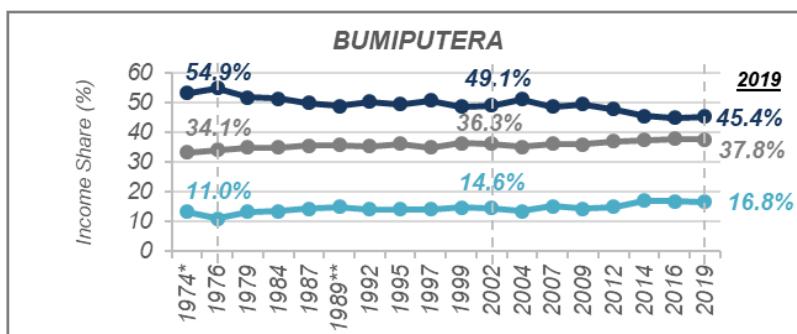
MEAN OF MONTHLY HOUSEHOLD GROSS INCOME BY ETHNIC GROUPS



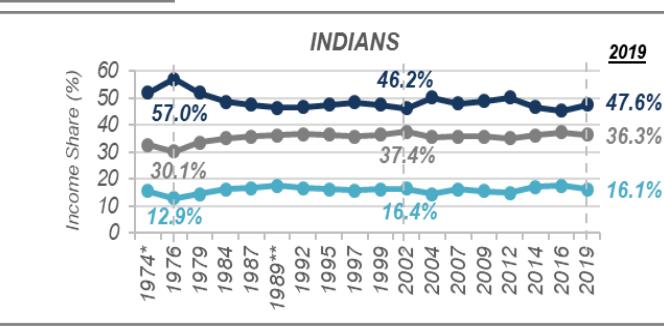
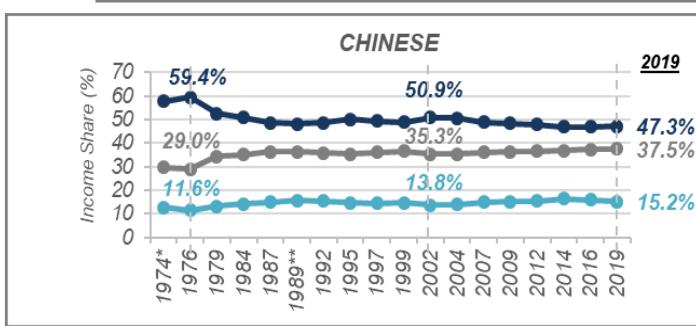
MEAN OF MONTHLY HOUSEHOLD GROSS INCOME BY STRATA



INCOME SHARE OF HOUSEHOLD GROUP



- Top 20%
- Middle 40%
- Bottom 40%



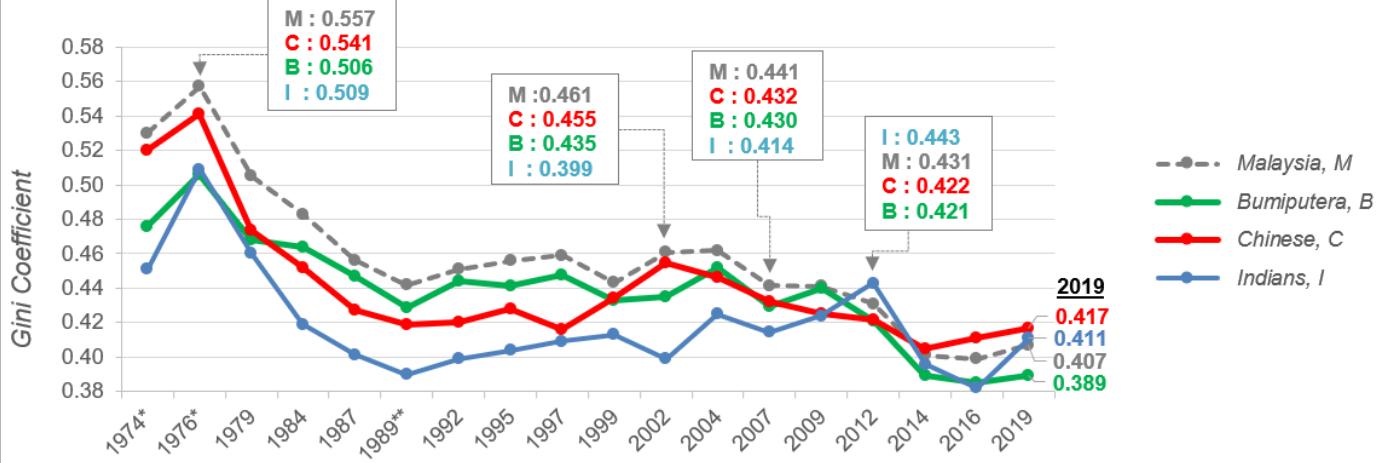
* Refers to Peninsular Malaysia only

** Starting 1989, data is based on Malaysian citizens

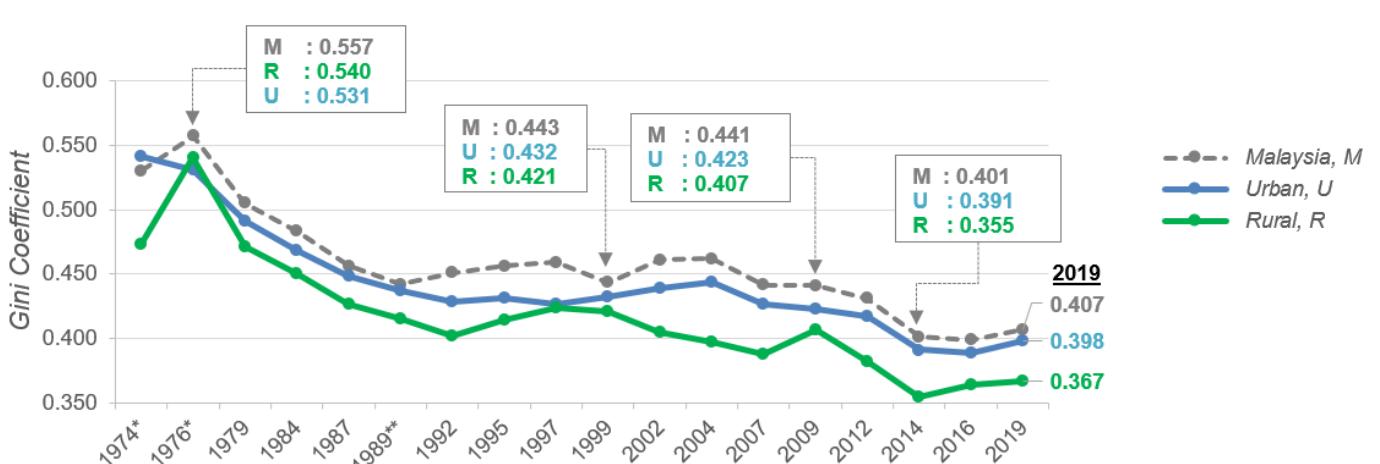


GINI COEFFICIENT

GINI COEFFICIENT BY ETHNIC GROUP

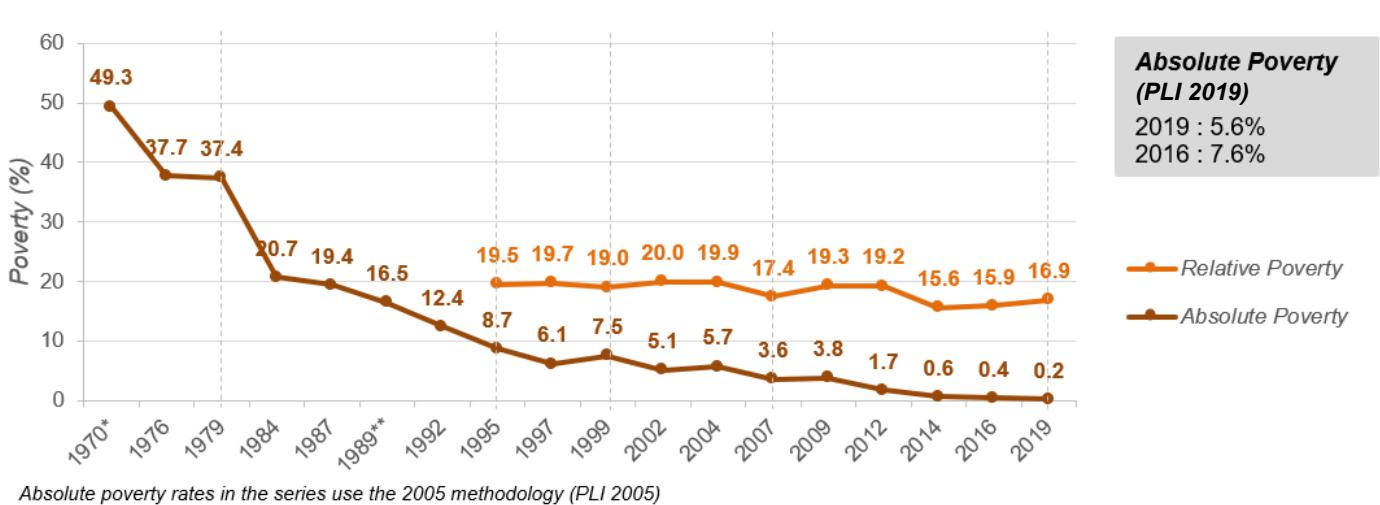


GINI COEFFICIENT BY STRATA



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

1. 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 USD12,535¹. 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 (27.5%), 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 pentadbiran². 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.

¹World Bank. (2019). *Data Country Classification*. Dipetik dari <https://datahelpdesk.worldbank.org/knowledgebase/articles/906519>

²Ursuna Kuhn. (2019). *Measurement of income in surveys. FORS Guide No. 02, Version 1.0*. Lausanne: Swiss Centre of Expertise in the Social Sciences FORS. doi:10.24449/FG-20190002

2. 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 dapanan survei turut diperluas untuk kegunaan pelbagai dimensi kajian sosioekonomi yang terperinci. Perlaksanaan survei ini adalah selaras dengan cadangan dan amalan di peringkat antarabangsa serta mengguna pakai saranan daripada *Canberra Group Handbook on Household Income Statistics, Second Edition*, yang diterbitkan oleh *United Nations* pada 2011.

3. 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 diperjelas mengikut pecahan 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.

3.1. CIRI-CIRI DEMOGRAFI DAN PERBANDARAN

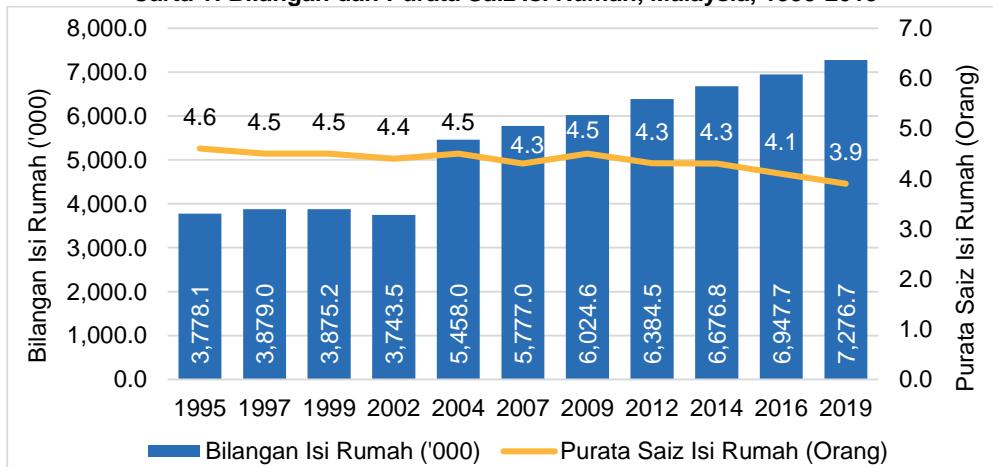
3.1.1 Bilangan dan Saiz Isi Rumah

Konsep si 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.

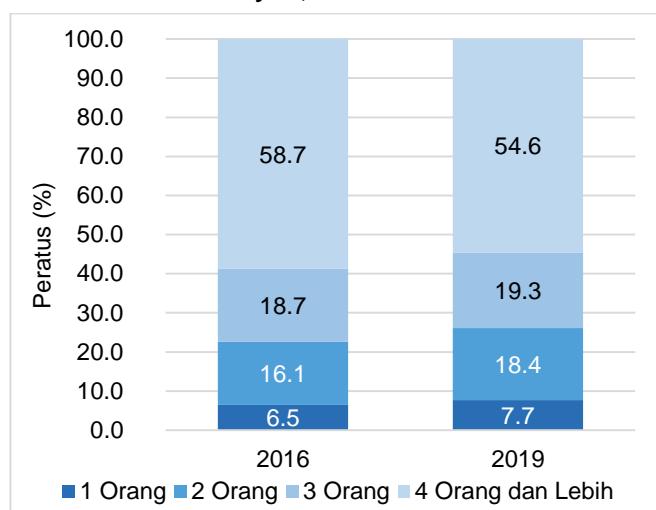
Setiap isi rumah mempunyai saiz isi rumah tersendiri yang merujuk kepada bilangan ahli yang ada di dalam isi rumah tersebut. Secara purata, saiz isi rumah di Malaysia adalah 3.9 orang berbanding 4.1 orang pada tahun 2016 (Carta 1). Dari segi peratusan, sebahagian besar isi rumah mempunyai empat orang 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



RINGKASAN PENEMUAN

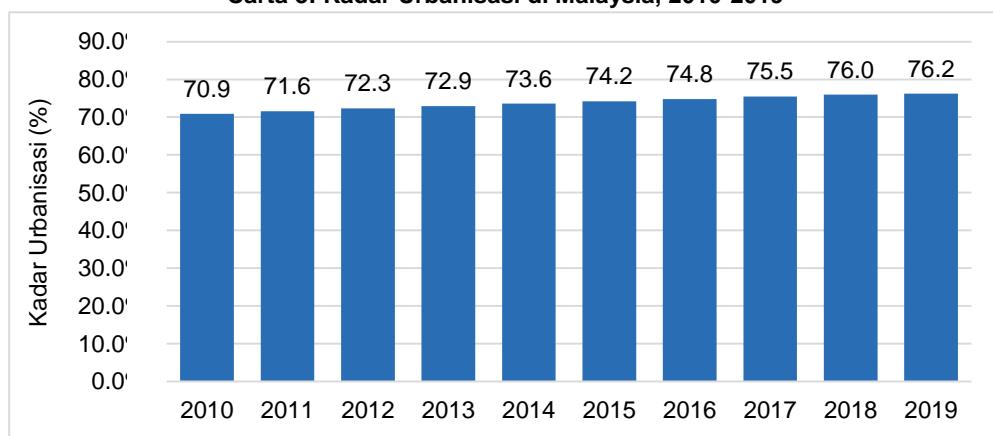
Carta 2: Peratusan Isi Rumah mengikut Saiz Isi Rumah, Malaysia, 2016 dan 2019



3.1.2 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)

Carta 3: Kadar Urbanisasi di Malaysia, 2010-2019

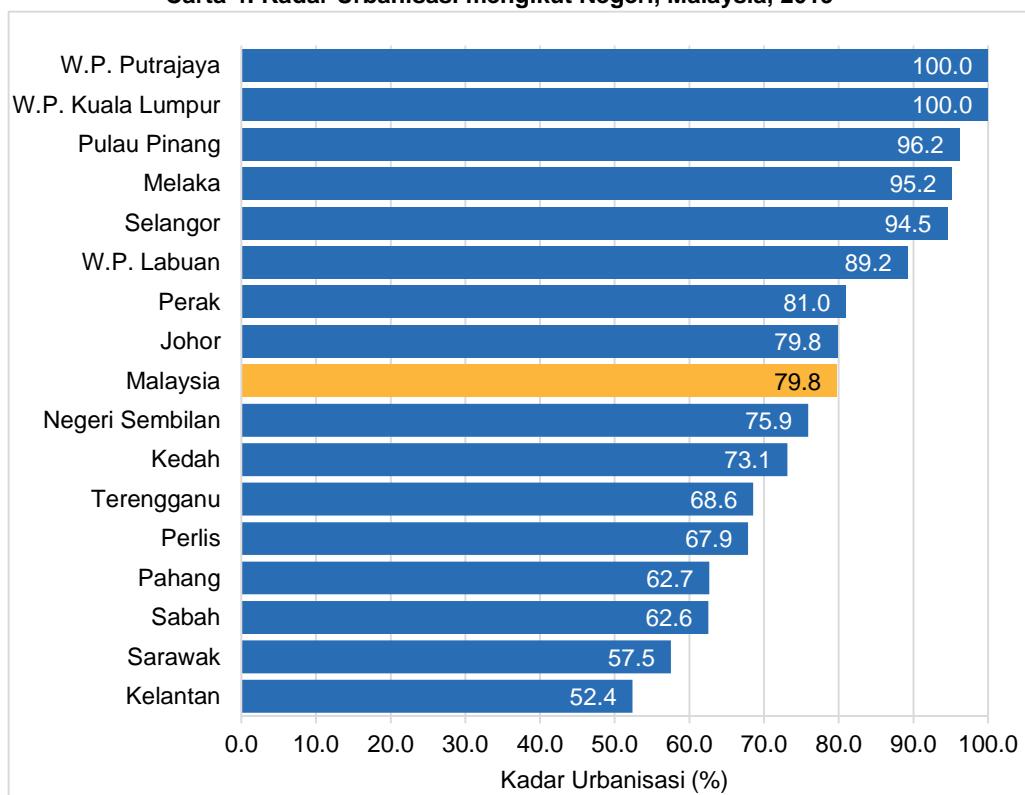


Nota: Kadar urbanisasi merujuk kepada bilangan penduduk yang berada di kawasan bandar

RINGKASAN PENEMUAN

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)

Carta 4: Kadar Urbanisasi mengikut Negeri, Malaysia, 2019



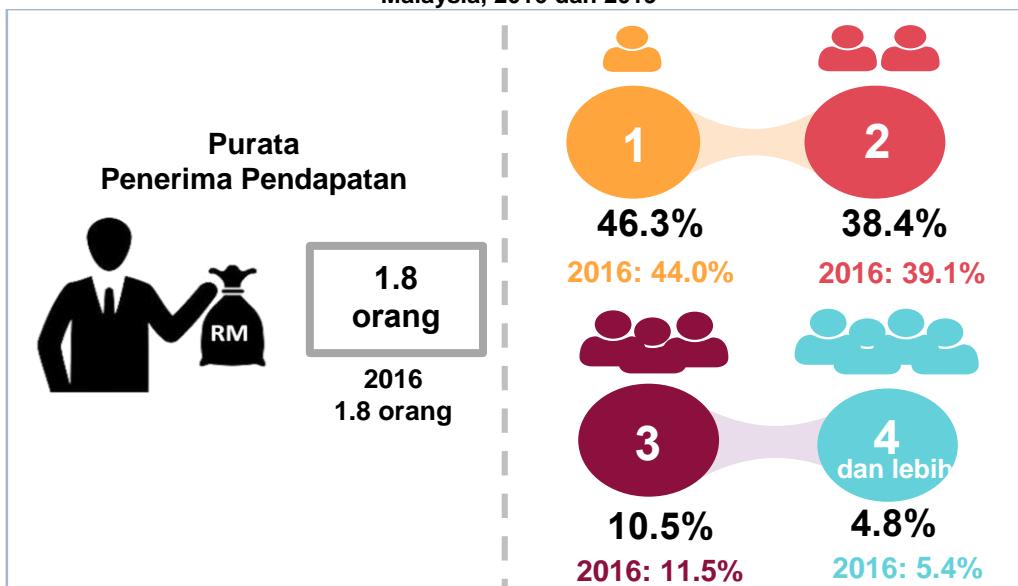
Nota: Kadar urbanisasi berdasarkan kepada bilangan isi rumah yang berada di kawasan bandar

3.2. 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, bilangan 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)

RINGKASAN PENEMUAN

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



3.2.1 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 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.

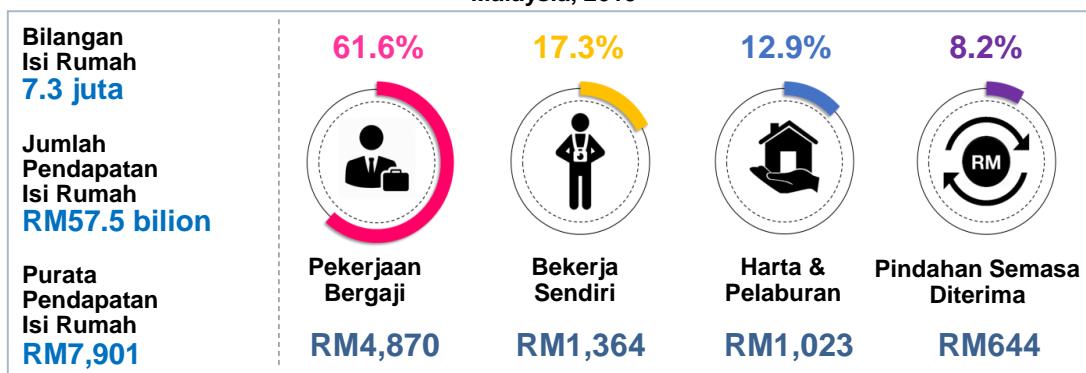
Pendapatan daripada harta dan pelaburan adalah penerimaan yang diterima hasil daripada pemilikan aset yang disediakan kepada orang lain untuk kegunaan mereka. Sebagai contoh, pendapatan dari hasil sewa seperti rumah, bangunan komersial atau tanah. Pendapatan daripada pelaburan pula seperti faedah dan dividen daripada simpanan.

RINGKASAN PENEMUAN

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, pencen 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. Ini menunjukkan semakin besar pendapatan sesebuah isi rumah, semakin kurang kebergantungan isi rumah tersebut kepada pendapatan daripada pindahan semasa diterima.

RINGKASAN PENEMUAN

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 (%)
Jumlah	63.0	15.6	12.9	8.5	61.6	17.3	12.9	8.2
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

3.2.2 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 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.

3.2.2.1 Pendapatan Isi Rumah Kasar mengikut Strata

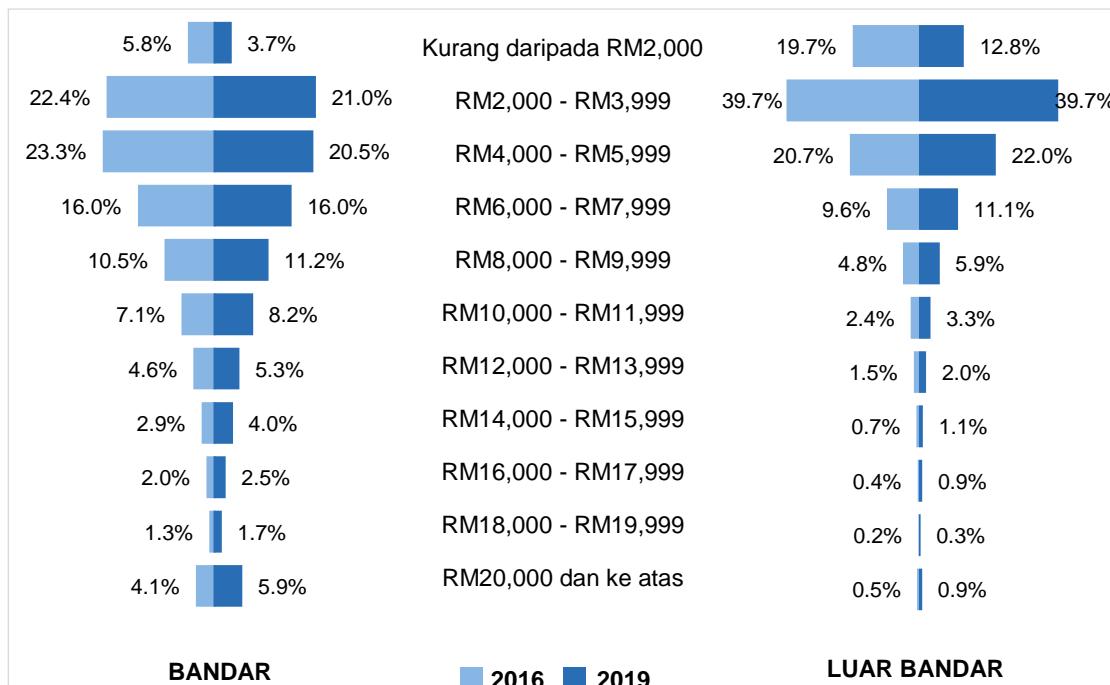
Pendapatan isi rumah penengah di bandar mencatatkan peningkatan pada kadar 3.8 peratus daripada RM5,860 pada 2016 kepada RM6,561. Pada masa yang sama, pendapatan isi rumah penengah di luar bandar turut bertambah pada kadar 3.3 peratus bagi tempoh yang sama iaitu daripada RM3,471 kepada RM3,828. Pendapatan 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.

RINGKASAN PENEMUAN

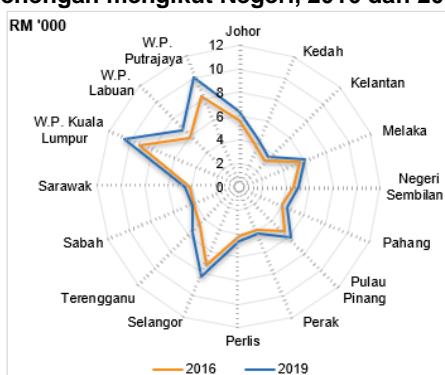
Carta 5: Peratusan Isi Rumah mengikut Kelas Pendapatan dan Strata, Malaysia, 2016 dan 2019



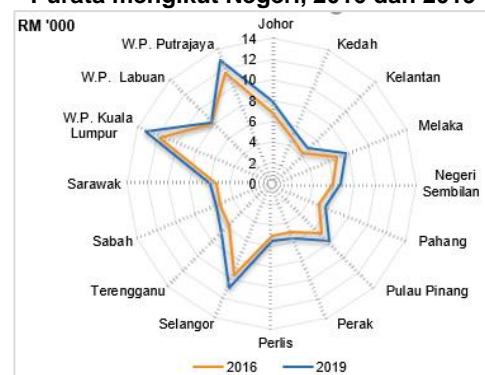
3.2.2.2 Pendapatan Isi Rumah Kasar mengikut Negeri

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.

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



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



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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. 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 pengurangan 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.

3.2.2.3 Pendapatan Isi Rumah Kasar mengikut Etnik

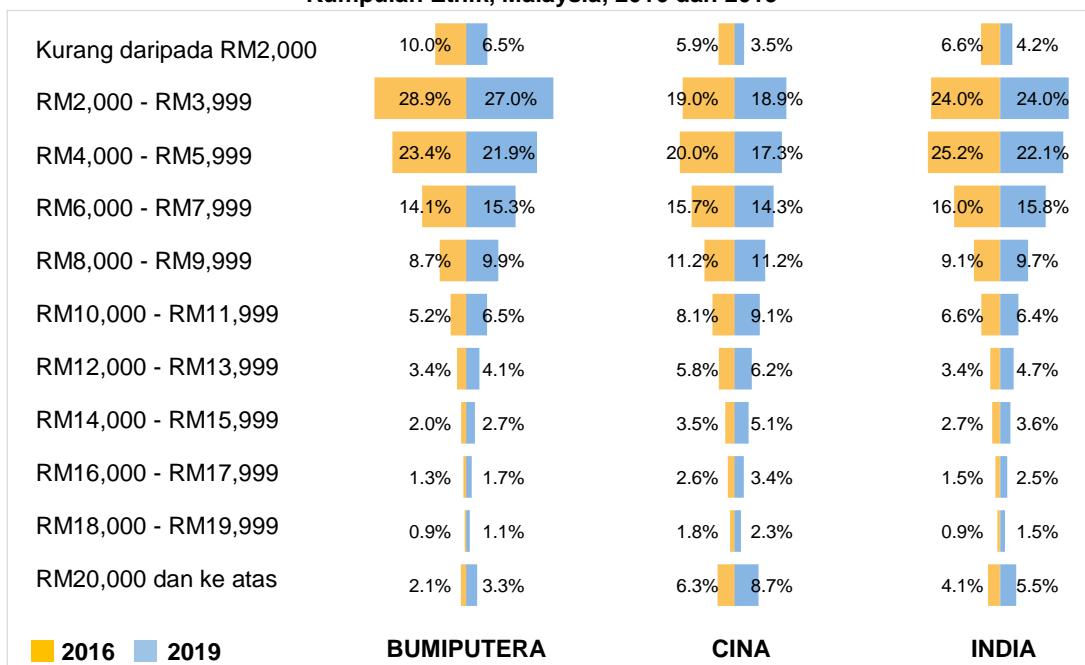
Jurang ekonomi yang besar di antara etnik merupakan antara cabaran yang besar yang dihadapi oleh negara. Sehubungan itu, maklumat yang tepat serta terperinci amat diperlukan bagi merangka dasar dan program yang bersesuaian. Penemuan HIS berhubung dengan pendapatan penengah dan purata mengikut etnik, 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.

Seperti 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)

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



3.2.2.4 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 pendapatan³.

Program Pendidikan dan Latihan Teknikal & Vokasional (TVET) telah diperkenalkan bagi memenuhi permintaan industri serta menyumbang kepada pertumbuhan ekonomi, selaras dengan globalisasi, ekonomi berasaskan 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 berasaskan pengetahuan, selari dengan aspirasi menjadi negara maju.

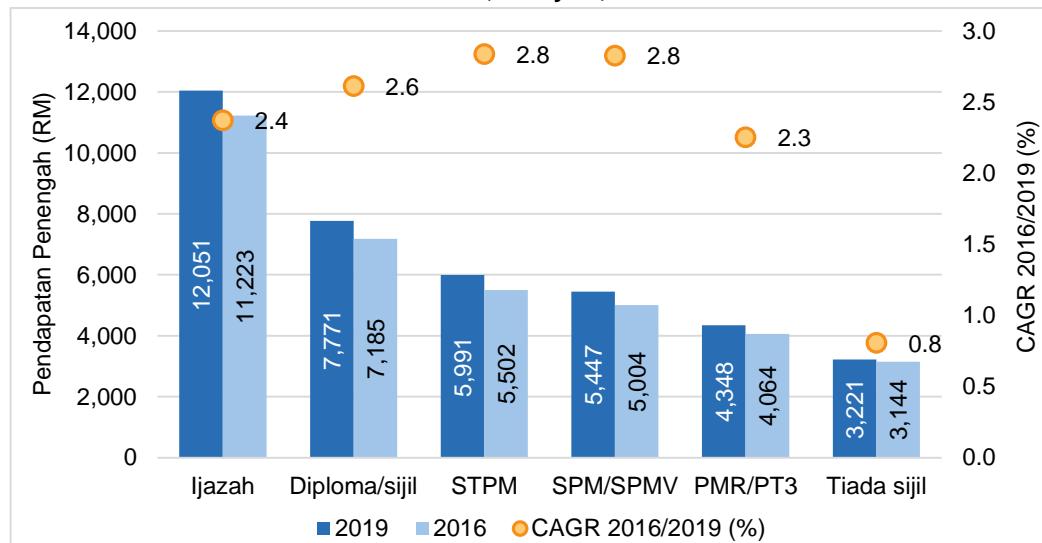
Tahap pendidikan yang dikaji dalam survei ini meliputi peringkat ijazah, Diploma/sijil, Sijil Tinggi Pelajaran Malaysia (STPM), Sijil Pelajaran Malaysia (SPM)/ Sijil Pelajaran Malaysia Vokasional (SPMV), Penilaian Menengah Rendah (PMR)/ Pentaksiran Tingkatan Tiga (PT3) dan seterusnya isi rumah yang tidak mempunyai sebarang sijil pendidikan.

³Becker, G. S. and Chiswick, B. R. (1966). *Education and the distribution of earnings*. American Economic Review 56 (2): 358–369

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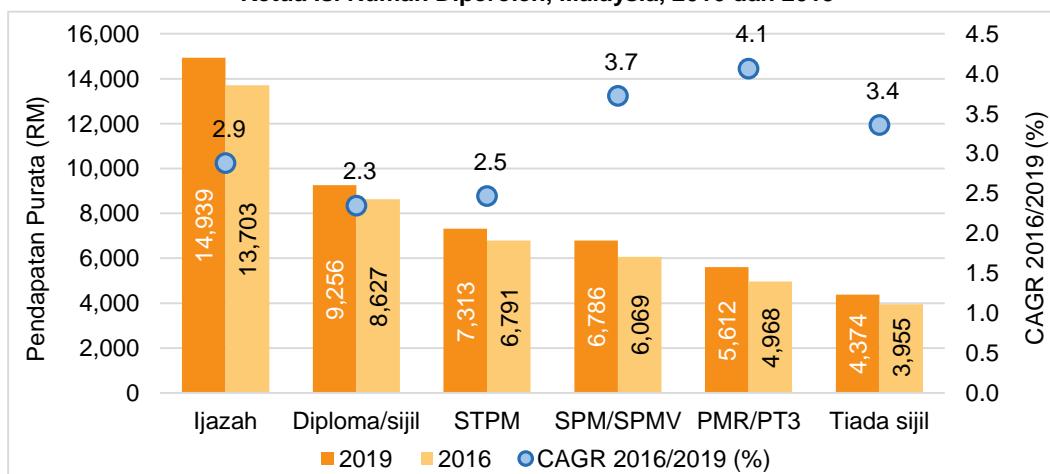
Penemuan HIS & BA 2019 mendapati isi rumah yang diketuai oleh mereka yang berpendidikan ijazah mempunyai pendapatan penengah sebanyak RM12,051 (2019) berbanding RM11,223 (2016) iaitu tumbuh pada kadar 2.4 peratus setahun. Pendapatan penengah bagi isi rumah yang diketuai oleh mereka yang berpendidikan 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. Isi rumah dengan ketua yang tidak mempunyai sebarang sijil pendidikan mencatatkan pendapatan purata sebanyak RM4,374 (2019) berbanding RM3,955 (2016). (Carta 8)

Carta 8: Pendapatan Purata mengikut Sijil Tertinggi oleh Ketua Isi Rumah Diperoleh, Malaysia, 2016 dan 2019



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.

3.2.2.5 Pendapatan Isi Rumah Kasar mengikut Sektor Pekerjaan

Sektor pekerjaan merupakan antara faktor penting yang menyumbang kepada kesejahteraan isi rumah. Dalam kalangan isi rumah miskin, pekerjaan merupakan faktor yang menyumbang kepada peningkatan taraf hidup. Oleh itu, pewujudan peluang pekerjaan yang produktif adalah penting ke arah membasmi kemiskinan dan seterusnya mencapai keseimbangan antara pembangunan ekonomi dan sosial. Perkembangan ekonomi yang pantas berupaya untuk memacu kepada pekerjaan yang produktif serta dapat memberikan pampasan yang setimpal⁴.

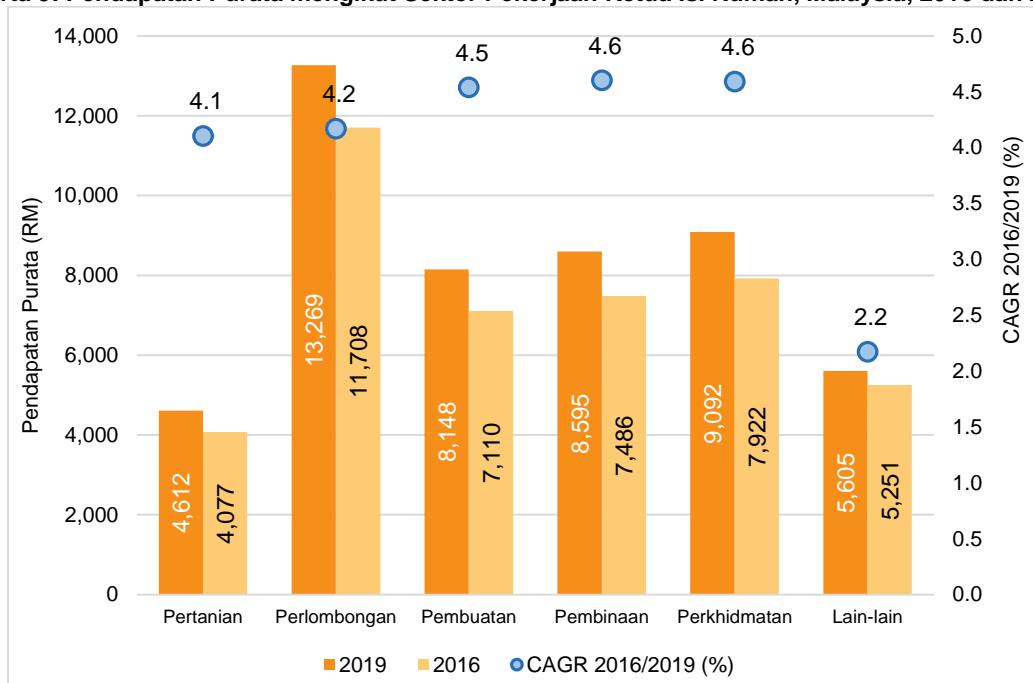
Selain daripada maklumat yang berkaitan dengan demografi dan geografi, maklumat berkaitan pendapatan berdasarkan kepada sektor pekerjaan isi rumah juga boleh diperoleh daripada survei ini.

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)

⁴Disunting dari petikan *Employment and Decent Work, Department of Economic and Social Affairs (DESA), United Nations*

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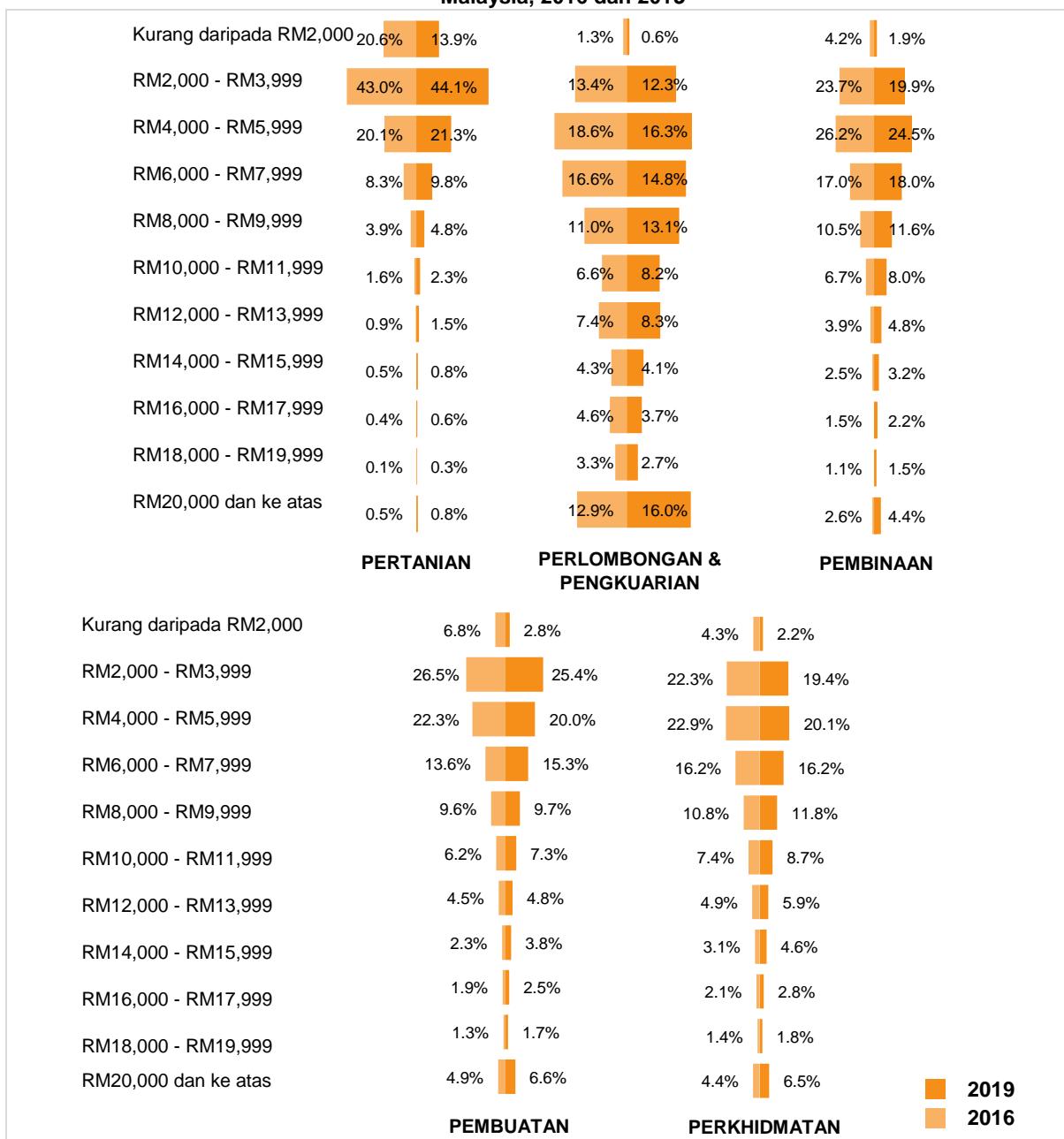
Carta 9: Pendapatan Purata mengikut Sektor Pekerjaan Ketua Isi Rumah, Malaysia, 2016 dan 2019



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)

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



3.2.2.6 Pendapatan Isi Rumah Kasar mengikut Kumpulan Pendapatan

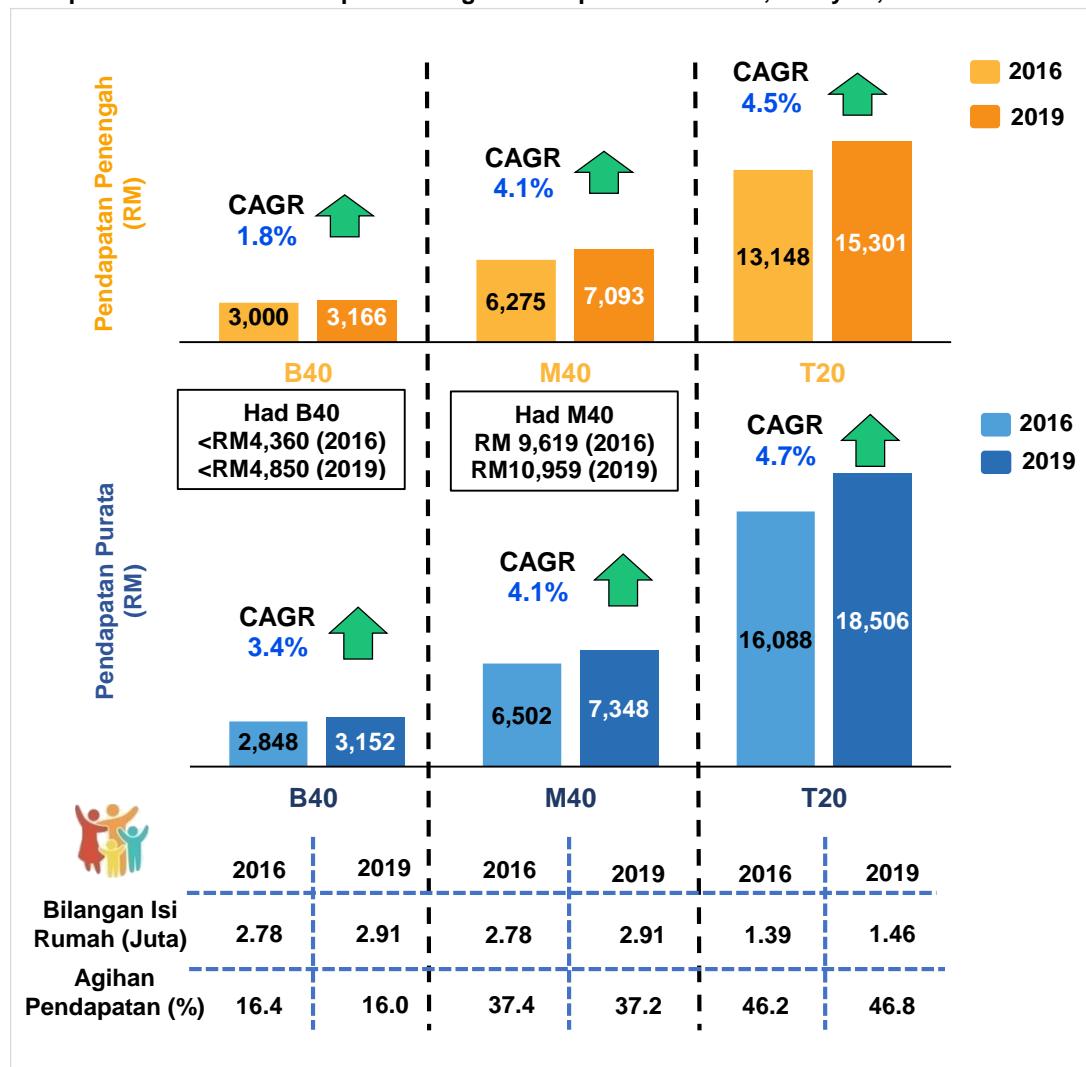
Semenjak Rancangan Malaysia ke-10 (RMKe-10), kerajaan telah menetapkan aspek inklusif dan prinsip keadilan sosial bagi mengukuhkan konsep pengagihan. Aspek inklusif merujuk kepada memastikan tiada golongan yang terpinggir atau terlepas peluang dalam menikmati arus pembangunan negara. Prinsip keadilan sosial pula merujuk kepada bantuan yang akan diberikan kepada setiap golongan masyarakat selepas mengambil kira tahap pencapaian mereka.

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Sehubungan itu, kerajaan juga telah memperluas fokus utama di dalam pengagihan bantuan kepada kumpulan isi rumah dengan turut mengambil kira 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 RM10,960. 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, berkurangan daripada 16.4 peratus pada 2016. (Paparan 5)

Paparan 5: Struktur Pendapatan mengikut Kumpulan Isi Rumah, Malaysia, 2016 dan 2019



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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 pengkelasan 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

3.2.3 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 2016-2019 (%)	Pendapatan Boleh Guna Purata (RM)		CAGR 2016-2019 (%)
	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.

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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)

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

Negeri	Pendapatan Boleh Guna Penengah (RM)		CAGR 2016-2019 (%)	Pendapatan Boleh Guna Purata (RM)		CAGR 2016-2019 (%)
	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

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)

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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 2016-2019 (%)	Pendapatan Boleh Guna Purata (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
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

Dari segi sektor pekerjaan, isi rumah yang diketuai oleh mereka 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 diketuai oleh mereka 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 6: Pendapatan Isi Rumah Boleh Guna Bulanan Penengah dan Purata mengikut Sektor Pekerjaan, Malaysia, 2016 dan 2019

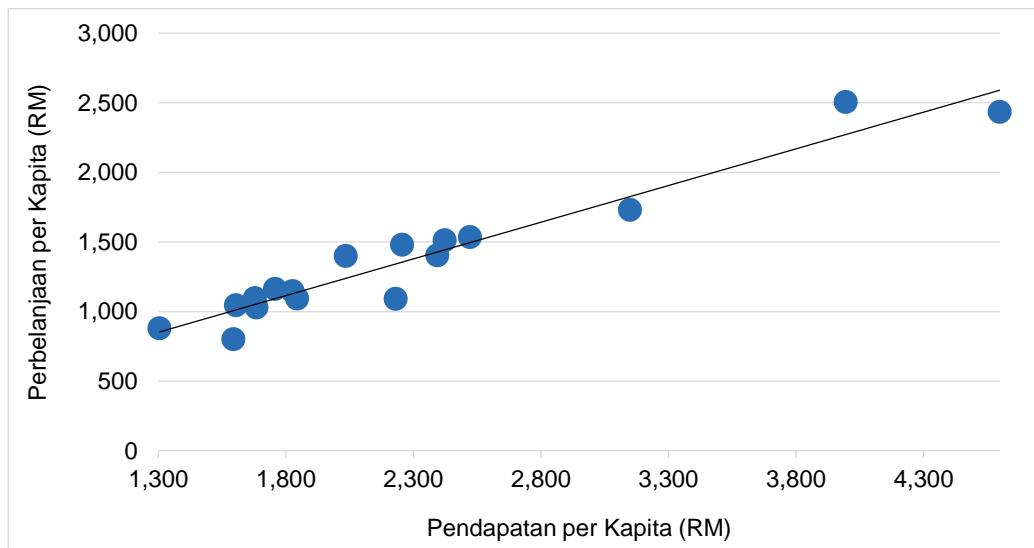
Sektor Pekerjaan	Pendapatan Boleh Guna Penengah (RM)		CAGR 2016-2019 (%)	Pendapatan Boleh Guna Purata (RM)		CAGR 2016-2019 (%)
	2016	2019		2016	2019	
Malaysia	4,513	5,116	4.2	5,928	6,764	4.4
Pertanian	2,978	3,285	3.3	3,647	4,191	4.6
Perlombongan	6,657	7,054	1.9	9,191	10,213	3.5
Pembuatan	4,606	5,279	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

3.2.4. 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.

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Carta 11: Hubungan di antara Pendapatan dan Perbelanjaan per Kapita, Malaysia, 2019



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 boleh guna 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 membiayai 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)

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Jadual 7: Kadar Pertumbuhan Tahunan bagi Pendapatan Kasar, Pendapatan Boleh Guna dan 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*		
Malaysia	4.2	4.4	4.2	58.8	68.7
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

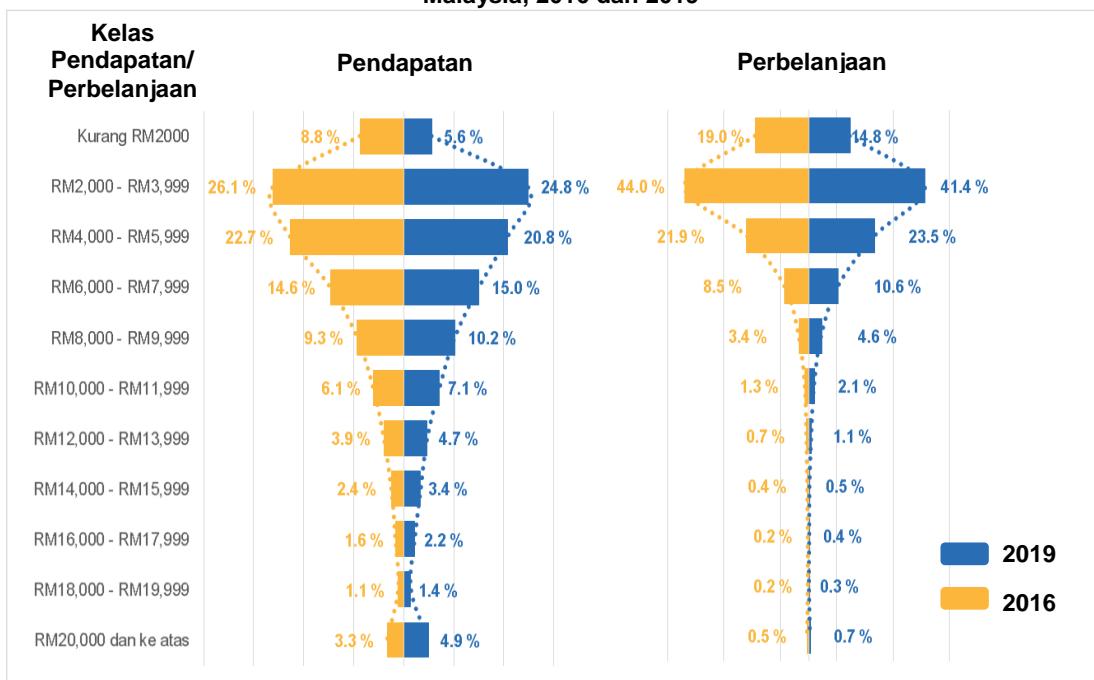
Nota: Merujuk kepada perbelanjaan penggunaan warganegara Malaysia sahaja

Dari sudut yang lain, dengan mengambil nilai pendapatan boleh guna purata (RM6,764) dan perbelanjaan penggunaan purata (RM4,646), purata pendapatan lebihan bagi setiap isi rumah adalah RM2,118. 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 membiayai 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)

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Carta 12: Peratusan Isi Rumah mengikut Kelas Pendapatan dan Perbelanjaan, Malaysia, 2016 dan 2019



3.2.5. 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, elaun sara hidup dan lain-lain elaun 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, elaun keluarga dan lain-lain bayaran keselamatan sosial oleh majikan.

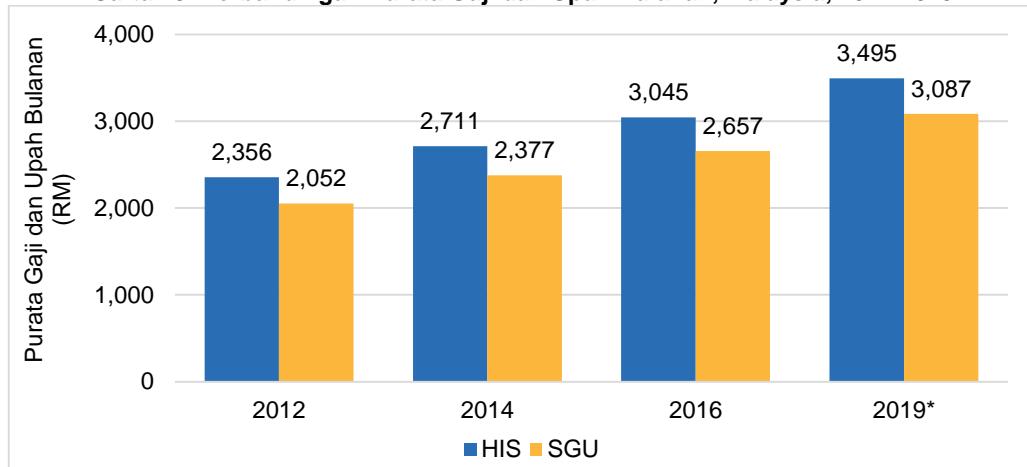
Carta 13 menunjukkan purata gaji dan upah bulanan secara keseluruhan antara HIS dan SGU bagi tahun rujukan 2012, 2014, 2016 dan 2019⁵. Tren purata yang ditunjukkan daripada SGU dan HIS adalah sama, walau bagaimanapun purata gaji dan upah daripada HIS adalah sedikit tinggi berbanding SGU.

⁵Data bagi SGU merujuk kepada tahun 2018

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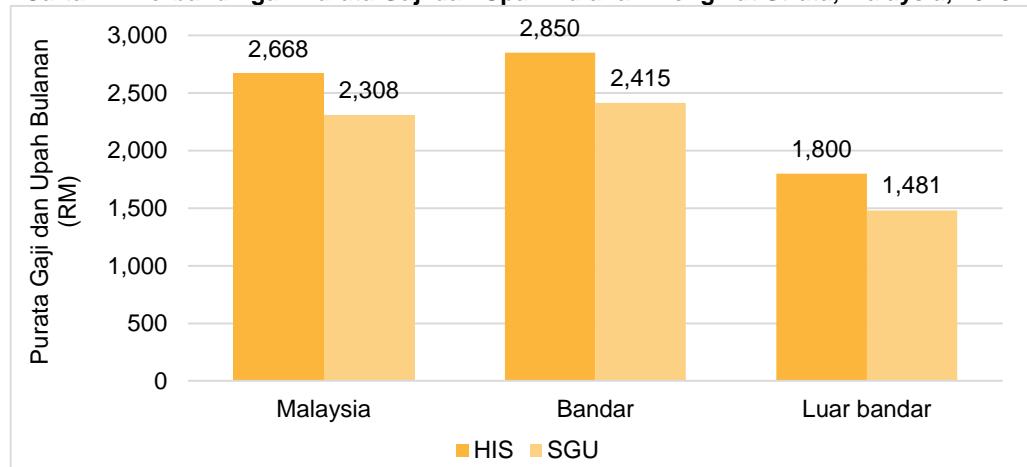
Manakala, perbandingan antara strata bagi tahun 2019⁶ juga menunjukkan corak yang sama di mana pendapatan daripada HIS adalah lebih tinggi daripada SGU. (Carta 14)

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



Nota: Data bagi SGU merujuk kepada tahun 2018

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



Nota: Data bagi SGU merujuk kepada tahun 2018

3.3. 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 mampu seiring dengan pengagihan ekonomi yang adil, saksama dan inklusif pada semua peringkat kumpulan pendapatan, etnik, wilayah dan rantaian bekalan.

⁶Data bagi SGU merujuk kepada tahun 2018

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Pengagihan ekonomi secara sama rata seringkali dihubungkaitkan dengan faktor ketaksamarataan. Ketaksamarataan ini wujud apabila berlakunya perbezaan keupayaan antara isi rumah bagi merebut peluang pendapatan. Stiglitz (2016)⁷ 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

Ketaksamarataan pendapatan boleh diukur dengan menggunakan pelbagai kaedah. Antara kaedah yang paling popular adalah dengan menggunakan pekali Gini. Pekali Gini ini merujuk kepada pengukuran pemusatan pendapatan menggunakan keluk Lorenz di mana nilai pekali Gini berada di antara 0 dan 1. Semakin kecil nilainya semakin saksama agihan pendapatan.

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.

⁷Stiglitz, J. E. (2016). *Inequality and economic growth*

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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 nilai, 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.

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

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

Selain dari pekali Gini, indeks Theil⁸ juga boleh digunakan untuk mengukur ketaksamarataan pendapatan. Indeks Theil ini mengukur ketaksamarataan dengan lebih terperinci berdasarkan kumpulan isi rumah.

⁸Maklumat tentang indeks Theil boleh diperoleh dari artikel Penggunaan Indeks Theil dalam Mengukur Ketaksamarataan Pendapatan Isi Rumah di dalam Laporan Survei Pendapatan Isi Rumah dan Kemudahan Asas 2019

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.

3.4. 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 1969⁹.

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.

⁹Dipetik dari petikan *Ethnic Inequality and Poverty in Malaysia since May 1969* oleh Martin Ravallion, 15 April 2019

Keberkesanan program yang dijalankan oleh kerajaan ini dapat dilihat melalui penurunan insiden kemiskinan keseluruhan daripada 49.3 peratus (1970) kepada 0.4 peratus (2016)¹⁰. 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.

3.4.1 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 penetapan keperluan kalori bagi sesebuah isi rumah.

Nilai PGK bukan makanan pula ditentukan berdasarkan kepada corak perbelanjaan dan keperluan asas isi rumah berpendapatan rendah yang diperoleh melalui Survei Perbelanjaan Isi Rumah (HES). Jumlah PGK adalah hasil tambah PGK makanan dan bukan makanan. Sesebuah 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

¹⁰Berdasarkan metodologi PGK 2005

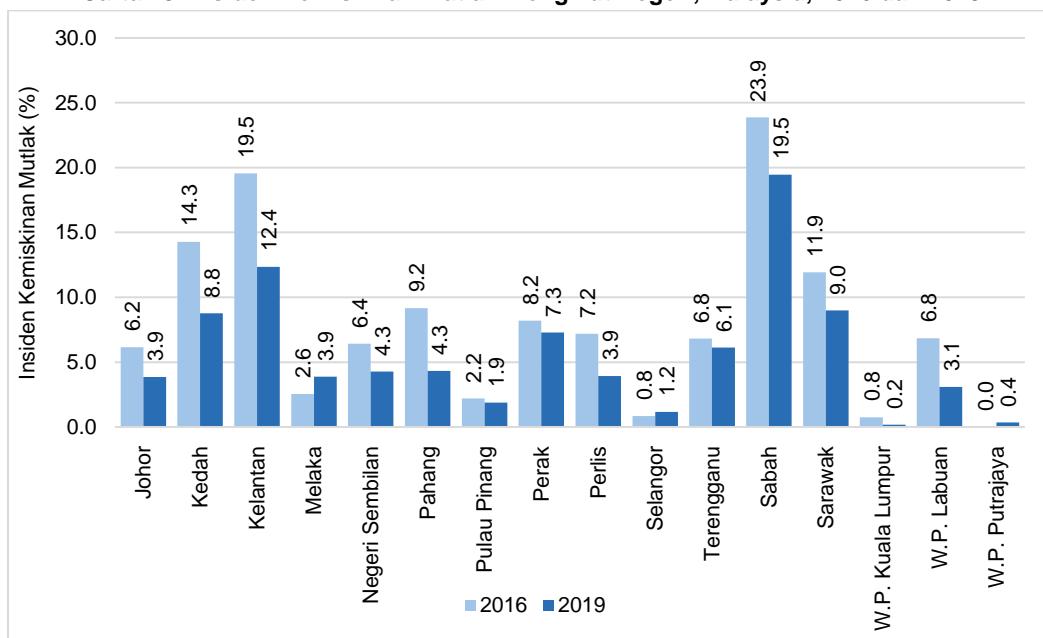
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kesemua nilai PGK bagi setiap isi rumah dan dibahagikan dengan bilangan keseluruhan isi rumah di Malaysia. Insiden kemiskinan mutlak keseluruhan bertambah baik daripada 7.6¹¹ peratus pada 2016 kepada 5.6 peratus. Dalam tempoh yang sama, insiden kemiskinan 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 0.6¹² peratus pada tahun 2016.

Bumiputra mencatatkan penurunan insiden kemiskinan mutlak kepada 7.2 peratus berbanding 9.7¹³ 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 14.3¹⁴ peratus kepada 8.8 peratus, diikuti Pahang daripada 9.2¹⁵ 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)

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



Nota: Data bagi tahun 2016 disemak semula berdasarkan Metodologi 2019

¹¹Disemak semula berdasarkan metodologi 2019

¹²Berdasarkan metodologi PGK 2005

¹³Berdasarkan metodologi PGK 2005

¹⁴Berdasarkan metodologi PGK 2005

¹⁵Berdasarkan metodologi PGK 2005

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, perhatian seharusnya diberikan kepada kumpulan umur 65 tahun dan lebih yang 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.

3.4.2 Kemiskinan Relatif¹⁶

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 ianya 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.

3.4.3 Indeks Kemiskinan Pelbagai Dimensi (MPI)¹⁷

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.

¹⁶Maklumat tentang kemiskinan relatif boleh diperoleh dari artikel Kemiskinan Relatif: Satu Kaedah pengukuran Kemiskinan di dalam Laporan Survei Pendapatan Isi Rumah dan Kemudahan Asas 2019

¹⁷Maklumat tentang Indeks Kemiskinan Pelbagai Dimensi (MPI) boleh diperoleh dari artikel Indeks Kemiskinan Pelbagai Dimensi (MPI) di dalam Laporan Survei Pendapatan Isi Rumah dan Kemudahan Asas 2019

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Penemuan HIES & BA 2019 juga menunjukkan bahawa indeks MPI nasional semakin bertambah baik iaitu berkurang sebanyak 0.0042¹⁸ mata indeks (0.42 mata peratus) kepada 0.0110 (1.1%) mata berbanding 0.0152³ 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 pengangkutan manakala 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.

¹⁸Disemak semula berdasarkan metodologi 2019

RINGKASAN PENEMUAN

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

Dimensi	Indikator	Garis Ketersisihan	Peratusan Ketersisihan Isi Rumah (%)	
			2016	2019
Pendidikan	Jumlah tahun persekolahan	Semua ahli isi rumah di antara 13 hingga 60 tahun mempunyai kurang daripada 6 tahun persekolahan	1.2	1.0
	Kehadiran ke sekolah	Kanak-kanak di antara 6 hingga 12 tahun yang tidak bersekolah	0.4	0.4
Kesihatan	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
Taraf Hidup	Keadaan tempat kediaman	Buruk atau mulai buruk	2.9	3.7
	Kepadatan bilik/ <i>crowdedness</i>	Melebihi 2 ahli isi rumah bagi setiap bilik	12.0	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
Pendapatan	Pendapatan bulanan kasar isi rumah	Pendapatan bulanan kasar isi rumah kurang daripada PGK purata isi rumah	7.6*	5.6

*Angka disemak berdasarkan Metodologi PGK 2019

3.5. KEMUDAHAN ASAS TERPILIH

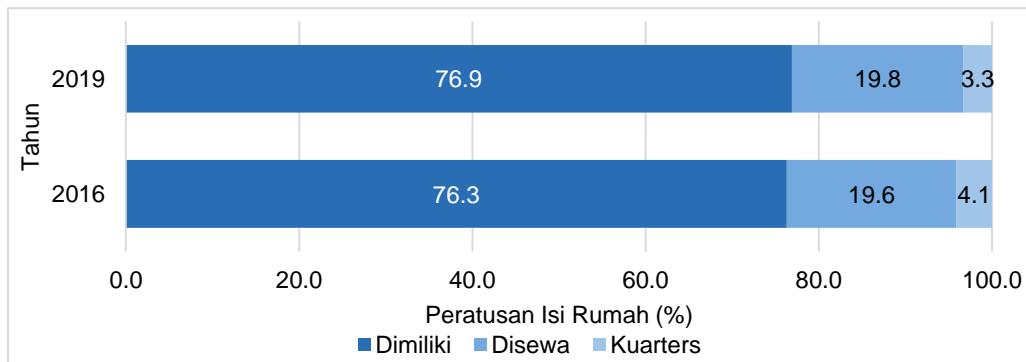
Kemudahan asas penting dalam menentukan kualiti hidup isi rumah dan taraf pembangunan sesebuah negara. Antara maklumat yang dikumpulkan melalui survei kemudahan asas ini ialah pemilikan rumah, kemudahan capaian bekalan elektrik dan air serta kemudahan kutipan sampah. Selain daripada itu, maklumat mengenai 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

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0.2 mata peratus kepada 19.8 peratus. Namun begitu, peratusan isi rumah yang mendiami kquarters menurun 0.8 mata peratus kepada 3.3 peratus (Carta 16). 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 16: Peratusan Isi Rumah mengikut Jenis Rumah yang Didiami, Malaysia, 2016 dan 2019



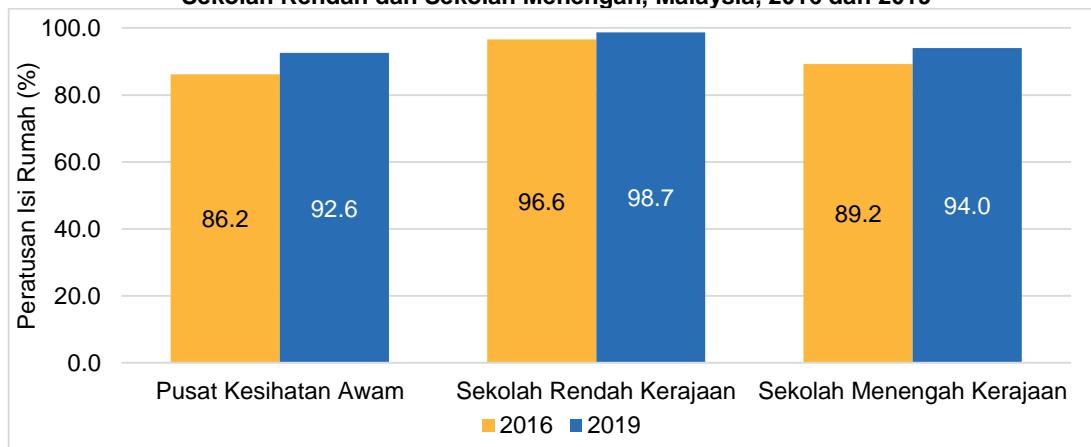
Kepadatan bilik adalah salah satu dari indikator untuk mengukur MPI di Malaysia. Isi rumah dianggap sebagai tersisih dari segi penggunaan bilik apabila sesebuah bilik itu melebihi 2 orang ahli isi rumah. Tahap kepadatan bilik yang didiami oleh isi rumah telah mencatatkan penurunan sebanyak 2.5 mata peratus 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 17)

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Carta 17: Peratusan Isi Rumah Berada Jarak Kurang Lima Kilometer dari Pusat Kesihatan Awam, Sekolah Rendah dan Sekolah Menengah, Malaysia, 2016 dan 2019



3.6. SIRI MASA STATISTIK TERPILIH

3.6.1 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.

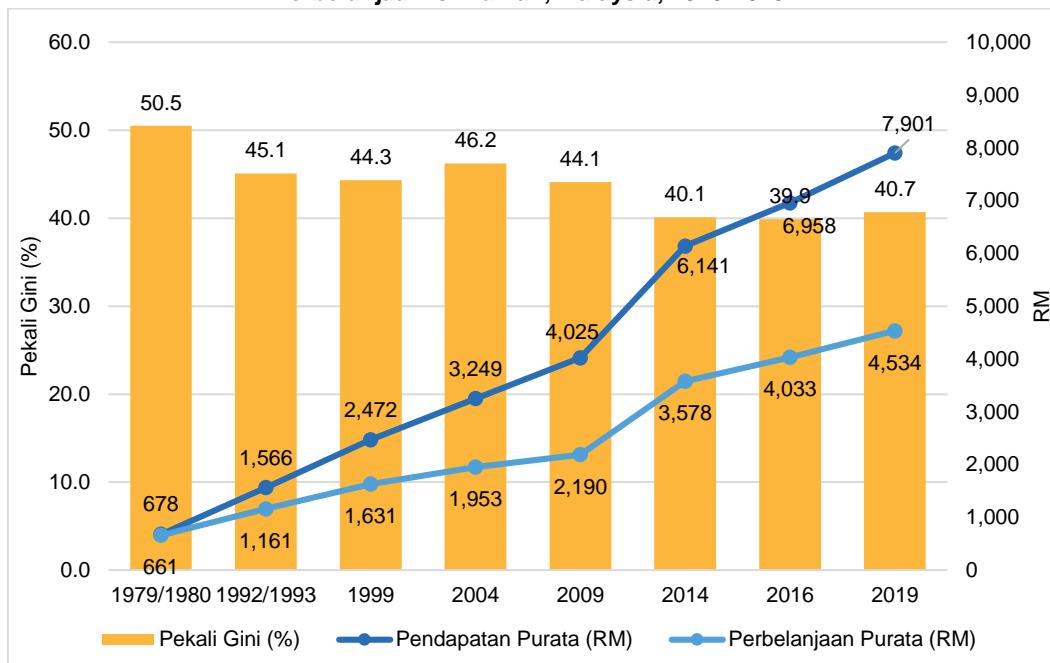
Dua strategi yang diambil adalah mengurangkan dan seterusnya membasmi kemiskinan dan penyusunan semula masyarakat untuk menghapuskan pengenalan kaum mengikut jenis aktiviti ekonomi.

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

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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 18)

Carta 18: Siri Masa Pekali Gini, Pendapatan Isi Rumah Kasar Purata dan Perbelanjaan Isi Rumah, Malaysia, 1979-2019



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.

3.6.2 Kemiskinan

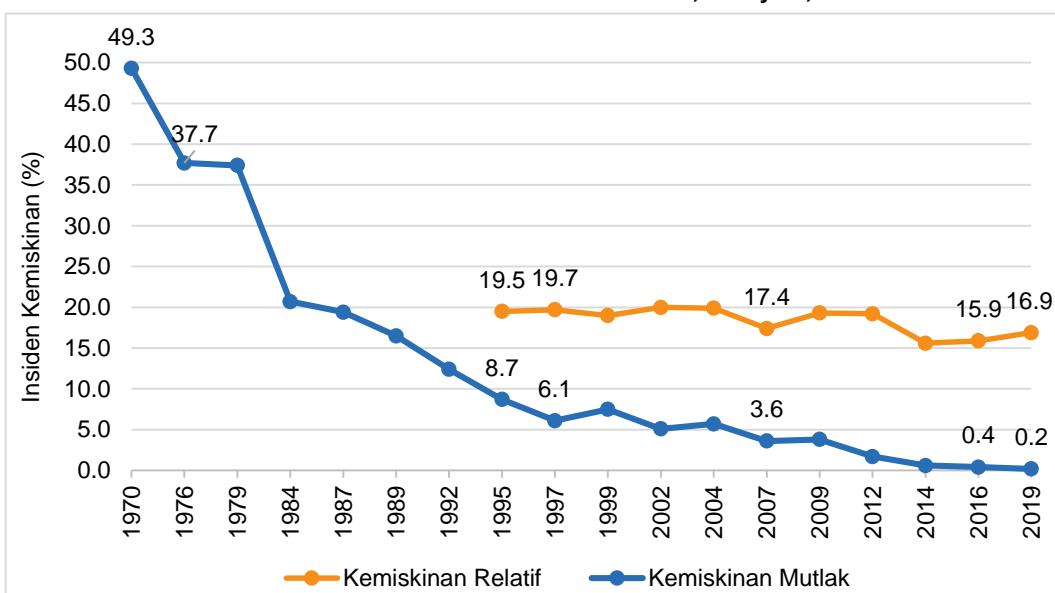
Pelaksanaan program-program bagi membasmi kemiskinan oleh kerajaan telah pun bermula sejak awal kemerdekaan Tanah Melayu. Program pembasmian kemiskinan yang dirancang pada masa itu adalah melalui pelaksanaan program pertanian¹⁹. Usaha pembasmian kemiskinan ini diteruskan lagi melalui pelaksanaan program yang telah digubal dalam pelan lima tahun Rancangan Malaysia. Isu kemiskinan di Malaysia akan sentiasa relevan dan setiap Rancangan Malaysia akan menjadikan program pembasmian kemiskinan sebagai salah satu daripada agenda yang perlu dilaksanakan.

¹⁹Jurnal Perspektif Jil. 5 Bil. 1(1-18) ISSN 1985-496X.

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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 0.2²⁰ 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 19.

Carta 19: Insiden Kemiskinan Relatif dan Mutlak, Malaysia, 1970-2019



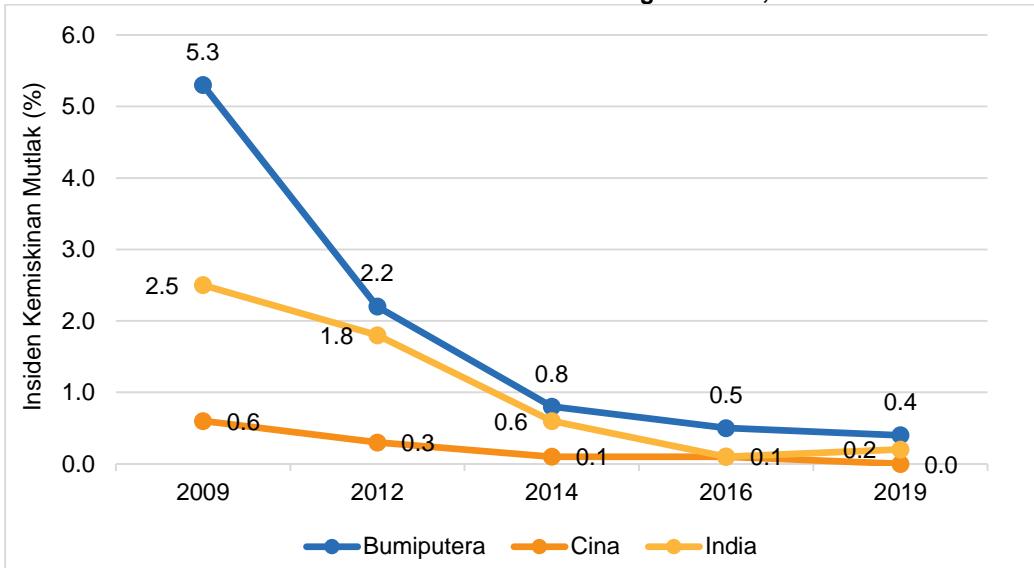
Nota: Angka kemiskinan mutlak di dalam siri masa menggunakan metodologi 2005 (PGK 2005)

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 20)

²⁰Pengiraan Insiden kemiskinan berdasarkan kepada metodologi 2005

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Carta 20: Insiden Kemiskinan Mutlak mengikut Etnik, 2009-2019



Nota: Angka kemiskinan adalah berdasarkan Metodologi PGK 2019

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 11)

Jadual 11: 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

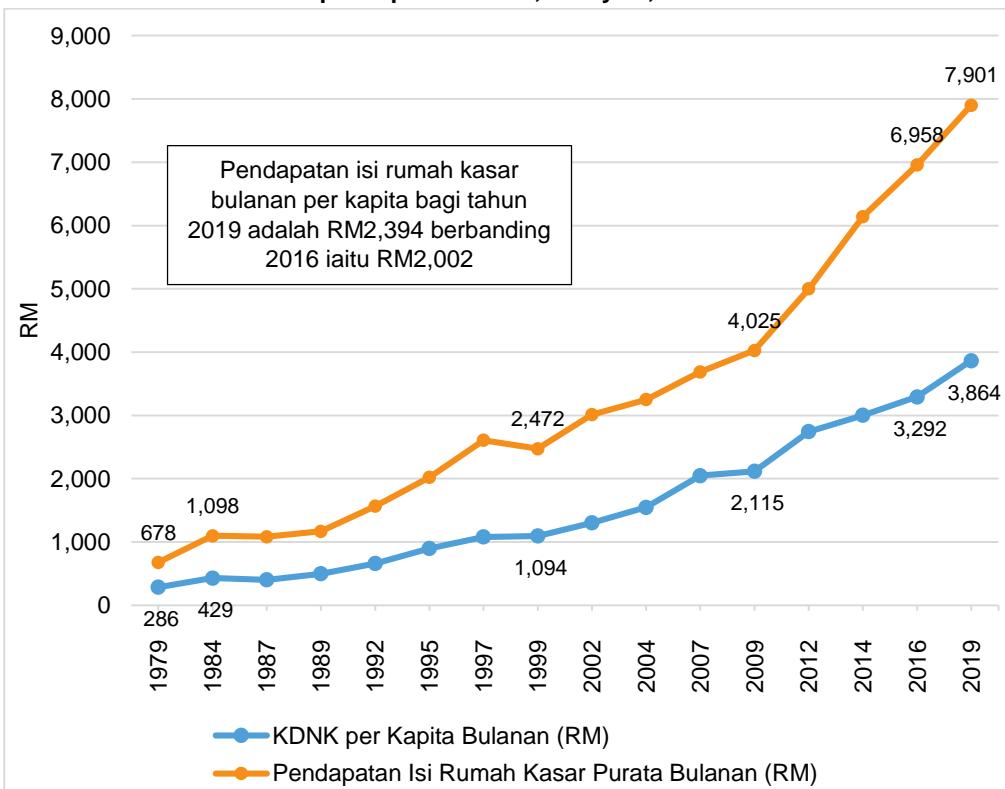
Nota: Angka kemiskinan mutlak adalah berdasarkan metodologi 2005 (PGK 2005)

3.6.3 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. 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 21 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.

Carta 21: Siri Masa Pendapatan Isi Rumah Kasar Purata Bulanan dan KDNK per kapita Bulanan, Malaysia, 1979-2019



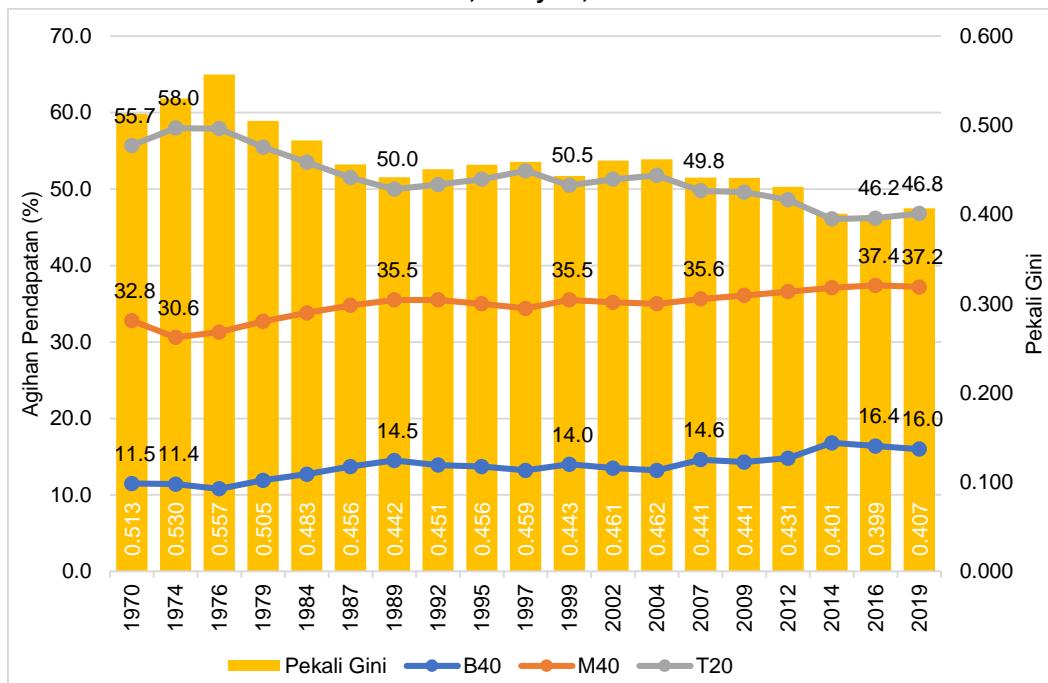
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Data ini turut menunjukkan bahawa peningkatan pendapatan isi rumah meningkat selari dengan peningkatan KDNK. Walau bagaimanapun, ianya perlu dilihat dengan lebih terperinci memandangkan faktor-faktor lain seperti prestasi sektor ekonomi turut mempengaruhi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

3.6.4 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 22). Sehubungan itu, kerajaan mensasarkan untuk meningkatkan agihan pendapatan bagi isi rumah B40 dengan cara meningkatkan produktiviti menerusi pembangunan modal insan.

Carta 22: Siri Masa Pekali Gini dan Agihan Pendapatan mengikut Kumpulan Isi Rumah, Malaysia, 1970-2019



Antara salah satu bidang fokus di dalam Kajian Separuh Penggal Rancangan Malaysia ke-11 (KSPRMKe-11) turut menetapkan sasaran untuk meningkatkan taraf isi rumah B40 ke arah masyarakat kelas menengah. Salah satu indikator utama bagi mencapai sasaran

ini adalah untuk meningkatkan agihan pendapatan isi rumah B40 daripada 16.8 peratus pada tahun 2014 kepada 20.0 peratus pada tahun 2020. Namun begitu, 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.

3.6.5 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.

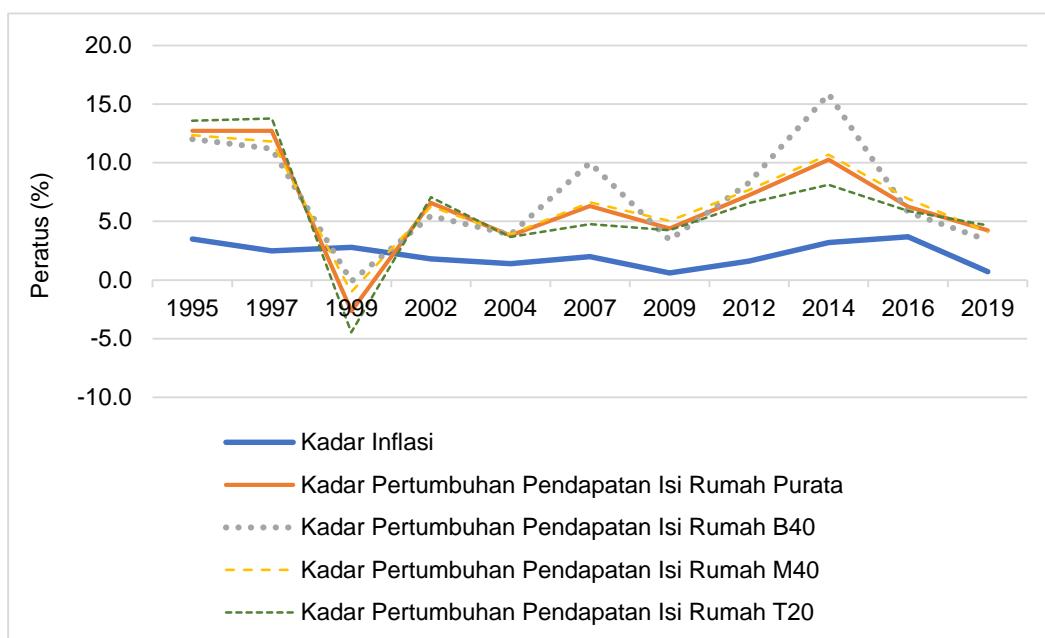
Sekiranya kadar IHP adalah lebih tinggi berbanding dengan kadar peningkatan pendapatan, ini menunjukkan bahawa isi rumah boleh berada dalam situasi kekangan pendapatan untuk membeli barang.

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 23 menunjukkan kadar pertumbuhan pendapatan isi rumah dan inflasi bagi tempoh 1995 hingga 2019.

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Carta 23: Perbandingan Kadar Pendapatan Purata Isi Rumah dan Kadar Inflasi, Malaysia, 1995-2019



1. 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 USD12,535¹. 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 is 15 to 64 years old, 23.3 per cent is between 0 to 14 years old and 6.7 per cent population aged 65 years and above. Of the total population, 15.1 million are in labour force comprising skilled workers (27.5%), semi-skilled workers (60.1%) and low-skilled workers (12.4%).

The changes in demography and socioeconomic in Malaysia which driven by the change in the overall population composition 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 records². However, it is practical that questions related to income is asked to households through surveys. In Malaysia 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).

¹World Bank. (2019). Data Country Classification. Retrieved from <https://datahelpdesk.worldbank.org/knowledgebase/articles/906519>

²Ursuna Kuhn. (2019). Measurement of income in surveys. FORS Guide No. 02, Version 1.0. Lausanne: Swiss Centre of Expertise in the Social Sciences FORS. doi:10.24449/FG-201900002

2. SURVEY BACKGROUND

Household Income and Basic Amenities Survey (HIS & BA) 2019 is the 19th survey after the inaugural survey in 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 analysing 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.

3. 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.

SUMMARY OF FINDINGS

3.1. CHARACTERISTICS ON DEMOGRAPHY AND URBANISATION

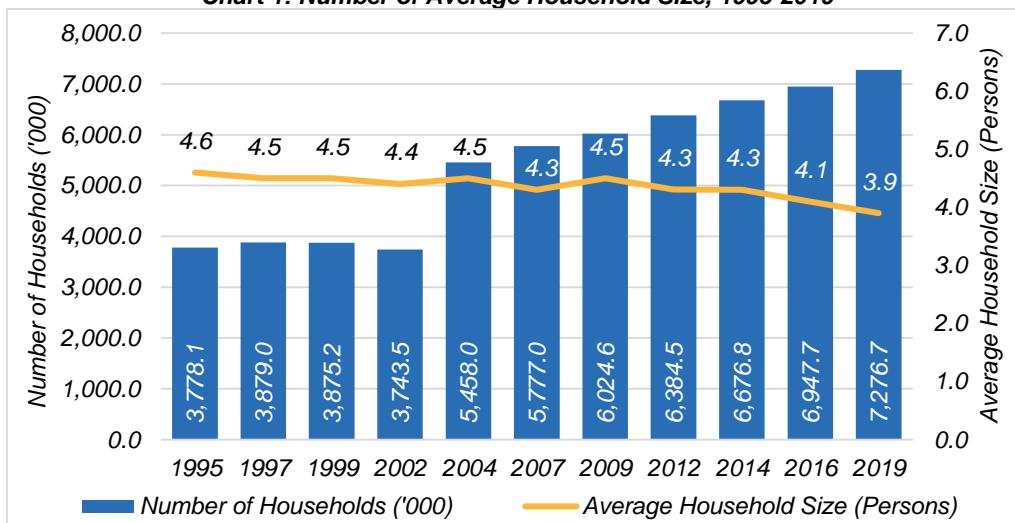
3.1.1 Number and Size of Household

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 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.

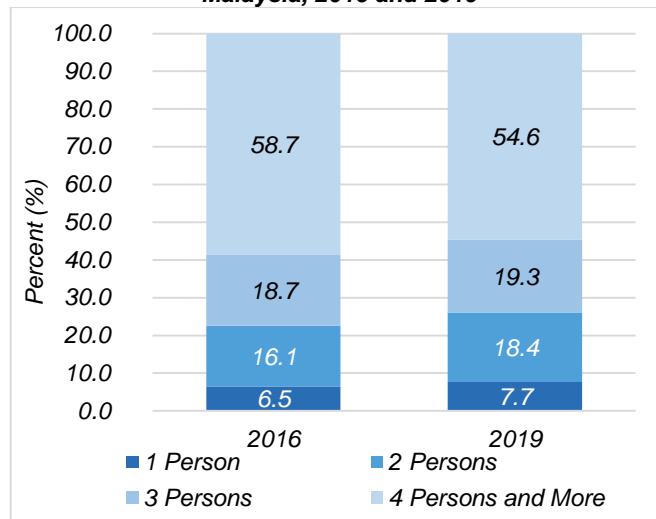
Each household has its own households size which refer to the number of members in the household. On average, household size in Malaysia was 3.9 persons as compared to 4.1 persons in 2016 (Chart 1). Percentage with most households have four members and over (54.6%). Meanwhile, single households made 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 fulfill the living essentials. (Chart 2)

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



SUMMARY OF FINDINGS

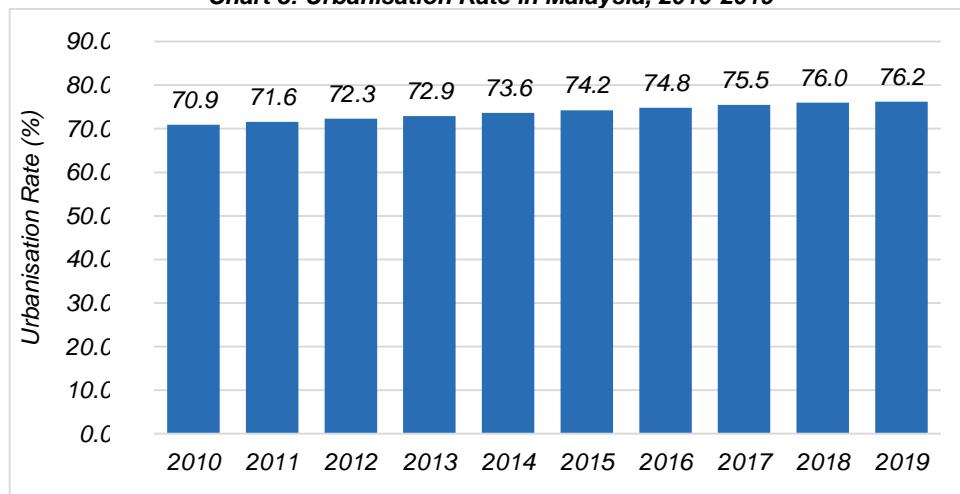
Chart 2: Percentage of Households by Household Size, Malaysia, 2016 and 2019



3.1.2 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. 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)

Chart 3: Urbanisation Rate in Malaysia, 2010-2019

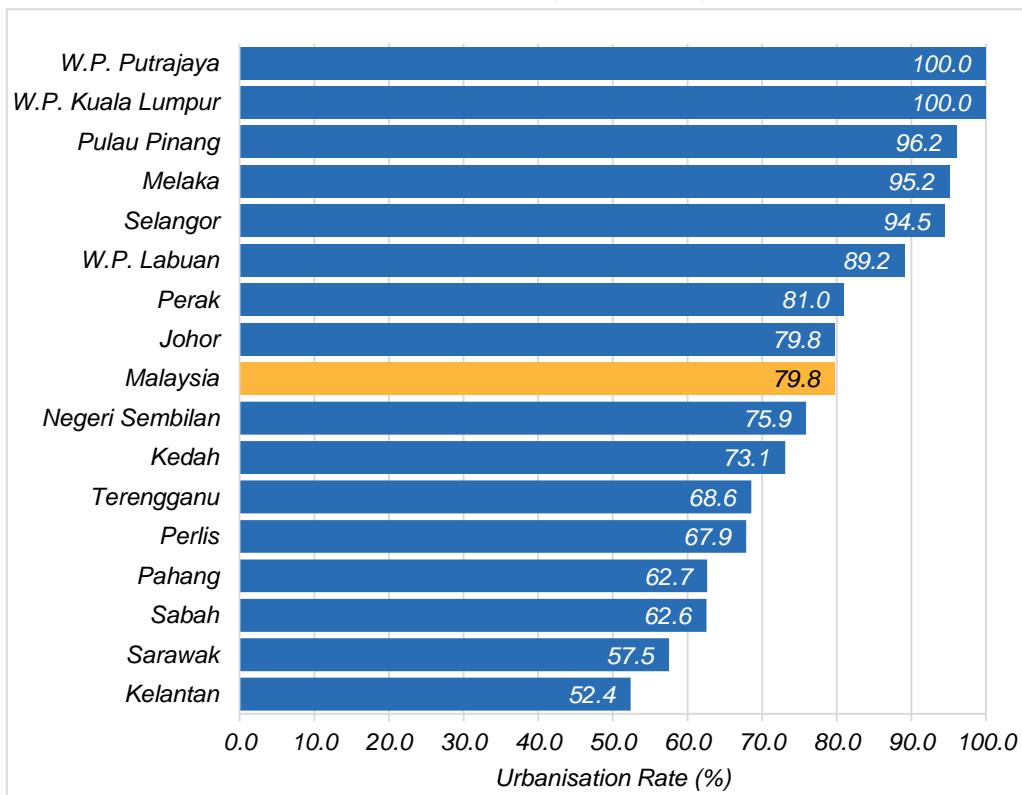


Note: Urbanisation rate refers to the number of populations living in urban areas

SUMMARY OF FINDINGS

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)

Chart 4: Urbanisation Rate by State, Malaysia, 2019



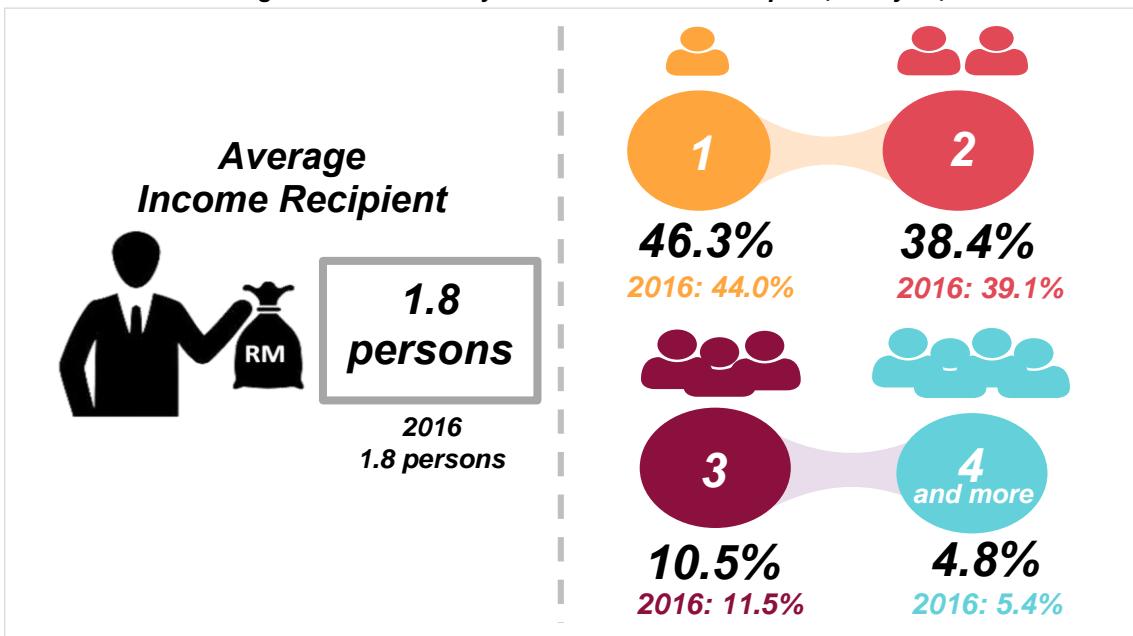
Note: Urbanisation rate refers to the number of households living in urban areas

3.2. 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 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)

SUMMARY OF FINDINGS

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



3.2.1 Sources 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.

Income from self employment is described by 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.

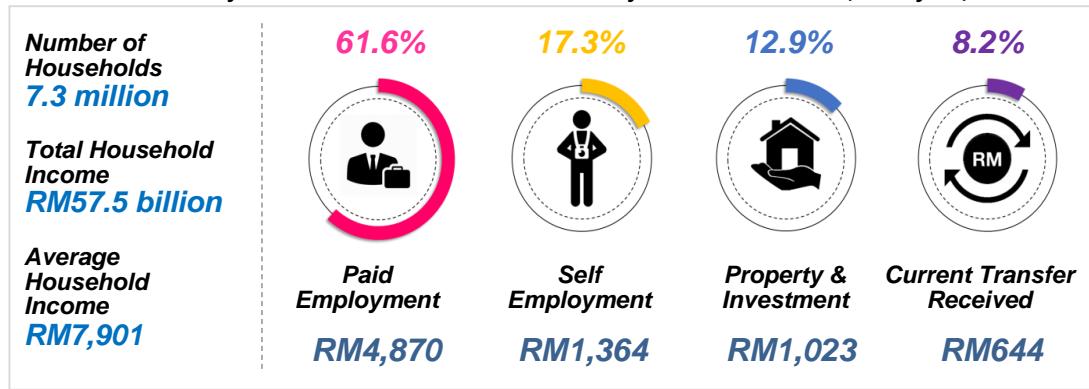
Income from property & investment is defined as receipts that arise from the ownership of assets provided to others for their use. For example, income from rental such as houses, commercial buildings or land. Income from investment includes interest and dividends from savings.

SUMMARY OF FINDINGS

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 survey 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 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. Even if the percentage between these two years declined, this clearly indicates that these households are highly dependent on current transfer received. This current transfer is also significant for households in income class between RM2,000 to RM3,999 and between RM4,000 to RM5,999 which each registered 23.5 per cent and 13.6 per cent. 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.

SUMMARY OF FINDINGS

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 (%)
Total	63.0	15.6	12.9	8.5	61.6	17.3	12.9	8.2
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

3.2.2 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 a perfect equality situation.

In 2019, mean income in Malaysia was RM7,901 while the median income was at RM5,873. The median value depicts that 50 per cent of total households in Malaysia obtained income of RM5,873 or less. 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.

3.2.2.1 Household Gross Income by Strata

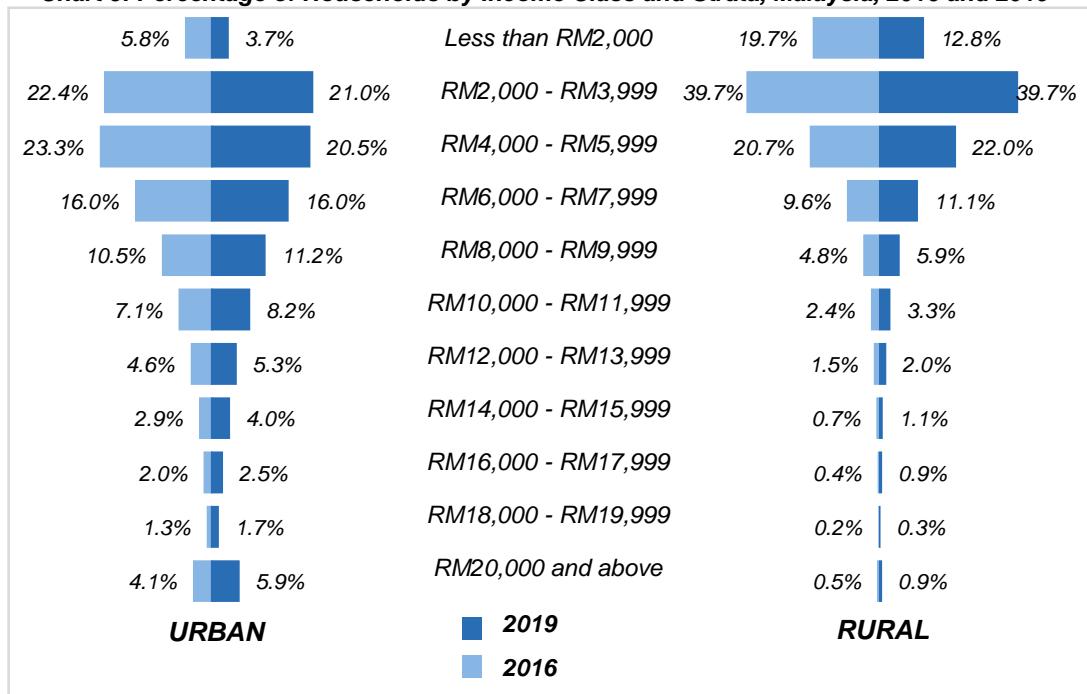
Median household income in urban recorded an increase at a rate of 3.8 per cent from RM5,860 in 2016 to RM6,561. Similarly, median household income in rural area increased at a rate of 3.3 per cent over the same period that is from RM3,471 to RM3,828.

SUMMARY OF FINDINGS

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



3.2.2.2 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

SUMMARY OF FINDINGS

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 show the patterns of median and mean household gross income by state.

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

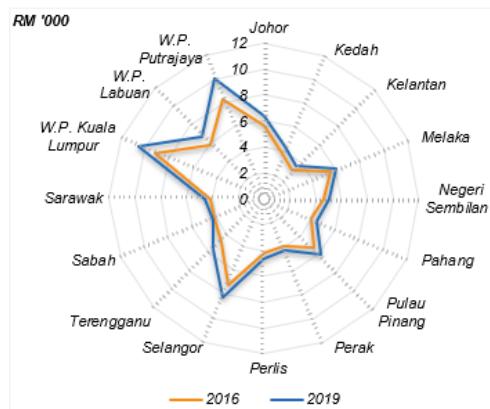
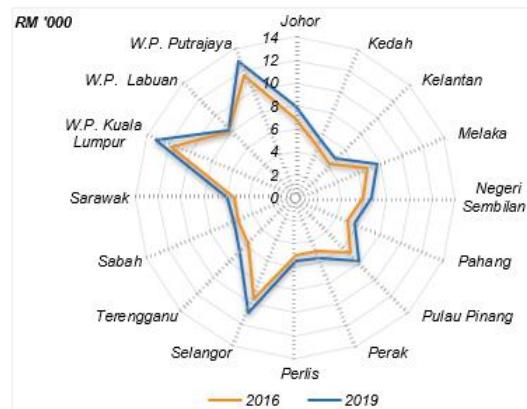


Exhibit 4: Mean Household Gross Income by State, Malaysia, 2016 and 2019



In terms of mean, the Federal Territories registered mean income higher than the national level, RM7,901. Furthermore, Selangor and Johor also noted 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 which is 5.5 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.

3.2.2.3 Household Gross Income by Ethnic

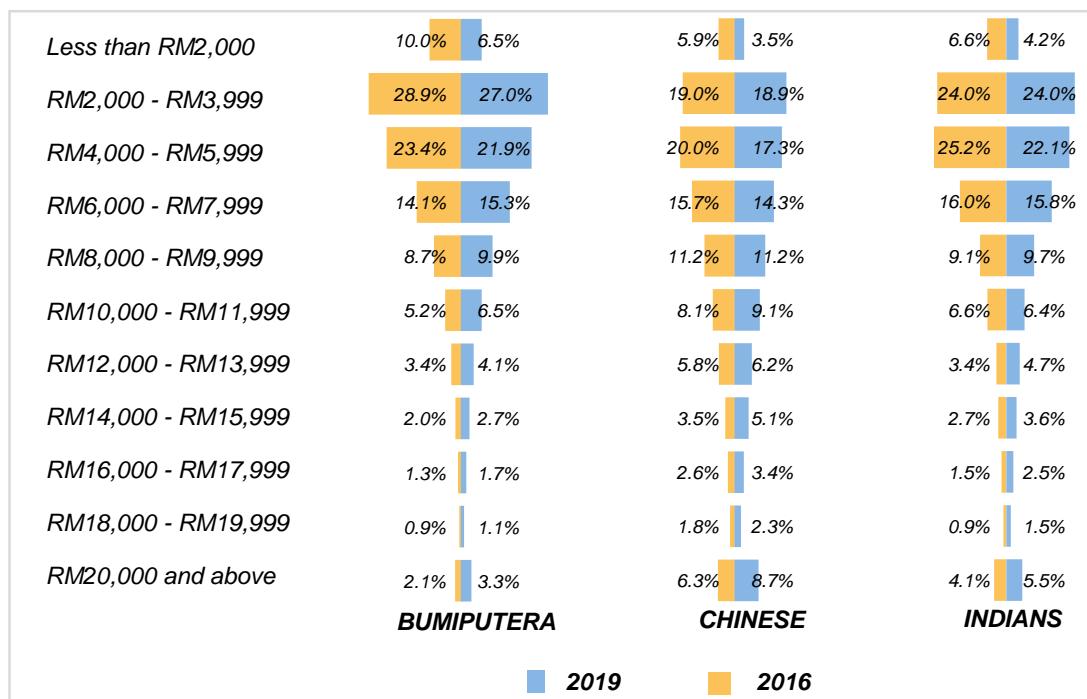
Wide economic gap between ethnics is one of the nation's biggest challenges. Therefore, an accurate and detailed information is needed to formulate policies and accurate programs. The HIS findings related to median and mean income by ethnic showed a significant gap. On average, mean income of the Chinese was higher than other ethnics 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 amounted RM7,391, while the Indians and the Bumiputera each registered median income of RM5,981 and RM5,420.

SUMMARY OF FINDINGS

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 ethnics recorded a decrease. At the same time, all ethnics 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



3.2.2.4 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 distribution³. Therefore, the aspect of educational development will always be emphasized by the government in the formulation of national development plans.

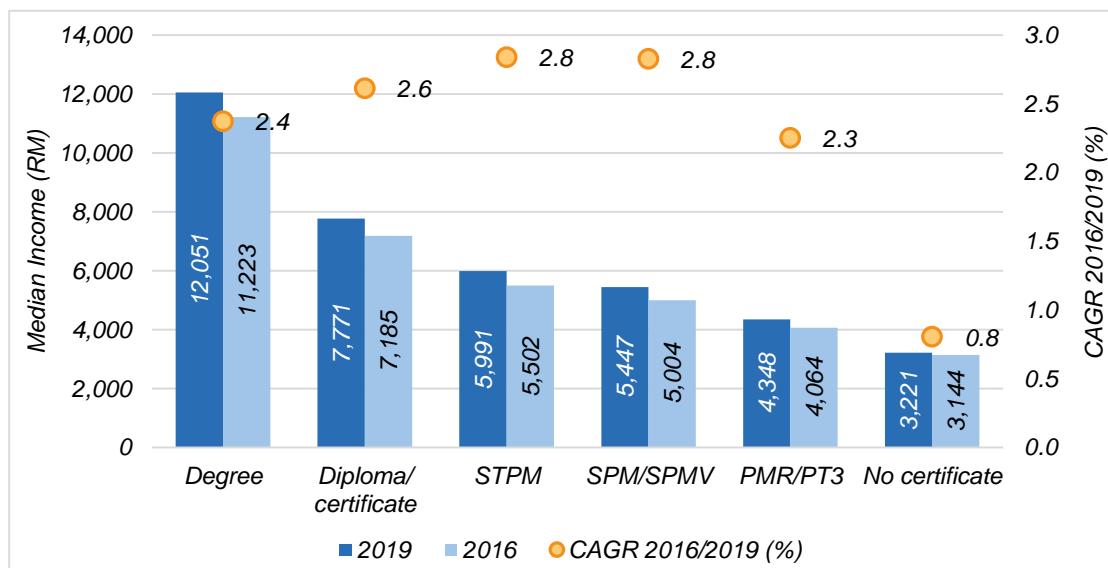
³Becker, G. S. and Chiswick, B. R. (1966). *Education and the distribution of earnings*. American Economic Review 56 (2): 358–369

SUMMARY OF FINDINGS

For instance, the government has introduced Technical and Vocational Education & Training (TVET) program was introduced to meet industry demand and contribute to economic growth, in line with globalization, 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 incomes 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)

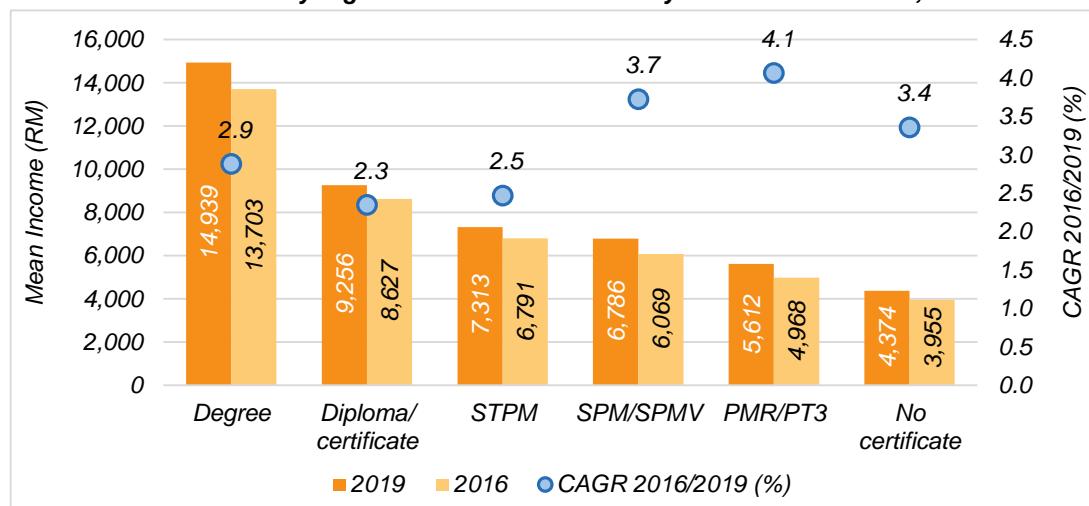
Chart 7: Median Income by Highest Certificate Obtained by Head of Households, 2016 and 2019



SUMMARY OF FINDINGS

In terms of mean income, households headed by those who had degree qualifications had mean incomes 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 incomes of RM4,374 (2019) as compared to RM3,955 (2016). (Chart 8)

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



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 SPM 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 this situation is happening due to the dependency of level of production onto goods with lower value added.

3.2.2.5 Household Gross Income by Employment Sector

The employment sector is one of the significant factors towards 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 compensation⁴.

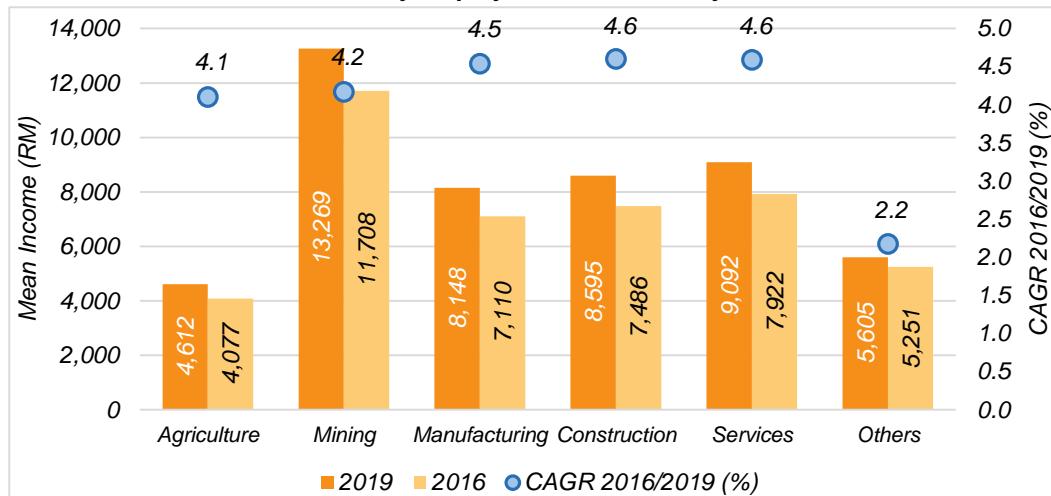
Other than information related to demography and geographical, information on income according to household employment sector can also be obtained from this survey.

⁴Based on article from Employment and Decent Work, Department of Economic and Social Affairs (DESA), United Nations

SUMMARY OF FINDINGS

Households headed by those who work in agriculture sector recorded household mean incomes 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)

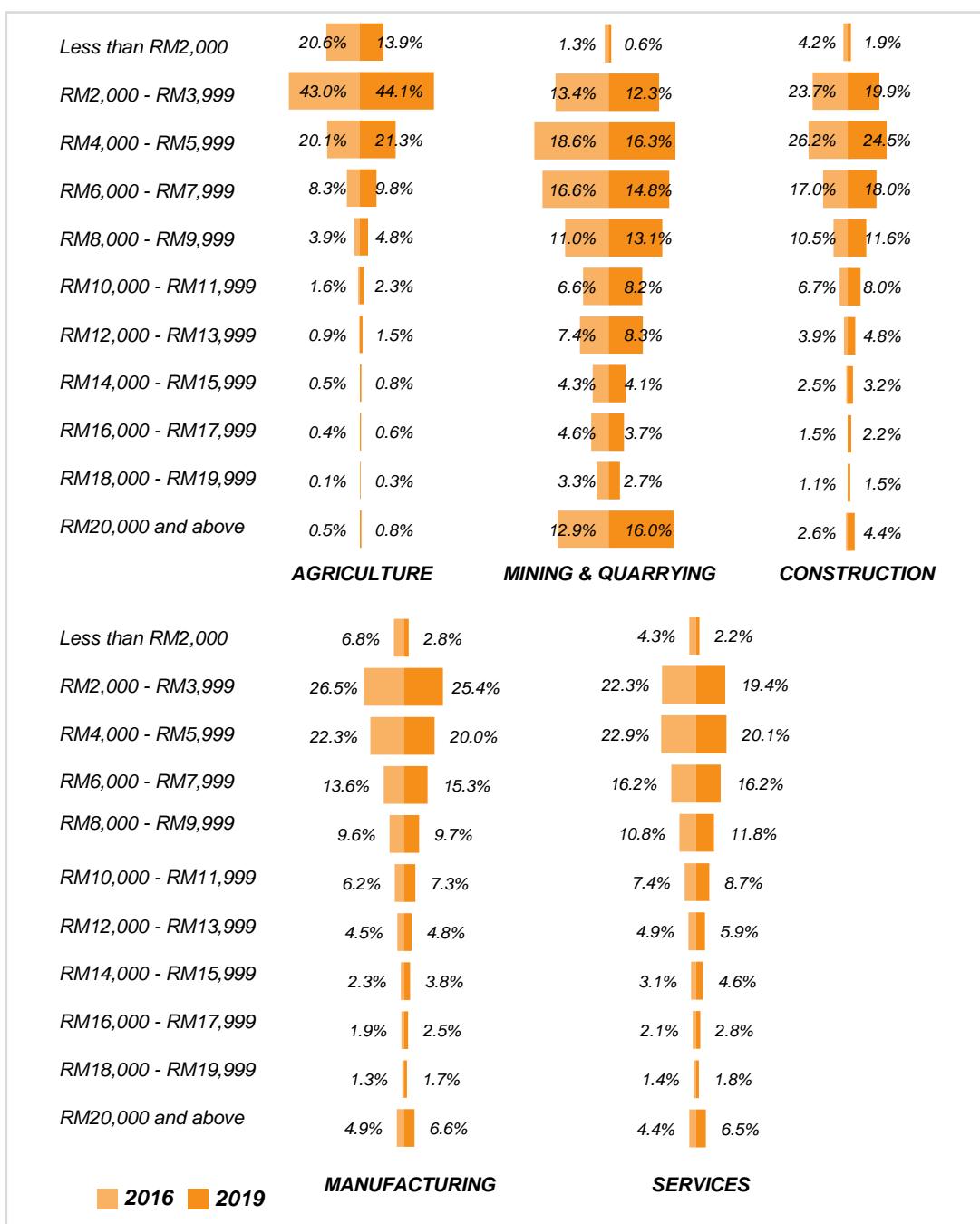
Chart 9: Mean Income by Employment Sector, Malaysia, 2016 and 2019



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)

SUMMARY OF FINDINGS

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



3.2.2.6 Household Gross Income by Income Group

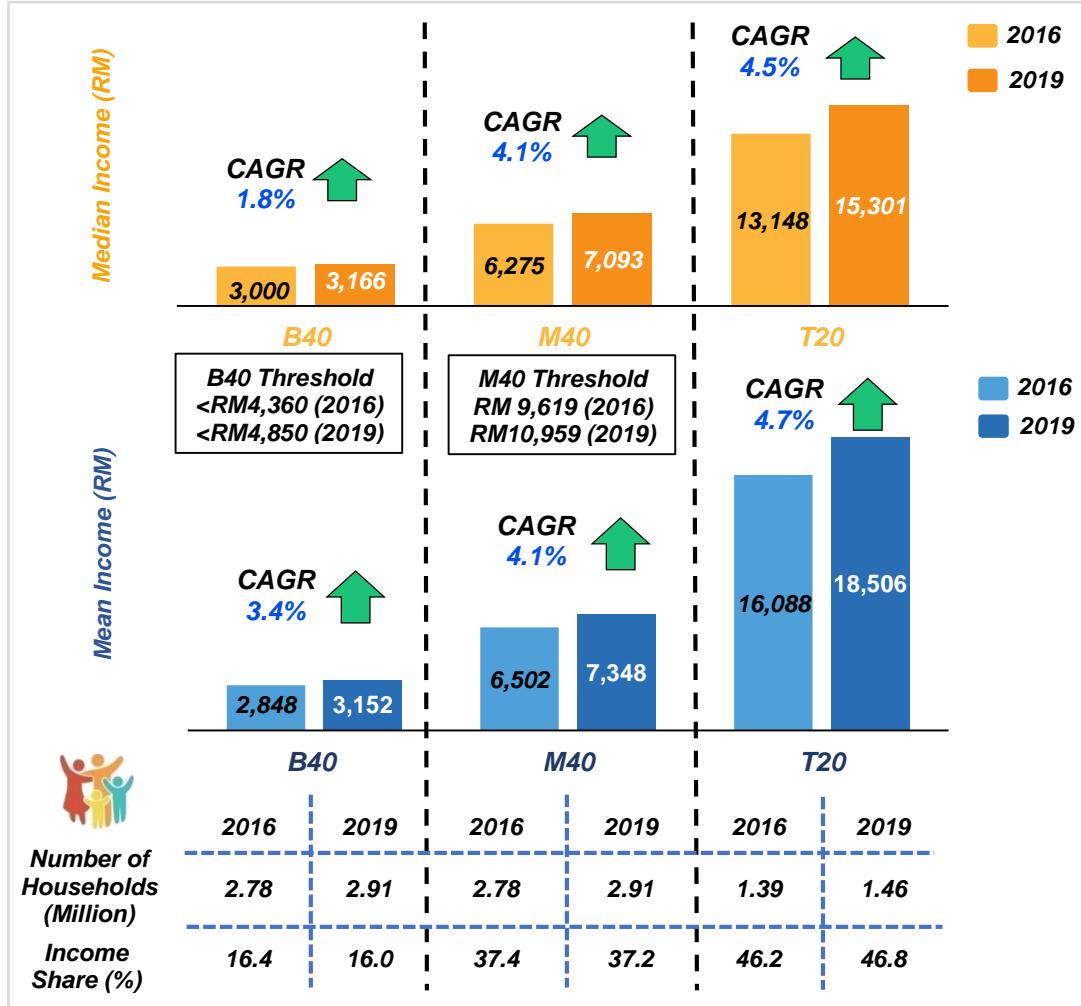
Since the 10th Malaysia Plan (10MP), the government has established inclusive and principles of social justice to reinforce the concept of distribution. The inclusive aspect refers to ensuring that no one is left behind or missed the opportunities in benefiting from the country's development. The principles of social justice are described as assistance provided to all people after taking into account their level of achievement.

SUMMARY OF FINDINGS

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, decreased from 16.4 per cent in 2016. (Exhibit 5)

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



SUMMARY OF FINDINGS

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, Malaysia, 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
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	Less than 2,500

3.2.3 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 one of 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 comprise 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 to 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	
Malaysia	4,513	5,116	4.2	5,928	6,764	4.4
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.

SUMMARY OF FINDINGS

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 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	
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

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 for mean disposable income. Meanwhile, Bumiputera had median disposable income of RM4,721 and mean disposable income of RM6,127. (Table 5)

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

SUMMARY OF FINDINGS

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)

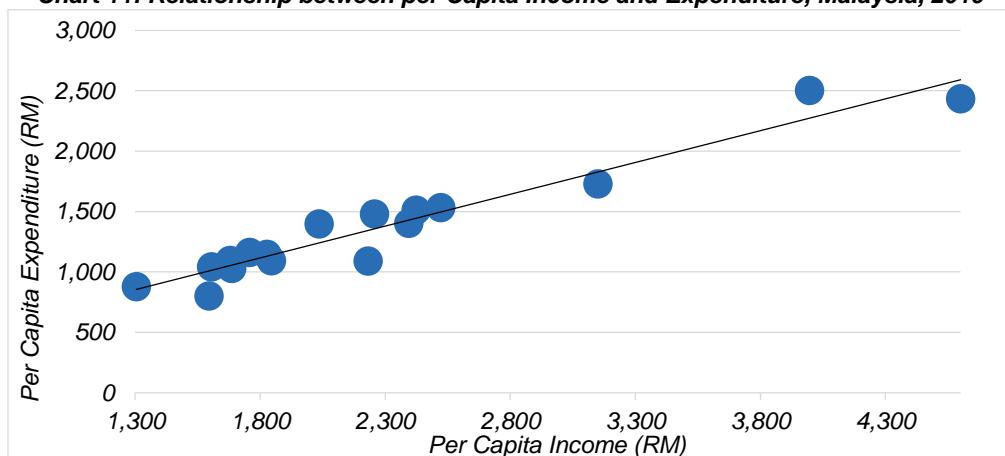
Table 6: Median and Mean Disposable Household Income by Employment Sector, Malaysia, 2016 and 2019

Employment Sector	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

3.2.4. 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.

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



SUMMARY OF FINDINGS

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 7: Annual Growth Rate of Gross & Disposable Income and Consumption Expenditure, as well as 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*		
Malaysia	4.2	4.4	4.2	58.8	68.7
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

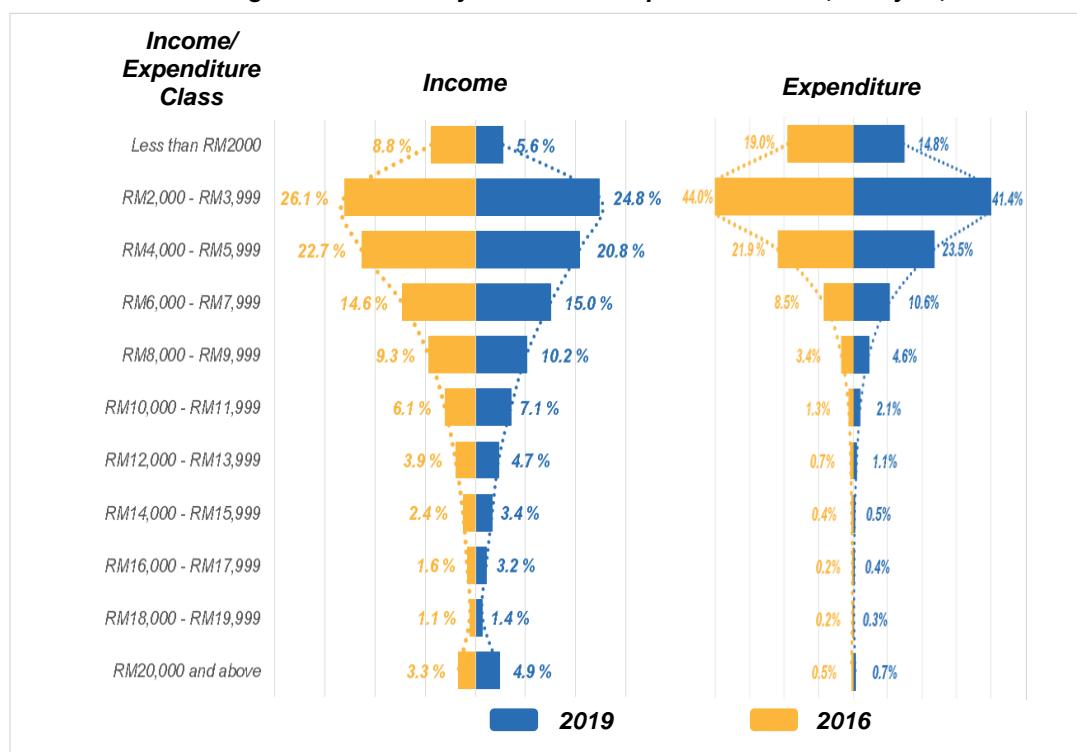
On another angle, considering mean disposable income (RM6,764) and mean consumption expenditure (RM4,646), the residual income for every household averaged RM2,118. In addition, on average a household own savings and other receivables amounted to RM2,323.

SUMMARY OF FINDINGS

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: Percentage of Household by Income and Expenditure Class, Malaysia, 2019



3.2.5. Household Income and 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.

SUMMARY OF FINDINGS

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 2019⁵. 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 2019⁶ 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

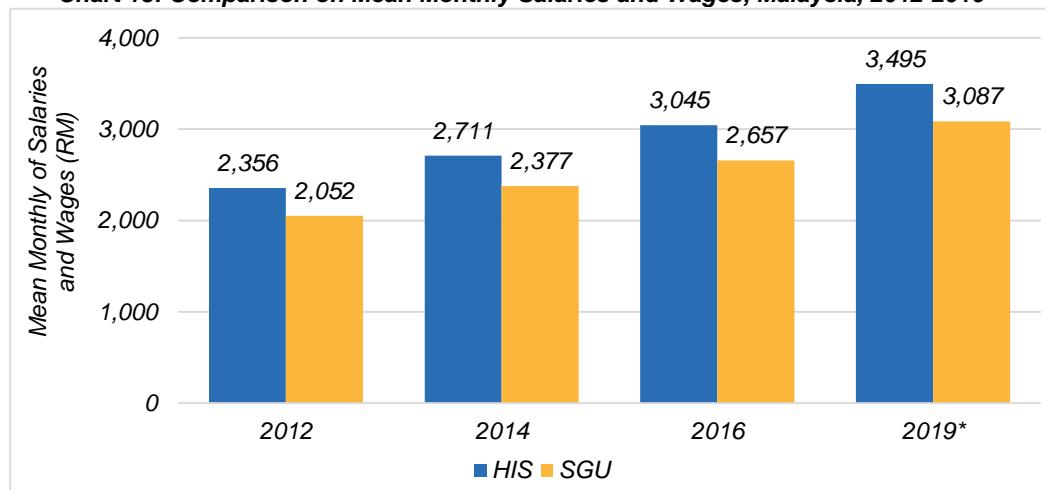
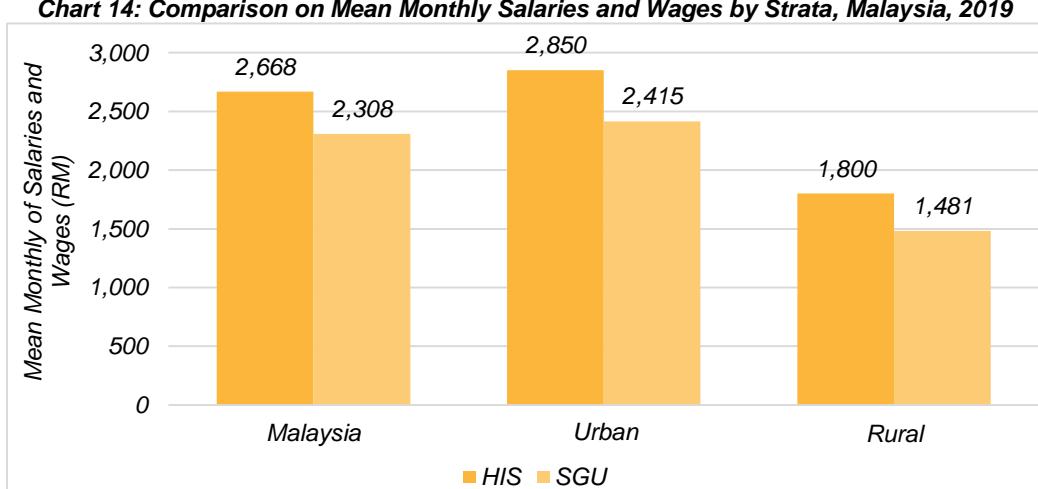


Chart 14: Comparison on Mean Monthly Salaries and Wages by Strata, Malaysia, 2019



⁵Data for SGU refers to the year 2018

⁶Data for SGU refers to the year 2018

3.3. 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)⁷ 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 fulfill 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.

Table 8: Government Expenditure on Collective Household Expenditure (RM Million), 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

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.

The 2019 findings depicted the value of Gini coefficient that was calculated based on gross income increased by 0.008 percentage 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

⁷Stiglitz, J. E. (2016). *Inequality and economic growth*

SUMMARY OF FINDINGS

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.

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

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

Other than Gini coefficient, Theil index⁸ 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.

The analysis on income gap that is computed by dividing rural's mean income with urban's

⁸Information on Theil Index can be obtained from the article Use of Theil in Measuring Household Income Equity in the 2019 Household Income and Basic Amenities Survey Report

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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.

3.4. 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 1969⁹.

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)⁹. 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 frequently used by most of the countries is absolute poverty measurement.

⁹Based on the 2005 PLI methodology

3.4.1 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 estimating 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 households in Malaysia. The incidence of overall absolute poverty improved from 7.6¹⁰ per cent in 2016 to 5.6 per cent. 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 0.6¹¹ per cent in 2016.

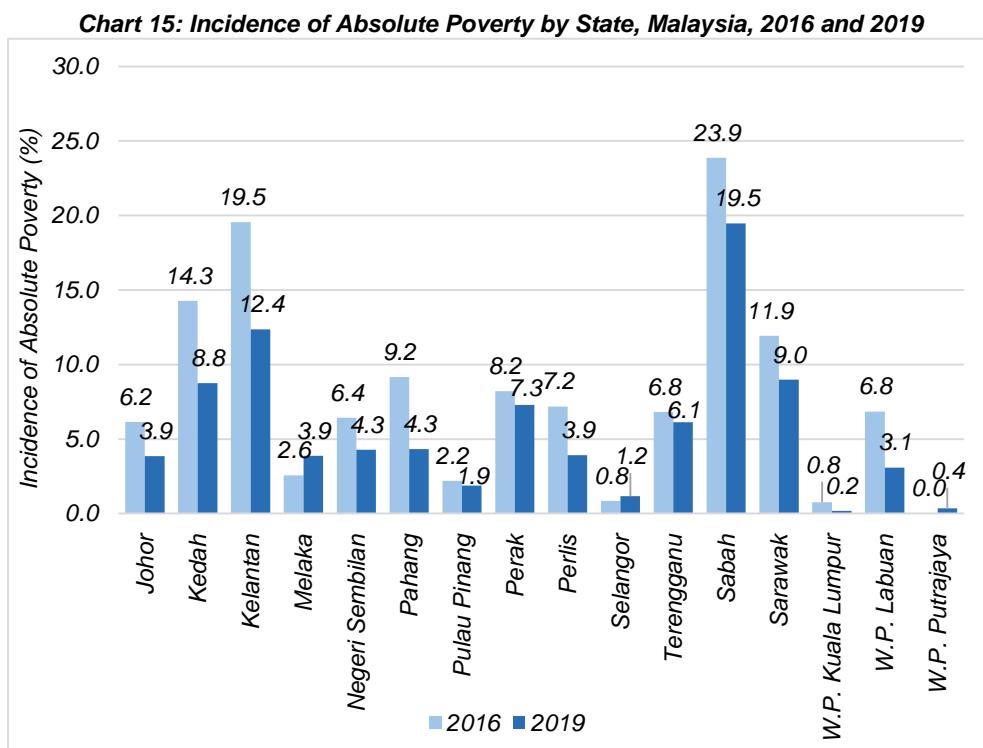
The Bumiputera recorded a decline in the incidence of absolute poverty to 7.2 per cent as compared to 9.7¹⁰ per cent (2016). The Chinese and the Indians also portrayed poverty incidence lower than in 2016 with the incidence of poverty of 1.4 per cent and 4.8 per cent respectively.

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 14.3¹¹ per cent to 8.8 per cent, followed by Pahang from

¹⁰Based on the 2005 PLI methodology

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9.2¹² 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)



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

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, attention should be given to the age group of 65 years and over who 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.

3.4.2 Relative Poverty¹¹

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.

3.4.3 Multidimensional Poverty Index (MPI)¹²

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 0.0042¹³ 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 dimension 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.

¹¹Information on relative poverty can be obtained from the article Relative Poverty: A Poverty Measure in the 2019 Household Income and Basic Amenities Survey Report

¹²Information on Multidimensional Poverty Index (MPI) can be obtained from the article Multidimensional Poverty Index (MPI) in the 2019 Household Income and Basic Amenities Survey Report

¹³Revised based on the 2019 PLI Methodology

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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 less than mean household PLI	7.6*	5.6

*Revised figure based on the 2019 PLI Methodology

3.5. SELECTED BASIC AMENITIES

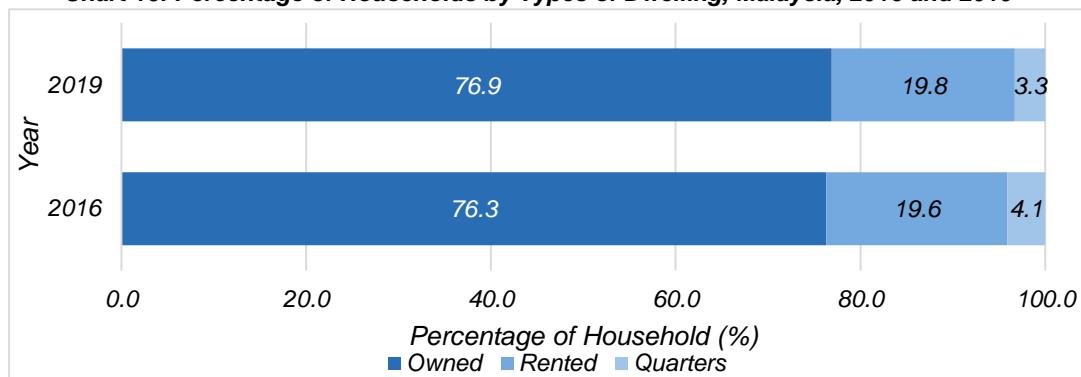
Basic amenities are necessary in determining household quality of life and level of development of a nation. Among the information collected in this basic amenities survey are home ownership, access to electricity and water as well as garbage collection facilities. Other than that, information on access 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.

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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 16: Percentage of Households by Types of Dwelling, Malaysia, 2016 and 2019



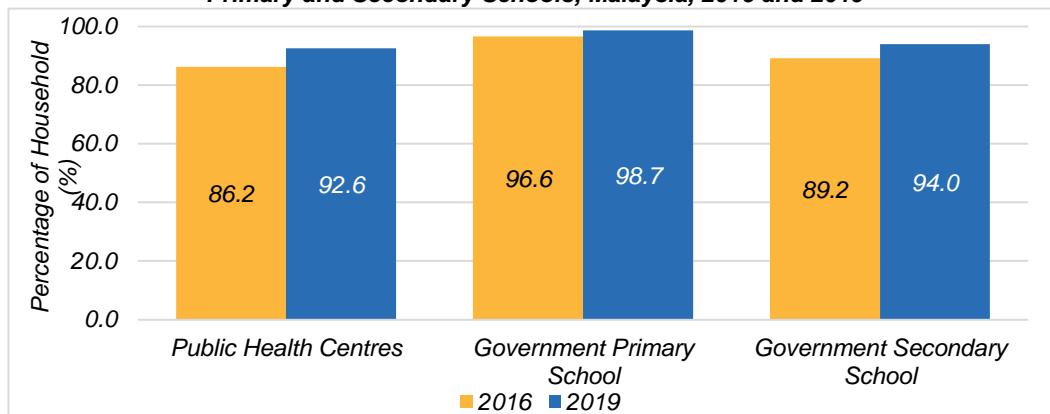
Room crowdedness is one of the indicators for measuring MPI in Malaysia. A household is defined as deprived in terms of bedroom usage when a room has more than two household members. The level of room crowdedness experienced by households decreased by 2.5 percentage points from 12.0 per cent in 2016 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 at 98.7 per cent (2016: 96.6%) and 94.0 per cent (2016: 89.2%). (Chart 17)

SUMMARY OF FINDINGS

Chart 17: Percentage of Households within less than Five Kilometers of Public Health Center, Primary and Secondary Schools, Malaysia, 2016 and 2019



3.6. SELECTED TIME SERIES STATISTICS

3.6.1 Household Income and Expenditure

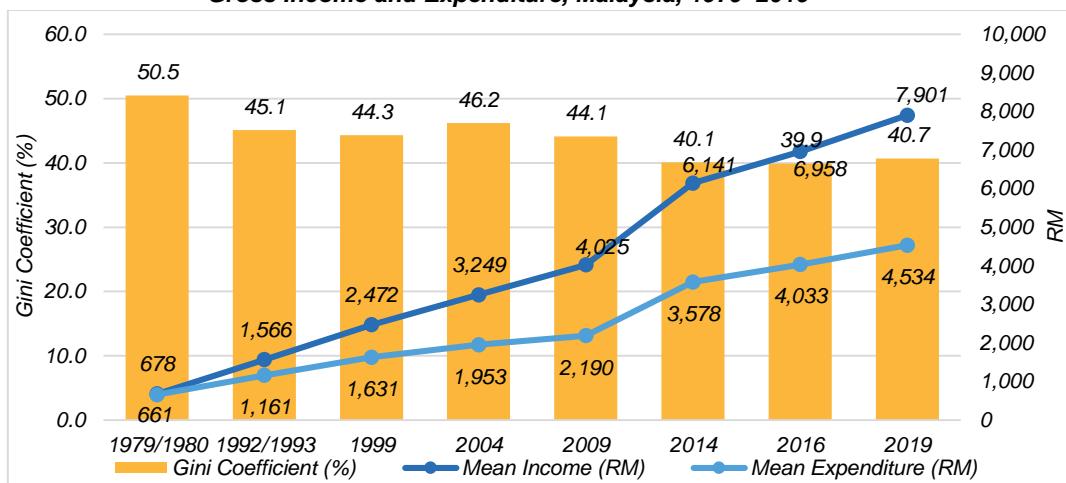
The long-term structure of household income and expenditure in Malaysia can be attributed to the evolution of the country's economic structure since 1970. During this period, Malaysia has shifted to industrial-based and high value added services from the agricultural based economy. In 1988/1989 the share 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 analysing 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 18)

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Chart 18: Time Series of Gini Coefficient, Mean Household Gross Income and Expenditure, Malaysia, 1979–2019



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.

3.6.2 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 programs¹⁴. 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.

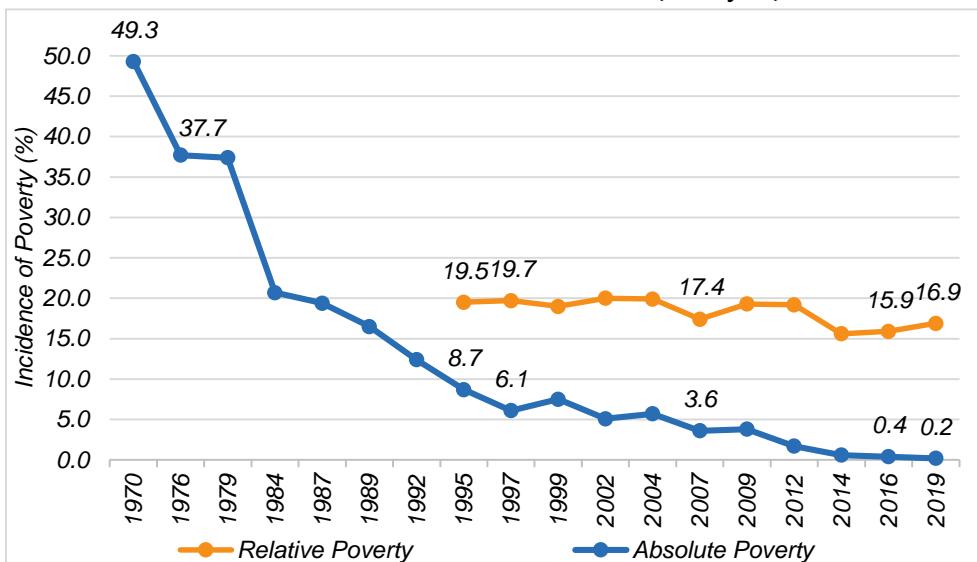
During the period of 1970 to 2019, the success of the government's poverty eradication program was reflected in the declining trend of poverty incidence. The poverty rate which was recorded at 49.3 per cent in 1970, decreased to 3.9 per cent in 2007 and continued to decline to 0.2¹⁵ per cent in 2019. 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 19.

¹⁴Perspektif Jil. 5 Bil. 1(1-18) ISSN 1985-496X

¹⁵Calculation on incidence of poverty based on the 2005 PLI Methodology

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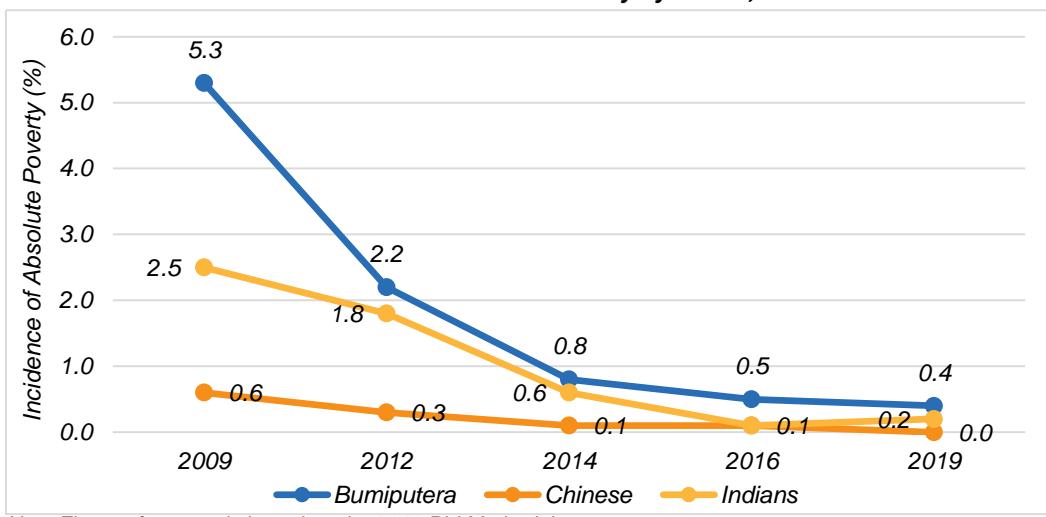
Chart 19: Incidence of Relative and Absolute, Malaysia, 1970-2019



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

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 20)

Chart 20: Incidence of Absolute Poverty by Ethnic, 2009-2019



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

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 11)

SUMMARY OF FINDINGS

Table 11: 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

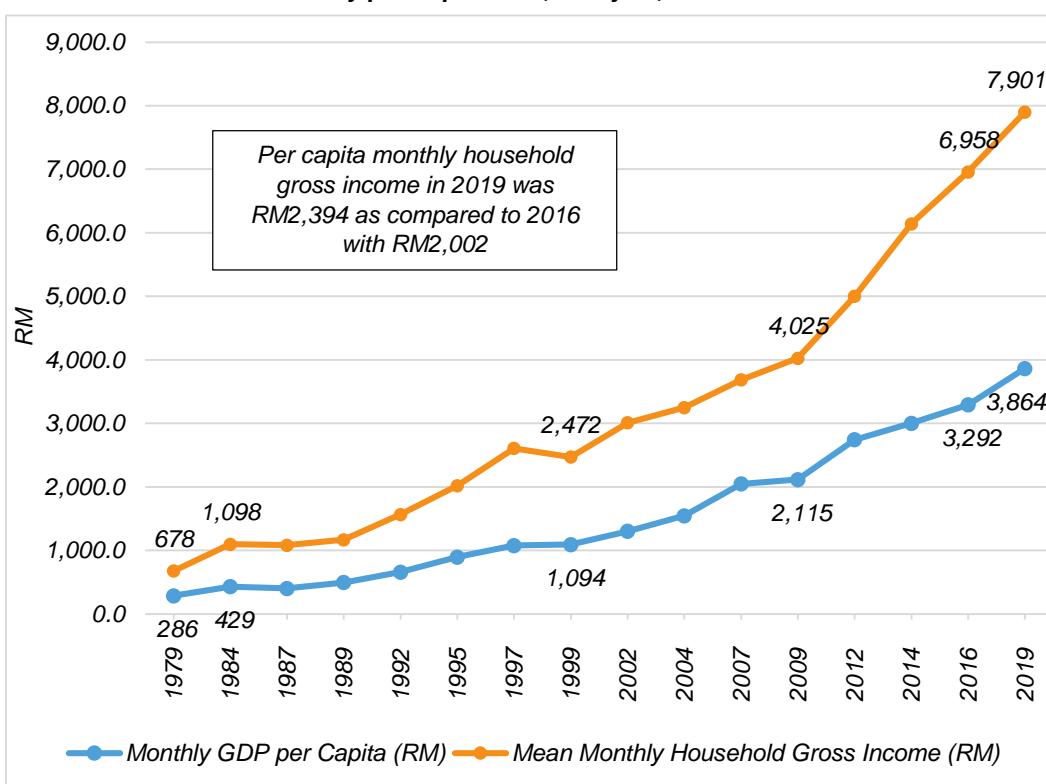
Note: Figure of absolute poverty based on the 2005 PLI Methodology (PLI 2005)

3.6.3 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 21 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.

Chart 21: Time series of Monthly Mean Household Gross Income and Monthly per Capita GDP, Malaysia, 1979-2019

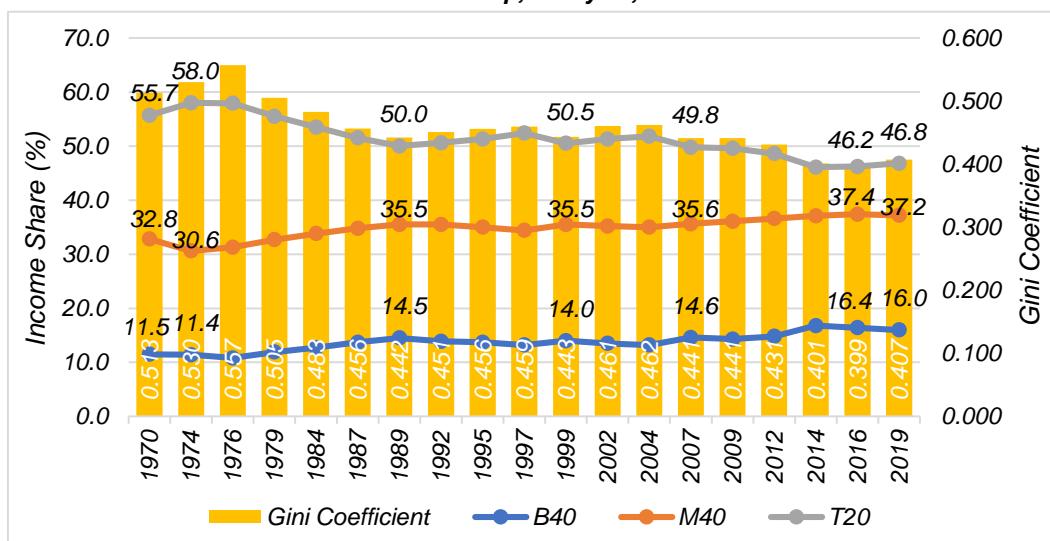


The data also indicates that the increase in household income is consistent with the increase in GDP. However, this should be seen in details as other factors such as the performance of economic sector also influence the GDP.

3.6.4 Income Share by Household Group

The government highlighted the issue on socioeconomic inequality since 2006 through the 9th 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 22). In this regard, the government aims to increase income distribution for B40 households by increasing productivity through human capital development.

Chart 22: Time Series of Gini Coefficient and Income Share by Household Group, Malaysia, 1970-2019



One of the focus areas in the mid-term review of 11th Malaysia Plan (11MP) is to set a target in raising the B40 households into the middle-class community. One of the key indicators for this target is to increase the B40 household income distribution from 16.8 per cent in 2014 to 20.0 per cent by 2020. However, 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. 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.

3.6.5 Household Income and Inflation

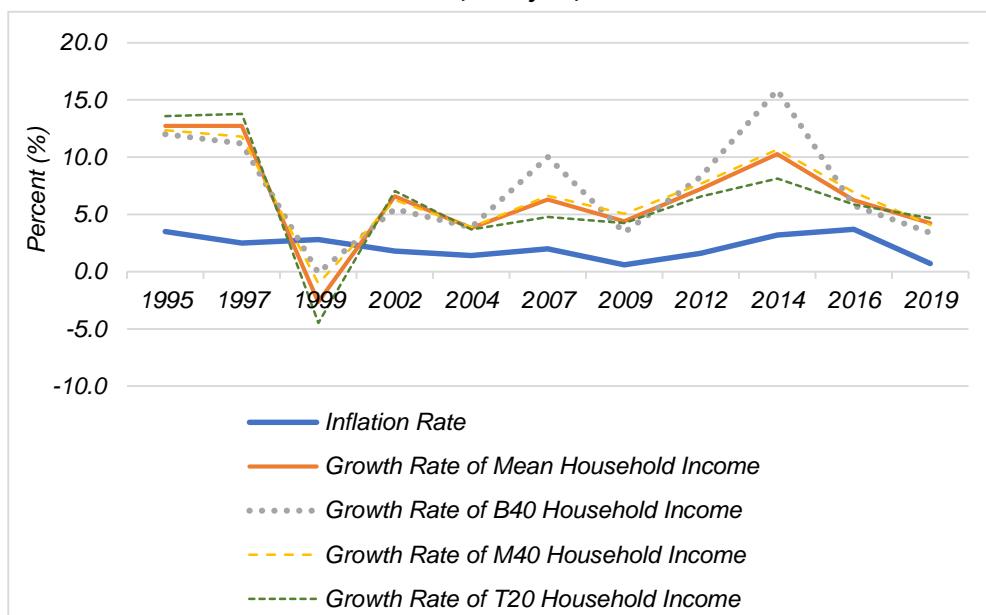
The Consumer Price Index (CPI) measures the rate of change over time for a fixed basket of goods and services that represents the average pattern of purchase by the group of people over a given time period. Inflation is measured by the annual percentage change in the CPI. Increasing in goods and services 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.

SUMMARY OF FINDINGS

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 23 shows the inflation and household income growth rate for the period of 1995 to 2019.

Chart 23: Comparison on Mean Monthly Household Income Rate and Inflation Rate, Malaysia, 1995-2019



ARTIKEL

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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 Negara¹. Pengukuran kemiskinan merupakan suatu perkara penting yang seharusnya diberikan perhatian oleh pihak pengubal 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 satu². 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 diper mudahkan 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 universiti 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 berasaskan 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 berasaskan 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

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

²Inequality and Poverty in Malaysia: measurement and decomposition, Sudhir Anand.

individu disebabkan 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 minimum³ 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) 2020⁴

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 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 tembusuk 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:
RM1,120.95 + RM20.86 + RM56.05 = RM1,197.85

Keperluan kalori yang berbeza bagi sesebuah 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 sesebuah 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)⁵ 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:

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

β Pemalar. Jumlah wang yang diperlukan bagi membeli item jika IR tinggal di Kuala Lumpur
 N Saiz isi rumah
 P Harga relatif item mengikut lokaliti
 $x_{j,i}$ Jumlah perbelanjaan sebenar isi rumah mengikut item (kumpulan utama dua digit)
 $\sum_{j=1}^M P_{j,i}$ 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 diliangarkan berdasarkan kepada jumlah perbelanjaan isi rumah bagi setiap item dibahagikan dengan data harga item berkenaan.

Berdasarkan kepada formula di atas, nilai β 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 β , bilangan ahli isi rumah dan harga relatif item. Nilai pemalar β adalah seperti di Jadual 1.

³Konsep keperluan optimum minimum adalah berdasarkan kepada cadangan oleh pihak Kementerian Kesihatan Malaysia

⁴Berdasarkan draf akhir pada 12 Jun 2020

⁵Berdasarkan 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 β mengikut kumpulan bukan makanan, 2004 & 2019

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

⁶Nilai α adalah 0.475

⁷Barangan bukan makanan lain adalah termasuk item kesihatan, pendidikan dan pelbagai barang dan perkhidmatan lain

Berdasarkan kepada formula pengiraan PGK bukan makanan dan nilai pemalar β 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^r iaitu RM2,141. Purata nilai PGK mengikut negeri adalah seperti di Jadual 5.

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

Negeri	PGK 2016 ^r	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

^rPengiraan 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 5 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.

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.

¹Economic growth: the impact on poverty reduction, inequality, human development and jobs, Department for International Development, OECD
²Inequality 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) 2020⁴

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
Total household cost per month		RM1,120.95

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

Food PLI:

$$RM1,120.95 + RM20.86 + RM56.05 = RM1,197.85$$

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:

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

β 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 β 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 β , the number of household members, and the relative price of the item. The value of the constant β is as shown in Table 1.

³The concept of optimum-minimum requirements is based on the recommendation of the Ministry of Health Malaysia

⁴Based on final draft as at 12th June, 2020

Table 4: Constant value of β based on non-food item, 2004 and 2019

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

⁶Value of α is 0.475

⁷BOther 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 β 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 2016⁶. The average PLI by state is shown in Table 5.

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

State	PGK 2016 ⁷	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

⁷Recalculation 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 5 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.

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 kemalnutan 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 perkhidmatan 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
Traf hidup	Keadaan tempat kediaman	Buruk atau mulai 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	Kesemuah 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 lalu lintas dan masa yang ambil oleh isi rumah untuk tiba di fasiliti kesihatan berkenaan.

Garis kemiskinan (*poverty cut-off*) merupakan tahap/piawaian yang ditetapkan bagi menentu dan mengukur kemiskinan pelbagai dimensi yang dialami oleh isi rumah. *Poverty cut-off* yang digunakan 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 Bandar¹,
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.

¹(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.

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 multidimensional poor if deprived in at least 30 per cent of its weighted indicators.

Incidence of Deprivation at National Level

Based on the 30 per cent poverty cut-offs of the weighted indicators showed that about 109,150 households (1.50%) in Malaysia were multidimensional poor. The percentage is decreased to 1.10 per cent (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 Rural¹, 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 per cent (2019) as compared to 41.47 per cent (2016). Taking into account the incidence of multidimensional 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.

¹(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.

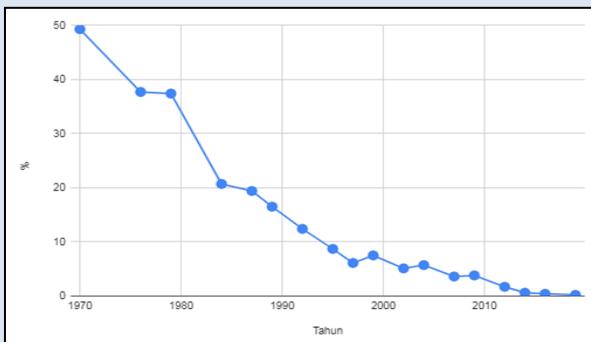
KEMISKINAN RELATIF: SATU KAEADAH PENGUKURAN KEMISKINAN

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 pembasmarian 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

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

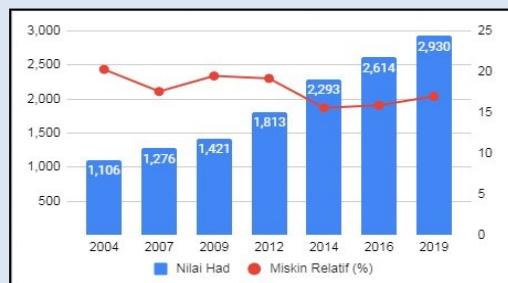
Kemiskinan relatif merupakan satu indikator yang relevan apabila kadar kemiskinan mutlak bagi sesebuah negara semakin menghampiri nilai sifar. Statistik kemiskinan mutlak memerlukan strategi yang khusus dan tepat kerana kemiskinan mutlak mengukur keperluan rakyat yang paling asas.

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.

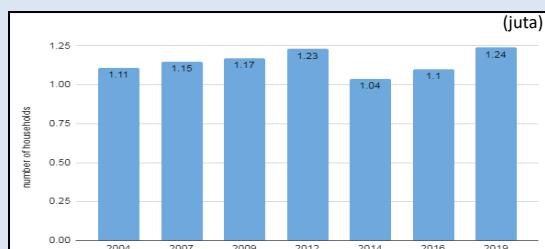
Carta 2: Kemiskinan Relatif dan Nilai Had, 2004-2019



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 1.11 juta (2004) 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.

*Nota : Berdasarkan metodologi PGK 2005

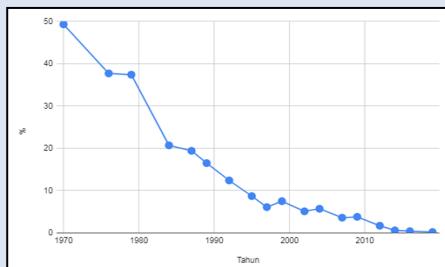
RELATIVE POVERTY: A METHOD TO MEASURE POVERTY

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.

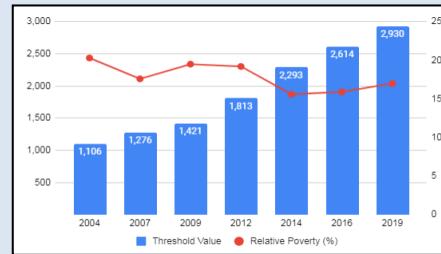
Fundamentals of Relative Poverty Assessment Requirements

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.

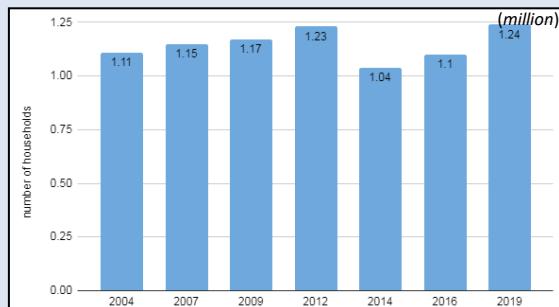
Chart 2 : Relative Poverty and Thresholds Value, 2004-2019



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



*Note : Revised based on Poverty Line Income (PLI) 2005 methodology

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.

PENGUNAAN INDEKS THEIL DALAM MENGIKUR KETAKSAMARATAAN PENDAPATAN ISI RUMAH, 2019

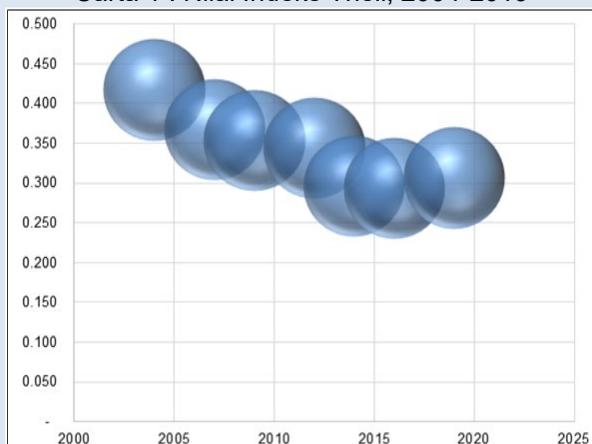
Pengukuran ketaksamarataan ekonomi memberikan maklumat berkaitan dengan serakan atau ketaksamarataan taburan pendapatan di kalangan individu atau isi rumah. Pengukuran ini akan memberikan tahap ketaksamarataan di kalangan masyarakat. Nilai ketaksamarataaan yang rendah menggambarkan taburan pendapatan di kalangan 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

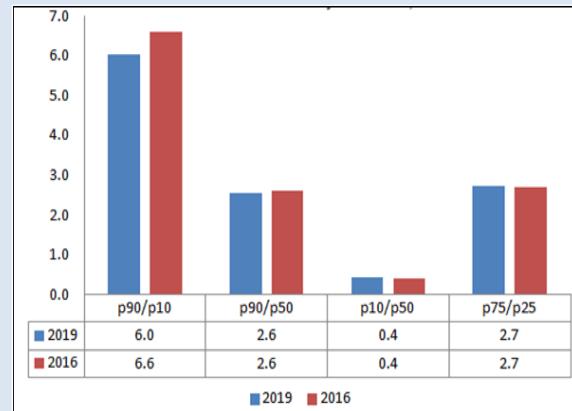
Berdasarkan kepada data Survei Pendapatan Isi Rumah 2019, nilai Indeks Theil adalah 0.307 berbanding 0.293 (2016). Ini menunjukkan bahawa nilai mata indeks telah meningkat sebanyak 0.014 mata (Carta 1).

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).

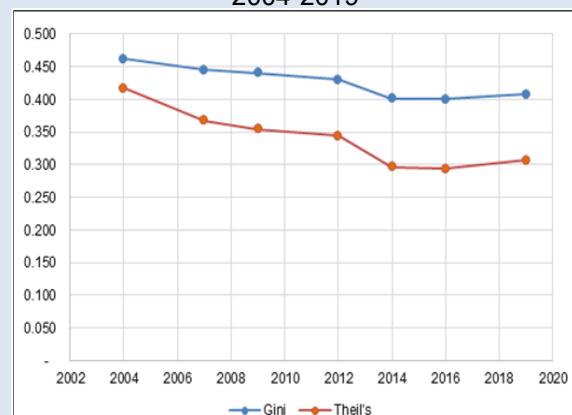
Carta 2: Taburan Pendapatan Mengikut Persentil, 2016-2019



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.

USE OF THEIL IN MEASURING HOUSEHOLD INCOME EQUITY, 2019

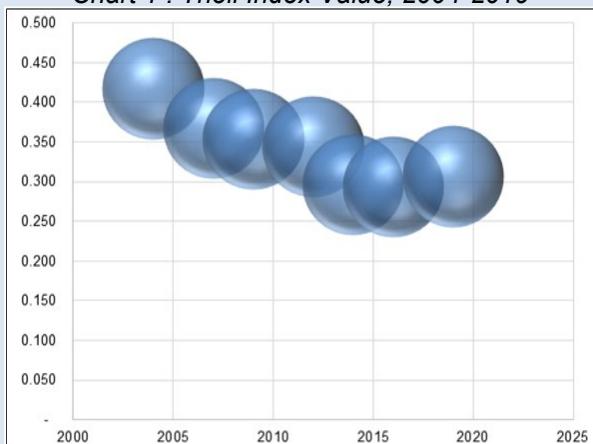
The measurement of economic inequality provides information on the dispersal or inequality of income distribution among individuals or households. These measures will provide a level of inequality in society. The low values of inequality represent the distribution of income among the people towards an 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

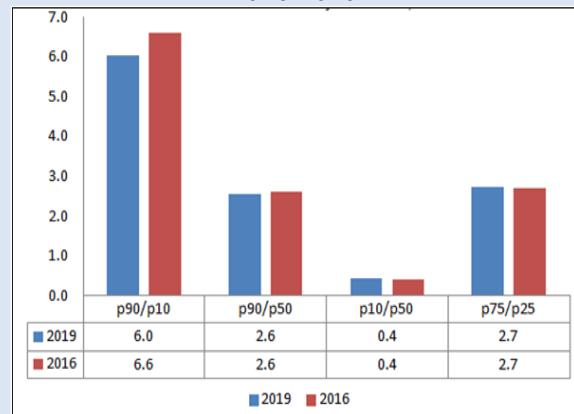
Based on HIS/BA 2019 survey data, Theil Index is recorded at 0.307 points as compared to 0.293 (2016). This indicates that the value has increased by 0.014 points (Chart 1).

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).

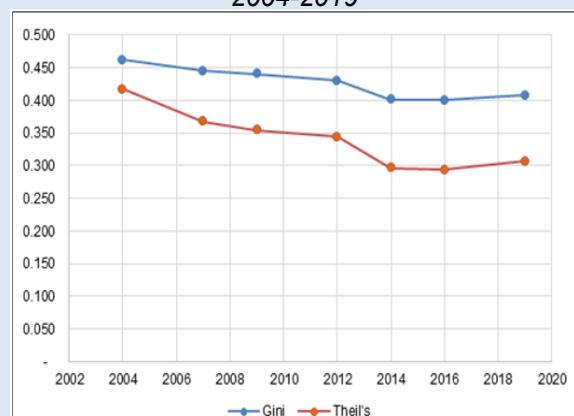
Chart 2 : Income Distribution by Percentile, 2016-2019



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.

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, di mana 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.

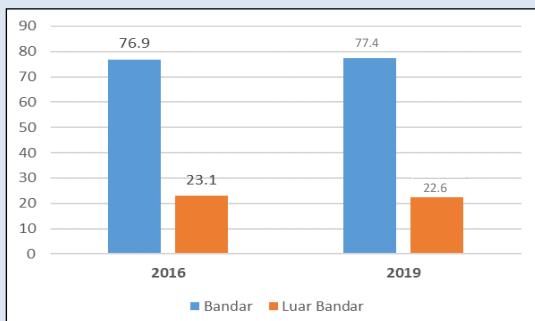
Secara umumnya, daripada keseluruhan 7.3 juta isi rumah di Malaysia, sebanyak 7.7 peratus isi rumah berbelanja melebihi 30 peratus ke atas perbelanjaan perumahan daripada pendapatannya. Jika dilihat dari sudut kumpulan isi rumah di kalangan B40, sebanyak 15.5 peratus atau 499.6 ribu isi rumah berbelanja 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	2,813.5 (100%)	2,896.2 (100%)
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	2,804.2 (100%)	2,943.5 (100%)
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	1,354.5 (100%)	1,436.6 (100%)
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	6,972.2 (100%)	7,276.3 (100%)

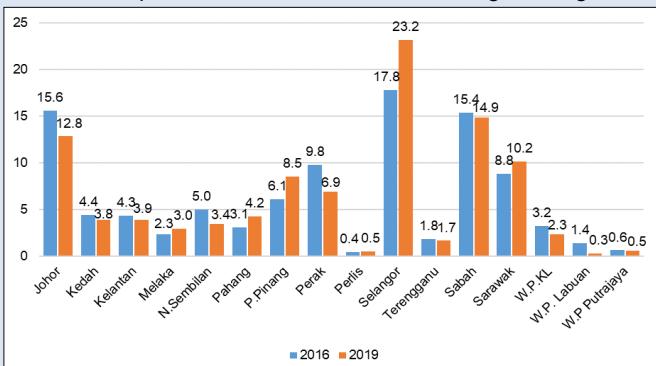
Isi rumah B40 yang berada di kawasan bandar mempunyai peratusan isi rumah tertinggi yang mungkin mengalami tekanan perumahan. Sebanyak 348.0 ribu (77.4%) isi rumah mengalami tekanan perumahan berbanding kawasan luar bandar iaitu seramai 101.6 ribu isi rumah (22.6%).

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 rangkaian 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
Jumlah	446.0	100.0	449.6	100.0

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.

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 per cent of its income on housing-related expenditure and this household constitutes the lowest 40 per cent (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 per cent of the total income and is in the lower 40 per cent 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 per cent households have spent more than 30 per cent of the total income on housing. Among the B40, about 15.5 per cent or 499.6 thousand of households have spent over 30 per cent 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.

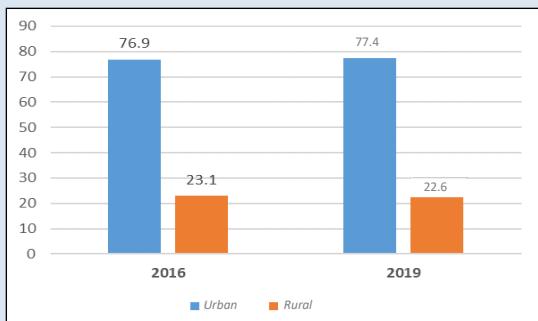
However, according to this definition, only 15.5 per cent of the B40 has the potential to experience housing stress. Details of the expenditure on housing are as indicated in Table 1.

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%)

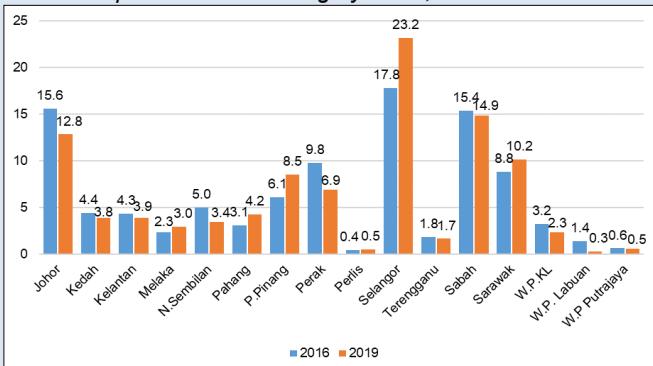
B40 households in urban areas recorded the highest percentage of households that may fall under housing stress situations. A total of 348.0 thousand (77.4%) of households are affected as compared to rural areas which recorded only 101.6 thousand households (22.6%).

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
Total	446.0	100.0	449.6	100.0

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.

STATISTIK UTAMA

MAIN STATISTICS

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Jadual 1.1: Bilangan isi rumah mengikut kumpulan etnik ketua isi rumah dan strata, Malaysia, 2016 dan 2019

Table 1.1: Number of households by ethnic group of head of household and strata, Malaysia, 2016 and 2019

Kumpulan etnik Ethnic group	2016			2019			('000)
	Jumlah Total	Bandar Urban	Luar Bandar Rural	Jumlah Total	Bandar Urban	Luar Bandar Rural	
Jumlah Total	6,947.7	5,451.3	1,496.3	7,276.7	5,806.7	1,470.0	
Bumiputera	4,482.4	3,170.6	1,311.8	4,733.9	3,435.5	1,298.5	
Cina/Chinese	1,760.0	1,644.0	116.0	1,885.5	1,764.4	121.1	
India/Indians	616.8	578.9	37.8	595.2	562.4	32.8	
Lain-lain/Others	88.4	57.8	30.6	62.2	44.4	17.7	

Jadual 1.2: Bilangan isi rumah mengikut negeri dan strata, Malaysia, 2016 dan 2019

Table 1.2: Number of households by state and strata, Malaysia, 2016 and 2019

Negeri State	2016			2019			('000)
	Jumlah Total	Bandar Urban	Luar Bandar Rural	Jumlah Total	Bandar Urban	Luar Bandar Rural	
MALAYSIA	6,947.7	5,451.3	1,496.3	7,276.7	5,806.7	1,470.0	
Johor	834.1	649.8	184.3	879.3	701.4	177.9	
Kedah	477.6	337.2	140.4	497.7	363.9	133.8	
Kelantan	336.3	168.1	168.2	345.4	181.0	164.4	
Melaka	213.6	199.6	14.0	227.9	217.0	10.9	
Negeri Sembilan	254.0	185.2	68.8	270.8	205.5	65.3	
Pahang	330.7	197.2	133.5	348.8	218.5	130.3	
Pulau Pinang	430.8	408.7	22.1	448.7	431.6	17.1	
Perak	619.0	482.1	136.9	639.4	517.8	121.6	
Perlis	56.3	35.2	21.1	58.8	39.9	18.9	
Selangor	1,550.5	1,453.2	97.3	1,623.1	1,534.5	88.6	
Terengganu	238.8	157.2	81.6	257.6	176.6	81.0	
Sabah	493.1	312.9	180.2	513.2	321.1	192.1	
Sarawak	603.6	357.9	245.7	625.4	359.8	265.6	
W.P. Kuala Lumpur	461.6	461.6	n.a	484.3	484.3	n.a	
W.P. Labuan	20.8	18.5	2.3	23.7	21.1	2.6	
W.P. Putrajaya	26.9	26.9	n.a	32.7	32.7	n.a	

Jadual 1.3: Purata saiz isi rumah dan purata bilangan penerima pendapatan setiap isi rumah mengikut kumpulan etnik dan strata, Malaysia, 2019
Table 1.3: Average household size and average number of income recipient per household by ethnic group and strata, Malaysia, 2019

Kumpulan etnik Ethnic group	Jumlah Total		Bandar Urban		Luar Bandar Rural	
	Purata saiz isi rumah	Purata bilangan penerima pendapatan	Purata saiz isi rumah	Purata bilangan penerima pendapatan	Purata saiz isi rumah	Purata bilangan penerima pendapatan
	Average household size	Average number of income recipients	Average household size	Average number of income recipients	Average household size	Average number of income recipients
Jumlah <i>Total</i>	3.9	1.8	3.8	1.8	4.1	1.7
Bumiputera	4.1	1.8	4.1	1.8	4.1	1.7
Cina/Chinese	3.3	1.6	3.3	1.6	3.4	1.5
India/Indians	3.8	1.7	3.8	1.7	3.8	1.7
Lain-lain/Others	4.3	1.9	4.3	1.9	4.2	1.8

Jadual 1.4: Purata saiz isi rumah dan purata bilangan penerima pendapatan setiap isi rumah mengikut negeri dan strata, Malaysia, 2019
Table 1.4: Average household size and average number of income recipient per household by state and strata, Malaysia, 2019

Negeri State	Jumlah Total		Bandar Urban		Luar Bandar Rural	
	Purata saiz isi rumah	Purata bilangan penerima pendapatan	Purata saiz isi rumah	Purata bilangan penerima pendapatan	Purata saiz isi rumah	Purata bilangan penerima pendapatan
	Average household size	Average number of income recipients	Average household size	Average number of income recipients	Average household size	Average number of income recipients
MALAYSIA	3.9	1.8	3.8	1.8	4.1	1.7
Johor	3.8	1.7	3.7	1.7	3.9	1.7
Kedah	3.9	1.6	3.8	1.6	4.0	1.6
Kelantan	4.4	1.8	4.3	1.8	4.5	1.7
Melaka	3.9	1.8	3.9	1.8	4.0	1.8
Negeri Sembilan	3.7	1.7	3.7	1.7	3.6	1.6
Pahang	3.8	1.7	3.7	1.7	3.8	1.7
Pulau Pinang	3.6	1.8	3.5	1.8	4.2	2.0
Perak	3.5	1.7	3.5	1.7	3.7	1.7
Perlis	3.9	1.7	3.8	1.7	4.0	1.7
Selangor	3.9	1.8	3.9	1.8	3.9	1.7
Terengganu	4.7	1.9	4.7	1.9	4.7	1.9
Sabah	4.5	1.8	4.4	1.8	4.7	1.7
Sarawak	4.0	1.7	4.1	1.8	3.8	1.5
W.P. Kuala Lumpur	3.3	1.8	3.3	1.8	n.a	n.a
W.P. Labuan	4.3	1.7	4.3	1.7	4.3	1.8
W.P. Putrajaya	3.8	1.8	3.8	1.8	n.a	n.a

Jadual 1.5: Pendapatan isi rumah kasar bulanan penengah dan purata mengikut kumpulan etnik ketua isi rumah dan strata, Malaysia, 2019
Table 1.5: Median and mean of monthly household gross income by ethnic group of head of household and strata, Malaysia, 2019

Kumpulan etnik Ethnic group	Penengah Median			Purata Mean			(RM)
	Jumlah Total	Bandar Urban	Luar Bandar Rural	Jumlah Total	Bandar Urban	Luar Bandar Rural	
Jumlah/ <i>Total</i>	5,873	6,561	3,828	7,901	8,635	5,004	
Bumiputera	5,420	6,209	3,768	7,093	7,936	4,866	
Cina/Chinese	7,391	7,646	4,610	9,895	10,140	6,318	
India/Indians	5,981	6,097	4,259	8,216	8,351	5,905	
Lain-lain/Others	4,181	4,505	3,566	5,933	6,501	4,507	

Jadual 1.6: Pendapatan isi rumah kasar bulanan penengah dan purata mengikut negeri dan strata, Malaysia, 2019
Table 1.6: Median and mean of monthly household gross income by state and strata, Malaysia, 2019

Negeri State	Penengah Median			Purata Mean			(RM)
	Jumlah Total	Bandar Urban	Luar Bandar Rural	Jumlah Total	Bandar Urban	Luar Bandar Rural	
Malaysia	5,873	6,561	3,828	7,901	8,635	5,004	
Johor	6,427	6,772	5,352	8,013	8,368	6,613	
Kedah	4,325	4,592	3,735	5,522	5,867	4,584	
Kelantan	3,563	4,019	3,115	4,874	5,429	4,264	
Melaka	6,054	6,116	4,572	7,741	7,805	6,470	
Negeri Sembilan	5,005	5,321	3,876	6,707	7,212	5,118	
Pahang	4,440	4,898	3,784	5,667	6,315	4,581	
Pulau Pinang	6,169	6,193	5,438	7,774	7,828	6,420	
Perak	4,273	4,447	3,644	5,645	5,928	4,439	
Perlis	4,594	4,706	4,251	5,476	5,753	4,891	
Selangor	8,210	8,349	5,961	10,827	11,009	7,682	
Terengganu	5,545	6,116	4,620	6,815	7,307	5,742	
Sabah	4,235	5,037	3,172	5,745	6,585	4,341	
Sarawak	4,544	5,789	3,195	5,959	7,243	4,218	
W.P. Kuala Lumpur	10,549	10,549	n.a	13,257	13,257	n.a	
W.P. Labuan	6,726	6,788	6,546	8,319	8,278	8,655	
W.P. Putrajaya	9,983	9,983	n.a	12,840	12,840	n.a	

Jadual 1.7: Kadar pertumbuhan tahunan dikompaun pendapatan isi rumah bulanan penengah dan purata mengikut kumpulan etnik ketua isi rumah dan strata, Malaysia, 2016 - 2019

Table 1.7: Compounded annual growth rate of median and mean of monthly household income by ethnic group of head of household and strata, Malaysia, 2016 - 2019

Kumpulan etnik Ethnic group	Penengah Median			Purata Mean			(RM)
	Jumlah Total	Bandar Urban	Luar Bandar Rural	Jumlah Total	Bandar Urban	Luar Bandar Rural	
Jumlah Total	3.9	3.8	3.3	4.2	3.9	4.6	
Bumiputera	3.7	3.6	3.3	4.1	3.7	4.4	
Cina/Chinese	3.9	3.9	3.7	4.1	4.0	5.2	
India/Indians	3.2	2.9	3.3	4.6	4.4	8.7	
Lain-lain/Others	3.4	3.0	2.5	6.0	6.2	3.1	

Jadual 1.8: Kadar pertumbuhan tahunan dikompaun pendapatan isi rumah bulanan penengah dan purata mengikut negeri dan strata, Malaysia, 2016 - 2019

Table 1.8: Compounded annual growth rate of median and mean of monthly household income by state and strata, Malaysia, 2016 - 2019

Negeri State	Penengah Median			Purata Mean			(RM)
	Jumlah Total	Bandar Urban	Luar Bandar Rural	Jumlah Total	Bandar Urban	Luar Bandar Rural	
Malaysia	3.9	3.8	3.3	4.2	3.9	4.6	
Johor	4.3	4.0	6.3	4.8	4.2	7.0	
Kedah	4.2	3.7	6.9	3.5	2.9	4.6	
Kelantan	4.9	3.3	5.6	4.9	3.7	5.9	
Melaka	2.7	2.6	0.6	4.1	4.1	2.1	
Negeri Sembilan	3.0	3.1	-0.2	4.3	4.3	3.2	
Pahang	3.7	2.6	3.0	4.1	4.0	3.4	
Pulau Pinang	4.4	4.1	7.3	4.6	4.5	6.2	
Perak	2.2	1.8	4.0	3.6	3.1	4.5	
Perlis	3.0	3.0	1.5	3.0	3.7	1.1	
Selangor	4.3	3.8	5.1	4.5	4.3	6.3	
Terengganu	5.6	6.5	4.3	5.5	5.1	5.8	
Sabah	1.0	2.7	0.5	2.3	2.6	2.2	
Sarawak	2.9	3.3	2.6	3.4	3.4	4.4	
W.P. Kuala Lumpur	5.0	5.0	n.a	4.2	4.2	n.a	
W.P. Labuan	4.2	4.5	2.9	0.6	-0.1	6.9	
W.P. Putrajaya	6.3	6.3	n.a	3.5	3.5	n.a	

Jadual 1.9: Peratusan isi rumah dan agihan pendapatan mengikut kumpulan etnik ketua isi rumah dan strata, Malaysia, 2019

Table 1.9: Percentage of households and income share by ethnic group of head of household and strata, Malaysia, 2019

Kumpulan etnik Ethnic group	Jumlah Total		Bandar Urban		Luar Bandar Rural		(%)
	Isi rumah Household	Agihan pendapatan Income share	Isi rumah Household	Agihan pendapatan Income share	Isi rumah Household	Agihan pendapatan Income share	
Jumlah Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Bumiputera	65.0	58.4	59.1	54.4	88.3	85.9	
Cina/Chinese	25.9	32.5	30.4	35.7	8.3	10.4	
India/Indians	8.2	8.5	9.7	9.4	2.2	2.6	
Lain-lain/Others	0.9	0.6	0.8	0.5	1.2	1.1	

Jadual 1.10: Peratusan isi rumah dan agihan pendapatan mengikut negeri dan strata, Malaysia, 2019

Table 1.10: Percentage of households and income share by state and strata, Malaysia, 2019

Negeri State	Jumlah Total		Bandar Urban		Luar Bandar Rural		(%)
	Isi rumah Household	Agihan pendapatan Income share	Isi rumah Household	Agihan pendapatan Income share	Isi rumah Household	Agihan pendapatan Income share	
Malaysia	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Johor	12.1	12.2	12.1	11.7	12.1	16.0	
Kedah	6.9	4.8	6.3	4.2	9.1	8.3	
Kelantan	4.7	2.9	3.1	2.0	11.2	9.5	
Melaka	3.1	3.1	3.7	3.4	0.7	1.0	
Negeri Sembilan	3.7	3.1	3.5	3.0	4.4	4.6	
Pahang	4.8	3.4	3.8	2.8	8.8	8.1	
Pulau Pinang	6.2	6.1	7.4	6.7	1.2	1.5	
Perak	8.8	6.3	8.9	6.1	8.3	7.3	
Perlis	0.8	0.6	0.7	0.5	1.3	1.3	
Selangor	22.3	30.6	26.4	33.7	6.0	9.3	
Terengganu	3.5	3.1	3.1	2.6	5.5	6.3	
Sabah	7.1	5.1	5.5	4.2	13.1	11.3	
Sarawak	8.6	6.5	6.2	5.2	18.1	15.2	
W.P. Kuala Lumpur	6.7	11.2	8.3	12.8	n.a	n.a	
W.P. Labuan	0.3	0.3	0.4	0.3	0.2	0.3	
W.P. Putrajaya	0.4	0.7	0.6	0.8	n.a	n.a	

Jadual 1.11: Peratusan isi rumah mengikut kumpulan isi rumah dan negeri, Malaysia, 2019

Table 1.11: Percentage of households by household group and state, Malaysia, 2019

Negeri State	Tertinggi 20% Top 20%	Pertengahan 40% Middle 40%	Terendah 40% Bottom 40%	(%)
Bilangan isi rumah ('000) Number of households ('000)	1,455.3	2,910.7	2,910.7	
MALAYSIA	100.0	100.0	100.0	
Johor	12.0	14.1	10.2	
Kedah	2.8	5.9	9.8	
Kelantan	1.8	3.1	7.9	
Melaka	2.9	3.4	2.9	
Negeri Sembilan	2.8	3.6	4.4	
Pahang	2.1	4.1	6.8	
Pulau Pinang	5.8	7.2	5.3	
Perak	3.7	7.4	12.7	
Perlis	0.3	0.8	1.1	
Selangor	37.1	25.2	12.1	
Terengganu	2.3	4.0	3.7	
Sabah	4.0	5.6	10.0	
Sarawak	5.3	7.3	11.5	
W.P. Kuala Lumpur	15.7	7.4	1.3	
W.P. Labuan	0.4	0.4	0.2	
W.P. Putrajaya	1.0	0.5	0.1	

Nota>Note:**Mengikut had bagi Malaysia 2019**

Refer to thresholds for Malaysia 2019

Terendah/Bottom 40%: < 4,850**Pertengahan/Middle 40% : 4,850 - 10,959****Tertinggi/Top 20% : ≥ 10,960**

Jadual 1.12: Had pendapatan kasar isi rumah bulanan mengikut kumpulan isi rumah dan negeri, Malaysia, 2019

Table 1.12: Thresholds of monthly household gross income by household group and state, Malaysia, 2019

Negeri State	Had pendapatan/Income distribution			(RM)
	Tertinggi 20% Top 20%	Pertengahan 40% Middle 40%	Terendah 40% Bottom 40%	
	dan ke atas and above		Kurang daripada Less than	
MALAYSIA	10,960	4,850 - 10,959		4,850
Johor	10,880	5,400 - 10,879		5,400
Kedah	7,550	3,710 - 7,549		3,710
Kelantan	6,620	3,030 - 6,619		3,030
Melaka	10,730	5,110 - 10,729		5,110
Negeri Sembilan	9,300	4,210 - 9,299		4,210
Pahang	7,600	3,900 - 7,599		3,900
Pulau Pinang	10,680	5,310 - 10,679		5,310
Perak	7,640	3,660 - 7,639		3,660
Perlis	7,930	3,870 - 7,929		3,870
Selangor	14,440	6,960 - 14,439		6,960
Terengganu	9,260	4,720 - 9,259		4,720
Sabah	8,200	3,490 - 8,199		3,490
Sarawak	8,650	3,720 - 8,649		3,720
W.P. Kuala Lumpur	16,640	9,150 - 16,639		9,150
W.P. Labuan	11,390	5,910 - 11,389		5,910
W.P. Putrajaya	16,330	8,650 - 16,329		8,650

Jadual 1.13: Pendapatan isi rumah kasar bulanan penengah dan purata mengikut kumpulan isi rumah, Malaysia, 2019

Table 1.13: Median and mean of monthly household gross income by household group, Malaysia, 2019

Kumpulan isi rumah Household group	Had pendapatan isi rumah <i>Household income distribution</i>	Agihan pendapatan (%) <i>Income share (%)</i>	Penengah	Purata	(RM)
			Median	Mean	
Tertinggi 20% Top 20%	10,960 dan ke atas 10,960 and above	46.8	15,031	18,506	
Pertengahan 40% Middle 40%	4,850 - 10,959	37.2	7,093	7,348	
Terendah 40% Bottom 40%	Kurang daripada 4,850 Less than 4,850	16.0	3,166	3,152	

Jadual 1.14: Pendapatan isi rumah kasar bulanan penengah dan purata mengikut kumpulan isi rumah kuintil, Malaysia, 2019

Table 1.14: Median and mean of monthly household gross income by quintile household group, Malaysia, 2019

Kuintil Quintile	Had pendapatan isi rumah <i>Household income distribution</i>	Agihan pendapatan (%) <i>Income share (%)</i>	Penengah	Purata	(RM)
			Median	Mean	
1 - 20	Kurang daripada 2,500 Less than 2,500	5.9	2,495	2,326	
21 - 40	2,501 - 3,170	10.1	3,969	3,978	
41 - 60	3,171 - 3,970	15.0	5,873	5,911	
61 - 80	3,971 - 4,850	22.2	8,666	8,785	
81 - 100	15,041 dan ke atas 15,041 and above	46.8	15,031	18,506	

Jadual 1.15: Pendapatan isi rumah kasar bulanan penengah dan purata mengikut kumpulan isi rumah desil, Malaysia, 2019

Table 1.15: Median and mean of monthly household gross income by decile household group, Malaysia, 2019

Desil Decile	Had pendapatan isi rumah <i>Household income distribution</i>	Agihan pendapatan (%) <i>Income share (%)</i>	Penengah	Purata	(RM)
			Median	Mean	
1 - 10	2,500 dan ke bawah 2,500 and below	2.4	1,929	1,849	
11 - 20	2,501 - 3,170	3.5	2,786	2,803	
21 - 30	3,171 - 3,970	4.5	3,556	3,561	
31 - 40	3,971 - 4,850	5.6	4,387	4,395	
41 - 50	4,851 - 5,880	6.8	5,336	5,346	
51 - 60	5,881 - 7,100	8.2	6,471	6,477	
61 - 70	7,101 - 8,700	9.9	7,828	7,841	
71 - 80	8,701 - 10,970	12.3	9,695	9,730	
81 - 90	10,971 - 15,040	16.1	12,586	12,720	
91 - 100	15,041 dan ke atas 15,041 and above	30.7	19,781	24,293	

Jadual 1.16: Insiden kemiskinan mutlak mengikut kumpulan etnik ketua isi rumah dan strata, Malaysia, 2016 dan 2019
 Table 1.16: Incidence of absolute poverty by ethnic group of head of household and strata, Malaysia, 2016 and 2019

Kumpulan etnik Ethnic group	2016			2019			(%)
	Jumlah Total	Bandar Urban	Luar Bandar Rural	Jumlah Total	Bandar Urban	Luar Bandar Rural	
Jumlah/Total	7.6	4.8	17.5	5.6	3.8	12.4	
Bumiputera	9.7	6.0	18.6	7.2	4.9	13.3	
Cina/Chinese	2.2	1.9	5.6	1.4	1.2	3.8	
India/Indians	5.5	5.2	10.7	4.8	4.7	5.4	
Lain-lain/Others	20.5	19.8	21.9	13.5	13.3	14.1	

Jadual 1.17: Insiden kemiskinan mutlak mengikut negeri dan strata, Malaysia, 2016 dan 2019
 Table 1.17: Incidence of absolute poverty by state and strata, Malaysia, 2016 and 2019

Negeri State	2016			2019			(%)
	Jumlah Total	Bandar Urban	Luar Bandar Rural	Jumlah Total	Bandar Urban	Luar Bandar Rural	
Malaysia	7.6	4.8	17.5	5.6	3.8	12.4	
Johor	6.2	5.3	9.1	3.9	3.6	4.8	
Kedah	14.3	10.9	22.3	8.8	8.0	10.8	
Kelantan	19.5	12.8	26.3	12.4	9.1	16.0	
Melaka	2.6	2.4	5.1	3.9	3.8	4.9	
Negeri Sembilan	6.4	5.9	7.8	4.3	3.7	6.2	
Pahang	9.2	6.6	12.9	4.3	3.4	5.9	
Pulau Pinang	2.2	2.0	5.9	1.9	1.8	4.8	
Perak	8.2	6.4	14.5	7.3	6.5	10.6	
Perlis	7.2	7.5	6.6	3.9	4.4	2.9	
Selangor	0.8	0.7	3.4	1.2	1.1	2.0	
Terengganu	6.8	4.7	10.8	6.1	5.5	7.4	
Sabah	23.9	17.6	34.7	19.5	12.5	31.1	
Sarawak	11.9	6.6	19.7	9.0	4.8	14.6	
W.P. Kuala Lumpur	0.8	0.8	n.a	0.2	0.2	n.a	
W.P. Labuan	6.8	6.2	12.5	3.1	3.3	1.3	
W.P. Putrajaya	0.0	0.0	n.a	0.4	0.4	n.a	

Jadual 1.18: Insiden kemiskinan relatif mengikut kumpulan etnik ketua isi rumah dan strata, Malaysia, 2016 dan 2019
 Table 1.18: Incidence of relative poverty by ethnic group of head of household and strata, Malaysia, 2016 and 2019

Kumpulan etnik Ethnic group	2016			2019		
	Jumlah Total	Bandar Urban	Luar Bandar Rural	Jumlah Total	Bandar Urban	Luar Bandar Rural
Jumlah/Total	15.9	11.1	33.0	16.9	12.8	33.2
Bumiputera	18.2	11.7	34.0	18.8	13.1	34.1
Cina/Chinese	10.3	9.4	23.5	12.3	11.4	25.5
India/Indians	12.0	11.2	25.0	15.4	14.9	24.8
Lain-lain/Others	30.9	26.4	39.3	27.9	24.8	35.7

Jadual 1.19: Insiden kemiskinan relatif mengikut negeri dan strata, Malaysia, 2016 dan 2019
 Table 1.19: Incidence of relative poverty by state and strata, Malaysia, 2016 and 2019

Negeri State	2016			2019		
	Jumlah Total	Bandar Urban	Luar Bandar Rural	Jumlah Total	Bandar Urban	Luar Bandar Rural
Malaysia	15.9	11.1	33.0	16.9	12.8	33.2
Johor	13.5	11.0	22.3	15.3	13.7	21.6
Kedah	15.9	12.8	23.6	10.9	10.2	12.6
Kelantan	12.1	7.0	17.2	9.9	7.0	13.0
Melaka	10.7	10.0	20.4	17.0	16.9	18.5
Negeri Sembilan	15.5	12.9	22.3	11.6	9.2	19.4
Pahang	8.2	6.7	10.5	6.0	4.8	7.9
Pulau Pinang	6.6	6.4	10.4	13.2	13.1	16.9
Perak	14.1	11.5	23.4	11.3	9.8	17.5
Perlis	12.0	12.0	12.0	12.0	11.9	12.3
Selangor	10.7	9.6	27.3	15.3	14.5	30.3
Terengganu	10.2	8.2	14.1	8.2	6.6	11.7
Sabah	17.6	12.5	26.4	14.7	8.6	24.8
Sarawak	16.8	8.4	29.1	15.2	7.1	26.1
W.P. Kuala Lumpur	13.8	13.8	n.a	10.6	10.6	n.a
W.P. Labuan	11.6	11.0	16.7	12.9	14.0	3.8
W.P. Putrajaya	6.8	6.8	n.a	12.1	12.1	n.a

Nota>Note:

Had pendapatan kemiskinan relatif mengikut 1/2 daripada penengah pendapatan bagi negeri
 Income threshold for relative poverty based on 1/2 of median income of each state

Jadual 1.20: Indeks kemiskinan pelbagai dimensi mengikut negeri, Malaysia, 2016 dan 2019

Table 1.20: Multidimensional poverty index by state, Malaysia, 2016 and 2019

Negeri State	Indeks kemiskinan pelbagai dimensi/Multidimensional poverty index					
	Insiden Kemiskinan Incidence of poverty		Purata intensiti Average intensity		Indeks Index	
	2016	2019	2016	2019	2016	2019
MALAYSIA	0.0366	0.0264	0.4147	0.4142	0.0152	0.0110
Johor	0.0136	0.0064	0.3774	0.3693	0.0051	0.0024
Kedah	0.0356	0.0226	0.3615	0.3796	0.0129	0.0086
Kelantan	0.1461	0.0793	0.4142	0.4066	0.0605	0.0323
Melaka	0.0029	0.0114	0.3517	0.3588	0.0010	0.0041
Negeri Sembilan	0.0094	0.0055	0.3921	0.3585	0.0037	0.0020
Pahang	0.0298	0.0147	0.3955	0.3962	0.0118	0.0058
Pulau Pinang	0.0041	0.0021	0.3579	0.3467	0.0015	0.0007
Perak	0.0227	0.0212	0.3760	0.3802	0.0085	0.0080
Perlis	0.0091	0.0110	0.3444	0.3547	0.0031	0.0039
Selangor	0.0022	0.0019	0.3800	0.3796	0.0008	0.0007
Terengganu	0.0142	0.0097	0.3796	0.3696	0.0054	0.0036
Sabah	0.1737	0.1427	0.4363	0.4361	0.0758	0.0622
Sarawak	0.0909	0.0717	0.4278	0.4222	0.0389	0.0303
W.P. Kuala Lumpur	0.0004	0.0000	0.3750	0.0000	0.0002	0.0000
W.P. Labuan	0.0138	0.0059	0.3635	0.3958	0.0050	0.0023
W.P. Putrajaya	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000

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STATISTIK ISI RUMAH

STATISTICS ON HOUSEHOLD

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Jadual 2.1: Bilangan isi rumah mengikut bilangan penerima pendapatan dan strata, Malaysia, 2016 dan 2019
 Table 2.1: Number of households by number of income recipient and strata, Malaysia, 2016 and 2019

Bilangan penerima pendapatan Number of income recipient	('000)					
	2016		2019			
	Jumlah Total	Bandar Urban	Luar Bandar Rural	Jumlah Total	Bandar Urban	Luar Bandar Rural
1 penerima/recipient	3,056.0	2,315.4	740.6	3,368.7	2,606.2	762.4
2 penerima/recipients	2,717.4	2,208.6	508.8	2,791.6	2,297.6	493.9
3 penerima/recipients	797.2	626.3	170.9	766.3	616.4	149.9
4 penerima dan lebih recipients and more	377.1	301.1	76.0	350.2	286.4	63.8

Jadual 2.2: Bilangan isi rumah mengikut saiz isi rumah, Malaysia, 2019

Table 2.2: Number of households by household size, Malaysia, 2019

Saiz isi rumah Household size	('000)					
	2016		2019			
	Jumlah Total	Bandar Urban	Luar Bandar Rural	Jumlah Total	Bandar Urban	Luar Bandar Rural
Jumlah/Total	6,947.7	5,451.3	1,496.3	7,276.7	5,806.7	1,470.0
Satu/One	449.2	334.8	114.4	559.8	431.5	128.3
Dua/Two	1,117.7	874.7	243.0	1,340.2	1,072.4	267.8
Tiga/Three	1,302.2	1,057.9	244.3	1,406.3	1,151.7	254.5
Empat/Four	1,460.6	1,202.1	258.6	1,525.0	1,268.2	256.8
Lima dan ke atas/Five and above	2,618.0	1,981.9	636.1	2,445.5	1,882.9	562.6

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STATISTIK PENDAPATAN ISI RUMAH KASAR

***STATISTICS ON
HOUSEHOLD GROSS INCOME***

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Jadual 3.1: Peratusan pendapatan kasar mengikut punca utama pendapatan ketua isi rumah dan strata, Malaysia, 2016 dan 2019

Table 3.1: Percentage of gross income by main source of income of head of household and strata, Malaysia, 2016 and 2019

Punca utama pendapatan Main source of income	2016				2019				(%)
	Jumlah Total	Bandar Urban	Luar Bandar Rural		Jumlah Total	Bandar Urban	Luar Bandar Rural		
Bilangan isi rumah ('000) <i>Number of households ('000)</i>	6,947.7	5,451.3	1,496.3		7,276.7	5,806.7	1,470.0		
Jumlah/Total	100.0	100.0	100.0		100.0	100.0	100.0		
Pekerjaan bergaji <i>Paid employment</i>	63.0	64.7	51.7		61.6	63.2	51.1		
Bekerja sendiri <i>Self employment</i>	15.6	14.4	23.3		17.3	16.1	24.9		
Pendapatan daripada harta dan pelaburan <i>Income from property and investment</i>	12.9	13.2	11.2		12.9	13.2	11.3		
Pindahan semasa diterima <i>Current transfers received</i>	8.5	7.7	13.8		8.2	7.5	12.7		

Jadual 3.2: Peratusan pendapatan kasar mengikut punca utama pendapatan dan kumpulan etnik ketua isi rumah, Malaysia, 2016 dan 2019

Table 3.2: Percentage of gross income by main source of income and ethnic group of head of household, Malaysia, 2016 and 2019

Punca utama pendapatan Main source of income	2016				2019				(%)
	Bumiputera	Cina Chinese	India Indians	Lain-lain Others	Bumiputera	Cina Chinese	India Indians	Lain-lain Others	
Bilangan isi rumah ('000) <i>Number of households ('000)</i>	4,482.4	1,760.0	616.8	88.4	4,733.9	1,885.5	595.2	62.2	
Jumlah/Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	
Pekerjaan bergaji <i>Paid employment</i>	65.0	57.7	68.6	60.4	64.4	55.8	65.2	56.7	
Bekerja sendiri <i>Self employment</i>	13.8	20.3	10.6	20.7	15.0	22.1	14.1	23.6	
Pendapatan daripada harta dan pelaburan <i>Income from property and investment</i>	11.5	15.4	13.5	10.8	11.4	15.6	13.5	11.2	
Pindahan semasa diterima <i>Current transfers received</i>	9.7	6.6	7.3	8.1	9.2	6.5	7.2	8.5	

Jadual 3.3: Pendapatan isi rumah kasar bulanan penengah mengikut bilangan penerima pendapatan dan strata, Malaysia, 2016 dan 2019
Table 3.3: Median of monthly household gross income by number of income recipient and strata, Malaysia, 2016 and 2019

Bilangan penerima pendapatan Number of income recipient	Penengah/Median						(RM)
	2016			2019			
	Jumlah Total	Bandar Urban	Luar Bandar Rural	Jumlah Total	Bandar Urban	Luar Bandar Rural	
1 penerima/recipient	3,673	4,104	2,518	3,978	4,435	2,822	
2 penerima/recipients	6,415	7,022	4,100	7,344	7,966	4,795	
3 penerima/recipients	7,308	7,987	5,212	8,584	9,280	6,132	
4 penerima dan lebih recipients and more	9,257	9,957	6,825	11,301	11,995	8,014	

Jadual 3.4: Pendapatan isi rumah kasar bulanan purata mengikut bilangan penerima pendapatan dan strata, Malaysia, 2016 dan 2019
Table 3.4: Mean of monthly household gross income by number of income recipient and strata, Malaysia, 2016 and 2019

Bilangan penerima pendapatan Number of income recipient	Purata/Mean						(RM)
	2016			2019			
	Jumlah Total	Bandar Urban	Luar Bandar Rural	Jumlah Total	Bandar Urban	Luar Bandar Rural	
1 penerima/recipient	4,794	5,362	3,020	5,450	6,033	3,457	
2 penerima/recipients	8,054	8,720	5,165	9,190	9,860	6,075	
3 penerima/recipients	9,328	10,191	6,169	11,028	11,899	7,447	
4 penerima dan lebih recipients and more	11,577	12,496	7,939	14,364	15,452	9,477	

Jadual 3.5: Pendapatan isi rumah kasar bulanan penengah mengikut bilangan penerima pendapatan dan kumpulan etnik ketua isi rumah, Malaysia, 2016 dan 2019

Table 3.5: Median of monthly household gross income by number of income recipient and ethnic group of head of household, Malaysia, 2016 and 2019

Bilangan penerima pendapatan Number of income recipient	Penengah/Median								(RM)
	2016				2019				
	Bumiputera	Cina Chinese	India Indians	Lain-lain Others	Bumiputera	Cina Chinese	India Indians	Lain-lain Others	
1 penerima/recipient	3,317	4,552	4,017	2,552	3,598	5,051	4,245	3,007	
2 penerima/recipients	5,924	8,374	6,127	3,977	6,766	9,774	7,022	4,495	
3 penerima/recipients	6,598	9,882	7,709	4,565	7,716	11,970	9,234	5,847	
4 penerima dan lebih recipients and more	8,499	12,913	10,141	7,254	10,345	15,951	12,191	7,480	

Jadual 3.6: Pendapatan isi rumah kasar bulanan purata mengikut bilangan penerima pendapatan dan kumpulan etnik ketua isi rumah, Malaysia, 2016 dan 2019

Table 3.6: Mean of monthly household gross income by number of income recipient and ethnic group of head of household, Malaysia, 2016 and 2019

Bilangan penerima pendapatan Number of income recipient	Purata/Mean								(RM)
	2016				2019				
	Bumiputera	Cina Chinese	India Indians	Lain-lain Others	Bumiputera	Cina Chinese	India Indians	Lain-lain Others	
1 penerima/recipient	4,153	6,055	5,280	3,444	4,669	6,972	5,918	4,432	
2 penerima/recipients	7,299	10,458	7,864	5,527	8,275	11,887	9,211	6,046	
3 penerima/recipients	8,091	12,863	9,868	6,045	9,619	15,191	11,990	8,296	
4 penerima dan lebih recipients and more	10,345	16,606	11,801	8,219	12,735	20,676	16,099	9,978	

Jadual 3.7: Pendapatan isi rumah kasar bulanan penengah, purata dan kadar pertumbuhan tahunan dikompaun mengikut negeri, Malaysia, 2016 dan 2019

Table 3.7: Median, mean and compounded annual growth rate of monthly household gross income by state, Malaysia, 2016 and 2019

Negeri State	Bilangan isi rumah ('000) Number of households ('000)		Penengah/Median			Purata/Mean		
			(RM)		Kadar pertumbuhan tahunan dikompaun Compounded annual growth rate 2016 – 2019 (%)	(RM)		Kadar pertumbuhan tahunan dikompaun Compounded annual growth rate 2016 – 2019 (%)
	2016	2019	2016	2019	2016 – 2019 (%)	2016	2019	2016 – 2019 (%)
Malaysia	6,947.7	7,276.7	5,228	5,873	3.9	6,958	7,901	4.2
Johor	834.1	879.3	5,652	6,427	4.3	6,928	8,013	4.9
Kedah	477.6	497.7	3,811	4,325	4.2	4,971	5,522	3.5
Kelantan	336.3	345.4	3,079	3,563	4.9	4,214	4,874	4.8
Melaka	213.6	227.9	5,588	6,054	2.7	6,849	7,741	4.1
Negeri Sembilan	254.0	270.8	4,579	5,005	3.0	5,887	6,707	4.3
Pahang	330.7	348.8	3,979	4,440	3.7	5,012	5,667	4.1
Pulau Pinang	430.8	448.7	5,409	6,169	4.4	6,771	7,774	4.6
Perak	619.0	639.4	4,006	4,273	2.2	5,065	5,645	3.6
Perlis	56.3	58.8	4,204	4,594	3.0	4,998	5,476	3.0
Selangor	1,550.5	1,623.1	7,225	8,210	4.3	9,463	10,827	4.5
Terengganu	238.8	257.6	4,694	5,545	5.6	5,776	6,815	5.5
Sabah	493.1	513.2	4,110	4,235	1.0	5,354	5,745	2.3
Sarawak	603.6	625.4	4,163	4,544	2.9	5,387	5,959	3.4
W.P. Kuala Lumpur	461.6	484.3	9,073	10,549	5.0	11,692	13,257	4.2
W.P. Labuan	20.8	23.7	5,928	6,726	4.2	8,174	8,319	0.6
W.P. Putrajaya	26.9	32.7	8,275	9,983	6.3	11,555	12,840	3.5

Jadual 3.8: Pendapatan isi rumah per kapita bulanan penengah, purata dan kadar pertumbuhan tahunan dikompaun mengikut negeri, Malaysia, 2016 dan 2019

Table 3.8: Median, mean and compounded annual growth rate of monthly per capita household income by state, Malaysia, 2016 and 2019

Negeri State	Bilangan isi rumah ('000) Number of households ('000)		Penengah/Median			Purata/Mean		
			(RM)		Kadar pertumbuhan tahunan dikompaun Compounded annual growth rate 2016 – 2019 (%)	(RM)		Kadar pertumbuhan tahunan dikompaun Compounded annual growth rate 2016 – 2019 (%)
	2016	2019	2016	2019	2016 – 2019 (%)	2016	2019	2016 – 2019 (%)
Malaysia	6,947.7	7,276.7	1,443	1,710	5.7	2,002	2,394	6.0
Johor	834.1	879.3	1,564	1,867	5.9	2,014	2,423	6.2
Kedah	477.6	497.7	1,055	1,269	6.2	1,466	1,686	4.7
Kelantan	336.3	345.4	796	965	6.4	1,081	1,305	6.3
Melaka	213.6	227.9	1,555	1,716	3.3	1,945	2,257	5.0
Negeri Sembilan	254.0	270.8	1,357	1,548	4.4	1,778	2,036	4.5
Pahang	330.7	348.8	1,128	1,387	6.9	1,437	1,758	6.7
Pulau Pinang	430.8	448.7	1,595	1,974	7.1	2,042	2,522	7.0
Perak	619.0	639.4	1,228	1,442	5.4	1,547	1,827	5.6
Perlis	56.3	58.8	1,103	1,326	6.1	1,364	1,605	5.4
Selangor	1,550.5	1,623.1	1,960	2,305	5.4	2,620	3,150	6.1
Terengganu	238.8	257.6	1,105	1,309	5.7	1,422	1,679	5.5
Sabah	493.1	513.2	946	1,096	4.9	1,436	1,595	3.5
Sarawak	603.6	625.4	1,132	1,318	5.1	1,583	1,845	5.1
W.P. Kuala Lumpur	461.6	484.3	2,654	3,385	8.1	3,718	4,600	7.1
W.P. Labuan	20.8	23.7	1,370	1,697	7.1	2,053	2,231	2.8
W.P. Putrajaya	26.9	32.7	2,339	3,004	8.3	3,282	3,996	6.6

Jadual 3.9: Pendapatan isi rumah kasar bulanan penengah mengikut kumpulan etnik ketua isi rumah, jantina dan strata, Malaysia, 2019
Table 3.9: Median of monthly household gross income by ethnic group of head of household, sex and strata, Malaysia, 2019

Kumpulan etnik Ethnic group	Penengah/Median									(RM)
	Jumlah Total			Bandar Urban			Luar Bandar Rural			
	Jumlah Total	Lelaki Male	Perempuan Female	Jumlah Total	Lelaki Male	Perempuan Female	Jumlah Total	Lelaki Male	Perempuan Female	
Jumlah Total	5,873	6,173	4,562	6,561	6,883	5,023	3,828	3,962	3,158	
Bumiputera	5,420	5,629	4,402	6,209	6,450	5,016	3,768	3,883	3,153	
Cina/Chinese	7,391	7,962	5,186	7,646	8,230	5,354	4,610	4,854	3,193	
India/Indians	5,981	6,485	4,316	6,097	6,590	4,422	4,259	4,613	3,177	
Lain-lain/Others	4,181	4,437	3,419	4,505	4,786	3,761	3,566	3,770	3,243	

Jadual 3.10: Pendapatan isi rumah kasar bulanan purata mengikut kumpulan etnik ketua isi rumah, jantina dan strata, Malaysia, 2019
Table 3.10: Mean of monthly household gross income by ethnic group of head of household, sex and strata, Malaysia, 2019

Kumpulan etnik Ethnic group	Purata/Mean									(RM)
	Jumlah Total			Bandar Urban			Luar Bandar Rural			
	Jumlah Total	Lelaki Male	Perempuan Female	Jumlah Total	Lelaki Male	Perempuan Female	Jumlah Total	Lelaki Male	Perempuan Female	
Jumlah Total	7,901	8,287	6,008	8,635	9,070	6,488	5,004	5,181	4,155	
Bumiputera	7,093	7,357	5,762	7,936	8,230	6,413	4,866	5,016	4,149	
Cina/Chinese	9,895	10,538	6,735	10,140	10,812	6,878	6,318	6,662	4,319	
India/Indians	8,216	8,813	5,769	8,351	8,954	5,877	5,905	6,392	3,907	
Lain-lain/Others	5,933	6,156	5,161	6,501	6,744	5,611	4,507	4,612	4,193	

Jadual 3.11: Pendapatan isi rumah kasar bulanan penengah dan purata mengikut negeri dan jantina ketua isi rumah, Malaysia, 2019

Table 3.11: Median and mean monthly household gross income by state and sex of head of household, Malaysia, 2019

Negeri State	Penengah/Median			Purata/Mean			(RM)
	Jumlah Total	Lelaki Male	Perempuan Female	Jumlah Total	Lelaki Male	Perempuan Female	
MALAYSIA	5,873	6,173	4,562	7,901	8,287	6,008	
Johor	6,427	6,765	4,674	8,013	8,383	5,846	
Kedah	4,325	4,527	3,405	5,522	5,780	4,373	
Kelantan	3,563	3,683	3,103	4,874	5,070	4,031	
Melaka	6,054	6,445	4,426	7,741	8,272	5,416	
Negeri Sembilan	5,005	5,249	3,718	6,707	7,090	5,025	
Pahang	4,440	4,563	3,669	5,667	5,881	4,645	
Pulau Pinang	6,169	6,533	5,084	7,774	8,227	5,971	
Perak	4,273	4,472	3,631	5,645	5,958	4,494	
Perlis	4,594	4,702	3,736	5,476	5,673	4,652	
Selangor	8,210	8,474	6,623	10,827	11,215	8,447	
Terengganu	5,545	5,593	5,206	6,815	6,909	6,141	
Sabah	4,235	4,358	3,735	5,745	5,947	4,855	
Sarawak	4,544	4,669	4,044	5,959	6,163	5,141	
W.P. Kuala Lumpur	10,549	10,864	8,803	13,257	13,681	10,662	
W.P. Labuan	6,726	6,858	6,280	8,319	8,515	7,286	
W.P. Putrajaya	9,983	10,597	6,765	12,840	13,488	9,470	

Jadual 3.12: Pendapatan isi rumah kasar bulanan penengah dan purata mengikut kumpulan umur ketua isi rumah, Malaysia, 2019
 Table 3.12: Median and mean of monthly household gross income by age group of head of household, Malaysia, 2019

Kumpulan umur Age group	Penengah Median	Purata Mean	(RM)
Jumlah <i>Total</i>	5,873	7,901	
15 – 24	4,135	5,145	
25 – 29	5,558	6,709	
30 – 34	6,290	7,633	
35 – 39	6,627	8,381	
40 – 44	6,631	8,558	
45 – 64	6,363	8,696	
65 dan lebih 65 and above	3,372	5,282	

Jadual 3.13: Peratusan isi rumah dan agihan pendapatan mengikut kelas pendapatan kasar isi rumah bulanan, kumpulan etnik ketua isi rumah dan strata, Malaysia, 2019

Table 3.13: Percentage of households and income share by monthly household gross income class, ethnic group of head of household and strata, Malaysia, 2019

Kelas pendapatan kasar Gross income class (RM)	Jumlah Total												(%)
	Jumlah/Total		Bumiputera		Cina/Chinese		India/Indians		Lain-lain/Others				
	Isi rumah Household	Agihan pendapatan Income share											
Bilangan isi rumah ('000) <i>Number of households ('000)</i>	7,276.7		4,733.9		1,885.5		595.2		62.2				
Jumlah Total	100.0	100.0											
1,999 dan ke bawah 1,999 and below	5.6	1.1	6.5	1.4	3.5	0.6	4.2	0.8	8.2	2.2			
2,000 – 2,999	12.3	4.0	13.2	4.8	9.5	2.5	12.1	3.8	21.0	8.9			
3,000 – 3,999	12.6	5.5	13.8	6.8	9.4	3.3	11.9	5.1	17.4	10.2			
4,000 – 4,999	11.3	6.4	12.0	7.6	9.1	4.1	11.9	6.5	13.8	10.4			
5,000 – 5,999	9.5	6.6	9.9	7.7	8.2	4.5	10.2	6.8	8.3	7.7			
6,000 – 6,999	8.1	6.7	8.3	7.6	7.6	5.0	8.8	7.0	7.2	7.8			
7,000 – 7,999	6.9	6.5	7.0	7.3	6.7	5.1	7.0	6.4	4.9	6.3			
8,000 – 8,999	5.6	6.0	5.5	6.6	6.2	5.3	5.0	5.2	3.4	4.9			
9,000 – 9,999	4.5	5.5	4.4	5.9	5.0	4.8	4.7	5.4	2.5	4.0			
10,000 – 10,999	3.8	5.1	3.5	5.1	4.8	5.1	3.6	4.5	2.5	4.3			
11,000 – 11,999	3.3	4.8	3.0	4.8	4.3	5.0	2.8	3.9	2.1	4.1			
12,000 – 12,999	2.6	4.1	2.3	4.0	3.5	4.4	2.3	3.5	1.6	3.4			
13,000 – 13,999	2.1	3.5	1.8	3.4	2.7	3.7	2.4	3.9	1.3	2.9			
14,000 – 14,999	1.8	3.4	1.5	3.1	2.7	3.9	2.1	3.7	1.3	3.2			
15,000 dan ke atas 15,000 and above	10.0	30.8	7.3	23.9	16.8	42.7	11.0	33.5	4.5	19.7			

Jadual 3.13: Peratusan isi rumah dan agihan pendapatan mengikut kelas pendapatan kasar isi rumah bulanan, kumpulan etnik ketua isi rumah dan strata, Malaysia, 2019 (samb.)

Table 3.13: Percentage of households and income share by monthly household gross income class, ethnic group of head of household and strata, Malaysia, 2019
(cont'd)

Kelas pendapatan kasar Gross income class (RM)	Bandar Urban												(%)	
	Jumlah/Total		Bumiputra		Cina/Chinese		India/Indians		Lain-lain/Others					
	Isi rumah Household	Agihan pendapatan Income share												
Bilangan isi rumah ('000) <i>Number of households ('000)</i>	5,806.7		3,435.5		1,764.4		562.4		44.4					
Jumlah Total	100.0	100.0												
1,999 dan ke bawah 1,999 and below	3.7	0.7	3.9	0.8	3.1	0.5	3.9	0.7	8.0	2.0				
2,000 – 2,999	9.8	2.9	9.9	3.2	8.9	2.3	11.8	3.6	18.0	7.0				
3,000 – 3,999	11.2	4.5	12.2	5.4	9.0	3.1	11.5	4.9	15.4	8.2				
4,000 – 4,999	10.9	5.7	11.7	6.6	8.9	3.9	11.6	6.2	14.0	9.5				
5,000 – 5,999	9.6	6.1	10.3	7.1	8.0	4.3	10.2	6.7	8.5	7.2				
6,000 – 6,999	8.6	6.4	9.0	7.4	7.6	4.9	8.9	6.9	8.2	8.1				
7,000 – 7,999	7.4	6.5	7.9	7.4	6.7	4.9	7.2	6.5	5.3	6.2				
8,000 – 8,999	6.2	6.1	6.4	6.9	6.4	5.3	5.1	5.2	3.7	4.8				
9,000 – 9,999	5.0	5.5	5.1	6.0	5.1	4.8	4.8	5.5	3.2	4.6				
10,000 – 10,999	4.4	5.3	4.2	5.5	5.1	5.2	3.7	4.6	2.9	4.8				
11,000 – 11,999	3.8	5.0	3.6	5.2	4.4	5.0	2.9	3.9	2.1	3.8				
12,000 – 12,999	2.9	4.3	2.7	4.2	3.6	4.5	2.3	3.5	1.7	3.2				
13,000 – 13,999	2.4	3.7	2.2	3.7	2.8	3.8	2.5	3.9	1.5	3.1				
14,000 – 14,999	2.2	3.6	1.8	3.4	2.8	3.9	2.2	3.9	1.7	3.8				
15,000 dan ke atas 15,000 and above	11.9	33.7	9.1	27.2	17.6	43.6	11.4	34.0	5.8	23.7				

Jadual 3.13: Peratusan isi rumah dan agihan pendapatan mengikut kelas pendapatan kasar isi rumah bulanan, kumpulan etnik ketua isi rumah dan strata, Malaysia, 2019 (samb.)

Table 3.13: Percentage of households and income share by monthly household gross income class, ethnic group of head of household and strata, Malaysia, 2019
(cont'd)

Kelas pendapatan kasar Gross income class (RM)	Luar bandar Rural											(%)	
	Jumlah/Total		Bumiputera		Cina/Chinese		India/Indians		Lain-lain/Others				
	Isi rumah Household	Agihan pendapatan Income share											
Bilangan isi rumah ('000) <i>Number of households ('000)</i>	1,470.0		1,298.5		121.1		32.8		17.7				
Jumlah Total	100.0	100.0											
1,999 dan ke bawah 1,999 and below	12.8	3.9	13.3	4.1	8.7	2.1	8.8	2.3	8.7	3.2			
2,000 – 2,999	21.8	11.0	22.1	11.5	18.2	7.3	17.6	7.6	28.5	15.6			
3,000 – 3,999	17.9	12.4	18.1	12.9	15.5	8.6	18.1	10.5	22.5	17.6			
4,000 – 4,999	12.9	11.5	12.9	11.8	11.8	8.4	16.6	12.6	13.4	13.5			
5,000 – 5,999	9.1	9.9	8.9	10.0	10.7	9.3	9.5	8.9	7.9	9.6			
6,000 – 6,999	6.4	8.4	6.4	8.5	7.3	7.4	7.7	8.4	4.7	6.7			
7,000 – 7,999	4.7	7.0	4.5	7.0	6.4	7.6	4.0	5.1	3.9	6.5			
8,000 – 8,999	3.3	5.5	3.2	5.6	3.9	5.3	3.7	5.3	2.6	4.9			
9,000 – 9,999	2.6	5.0	2.6	5.0	3.5	5.2	2.4	3.8	0.8	1.7			
10,000 – 10,999	1.7	3.5	1.7	3.6	1.6	2.7	2.1	3.7	1.2	2.9			
11,000 – 11,999	1.6	3.6	1.5	3.5	2.7	4.9	1.5	3.0	2.0	5.1			
12,000 – 12,999	1.2	3.0	1.1	2.8	1.9	3.7	1.6	3.4	1.6	4.4			
13,000 – 13,999	0.8	2.2	0.8	2.2	1.3	2.7	1.1	2.4	0.8	2.3			
14,000 – 14,999	0.6	1.8	0.6	1.7	1.2	2.7	0.6	1.4	0.2	0.7			
15,000 dan ke atas 15,000 and above	2.6	11.3	2.3	9.8	5.3	22.1	4.7	21.6	1.2	5.3			

Jadual 3.14: Peratusan isi rumah dan agihan pendapatan mengikut kelas pendapatan kasar isi rumah bulanan, negeri dan strata, Malaysia, 2019
Table 3.14: Percentage of households and income share by monthly household gross income class, state and strata, Malaysia, 2019

											(%)	
Kelas pendapatan kasar Gross income class		Jumlah Total										
(RM)	Isi rumah Household	Jumlah/Total		Johor		Kedah		Kelantan		Melaka		
		Isi rumah Household	Agihan pendapatan Income share									
Bilangan isi rumah ('000) <i>Number of households ('000)</i>		7,276.7		879.3		497.7		345.4		227.9		
Jumlah Total		100.0	100.0									
1,999 dan ke bawah <i>1,999 and below</i>		5.6	1.1	3.5	0.7	8.7	2.4	13.8	4.4	4.2	0.8	
2,000 – 2,999		12.3	4.0	9.4	3.0	17.5	8.1	25.4	13.2	12.4	4.2	
3,000 – 3,999		12.6	5.5	11.0	4.8	18.0	11.3	17.7	12.6	11.2	5.1	
4,000 – 4,999		11.3	6.4	11.6	6.5	15.3	12.4	11.5	10.6	11.1	6.4	
5,000 – 5,999		9.5	6.6	10.7	7.3	9.8	9.7	7.9	8.8	10.2	7.3	
6,000 – 6,999		8.1	6.7	8.8	7.2	7.1	8.3	5.6	7.5	10.8	9.1	
7,000 – 7,999		6.9	6.5	8.9	8.3	5.7	7.8	3.8	5.8	7.9	7.6	
8,000 – 8,999		5.6	6.0	6.5	6.9	4.3	6.6	3.2	5.6	5.2	5.6	
9,000 – 9,999		4.5	5.5	5.6	6.6	3.1	5.3	2.2	4.2	4.2	5.2	
10,000 – 10,999		3.8	5.1	4.3	5.6	2.4	4.5	1.3	2.8	4.1	5.5	
11,000 – 11,999		3.3	4.8	3.4	4.9	2.0	4.2	1.5	3.6	2.9	4.3	
12,000 – 12,999		2.6	4.1	2.9	4.4	1.3	2.8	1.2	3.0	2.5	4.1	
13,000 – 13,999		2.1	3.5	2.1	3.6	0.7	1.8	1.1	3.0	2.6	4.5	
14,000 – 14,999		1.8	3.4	1.9	3.4	0.7	1.8	0.8	2.4	1.7	3.2	
15,000 dan ke atas <i>15,000 and above</i>		10.0	30.8	9.4	26.8	3.4	13.0	3.0	12.5	9.0	27.1	

Jadual 3.14: Peratusan isi rumah dan agihan pendapatan mengikut kelas pendapatan kasar isi rumah bulanan, negeri dan strata, Malaysia, 2019 (samb.)
Table 3.14: Percentage of households and income share by monthly household gross income class, state and strata, Malaysia, 2019 (cont'd)

Kelas pendapatan kasar Gross income class (RM)	Jumlah Total								(%)
	Negeri Sembilan		Pahang		Pulau Pinang		Perak		
	Isi rumah Household	Agihan pendapatan Income share							
Bilangan isi rumah ('000) <i>Number of households ('000)</i>	270.8		348.8		448.7		639.4		
Jumlah Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
1,999 dan ke bawah <i>1,999 and below</i>	5.8	1.4	4.3	1.2	2.9	0.6	9.3	2.5	
2,000 – 2,999	18.2	7.0	15.3	7.0	9.3	3.1	19.6	8.9	
3,000 – 3,999	13.2	6.8	22.3	13.7	11.9	5.3	16.7	10.3	
4,000 – 4,999	12.7	8.6	16.5	13.0	12.0	6.9	14.0	11.1	
5,000 – 5,999	10.9	8.8	10.5	10.2	12.0	8.5	9.4	9.1	
6,000 – 6,999	7.6	7.4	7.8	8.9	9.4	7.8	7.9	9.0	
7,000 – 7,999	6.5	7.2	5.5	7.3	8.4	8.0	5.2	6.9	
8,000 – 8,999	4.2	5.3	3.7	5.5	6.8	7.4	3.9	5.9	
9,000 – 9,999	3.3	4.7	2.9	4.8	4.2	5.1	3.1	5.2	
10,000 – 10,999	3.1	4.8	2.3	4.2	4.5	6.0	2.5	4.5	
11,000 – 11,999	2.3	3.9	2.1	4.2	3.8	5.6	1.7	3.4	
12,000 – 12,999	1.8	3.4	1.6	3.6	2.7	4.4	1.1	2.5	
13,000 – 13,999	1.8	3.7	0.8	1.9	2.1	3.7	1.0	2.4	
14,000 – 14,999	1.0	2.2	0.9	2.2	1.9	3.6	1.0	2.8	
15,000 dan ke atas <i>15,000 and above</i>	7.6	24.8	3.5	12.3	8.1	24.0	3.6	15.5	

Jadual 3.14: Peratusan isi rumah dan agihan pendapatan mengikut kelas pendapatan kasar isi rumah bulanan, negeri dan strata, Malaysia, 2019 (samb.)
Table 3.14: Percentage of households and income share by monthly household gross income class, state and strata, Malaysia, 2019 (cont'd)

Kelas pendapatan kasar Gross income class	(RM)	Jumlah Total								(%)
		Perlis		Selangor		Terengganu		Sabah		
		Isi rumah Household	Agihan pendapatan Income share							
Bilangan isi rumah ('000) <i>Number of households ('000)</i>		58.8		1,623.1		257.6		513.2		
Jumlah Total		100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
1,999 dan ke bawah <i>1,999 and below</i>		7.9	2.0	1.5	0.2	3.2	0.7	12.5	3.3	
2,000 – 2,999		18.7	8.6	4.9	1.2	8.0	3.1	19.7	8.6	
3,000 – 3,999		15.7	10.1	8.0	2.6	18.9	9.5	14.6	8.8	
4,000 – 4,999		13.5	11.1	8.4	3.5	13.1	8.6	11.5	8.9	
5,000 – 5,999		10.2	10.2	8.7	4.4	11.4	9.1	8.8	8.4	
6,000 – 6,999		8.2	9.6	8.9	5.4	10.1	9.7	7.0	7.8	
7,000 – 7,999		6.5	8.8	8.0	5.5	8.2	9.0	5.0	6.5	
8,000 – 8,999		6.0	9.3	7.2	5.7	5.3	6.6	4.1	6.0	
9,000 – 9,999		3.9	6.8	6.0	5.2	5.4	7.4	3.3	5.4	
10,000 – 10,999		1.9	3.7	5.3	5.1	3.4	5.2	2.5	4.6	
11,000 – 11,999		2.4	5.2	4.8	5.1	2.6	4.4	2.2	4.5	
12,000 – 12,999		1.4	3.2	3.7	4.3	2.3	4.2	1.8	4.0	
13,000 – 13,999		0.9	2.2	3.2	4.0	1.6	3.1	1.4	3.2	
14,000 – 14,999		1.0	2.6	2.9	3.9	1.2	2.6	0.8	2.1	
15,000 dan ke atas <i>15,000 and above</i>		1.8	6.6	18.5	43.9	5.3	16.8	4.8	17.9	

Jadual 3.14: Peratusan isi rumah dan agihan pendapatan mengikut kelas pendapatan kasar isi rumah bulanan, negeri dan strata, Malaysia, 2019 (samb.)
 Table 3.14: Percentage of households and income share by monthly household gross income class, state and strata, Malaysia, 2019 (cont'd)

Kelas pendapatan kasar Gross income class (RM)	Jumlah Total								(%)
	Sarawak		W.P. Kuala Lumpur		W.P. Labuan		W.P. Putrajaya		
	Isi rumah Household	Agihan pendapatan Income share							
Bilangan isi rumah ('000) <i>Number of households ('000)</i>	625.4		484.3		23.7		32.7		
Jumlah Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
1,999 dan ke bawah <i>1,999 and below</i>	10.7	2.7	0.2	0.0	0.9	0.2	0.2	0.0	0.0
2,000 – 2,999	18.8	8.0	0.8	0.2	8.8	2.8	0.2	0.1	0.1
3,000 – 3,999	14.0	8.2	2.8	0.8	7.5	3.2	3.2	0.9	0.9
4,000 – 4,999	11.7	8.8	5.3	1.8	12.6	6.8	8.6	3.0	3.0
5,000 – 5,999	9.1	8.3	6.7	2.8	11.4	7.5	8.1	3.4	3.4
6,000 – 6,999	7.3	7.9	6.8	3.4	11.1	8.7	6.0	3.0	3.0
7,000 – 7,999	5.4	6.7	7.7	4.4	9.1	8.1	8.2	4.8	4.8
8,000 – 8,999	4.4	6.3	8.5	5.5	5.6	5.7	8.4	5.6	5.6
9,000 – 9,999	3.6	5.7	7.3	5.2	6.3	7.2	7.4	5.5	5.5
10,000 – 10,999	2.8	5.0	6.9	5.4	5.3	6.6	5.4	4.4	4.4
11,000 – 11,999	2.5	4.9	6.5	5.6	3.6	5.0	7.0	6.3	6.3
12,000 – 12,999	1.9	3.9	5.5	5.2	1.5	2.2	4.9	4.7	4.7
13,000 – 13,999	1.4	3.3	4.4	4.4	3.5	5.7	3.8	4.0	4.0
14,000 – 14,999	1.3	3.1	4.5	4.9	1.9	3.3	3.5	4.0	4.0
15,000 dan ke atas <i>15,000 and above</i>	5.1	17.2	26.1	50.4	10.9	27.0	25.1	50.3	

Jadual 3.14: Peratusan isi rumah dan agihan pendapatan mengikut kelas pendapatan kasar isi rumah bulanan, negeri dan strata, Malaysia, 2019 (samb.)
Table 3.14: Percentage of households and income share by monthly household gross income class, state and strata, Malaysia, 2019 (cont'd)

Kelas pendapatan kasar Gross income class		Bandar Urban										(%)
		Jumlah/Total		Johor		Kedah		Kelantan		Melaka		
		Isi rumah Household	Agihan pendapatan Income share									
Bilangan isi rumah ('000) <i>Number of households ('000)</i>		5,806.7		701.4		363.9		181.0		217.0		
Jumlah Total		100.0	100.0	100.0								
1,999 dan ke bawah <i>1,999 and below</i>		3.7	0.7	3.1	0.6	8.0	2.1	9.8	2.8	4.2	0.8	
2,000 – 2,999		9.8	2.9	8.4	2.6	15.7	6.8	22.4	10.5	12.4	4.1	
3,000 – 3,999		11.2	4.5	10.3	4.3	16.8	10.0	17.6	11.3	10.7	4.8	
4,000 – 4,999		10.9	5.7	11.1	6.0	15.3	11.6	12.7	10.5	10.9	6.3	
5,000 – 5,999		9.6	6.1	10.4	6.8	9.7	9.1	8.5	8.5	10.3	7.3	
6,000 – 6,999		8.6	6.4	8.8	6.8	7.4	8.2	6.5	7.7	11.0	9.1	
7,000 – 7,999		7.4	6.5	9.0	8.0	6.5	8.3	4.4	6.1	7.9	7.6	
8,000 – 8,999		6.2	6.1	6.8	7.0	4.9	7.1	4.2	6.5	5.2	5.6	
9,000 – 9,999		5.0	5.5	5.9	6.7	3.5	5.6	3.0	5.2	4.3	5.3	
10,000 – 10,999		4.4	5.3	4.9	6.1	2.7	4.8	1.7	3.4	4.1	5.6	
11,000 – 11,999		3.8	5.0	3.4	4.7	2.3	4.4	1.7	3.7	2.9	4.3	
12,000 – 12,999		2.9	4.3	2.9	4.4	1.4	3.1	1.3	2.9	2.6	4.1	
13,000 – 13,999		2.4	3.7	2.3	3.6	0.8	1.9	1.5	3.7	2.6	4.5	
14,000 – 14,999		2.2	3.6	2.1	3.6	0.8	2.0	0.9	2.4	1.7	3.2	
15,000 dan ke atas <i>15,000 and above</i>		11.9	33.7	10.6	28.8	4.2	15.0	3.8	14.8	9.2	27.4	

Jadual 3.14: Peratusan isi rumah dan agihan pendapatan mengikut kelas pendapatan kasar isi rumah bulanan, negeri dan strata, Malaysia, 2019 (samb.)
Table 3.14: Percentage of households and income share by monthly household gross income class, state and strata, Malaysia, 2019 (cont'd)

Kelas pendapatan kasar Gross income class	(RM)	Bandar Urban								(%)
		Negeri Sembilan		Pahang		Pulau Pinang		Perak		
		Isi rumah Household	Agihan pendapatan Income share							
Bilangan isi rumah ('000) <i>Number of households ('000)</i>		205.5		218.5		431.6		517.8		
Jumlah <i>Total</i>		100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
1,999 dan ke bawah <i>1,999 and below</i>		4.5	1.0	3.5	0.8	2.9	0.6	8.1	2.0	
2,000 – 2,999		16.1	5.8	11.1	4.6	9.2	3.0	19.0	8.2	
3,000 – 3,999		11.8	5.7	20.0	11.1	11.8	5.3	15.9	9.4	
4,000 – 4,999		12.9	8.1	16.3	11.5	11.9	6.8	13.9	10.5	
5,000 – 5,999		11.2	8.4	11.3	9.8	12.1	8.5	9.4	8.7	
6,000 – 6,999		7.9	7.1	9.0	9.3	9.3	7.7	8.2	8.9	
7,000 – 7,999		7.3	7.6	6.2	7.4	8.4	8.0	5.6	7.1	
8,000 – 8,999		4.6	5.4	4.4	5.9	6.7	7.3	4.2	6.1	
9,000 – 9,999		3.5	4.6	3.6	5.3	4.1	5.0	3.4	5.4	
10,000 – 10,999		3.5	5.1	2.6	4.4	4.6	6.1	2.8	4.9	
11,000 – 11,999		2.4	3.9	2.7	4.8	3.8	5.6	1.8	3.4	
12,000 – 12,999		2.1	3.7	2.2	4.4	2.8	4.4	1.2	2.6	
13,000 – 13,999		2.1	3.9	1.0	2.2	2.2	3.7	1.1	2.6	
14,000 – 14,999		1.2	2.4	1.1	2.6	2.0	3.7	1.2	2.9	
15,000 dan ke atas <i>15,000 and above</i>		8.9	27.3	5.0	15.9	8.2	24.3	4.2	17.3	

Jadual 3.14: Peratusan isi rumah dan agihan pendapatan mengikut kelas pendapatan kasar isi rumah bulanan, negeri dan strata, Malaysia, 2019 (samb.)
Table 3.14: Percentage of households and income share by monthly household gross income class, state and strata, Malaysia, 2019 (cont'd)

Kelas pendapatan kasar Gross income class	(RM)	Bandar Urban								(%)
		Perlis		Selangor		Terengganu		Sabah		
		Isi rumah Household	Agihan pendapatan Income share							
Bilangan isi rumah ('000) <i>Number of households ('000)</i>		39.9		1,534.5		176.6		321.1		
Jumlah <i>Total</i>		100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
1,999 dan ke bawah <i>1,999 and below</i>		7.4	1.8	1.3	0.2	2.5	0.5	7.0	1.7	
2,000 – 2,999		18.5	8.1	4.5	1.0	6.6	2.4	16.3	6.3	
3,000 – 3,999		14.5	8.8	7.7	2.5	16.7	7.8	14.1	7.4	
4,000 – 4,999		13.3	10.4	8.2	3.4	12.0	7.3	12.1	8.2	
5,000 – 5,999		9.6	9.1	8.7	4.4	11.0	8.2	9.7	8.1	
6,000 – 6,999		7.9	8.9	8.9	5.3	10.8	9.6	8.0	7.8	
7,000 – 7,999		6.6	8.5	8.0	5.4	9.0	9.1	6.0	6.8	
8,000 – 8,999		6.4	9.5	7.3	5.6	6.1	7.1	5.0	6.5	
9,000 – 9,999		4.4	7.3	5.9	5.1	6.0	7.8	4.3	6.1	
10,000 – 10,999		2.1	3.9	5.4	5.1	3.8	5.5	3.1	4.9	
11,000 – 11,999		2.9	5.9	5.0	5.2	3.0	4.7	2.8	5.0	
12,000 – 12,999		1.9	4.1	3.8	4.3	2.7	4.7	2.4	4.6	
13,000 – 13,999		0.9	2.2	3.3	4.0	1.9	3.5	1.7	3.4	
14,000 – 14,999		1.2	3.0	3.0	3.9	1.5	2.9	1.1	2.4	
15,000 dan ke atas <i>15,000 and above</i>		2.4	8.5	19.0	44.6	6.4	18.9	6.4	20.8	

Jadual 3.14: Peratusan isi rumah dan agihan pendapatan mengikut kelas pendapatan kasar isi rumah bulanan, negeri dan strata, Malaysia, 2019 (samb.)
 Table 3.14: Percentage of households and income share by monthly household gross income class, state and strata, Malaysia, 2019 (cont'd)

Kelas pendapatan kasar Gross income class (RM)	Bandar Urban								(%)
	Sarawak		W.P. Kuala Lumpur		W.P. Labuan		W.P. Putrajaya		
	Isi rumah Household	Agihan pendapatan Income share							
Bilangan isi rumah ('000) <i>Number of households ('000)</i>	359.8		484.3		21.1		32.7		
Jumlah <i>Total</i>	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
1,999 dan ke bawah <i>1,999 and below</i>	4.3	0.9	0.2	0.0	1.0	0.2	0.2	0.0	0.0
2,000 – 2,999	12.9	4.5	0.8	0.2	9.4	3.0	0.2	0.1	
3,000 – 3,999	12.4	6.0	2.8	0.8	8.3	3.5	3.1	0.9	
4,000 – 4,999	12.0	7.5	5.3	1.8	12.2	6.7	8.6	3.0	
5,000 – 5,999	10.2	7.7	6.7	2.8	10.4	6.9	8.1	3.4	
6,000 – 6,999	9.0	8.1	6.8	3.4	10.3	8.0	6.0	3.0	
7,000 – 7,999	7.0	7.2	7.7	4.4	8.8	7.9	8.2	4.8	
8,000 – 8,999	5.7	6.6	8.5	5.5	5.8	5.9	8.4	5.6	
9,000 – 9,999	4.7	6.1	7.3	5.2	6.4	7.4	7.4	5.5	
10,000 – 10,999	3.9	5.7	6.9	5.4	5.5	6.9	5.4	4.4	
11,000 – 11,999	3.8	6.0	6.5	5.6	3.8	5.3	7.0	6.3	
12,000 – 12,999	2.6	4.4	5.5	5.2	1.7	2.5	4.9	4.7	
13,000 – 13,999	2.1	4.0	4.4	4.4	3.6	5.9	3.9	4.0	
14,000 – 14,999	1.7	3.5	4.5	4.9	2.1	3.8	3.5	4.0	
15,000 dan ke atas <i>15,000 and above</i>	7.7	21.8	26.1	50.4	10.7	26.1	25.1	50.3	

Jadual 3.14: Peratusan isi rumah dan agihan pendapatan mengikut kelas pendapatan kasar isi rumah bulanan, negeri dan strata, Malaysia, 2019 (samb.)
Table 3.14: Percentage of households and income share by monthly household gross income class, state and strata, Malaysia, 2019 (cont'd)

Kelas pendapatan kasar Gross income class		Luar bandar Rural										(%)
		Jumlah/Total		Johor		Kedah		Kelantan		Melaka		
		Isi rumah Household	Agihan pendapatan Income share									
Bilangan isi rumah ('000) <i>Number of households ('000)</i>		1,470.0		177.9		133.8		164.4		10.9		
Jumlah Total		100.0	100.0	100.0								
1,999 dan ke bawah 1,999 and below		12.8	3.9	5.0	1.1	10.5	3.5	18.2	6.5	4.4	1.1	
2,000 – 2,999		21.8	11.0	13.7	5.3	22.5	12.6	28.8	16.9	13.7	5.5	
3,000 – 3,999		17.9	12.4	13.8	7.3	21.4	16.1	17.9	14.5	20.8	11.3	
4,000 – 4,999		12.9	11.5	13.5	9.2	15.2	14.9	10.1	10.7	14.6	10.0	
5,000 – 5,999		9.1	9.9	11.9	9.8	9.9	11.8	7.2	9.3	8.6	7.2	
6,000 – 6,999		6.4	8.4	8.9	8.7	6.3	8.9	4.7	7.2	7.3	7.4	
7,000 – 7,999		4.7	7.0	8.6	9.8	3.7	6.0	3.0	5.3	7.3	8.5	
8,000 – 8,999		3.3	5.5	5.3	6.8	2.7	4.9	2.2	4.4	5.0	6.6	
9,000 – 9,999		2.6	5.0	4.2	6.1	1.9	4.0	1.3	2.8	2.6	3.7	
10,000 – 10,999		1.7	3.5	2.2	3.4	1.5	3.4	0.8	2.1	2.7	4.5	
11,000 – 11,999		1.6	3.6	3.2	5.6	1.4	3.6	1.3	3.5	2.2	3.9	
12,000 – 12,999		1.2	3.0	2.4	4.6	0.8	2.1	1.1	3.2	1.5	2.8	
13,000 – 13,999		0.8	2.2	1.6	3.2	0.4	1.3	0.6	2.0	2.9	6.0	
14,000 – 14,999		0.6	1.8	1.1	2.4	0.4	1.1	0.7	2.3	0.6	1.4	
15,000 dan ke atas 15,000 and above		2.6	11.3	4.6	16.7	1.4	5.8	2.1	9.3	5.8	20.1	

Jadual 3.14: Peratusan isi rumah dan agihan pendapatan mengikut kelas pendapatan kasar isi rumah bulanan, negeri dan strata, Malaysia, 2019 (samb.)
 Table 3.14: Percentage of households and income share by monthly household gross income class, state and strata, Malaysia, 2019 (cont'd)

(RM)	Kelas pendapatan kasar Gross income class	Luar bandar <i>Rural</i>										(%)	
		Negeri Sembilan		Pahang		Pulau Pinang		Perak		Perlis			
		Isi rumah Household	Agihan pendapatan Income share	Isi rumah Household	Agihan pendapatan Income share	Isi rumah Household	Agihan pendapatan Income share	Isi rumah Household	Agihan pendapatan Income share	Isi rumah Household	Agihan pendapatan Income share		
Bilangan isi rumah ('000) <i>Number of households ('000)</i>		65.3		130.3		17.1		121.6		18.9			
Jumlah Total		100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	
1,999 dan ke bawah <i>1,999 and below</i>		9.9	3.0	5.7	1.9	4.5	1.0	14.8	5.1	9.0	2.6		
2,000 – 2,999		24.7	12.3	22.2	12.6	11.4	4.6	21.8	12.4	19.1	9.9		
3,000 – 3,999		17.6	11.9	26.3	19.8	14.5	7.8	19.8	15.6	18.3	13.1		
4,000 – 4,999		12.3	10.8	16.8	16.3	14.6	10.1	14.4	14.5	14.1	13.0		
5,000 – 5,999		9.9	10.5	9.3	11.0	10.5	8.9	9.6	11.8	11.5	12.8		
6,000 – 6,999		6.8	8.6	5.8	8.2	11.8	11.8	6.6	9.6	8.7	11.5		
7,000 – 7,999		3.8	5.6	4.4	7.3	7.4	8.7	3.2	5.3	6.3	9.6		
8,000 – 8,999		3.1	5.2	2.5	4.7	8.0	10.5	2.6	5.0	4.9	8.6		
9,000 – 9,999		2.8	5.1	1.7	3.5	5.2	7.7	2.0	4.2	2.9	5.6		
10,000 – 10,999		1.6	3.2	1.7	3.8	2.3	3.7	1.1	2.7	1.6	3.4		
11,000 – 11,999		1.8	3.9	1.1	2.8	2.5	4.5	1.3	3.3	1.4	3.4		
12,000 – 12,999		0.9	2.2	0.7	1.8	1.8	3.6	0.7	2.0	0.4	1.0		
13,000 – 13,999		1.0	2.7	0.4	1.1	1.2	2.6	0.5	1.5	0.8	2.1		
14,000 – 14,999		0.5	1.5	0.4	1.2	0.0	0.0	0.5	1.6	0.5	1.5		
15,000 dan ke atas <i>15,000 and above</i>		3.3	13.5	1.0	4.0	4.3	14.5	1.1	5.4	0.5	1.9		

Jadual 3.14: Peratusan isi rumah dan agihan pendapatan mengikut kelas pendapatan kasar isi rumah bulanan, negeri dan strata, Malaysia, 2019 (samb.)
Table 3.14: Percentage of households and income share by monthly household gross income class, state and strata, Malaysia, 2019 (cont'd)

Kelas pendapatan kasar Gross income class (RM)	Luar bandar Rural										(%)	
	Selangor		Terengganu		Sabah		Sarawak		W.P. Labuan			
	Isi rumah Household	Agihan pendapatan Income share										
Bilangan isi rumah ('000) <i>Number of households ('000)</i>	88.6		81.0		192.1		265.6		2.6			
Jumlah Total	100.0	100.0	100.0									
1,999 dan ke bawah <i>1,999 and below</i>	4.3	0.9	4.6	1.2	21.6	7.4	19.4	6.8	0.0	0.0		
2,000 – 2,999	12.2	4.0	11.1	5.1	25.4	14.5	26.9	16.0	3.9	1.1		
3,000 – 3,999	12.0	5.5	23.5	14.1	15.5	12.4	16.2	13.3	1.3	0.5		
4,000 – 4,999	12.3	7.1	15.6	12.1	10.5	10.8	11.3	12.0	15.4	8.0		
5,000 – 5,999	9.2	6.6	12.3	11.8	7.2	9.1	7.4	9.6	19.2	12.1		
6,000 – 6,999	8.6	7.2	8.7	9.9	5.2	7.8	5.0	7.6	18.0	13.5		
7,000 – 7,999	8.0	7.8	6.6	8.6	3.5	6.0	3.2	5.7	11.5	9.7		
8,000 – 8,999	5.7	6.3	3.6	5.3	2.5	4.9	2.7	5.4	3.8	3.9		
9,000 – 9,999	7.1	8.7	4.0	6.5	1.6	3.5	2.1	4.7	5.1	5.6		
10,000 – 10,999	3.7	5.1	2.4	4.4	1.5	3.7	1.4	3.5	3.8	4.6		
11,000 – 11,999	2.4	3.5	1.8	3.6	1.2	3.3	0.9	2.4	2.6	3.3		
12,000 – 12,999	2.7	4.4	1.3	2.7	0.8	2.4	0.9	2.7	0.0	0.0		
13,000 – 13,999	1.7	3.0	0.9	2.0	0.9	2.7	0.5	1.6	2.6	4.0		
14,000 – 14,999	1.2	2.3	0.6	1.6	0.3	1.1	0.6	2.2	0.0	0.0		
15,000 dan ke atas <i>15,000 and above</i>	8.9	27.6	3.0	11.1	2.3	10.4	1.5	6.5	12.8	33.7		

Jadual 3.15: Peratusan agihan pendapatan kumulatif, penengah, purata dan Pekali Gini mengikut kumpulan etnik ketua isi rumah dan strata, Malaysia, 2019

Table 3.15: Cumulative percentage of income share, median, mean and Gini Coefficient by ethnic group of head of household and strata, Malaysia, 2019

Kumpulan isi rumah Household group		Jumlah Total				
		Peratus agihan pendapatan kumulatif Cumulative percentage of income share				
		Jumlah Total	Bumiputera	Cina Chinese	India Indians	Lain-lain Others
Terendah <i>Bottom</i>	10%	2.3	2.5	2.1	2.4	2.9
"	20%	5.9	6.3	5.4	6.0	6.8
"	30%	10.4	11.0	9.7	10.5	11.6
"	40%	16.0	16.8	15.2	16.1	17.2
"	50%	22.7	23.8	22.0	22.8	23.7
"	60%	30.9	32.2	30.2	30.7	31.4
"	70%	40.8	42.3	40.3	40.3	40.7
"	80%	53.2	54.6	52.7	52.3	52.4
"	90%	69.3	70.6	68.8	68.5	68.4
Penengah (RM/Bulan) <i>Median (RM/Month)</i>		5,873	5,420	7,391	5,981	4,181
Purata (RM/Bulan) <i>Mean (RM/Month)</i>		7,901	7,093	9,895	8,216	5,933
Pekali Gini <i>Gini Coefficient</i>		0.407	0.389	0.417	0.411	0.402

Jadual 3.15: Peratusan agihan pendapatan kumulatif, penengah, purata dan Pekali Gini mengikut kumpulan etnik ketua isi rumah dan strata, Malaysia, 2019 (samb.)

Table 3.15: Cumulative percentage of income share, median, mean and Gini Coefficient by ethnic group of head of household and strata, Malaysia, 2019 (cont'd)

Kumpulan isi rumah Household group		Bandar Urban				
		Peratus agihan pendapatan kumulatif Cumulative percentage of income share				
		Jumlah Total	Bumiputera	Cina Chinese	India Indians	Lain-lain Others
Terendah <i>Bottom</i>	10%	2.4	2.6	2.2	2.4	2.7
"	20%	6.0	6.5	5.4	6.0	6.4
"	30%	10.7	11.4	9.8	10.6	10.9
"	40%	16.4	17.4	15.4	16.1	16.4
"	50%	23.4	24.6	22.2	22.8	22.9
"	60%	31.7	33.1	30.5	30.9	30.5
"	70%	41.6	43.2	40.7	40.5	39.9
"	80%	53.9	55.5	53.0	52.5	51.6
"	90%	69.8	71.1	69.1	68.7	67.7
Penengah (RM/Bulan) <i>Median (RM/Month)</i>		6,561	6,209	7,646	6,097	4,505
Purata (RM/Bulan) <i>Mean (RM/Month)</i>		8,635	7,936	10,140	8,351	6,501
Pekali Gini <i>Gini Coefficient</i>		0.398	0.378	0.413	0.409	0.415

Jadual 3.15: Peratusan agihan pendapatan kumulatif, penengah, purata dan Pekali Gini mengikut kumpulan etnik ketua isi rumah dan strata, Malaysia, 2019 (samb.)

Table 3.15: Cumulative percentage of income share, median, mean and Gini Coefficient by ethnic group of head of household and strata, Malaysia, 2019 (cont'd)

Kumpulan isi rumah Household group		Luar bandar Rural				
		Peratus agihan pendapatan kumulatif Cumulative percentage of income share				
		Jumlah Total	Bumiputera	Cina Chinese	India Indians	Lain-lain Others
Terendah <i>Bottom</i>	10%	2.8	2.8	2.5	2.7	3.9
"	20%	7.0	7.1	6.4	6.8	8.7
"	30%	12.2	12.4	11.0	11.7	14.3
"	40%	18.3	18.5	16.6	17.5	20.8
"	50%	25.3	25.7	23.2	24.3	28.3
"	60%	33.7	34.1	31.3	32.1	36.8
"	70%	43.6	44.1	40.8	41.1	46.7
"	80%	55.8	56.4	52.6	52.4	58.2
"	90%	71.7	72.4	68.2	67.3	74.1
Penengah (RM/Bulan) <i>Median (RM/Month)</i>		3,828	3,768	4,610	4,259	3,566
Purata (RM/Bulan) <i>Mean (RM/Month)</i>		5,004	4,866	6,318	5,905	4,507
Pekali Gini <i>Gini Coefficient</i>		0.367	0.360	0.407	0.402	0.326

Jadual 3.16: Pendapatan isi rumah kasar bulanan penengah dan purata mengikut sijil tertinggi diperoleh dan kumpulan etnik ketua isi rumah, Malaysia, 2019

Table 3.16: Median and mean of monthly household gross income by highest certificate obtained and ethnic group of head of household, Malaysia, 2019

Sijil tertinggi diperoleh Highest certificate obtained	(RM)									
	Penengah/Median					Purata/Mean				
	Jumlah Total	Bumiputera	Cina Chinese	India Indians	Lain-lain Others	Jumlah Total	Bumiputera	Cina Chinese	India Indians	Lain-lain Others
Jumlah Total	5,873	5,420	7,391	5,981	4,181	7,901	7,093	9,895	8,216	5,933
Ijazah Degree	12,051	11,386	13,398	13,155	10,854	14,939	13,870	16,822	15,939	11,993
Diploma/Sijil Diploma/certificate	7,771	7,212	9,608	7,915	7,080	9,256	8,408	11,679	9,692	8,128
STPM HSC	5,991	5,567	7,478	7,141	4,103	7,313	6,666	8,480	11,732	5,978
SPM/SPMV MCE/MCVE	5,447	5,077	6,929	5,674	4,392	6,786	6,070	8,863	6,931	5,648
PMR/SRP LSAE/LCE	4,348	3,932	5,671	4,625	3,830	5,612	4,762	7,383	5,961	4,873
Tiada sijil No certificate	3,221	2,993	3,783	3,625	3,209	4,374	3,784	5,539	4,487	4,512

Jadual 3.17: Peratusan agihan pendapatan kumulatif, penengah dan purata mengikut sijil tertinggi diperoleh ketua isi rumah, Malaysia, 2019
Table 3.17: Cumulative percentage of income share, median and mean by highest certificate obtained of head of household, Malaysia, 2019

Kumpulan isi rumah Household group		Peratus agihan pendapatan kumulatif Cumulative percentage of income share						
		Jumlah Total	Ijazah Degree	Diploma/ Sijil Diploma/ Certificate	STPM HSC	SPM/ SPMV MCE/ MCVE	PMR/ SRP LSAE/ LCE	Tiada sijil No certificate
Terendah <i>Bottom</i>	10%	2.4	0.1	0.4	2.0	2.1	5.0	12.0
"	20%	5.9	0.3	1.7	5.3	6.5	12.5	24.1
"	30%	10.4	0.7	4.3	10.9	12.8	21.4	34.6
"	40%	16.0	1.6	8.4	18.2	20.9	31.1	44.6
"	50%	22.8	3.3	14.3	25.6	30.8	41.3	54.4
"	60%	31.0	6.3	22.9	34.6	42.1	53.0	64.0
"	70%	40.9	11.9	34.8	47.3	54.5	64.1	73.0
"	80%	53.2	21.4	51.0	62.6	68.2	75.5	81.8
"	90%	69.3	41.0	71.9	81.6	82.2	85.4	90.0
Penengah (RM/Bulan) <i>Median (RM/Month)</i>		5,873	12,051	7,771	5,991	5,447	4,348	3,221
Purata (RM/Bulan) <i>Mean (RM/Month)</i>		7,901	14,939	9,256	7,313	6,786	5,612	4,374

Jadual 3.18: Pendapatan isi rumah kasar bulanan penengah dan purata mengikut pekerjaan dan kumpulan etnik ketua isi rumah, Malaysia, 2019
Table 3.18: Median and mean of monthly household gross income by occupation and ethnic group of head of household, Malaysia, 2019

Pekerjaan Occupation	Penengah/Median					Purata/Mean					(RM)
	Jumlah Total	Bumiputera Chinese	Cina Indians	India	Lain-lain Others	Jumlah Total	Bumiputera Chinese	Cina Indians	India	Lain-lain Others	
Jumlah <i>Total</i>	5,873	5,420	7,391	5,981	4,181	7,901	7,093	9,895	8,216	5,933	
Pengurus <i>Managers</i>	12,898	11,397	14,069	12,994	12,898	17,078	15,333	18,443	17,609	16,572	
Profesional <i>Professionals</i>	10,974	10,490	11,978	11,813	9,474	12,721	12,113	14,061	13,657	11,674	
Juruteknik dan profesional bersekutu <i>Technician and associate professionals</i>	7,454	6,920	8,981	7,290	6,479	8,835	8,059	10,644	8,735	6,873	
Pekerja sokongan perkeranian <i>Clerical support workers</i>	6,282	6,183	6,803	6,200	4,807	7,026	6,885	7,632	6,701	5,200	
Pekerja perkhidmatan dan jualan <i>Service and sales workers</i>	5,098	4,882	6,004	4,825	4,313	6,201	5,820	7,375	6,183	4,987	
Pekerja mahir pertanian, perhutanan dan perikanan <i>Skilled agricultural, forestry and fishery workers</i>	3,546	3,368	4,931	4,224	3,770	4,453	4,131	6,147	6,381	4,547	
Pekerja kemahiran dan pekerja pertukangan yang berkaitan <i>Craft and related trades workers</i>	5,105	4,472	6,198	5,773	3,296	6,445	5,631	7,757	7,275	4,042	
Operator mesin dan loji, dan pemasang <i>Plant and machine-operators and assemblers</i>	5,244	5,099	6,279	5,249	3,710	6,077	5,844	7,268	6,159	4,145	
Pekerja asas <i>Elementary occupations</i>	3,738	3,633	4,294	4,259	3,413	4,617	4,380	5,841	5,105	3,926	
Pekerjaan yang tidak dikelaskan di mana-mana <i>Occupation not elsewhere classified</i>	3,059	3,035	3,111	2,948	2,982	4,166	4,219	4,124	3,990	3,789	

Nota/Note:

Klasifikasi pekerjaan berdasarkan Piawaian Pengelasan Pekerjaan Malaysia (MASCO) 2013

Occupation classification is based on Malaysia Standard Classification of Occupations (MASCO) 2013

Jadual 3.19: Peratusan agihan pendapatan kumulatif, penengah dan purata mengikut pekerjaan ketua isi rumah, Malaysia, 2019

Table 3.19: Cumulative percentage of income share, median and mean by occupation of head of household, Malaysia, 2019

Kumpulan isi rumah Household group		Peratus agihan pendapatan kumulatif Cumulative percentage of income share					
		Jumlah	Pengurus	Profesional	Juruteknik dan profesional bersekutu	Pekerja sokongan perkeranian	Pekerja perkhidmatan dan jualan
		Total	Managers	Professionals	Technician and associate professionals	Clerical support workers	Service and sales workers
Terendah <i>Bottom</i>	10%	2.4	2.0	0.1	0.1	0.2	0.7
"	20%	5.9	7.2	0.3	0.3	1.4	3.6
"	30%	10.4	15.5	0.7	0.9	4.2	8.6
"	40%	16.0	25.1	1.6	2.2	8.9	16.9
"	50%	22.8	37.3	3.0	4.6	16.4	26.6
"	60%	31.0	50.9	5.5	8.9	25.8	39.6
"	70%	40.9	65.2	9.8	16.4	38.5	56.5
"	80%	53.2	80.3	17.1	29.1	55.2	74.1
"	90%	69.3	92.8	31.7	52.8	75.8	90.4
Penengah (RM/Bulan) <i>Median (RM/Month)</i>		5,873	12,898	10,974	7,454	6,282	5,098
Purata (RM/Bulan) <i>Mean (RM/Month)</i>		7,901	17,078	12,721	8,835	7,026	6,201

Nota>Note:

Klasifikasi pekerjaan berdasarkan Piawaian Pengelasan Pekerjaan Malaysia (MASCO) 2013

Occupation classification is based on Malaysia Standard Classification of Occupations (MASCO) 2013

Jadual 3.19: Peratusan agihan pendapatan kumulatif, penengah dan purata mengikut pekerjaan ketua isi rumah, Malaysia, 2019 (samb.)
 Table 3.19: Cumulative percentage of income share, median and mean by occupation of head of household, Malaysia, 2019 (cont'd)

Kumpulan isi rumah Household group		Peratus agihan pendapatan kumulatif Cumulative percentage of income share				
		Pekerja mahir pertanian, perhutanan dan perikanan Skilled agricultural, forestry and fishery workers	Pekerja kemahiran dan pekerja pertukangan yang berkaitan Craft and related trades workers	Operator mesin dan loji, dan pemasang Plant and machine-operators and assemblers	Pekerja asas Elementary occupations	Pekerjaan yang tidak dikelaskan di mana-mana Occupation not elsewhere classified
Terendah <i>Bottom</i>	10%	2.9	10.2	2.8	8.4	13.0
"	20%	8.3	21.3	8.1	19.5	26.4
"	30%	15.6	33.5	15.1	31.0	37.8
"	40%	24.8	45.5	23.8	42.5	48.3
"	50%	35.4	57.1	33.5	54.6	57.3
"	60%	48.1	67.5	45.3	66.1	65.8
"	70%	61.0	77.1	57.1	77.7	73.9
"	80%	74.5	85.8	69.8	87.7	81.7
"	90%	87.6	93.3	83.0	94.5	88.8
Penengah (RM/Bulan) <i>Median (RM/Month)</i>		3,546	5,105	5,244	3,738	3,059
Purata (RM/Bulan) <i>Mean (RM/Month)</i>		4,453	6,445	6,077	4,617	4,166

Nota>Note:

Klasifikasi pekerjaan berdasarkan Piawaian Pengelasan Pekerjaan Malaysia (MASCO) 2013
 Occupation classification is based on Malaysia Standard Classification of Occupations (MASCO) 2013

Jadual 3.20: Pendapatan isi rumah kasar bulanan penengah dan purata mengikut industri dan kumpulan etnik ketua isi rumah, Malaysia, 2019
Table 3.20: Median and mean of monthly household gross income by industry and ethnic group of head of household, Malaysia, 2019

Industri Industry	Penengah/Median					Purata/Mean					(RM)
	Jumlah Total	Bumiputera	Cina Chinese	India Indians	Lain-lain Others	Jumlah Total	Bumiputera	Cina Chinese	India Indians	Lain-lain Others	
Jumlah <i>Total</i>	5,873	5,420	7,391	5,981	4,181	7,901	7,093	9,895	8,216	5,933	
Pertanian, perhutanan dan perikanan <i>Agriculture, forestry and fishing</i>	3,544	3,348	5,080	4,127	3,802	4,612	4,211	6,712	5,643	4,618	
Perlombongan dan pengkuarian <i>Mining and quarrying</i>	8,840	8,457	15,103	8,497	3,411	13,269	12,582	20,101	10,412	4,942	
Pembuatan <i>Manufacturing</i>	6,406	5,687	8,443	6,275	4,303	8,148	6,990	10,741	7,774	5,876	
Bekalan elektrik, gas, wap dan pendingin udara <i>Electricity, gas, steam and air conditioning supply</i>	7,786	7,507	12,351	6,504	9,840	10,097	9,676	14,504	9,353	10,367	
Bekalan air; pembentungan, pengurusan sisa dan aktiviti pemulihian <i>Water supply; sewerage, waste management and remediation activities</i>	5,761	5,343	7,749	6,461	3,604	7,022	6,465	9,633	6,544	3,604	
Pembinaan <i>Construction</i>	6,213	5,190	8,385	7,604	3,817	8,595	7,181	11,108	10,447	4,869	
Perdagangan borong dan runcit; pemberian kenderaan bermotor dan motosikal <i>Wholesale and retail trade; repair of motor vehicles and motorcycles</i>	6,393	5,322	8,052	6,090	4,055	8,509	6,848	10,610	8,080	6,030	
Pengangkutan dan penyimpanan <i>Transportation and storage</i>	5,981	5,768	7,373	6,059	4,103	7,620	7,000	9,787	7,994	5,407	
Penginapan dan aktiviti perkhidmatan makanan dan minuman <i>Accommodation and food and beverages service activities</i>	5,589	5,219	6,777	5,955	4,025	7,173	6,529	8,627	7,807	5,178	
Maklumat dan komunikasi <i>Information and communication</i>	10,531	9,400	12,285	11,435	6,479	13,125	12,521	14,272	12,736	5,376	
Aktiviti kewangan dan insurans/takaful <i>Financial and insurance/takaful activities</i>	11,127	10,476	11,896	10,478	10,166	13,599	12,638	15,142	12,741	11,688	

Nota>Note:

Klasifikasi industri berdasarkan Piawaian Klasifikasi Industri Malaysia (MSIC) 2008

Industry classification is based on Malaysia Standard Industrial Classification (MSIC) 2008

Jadual 3.20: Pendapatan isi rumah kasar bulanan penengah dan purata mengikut industri dan kumpulan etnik ketua isi rumah, Malaysia, 2019 (samb.)
Table 3.20: Median and mean of monthly household gross income by industry and ethnic group of head of household, Malaysia, 2019 (cont'd)

Industri Industry	Penengah/Median					Purata/Mean					(RM)
	Jumlah Total	Bumiputra	Cina Chinese	India Indians	Lain-lain Others	Jumlah Total	Bumiputra	Cina Chinese	India Indians	Lain-lain Others	
Aktiviti harta tanah <i>Real estate activities</i>	11,157	10,286	12,258	8,150	10,365	14,801	13,295	16,342	10,980	8,776	
Aktiviti profesional, saintifik dan teknikal <i>Professional, scientific and technical activities</i>	10,526	9,106	12,130	12,391	7,442	13,386	11,744	14,998	16,036	9,891	
Aktiviti pentadbiran dan khidmat sokongan <i>Administrative and support service activities</i>	4,737	4,515	8,511	4,636	3,568	6,508	5,863	11,137	6,193	5,228	
Pentadbiran awam dan pertahanan; aktiviti keselamatan sosial wajib <i>Public administration and defence; compulsory social security</i>	6,830	6,812	9,044	6,623	6,810	8,167	8,022	11,421	9,511	9,824	
Pendidikan <i>Education</i>	9,438	9,548	9,032	8,003	9,474	10,378	10,435	10,248	9,873	9,660	
Aktiviti kesihatan kemanusiaan dan kerja sosial <i>Human health and social work activities</i>	6,986	6,479	10,126	8,386	10,231	9,424	8,118	14,039	11,799	10,157	
Kesenian, hiburan dan rekreasi <i>Arts, entertainment and recreation</i>	6,717	6,424	8,075	6,878	3,508	8,795	8,149	10,830	7,243	3,508	
Aktiviti perkhidmatan lain <i>Other service activities</i>	6,026	5,360	6,973	5,556	2,790	7,421	6,620	8,454	6,865	5,179	
Aktiviti isi rumah sebagai majikan, aktiviti mengeluarkan barangan dan perkhidmatan yang tidak dapat dibezaikan oleh isi rumah untuk kegunaan sendiri <i>Activities of households as employers; undifferentiated goods and services producing activities of households for own use</i>	3,944	4,438	2,767	4,390	3,413	5,085	5,090	4,738	5,798	6,235	
Organisasi dan badan di luar wilayah <i>Extra-territorial organisations and bodies</i>	7,112	5,052	-	16,646	-	9,431	7,950	-	16,646	-	
Industri yang tidak dikelaskan di mana-mana <i>Industry not elsewhere classified</i>	3,059	3,035	3,111	2,948	2,982	4,166	4,219	4,124	3,990	3,789	

Nota/Note:

Klasifikasi industri berdasarkan Piawaian Klasifikasi Industri Malaysia (MSIC) 2008
Industry classification is based on Malaysia Standard Industrial Classification (MSIC) 2008

Jadual 3.21: Peratusan agihan pendapatan kumulatif, penengah dan purata mengikut industri ketua isi rumah, Malaysia, 2019

Table 3.21: Cumulative percentage of income share, median and mean by industry of head of household, Malaysia, 2019

Kumpulan isi rumah Household group	Jumlah	Peratus agihan pendapatan kumulatif Cumulative percentage of income share					Bekalan elektrik, gas, wap dan pendingin udara	Bekalan air; pembentangan, pengurusan sisa dan aktiviti pemulihian
		Pertanian, perhutanan dan perikanan	Perlombongan dan pengkuarian	Pembuatan				
		Total	Agriculture, forestry and fishing	Mining and quarrying	Manufacturing			
Terendah <i>Bottom</i>	10%	2.3	9.8	0.3	1.1	0.4	2.1	
"	20%	5.8	20.6	1.3	3.8	1.5	6.0	
"	30%	10.3	32.5	2.9	7.7	4.4	12.1	
"	40%	15.9	43.6	5.2	13.9	8.6	18.7	
"	50%	22.7	54.3	8.5	21.9	13.6	27.5	
"	60%	30.9	64.2	13.8	31.3	20.8	39.0	
"	70%	40.8	73.5	19.9	42.6	28.8	52.8	
"	80%	53.1	82.3	29.2	56.1	43.0	65.4	
"	90%	69.2	90.0	42.9	72.8	59.6	79.2	
Penengah (RM/Bulan) <i>Median</i>	5,873	3,544	8,840	6,406	7,786	5,761		
Purata (RM/Bulan) <i>Mean</i>	7,901	4,612	13,269	8,148	10,097	7,022		

Nota>Note:

Klasifikasi industri berdasarkan Piawaian Klasifikasi Industri Malaysia (MSIC) 2008

Industry classification is based on Malaysia Standard Industrial Classification (MSIC) 2008

Jadual 3.21: Peratusan agihan pendapatan kumulatif, penengah dan purata mengikut industri ketua isi rumah, Malaysia, 2019 (samb.)
 Table 3.21: Cumulative percentage of income share, median and mean by industry of head of household, Malaysia, 2019 (cont'd)

Kumpulan isi rumah Household group	Peratus agihan pendapatan kumulatif Cumulative percentage of income share						
	Pembinaan Construction	Perdagangan borong dan runcit; pemberian kenderaan bermotor dan motosikal Wholesale and retail trade; repair of motor vehicles and motorcycles	Pengangkutan dan penyimpanan Transportation and storage	Penginapan dan aktiviti perkhidmatan makanan dan minuman Accommodation and food and beverages service activities	Maklumat dan komunikasi Information and communication	Aktiviti kewangan dan insurans/takaful Financial and insurance/takaful activities	
Terendah <i>Bottom</i>	10%	1.8	1.5	1.3	2.3	0.1	0.1
"	20%	5.2	4.4	4.4	6.4	0.4	0.4
"	30%	9.3	8.5	9.7	11.9	1.3	0.8
"	40%	14.1	13.6	16.1	19.0	2.8	2.1
"	50%	20.1	20.4	25.4	27.5	5.7	4.3
"	60%	28.0	28.9	35.6	38.0	10.4	8.4
"	70%	36.8	38.8	48.1	49.4	17.7	15.2
"	80%	48.3	51.5	61.8	62.1	28.9	26.1
"	90%	63.2	67.0	76.8	77.3	49.0	47.4
Penengah (RM/Bulan) Median (RM/Month)	6,213	6,393	5,981	5,589	10,531	11,127	
Purata (RM/Bulan) Mean (RM/Month)	8,595	8,509	7,620	7,173	13,125	13,599	

Nota>Note:

Klasifikasi industri berdasarkan Piawaian Klasifikasi Industri Malaysia (MSIC) 2008
 Industry classification is based on Malaysia Standard Industrial Classification (MSIC) 2008

Jadual 3.21: Peratusan agihan pendapatan kumulatif, penengah dan purata mengikut industri ketua isi rumah, Malaysia, 2019 (samb.)
Table 3.21: Cumulative percentage of income share, median and mean by industry of head of household, Malaysia, 2019 (cont'd)

Kumpulan isi rumah Household group	Peratus agihan pendapatan kumulatif Cumulative percentage of income share					
	Aktiviti harta tanah	Aktiviti profesional, saintifik dan teknikal	Aktiviti pentadbiran dan khidmat sokongan	Pentadbiran awam dan pertahanan; aktiviti keselamatan sosial wajib	Pendidikan	Aktiviti kesihatan kemanusiaan dan kerja sosial
	Real estate activities	Professional, scientific and technical activities	Administrative and support service activities	Public administration and defence; compulsory social security	Education	Human health and social work activities
Terendah <i>Bottom</i>	10%	0.0	0.1	3.6	0.3	0.3
"	20%	0.2	0.6	9.7	2.2	1.0
"	30%	0.9	1.5	16.8	6.1	2.5
"	40%	1.9	3.5	24.7	12.5	5.1
"	50%	3.8	6.0	33.8	20.3	9.0
"	60%	7.0	10.2	43.7	30.7	15.3
"	70%	14.0	16.8	54.3	44.3	25.0
"	80%	24.7	26.9	64.5	60.0	40.6
"	90%	43.6	45.8	77.2	78.8	66.5
Penengah (RM/Bulan) <i>Median (RM/Month)</i>	11,157	10,526	4,737	6,830	9,438	6,986
Purata (RM/Bulan) <i>Mean (RM/Month)</i>	14,801	13,386	6,508	8,167	10,378	9,424

Nota>Note:

Klasifikasi industri berdasarkan Piawaian Klasifikasi Industri Malaysia (MSIC) 2008

Industry classification is based on Malaysia Standard Industrial Classification (MSIC) 2008

Jadual 3.21: Peratusan agihan pendapatan kumulatif, penengah dan purata mengikut industri ketua isi rumah, Malaysia, 2019 (samb.)
 Table 3.21: Cumulative percentage of income share, median and mean by industry of head of household, Malaysia, 2019 (cont'd)

Kumpulan isi rumah Household group	Peratus agihan pendapatan kumulatif Cumulative percentage of income share					
	Kesenian, hiburan dan rekreasi	Aktiviti perkhidmatan lain	Aktiviti isi rumah sebagai majikan, aktiviti mengeluarkan barang dan perkhidmatan yang tidak dapat dibezakan oleh isi rumah untuk kegunaan sendiri	Organisasi dan badan di luar wilayah	Industri yang tidak dikelaskan di mana-mana	
	Arts, entertainment and recreation	Other service activities	Activities of households as employers; undifferentiated goods and services producing activities of households for own use	Extra- territorial organisations and bodies	Industry not elsewhere classified	
Terendah Bottom	10%	0.8	2.1	9.1	0.0	13.0
"	20%	2.7	5.7	15.0	0.0	26.4
"	30%	5.6	10.2	24.4	0.0	37.8
"	40%	11.7	17.3	32.6	0.0	48.3
"	50%	19.9	24.7	44.5	24.3	57.3
"	60%	28.1	33.6	50.1	24.3	65.8
"	70%	36.7	46.0	58.0	37.1	73.9
"	80%	50.2	61.7	76.9	37.1	81.7
"	90%	68.2	76.7	97.3	37.1	88.8
Penengah (RM/Bulan) Median (RM/Month)	6,717	6,026	3,944	7,112	3,059	
Purata (RM/Bulan) Mean (RM/Month)	8,795	7,421	5,085	9,431	4,166	

Nota>Note:

Klasifikasi industri berdasarkan Piawaian Klasifikasi Industri Malaysia (MSIC) 2008

Industry classification is based on Malaysia Standard Industrial Classification (MSIC) 2008

STATISTIK PENDAPATAN ISI RUMAH BOLEH GUNA

*STATISTICS ON
HOUSEHOLD DISPOSABLE INCOME*

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Jadual 4.1: Pendapatan isi rumah boleh guna bulanan penengah mengikut bilangan penerima pendapatan dan strata, Malaysia, 2016 dan 2019
Table 4.1: Median of monthly household disposable income by number of income recipient and strata, Malaysia, 2016 and 2019

Bilangan penerima pendapatan Number of income recipient	Penengah/Median						(RM)
	2016			2019			
	Jumlah Total	Bandar Urban	Luar Bandar Rural	Jumlah Total	Bandar Urban	Luar Bandar Rural	
1 penerima/recipient	3,229	3,563	2,252	3,552	3,920	2,608	
2 penerima/recipients	5,483	5,983	3,626	6,355	6,883	4,329	
3 penerima/recipients	6,217	6,787	4,577	7,395	7,969	5,475	
4 penerima dan lebih recipients and more	7,854	8,369	5,941	9,471	10,160	7,103	

Jadual 4.2: Pendapatan isi rumah boleh guna bulanan purata mengikut bilangan penerima pendapatan dan strata, Malaysia, 2016 dan 2019
Table 4.2: Mean of monthly household disposable income by number of income recipient and strata, Malaysia, 2016 and 2019

Bilangan penerima pendapatan Number of income recipient	Purata/Mean						(RM)
	2016			2019			
	Jumlah Total	Bandar Urban	Luar Bandar Rural	Jumlah Total	Bandar Urban	Luar Bandar Rural	
1 penerima/recipient	4,127	4,583	2,702	4,747	5,209	3,167	
2 penerima/recipients	6,831	7,346	4,596	7,821	8,326	5,471	
3 penerima/recipients	7,913	8,573	5,493	9,366	10,021	6,670	
4 penerima dan lebih recipients and more	9,815	10,528	6,993	12,057	12,869	8,413	

Jadual 4.3: Pendapatan isi rumah boleh guna bulanan penengah mengikut bilangan penerima pendapatan dan kumpulan etnik ketua isi rumah, Malaysia, 2016 dan 2019

Table 4.3: Median of monthly household disposable income by number of income recipient and ethnic group of head of household, Malaysia, 2016 and 2019

Bilangan penerima pendapatan Number of income recipient	Penengah/Median								(RM)
	2016				2019				
	Bumiputera	Cina Chinese	India Indians	Lain-lain Others	Bumiputera	Cina Chinese	India Indians	Lain-lain Others	
1 penerima/recipient	2,935	3,982	3,445	2,286	3,233	4,476	3,673	2,763	
2 penerima/recipients	5,090	7,070	5,170	3,477	5,854	8,340	5,955	4,003	
3 penerima/recipients	5,703	8,388	6,449	4,038	6,735	10,126	7,775	5,383	
4 penerima dan lebih recipients and more	7,197	10,563	8,301	6,361	8,778	13,649	10,256	6,226	

Jadual 4.4: Pendapatan isi rumah boleh guna bulanan purata mengikut bilangan penerima pendapatan dan kumpulan etnik ketua isi rumah, Malaysia, 2016 dan 2019

Table 4.4: Mean of monthly household disposable income by number of income recipient and ethnic group of head of household, Malaysia, 2016 and 2019

Bilangan penerima pendapatan Number of income recipient	Purata/Mean								(RM)
	2016				2019				
	Bumiputera	Cina Chinese	India Indians	Lain-lain Others	Bumiputera	Cina Chinese	India Indians	Lain-lain Others	
1 penerima/recipient	3,594	5,204	4,435	3,039	4,078	6,071	5,062	3,982	
2 penerima/recipients	6,287	8,644	6,504	4,879	7,125	9,923	7,687	5,370	
3 penerima/recipients	6,955	10,710	8,182	5,324	8,293	12,575	10,005	7,209	
4 penerima dan lebih recipients and more	8,846	13,846	9,835	7,192	10,821	16,922	13,232	8,487	

Jadual 4.5: Pendapatan isi rumah boleh guna bulanan penengah, purata dan kadar pertumbuhan tahunan dikompaun mengikut negeri, Malaysia, 2016 dan 2019

Table 4.5: Median, mean and compounded annual growth rate of monthly household disposable income by state, Malaysia, 2016 and 2019

Negeri State	Penengah/Median			Purata/Mean		
			Kadar pertumbuhan tahunan dikompaun <i>Compounded annual growth rate 2016 – 2019 (%)</i>			Kadar pertumbuhan tahunan dikompaun <i>Compounded annual growth rate 2016 – 2019 (%)</i>
	(RM)	2016	2019	(RM)	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 4.6: Pendapatan isi rumah boleh guna per kapita bulanan penengah, purata dan kadar pertumbuhan tahunan dikompaun mengikut negeri, Malaysia, 2016 dan 2019

Table 4.6: Median, mean and compounded annual growth rate of monthly per capita household disposable income by state, Malaysia, 2016 and 2019

Negeri State	Penengah/Median			Purata/Mean		
			Kadar pertumbuhan tahunan dikompaun <i>Compounded annual growth rate 2016 – 2019 (%)</i>			Kadar pertumbuhan tahunan dikompaun <i>Compounded annual growth rate 2016 – 2019 (%)</i>
	(RM)	2016	2019	(RM)	2016	2019
Malaysia	1,249	1,505	6.2	1,702	2,053	6.2
Johor	1,334	1,631	6.7	1,732	2,105	6.5
Kedah	921	1,156	7.6	1,290	1,525	5.6
Kelantan	715	897	7.6	980	1,211	7.1
Melaka	1,380	1,531	3.5	1,725	2,018	5.2
Negeri Sembilan	1,211	1,377	4.3	1,572	1,791	4.3
Pahang	1,017	1,253	7.0	1,269	1,563	6.9
Pulau Pinang	1,380	1,721	7.4	1,760	2,195	7.4
Perak	1,048	1,288	6.9	1,320	1,607	6.6
Perlis	1,022	1,259	7.0	1,265	1,521	6.1
Selangor	1,651	1,926	5.1	2,161	2,574	5.8
Terengganu	1,013	1,188	5.3	1,281	1,513	5.5
Sabah	837	981	5.3	1,263	1,404	3.5
Sarawak	988	1,180	5.9	1,364	1,612	5.6
W.P. Kuala Lumpur	2,213	2,873	8.7	3,003	3,844	8.2
W.P. Labuan	1,185	1,541	8.8	1,704	1,961	4.7
W.P. Putrajaya	2,115	2,726	8.5	2,918	3,540	6.4

Jadual 4.7: Pendapatan isi rumah boleh guna bulanan penengah mengikut kumpulan etnik ketua isi rumah, jantina dan strata, Malaysia, 2019
Table 4.7: Median of monthly household disposable income by ethnic group of head of household, sex and strata, Malaysia, 2019

Kumpulan etnik Ethnic group	Penengah/Median										(RM)
	Jumlah Total			Bandar Urban			Luar Bandar Rural				
	Jumlah Total	Lelaki Male	Perempuan Female	Jumlah Total	Lelaki Male	Perempuan Female	Jumlah Total	Lelaki Male	Perempuan Female		
Jumlah Total	5,116	5,353	4,088	5,641	5,905	4,428	3,486	3,593	2,914		
Bumiputera	4,721	4,886	3,947	5,354	5,520	4,413	3,433	3,532	2,907		
Cina/Chinese	6,397	6,864	4,645	6,580	7,041	4,776	4,166	4,406	3,035		
India/Indians	5,107	5,509	3,792	5,213	5,621	3,896	3,631	3,883	2,732		
Lain-lain/Others	3,773	3,931	3,272	4,012	4,179	3,491	3,242	3,299	2,897		

Jadual 4.8: Pendapatan isi rumah boleh guna bulanan purata mengikut kumpulan etnik ketua isi rumah, jantina dan strata, Malaysia, 2019
Table 4.8: Mean of monthly household disposable income by ethnic group of head of household, sex and strata, Malaysia, 2019

Kumpulan etnik Ethnic group	Purata/Mean										(RM)
	Jumlah Total			Bandar Urban			Luar Bandar Rural				
	Jumlah Total	Lelaki Male	Perempuan Female	Jumlah Total	Lelaki Male	Perempuan Female	Jumlah Total	Lelaki Male	Perempuan Female		
Jumlah Total	6,764	7,066	5,282	7,331	7,670	5,659	4,526	4,672	3,828		
Bumiputera	6,127	6,328	5,110	6,774	6,996	5,629	4,413	4,536	3,826		
Cina/Chinese	8,371	8,886	5,843	8,556	9,092	5,954	5,670	5,964	3,965		
India/Indians	6,907	7,378	4,978	7,017	7,493	5,067	5,032	5,416	3,458		
Lain-lain/Others	5,239	5,417	4,626	5,699	5,901	4,959	4,087	4,146	3,910		

Jadual 4.9: Pendapatan isi rumah boleh guna bulanan penengah dan purata mengikut negeri dan jantina ketua isi rumah, Malaysia, 2019
Table 4.9: Median and mean of monthly household disposable income by state and sex of head of household, Malaysia, 2019

Negeri State	Penengah/Median			Purata/Mean			(RM)
	Jumlah Total	Lelaki Male	Perempuan Female	Jumlah Total	Lelaki Male	Perempuan Female	
MALAYSIA	5,116	5,353	4,088	6,764	7,066	5,282	
Johor	5,516	5,748	4,207	6,923	7,222	5,177	
Kedah	3,885	4,058	3,170	4,984	5,208	3,988	
Kelantan	3,309	3,415	2,889	4,516	4,687	3,781	
Melaka	5,354	5,717	4,051	6,892	7,351	4,877	
Negeri Sembilan	4,327	4,563	3,211	5,841	6,141	4,521	
Pahang	3,986	4,107	3,430	5,035	5,205	4,218	
Pulau Pinang	5,397	5,603	4,429	6,749	7,123	5,261	
Perak	3,803	3,914	3,246	4,920	5,143	4,101	
Perlis	4,282	4,448	3,607	5,183	5,361	4,438	
Selangor	6,837	7,033	5,572	8,826	9,114	7,060	
Terengganu	5,038	5,060	4,807	6,122	6,183	5,687	
Sabah	3,788	3,883	3,366	5,105	5,269	4,380	
Sarawak	3,994	4,109	3,639	5,218	5,372	4,601	
W.P. Kuala Lumpur	8,834	9,081	7,546	11,102	11,446	8,996	
W.P. Labuan	6,083	6,118	5,807	7,329	7,452	6,679	
W.P. Putrajaya	9,045	9,550	6,202	11,333	11,861	8,590	

Jadual 4.10: Pendapatan isi rumah boleh guna bulanan penengah dan purata mengikut kumpulan umur ketua isi rumah, Malaysia, 2019
Table 4.10: Median and mean of monthly household disposable income by age group of head of household, Malaysia, 2019

Kumpulan umur Age group	Penengah Median	Purata Mean	(RM)
Jumlah <i>Total</i>	5,116	6,764	
15 – 24	3,584	4,441	
25 – 29	4,635	5,618	
30 – 34	5,321	6,440	
35 – 39	5,706	7,067	
40 – 44	5,700	7,241	
45 – 64	5,551	7,462	
65 dan lebih <i>65 and above</i>	3,233	4,818	

Jadual 4.11: Peratusan isi rumah dan agihan pendapatan boleh guna mengikut kumpulan etnik ketua isi rumah dan strata, Malaysia, 2019
Table 4.11: Percentage of households and disposable income share by ethnic group of head of household and strata, Malaysia, 2019

Kumpulan etnik Ethnic group	Jumlah Total		Bandar Urban		Luar Bandar Rural		(%)
	Isi rumah Household	Agihan pendapatan Income share	Isi rumah Household	Agihan pendapatan Income share	Isi rumah Household	Agihan pendapatan Income share	
Jumlah <i>Total</i>	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Bumiputera	65.1	58.9	59.1	54.7	88.4	86.1	
Cina/Chinese	25.9	32.1	30.4	35.4	8.2	10.3	
India/Indians	8.2	8.3	9.7	9.3	2.2	2.5	
Lain-lain/Others	0.8	0.7	0.8	0.6	1.2	1.1	

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STATISTIK PENDAPATAN MENGIKUT KUMPULAN ISI RUMAH

***STATISTICS ON HOUSEHOLD INCOME
BY HOUSEHOLD GROUP***

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Jadual 5.1: Pendapatan isi rumah kasar bulanan penengah dan purata kumpulan isi rumah mengikut kumpulan etnik ketua isi rumah dan strata, Malaysia, 2019

Table 5.1: Median and mean of monthly household gross income of household group by ethnic group of head of household and strata, Malaysia, 2019

Kumpulan isi rumah Household group	Penengah/Median					Purata/Mean					(RM)
	Jumlah Total	Bumiputera	Cina Chinese	India Indians	Lain-lain Others	Jumlah Total	Bumiputera	Cina Chinese	India Indians	Lain-lain Others	
Jumlah Total	5,873	5,420	7,391	5,981	4,181	7,901	7,093	9,895	8,216	5,933	
Tertinggi 20% Top 20%	15,031	13,299	18,876	15,799	11,441	18,506	16,089	23,389	19,592	14,148	
Pertengahan 40% Middle 40%	7,093	6,533	8,988	7,136	4,988	7,348	6,712	9,284	7,450	5,236	
Terendah 40% Bottom 40%	3,166	3,017	3,733	3,323	2,572	3,152	2,978	3,760	3,299	2,539	
Bandar Urban	6,561	6,209	7,646	6,097	4,505	8,635	7,936	10,140	8,351	6,501	
Tertinggi 20% Top 20%	16,060	14,475	19,266	15,943	12,352	19,910	17,664	23,812	19,845	15,749	
Pertengahan 40% Middle 40%	7,830	7,334	9,275	7,248	5,507	8,088	7,553	9,553	7,601	5,730	
Terendah 40% Bottom 40%	3,571	3,508	3,893	3,376	2,665	3,544	3,454	3,893	3,364	2,660	
Luar bandar Rural	3,828	3,768	4,610	4,259	3,566	5,004	4,866	6,318	5,905	4,507	
Tertinggi 20% Top 20%	9,439	9,201	11,956	10,858	8,293	11,052	10,597	15,000	14,115	9,425	
Pertengahan 40% Middle 40%	4,538	4,453	5,586	4,983	4,021	4,700	4,612	5,688	5,151	4,228	
Terendah 40% Bottom 40%	2,417	2,384	2,670	2,636	2,360	2,286	2,255	2,615	2,574	2,334	

Nota>Note:

Mengikut had pendapatan kumpulan isi rumah bagi strata dan kumpulan etnik masing-masing

Refer to thresholds income of household group for each strata and ethnic group

Jadual 5.2: Pendapatan isi rumah kasar bulanan penengah dan purata kumpulan isi rumah mengikut negeri, Malaysia, 2019
Table 5.2: Median and mean of monthly household gross income of household group by state, Malaysia, 2019

Negeri State	Penengah/Median			Purata/Mean			(RM)
	Tertinggi 20% Top 20%	Pertengahan 40% Middle 40%	Terendah 40% Bottom 40%	Tertinggi 20% Top 20%	Pertengahan 40% Middle 40%	Terendah 40% Bottom 40%	
Malaysia	15,031	7,093	3,166	18,506	7,348	3,152	
Johor	14,629	7,549	3,677	17,440	7,725	3,591	
Kedah	10,204	5,050	2,686	11,874	5,267	2,603	
Kelantan	9,500	4,242	2,301	11,130	4,428	2,194	
Melaka	14,393	7,001	3,318	17,413	7,324	3,327	
Negeri Sembilan	13,257	5,866	2,801	15,538	6,165	2,844	
Pahang	10,431	5,133	3,017	11,864	5,328	2,910	
Pulau Pinang	14,002	7,264	3,631	16,762	7,472	3,588	
Perak	10,308	5,041	2,614	12,708	5,233	2,528	
Perlis	9,782	5,377	2,665	11,084	5,538	2,617	
Selangor	20,175	9,737	4,657	24,911	10,013	4,602	
Terengganu	12,137	6,539	3,372	14,085	6,656	3,342	
Sabah	11,461	5,177	2,444	13,286	5,379	2,343	
Sarawak	11,856	5,478	2,541	13,446	5,707	2,468	
W.P. Kuala Lumpur	22,610	12,068	6,623	28,622	12,356	6,480	
W.P. Labuan	15,196	7,889	4,272	17,173	8,154	4,085	
W.P. Putrajaya	22,291	11,574	5,976	28,306	11,874	6,072	

Nota>Note:

Mengikut had pendapatan kumpulan isi rumah bagi negeri masing-masing

Refer to thresholds income of household group for each state

Jadual 5.3: Agihan pendapatan mengikut kumpulan isi rumah dan negeri, Malaysia, 2019
 Table 5.3: Income share by household group and state, Malaysia, 2019

Negeri State	Jumlah Total	Tertinggi 20% Top 20%	Pertengahan 40% Middle 40%	Terendah 40% Bottom 40%
Malaysia	100.0	46.8	37.2	16.0
Johor	100.0	43.5	38.6	17.9
Kedah	100.0	43.0	38.2	18.8
Kelantan	100.0	45.7	36.3	18.0
Melaka	100.0	45.0	37.8	17.2
Negeri Sembilan	100.0	46.3	36.7	17.0
Pahang	100.0	41.9	37.6	20.5
Pulau Pinang	100.0	43.1	38.4	18.5
Perak	100.0	45.0	37.1	17.9
Perlis	100.0	40.4	40.5	19.1
Selangor	100.0	46.0	37.0	17.0
Terengganu	100.0	41.3	39.1	19.6
Sabah	100.0	46.2	37.5	16.3
Sarawak	100.0	45.1	38.3	16.6
W.P. Kuala Lumpur	100.0	43.2	37.3	19.5
W.P. Labuan	100.0	41.2	39.1	19.7
W.P. Putrajaya	100.0	44.1	37.0	18.9

Nota>Note:

Mengikut had pendapatan kumpulan isi rumah bagi negeri masing-masing

Refer to thresholds income of household group for each state

Jadual 5.4: Pendapatan isi rumah kasar bulanan penengah, purata dan kumpulan isi rumah mengikut saiz isi rumah, Malaysia, 2019
Table 5.4: Median, mean of monthly household gross income and household group by household size, Malaysia, 2019

Kumpulan isi rumah Household group	Saiz isi rumah Household size					Pendapatan per kapita Income per capita	
	Satu One	Dua Two	Tiga Three	Empat Four	Lima dan ke atas Five and above		
MALAYSIA							
Penengah (RM/Bulan) <i>Median (RM/Month)</i>	5,873	2,988	4,394	5,905	6,846	6,921	1,710
Purata (RM/Bulan) <i>Mean (RM/Month)</i>	7,901	4,246	6,228	7,863	8,808	9,112	2,394
Tertinggi 20% <i>Top 20%</i>							
Penengah (RM/Bulan) <i>Median (RM/Month)</i>	15,031	14,507	14,521	15,044	14,780	15,343	3,854
Purata (RM/Bulan) <i>Mean (RM/Month)</i>	18,506	18,772	18,001	18,596	18,100	18,838	5,032
Pertengahan 40% <i>Middle 40%</i>							
Penengah (RM/Bulan) <i>Median (RM/Month)</i>	7,093	6,603	6,853	7,061	7,214	7,173	1,845
Purata (RM/Bulan) <i>Mean (RM/Month)</i>	7,348	7,045	7,178	7,318	7,427	7,416	2,229
Terendah 40% <i>Bottom 40%</i>							
Penengah (RM/Bulan) <i>Median (RM/Month)</i>	3,166	2,535	2,986	3,286	3,425	3,449	1,015
Purata (RM/Bulan) <i>Mean (RM/Month)</i>	3,152	2,562	3,018	3,264	3,376	3,393	1,241

Nota>Note:

Mengikut had pendapatan kumpulan isi rumah Malaysia

Refer to thresholds income of household group Malaysia

Jadual 5.5: Peratusan isi rumah mengikut kumpulan isi rumah kuintil dan negeri, Malaysia, 2019
 Table 5.5: Percentage of households by quintile household group and state, Malaysia, 2019

Negeri State	Kuintil/Quintile					(%)
	1 - 20	21 - 40	41 - 60	61 - 80	81 - 100	
Bilangan isi rumah ('000) <i>Number of households ('000)</i>	1,455.4	1,455.4	1,455.4	1,455.2	1,455.3	
MALAYSIA	100.0	100.0	100.0	100.0	100.0	
Johor	8.9	11.4	13.6	14.6	12.0	
Kedah	10.1	9.5	6.7	5.1	2.8	
Kelantan	10.2	5.6	3.7	2.4	1.8	
Melaka	2.9	3.0	3.6	3.2	2.9	
Negeri Sembilan	4.9	3.8	4.1	3.0	2.8	
Pahang	5.6	7.9	5.0	3.3	2.1	
Pulau Pinang	4.3	6.3	7.4	7.1	5.8	
Perak	13.9	11.5	8.5	6.2	3.7	
Perlis	1.2	1.0	0.8	0.7	0.3	
Selangor	8.4	15.7	22.1	28.2	37.1	
Terengganu	2.8	4.6	4.3	3.7	2.3	
Sabah	12.4	7.7	6.3	5.0	4.0	
Sarawak	13.8	9.2	8.0	6.7	5.3	
W.P. Kuala Lumpur	0.4	2.3	5.1	9.8	15.7	
W.P. Labuan	0.2	0.3	0.4	0.4	0.4	
W.P. Putrajaya	0.0	0.2	0.4	0.6	1.0	

Nota>Note:

Mengikut had pendapatan kuintil bagi Malaysia

Refer to quintile income thresholds for Malaysia

Jadual 5.6: Pendapatan isi rumah kasar bulanan penengah dan purata kumpulan isi rumah kuintil mengikut kumpulan etnik ketua isi rumah dan strata, Malaysia, 2019

Table 5.6: Median and mean of monthly household gross income of quintile household group by ethnic group of head of household and strata, Malaysia, 2019

	Kuintil/Quintile					(RM)
	1 - 20	21 - 40	41 - 60	61 - 80	81 - 100	
Penengah/Median						
Malaysia	2,495	3,969	5,873	8,666	15,031	
Strata						
Bandar/Urban	2,686	4,462	6,561	9,484	16,060	
Luar bandar/Rural	1,830	2,779	3,828	5,474	9,439	
Kumpulan etnik/ Ethnic group						
Bumiputera	2,367	3,722	5,421	7,882	13,299	
Cina/Chinese	2,724	4,833	7,391	11,020	18,876	
India/Indians	2,575	4,154	5,981	8,785	15,799	
Lain-lain/Others	2,085	3,046	4,212	6,226	11,441	
Purata/Mean						
Malaysia	2,326	3,978	5,911	8,785	18,506	
Strata						
Bandar/Urban	2,607	4,482	6,576	9,600	19,910	
Luar bandar/Rural	1,761	2,810	3,856	5,544	11,052	
Kumpulan etnik/ Ethnic group						
Bumiputera	2,219	3,737	5,453	7,972	16,089	
Cina/Chinese	2,670	4,851	7,439	11,130	23,389	
India/Indians	2,457	4,142	6,019	8,880	19,592	
Lain-lain/Others	2,027	3,049	4,239	6,230	14,148	

Nota>Note:

Mengikut had pendapatan kuintil bagi strata dan etnik masing-masing

Refer to quintile income thresholds by strata and ethnic group

Jadual 5.7: Pendapatan isi rumah kasar bulanan penengah dan purata kumpulan isi rumah kuintil mengikut negeri, Malaysia, 2019

Table 5.7: Median and mean of monthly household gross income of quintile household group by state, Malaysia, 2019

Negeri State	Penengah/Median Kuintil/Quintile					Purata/Mean Kuintil/Quintile					(RM)				
	1 - 20		21 - 40		41 - 60	61 - 80	81 - 100		1 - 20	21 - 40	41 - 60		61 - 80	81 - 100	
	1 - 20	21 - 40	21 - 40	41 - 60	61 - 80	81 - 100	1 - 20	21 - 40	41 - 60	61 - 80	81 - 100	1 - 20	21 - 40	41 - 60	61 - 80
Malaysia	2,495	3,969	5,873	8,666	15,031		2,326	3,978	5,911	8,785	18,506				
Johor	2,735	4,532	6,427	8,928	14,629		2,654	4,528	6,440	9,010	17,440				
Kedah	2,099	3,183	4,325	6,103	10,204		2,013	3,192	4,356	6,179	11,874				
Kelantan	1,793	2,639	3,563	5,188	9,500		1,728	2,661	3,582	5,275	11,130				
Melaka	2,618	4,187	6,064	8,356	14,393		2,465	4,189	6,084	8,566	17,413				
Negeri Sembilan	2,403	3,428	5,006	7,207	13,257		2,231	3,455	5,004	7,324	15,538				
Pahang	2,553	3,452	4,440	6,124	10,431		2,374	3,446	4,458	6,198	11,864				
Pulau Pinang	2,768	4,466	6,169	8,562	14,002		2,705	4,472	6,220	8,724	16,762				
Perak	2,045	3,047	4,275	6,089	10,308		1,965	3,092	4,303	6,163	12,708				
Perlis	2,141	3,228	4,595	6,439	9,782		2,000	3,234	4,572	6,500	11,084				
Selangor	3,479	5,838	8,210	11,657	20,175		3,372	5,834	8,241	11,785	24,911				
Terengganu	2,922	3,992	5,546	7,588	12,137		2,678	4,008	5,597	7,717	14,085				
Sabah	1,836	2,862	4,236	6,377	11,461		1,783	2,903	4,274	6,484	13,286				
Sarawak	1,951	3,033	4,545	6,777	11,856		1,874	3,062	4,556	6,859	13,446				
W.P. Kuala Lumpur	5,148	7,969	10,549	14,104	22,610		5,030	7,931	10,561	14,153	28,622				
W.P. Labuan	3,066	5,013	6,729	9,438	15,196		3,132	5,043	6,820	9,489	17,173				
W.P. Putrajaya	4,751	7,444	9,983	13,436	22,291		4,707	7,438	10,059	13,689	28,306				

Nota>Note:

Mengikut had pendapatan kuintil bagi negeri masing-masing

Refer to quintile income thresholds for each state

Jadual 5.8: Agihan pendapatan mengikut kumpulan isi rumah kuintil dan negeri, Malaysia, 2019

Table 5.8: Income share by quintile household group and state, Malaysia, 2019

Negeri State	Jumlah Total	Kuintil/Quintile					(%)
		1 - 20	21 - 40	41 - 60	61 - 80	81 - 100	
Malaysia	100.0	5.9	10.1	15.0	22.2	46.8	
Johor	100.0	6.6	11.3	16.1	22.5	43.5	
Kedah	100.0	7.3	11.5	15.8	22.4	43.0	
Kelantan	100.0	7.1	10.9	14.7	21.7	45.6	
Melaka	100.0	6.4	10.8	15.7	22.1	45.0	
Negeri Sembilan	100.0	6.6	10.3	14.9	21.9	46.3	
Pahang	100.0	8.4	12.2	15.7	21.9	41.8	
Pulau Pinang	100.0	7.0	11.5	16.0	22.4	43.1	
Perak	100.0	7.0	11.0	15.2	21.8	45.0	
Perlis	100.0	7.3	11.8	16.7	23.8	40.4	
Selangor	100.0	6.2	10.8	15.2	21.8	46.0	
Terengganu	100.0	7.9	11.8	16.4	22.6	41.3	
Sabah	100.0	6.2	10.1	14.9	22.6	46.2	
Sarawak	100.0	6.3	10.3	15.3	23.0	45.1	
W.P. Kuala Lumpur	100.0	7.6	12.0	15.9	21.3	43.2	
W.P. Labuan	100.0	7.6	12.1	16.4	22.8	41.1	
W.P. Putrajaya	100.0	7.3	11.6	15.7	21.3	44.1	

Nota>Note:**Mengikut had pendapatan kuintil bagi negeri masing-masing**

Refer to quintile income thresholds for each state

Jadual 5.9: Peratusan isi rumah mengikut kumpulan isi rumah desil dan negeri, Malaysia, 2019

Table 5.9: Percentage of households by decile household group and state, Malaysia, 2019

Negeri State	Desil/Decile										(%)
	1 - 10	11 - 20	21 - 30	31 - 40	41 - 50	51 - 60	61 - 70	71 - 80	81 - 90	91 - 100	
Bilangan isi rumah ('000) <i>Number of households ('000)</i>	727.7	727.6	727.7	727.7	727.7	727.7	727.6	727.7	727.7	727.6	
MALAYSIA	100.0										
Johor	8.0	9.9	10.6	12.1	13.8	13.3	14.9	14.3	12.5	11.3	
Kedah	10.3	10.0	9.6	9.4	7.4	6.0	5.5	4.6	3.3	2.3	
Kelantan	11.5	8.9	6.5	4.8	4.1	3.3	2.8	2.0	2.2	1.4	
Melaka	2.4	3.4	2.8	3.1	3.1	4.1	3.4	3.0	3.1	2.8	
Negeri Sembilan	4.3	5.6	3.9	3.8	4.8	3.4	3.2	2.8	2.7	2.8	
Pahang	4.2	7.1	8.6	7.2	5.4	4.5	3.7	3.0	2.6	1.7	
Pulau Pinang	3.7	4.9	5.9	6.7	7.6	7.1	7.5	6.6	6.6	5.0	
Perak	14.3	13.5	11.8	11.3	8.7	8.4	6.4	6.0	4.3	3.2	
Perlis	1.2	1.1	1.0	1.0	0.9	0.8	0.8	0.6	0.5	0.1	
Selangor	7.0	9.8	14.8	16.6	19.7	24.4	26.5	30.0	33.2	41.1	
Terengganu	1.9	3.6	5.0	4.2	4.3	4.4	3.8	3.6	2.8	1.9	
Sabah	14.8	9.9	8.0	7.3	6.5	6.1	5.3	4.7	4.5	3.4	
Sarawak	16.0	11.6	9.5	8.9	8.5	7.6	6.8	6.6	6.3	4.3	
W.P. Kuala Lumpur	0.3	0.5	1.7	2.9	4.4	5.8	8.4	11.1	14.2	17.2	
W.P. Labuan	0.1	0.2	0.2	0.4	0.4	0.5	0.4	0.4	0.3	0.4	
W.P. Putrajaya	0.0	0.0	0.1	0.3	0.4	0.3	0.6	0.7	0.9	1.1	

Nota>Note:**Mengikut had pendapatan desil bagi Malaysia**

Refer to decile income thresholds for Malaysia

Jadual 5.10: Pendapatan isi rumah kasar bulanan penengah dan purata kumpulan isi rumah desil mengikut kumpulan etnik ketua isi rumah dan strata, Malaysia, 2019

Table 5.10: Median and mean of monthly household gross income of decile household group by ethnic group of head of household and strata, Malaysia, 2019

	Desil/Decile										(RM)
	1 - 10	11 - 20	21 - 30	31 - 40	41 - 50	51 - 60	61 - 70	71 - 80	81 - 90	91 - 100	
Penengah/Median											
Malaysia	1,929	2,786	3,556	4,387	5,336	6,471	7,828	9,695	12,586	19,781	
Strata											
Bandar/Urban	2,193	3,131	4,025	4,945	5,977	7,146	8,591	10,547	13,587	21,377	
Luar bandar/Rural	1,476	2,125	2,593	3,020	3,535	4,169	4,971	6,075	7,868	12,215	
Kumpulan etnik/ Ethnic group											
Bumiputera	1,821	2,672	3,365	4,104	4,948	5,938	7,147	8,745	11,251	17,166	
Cina/Chinese	2,234	3,205	4,280	5,400	6,703	8,178	9,992	12,205	15,725	25,272	
India/Indians	2,121	2,897	3,724	4,564	5,500	6,545	7,858	9,794	13,205	21,012	
Lain-lain/Others	1,742	2,385	2,790	3,300	3,885	4,549	5,518	6,734	9,346	14,577	
 Purata/Mean											
Malaysia	1,849	2,803	3,561	4,395	5,346	6,477	7,841	9,730	12,720	24,293	
Strata											
Bandar/Urban	2,086	3,128	4,020	4,944	5,988	7,164	8,611	10,590	13,704	26,118	
Luar bandar/Rural	1,397	2,126	2,600	3,019	3,539	4,173	4,980	6,108	7,953	14,151	
Kumpulan etnik/ Ethnic group											
Bumiputera	1,748	2,690	3,365	4,109	4,950	5,955	7,166	8,778	11,339	20,839	
Cina/Chinese	2,125	3,214	4,282	5,419	6,703	8,174	9,991	12,269	15,942	30,837	
India/Indians	2,000	2,914	3,733	4,552	5,490	6,550	7,878	9,883	13,267	25,924	
Lain-lain/Others	1,695	2,362	2,790	3,311	3,900	4,576	5,540	6,918	9,447	18,902	

Nota>Note:

Mengikut had pendapatan desil bagi strata dan kumpulan etnik

Refer to decile income thresholds for strata and ethnic group

Jadual 5.11: Pendapatan isi rumah kasar bulanan penengah kumpulan isi rumah desil mengikut negeri, Malaysia, 2019

Table 5.11: Median of monthly household gross income of decile household group by state, Malaysia, 2019

Negeri State	Desil/Decile										(RM)
	1 - 10	11 - 20	21 - 30	31 - 40	41 - 50	51 - 60	61 - 70	71 - 80	81 - 90	91 - 100	
Malaysia	1,929	2,786	3,556	4,387	5,336	6,471	7,828	9,695	12,586	19,781	
Johor	2,247	3,181	4,091	4,961	5,870	6,996	8,186	9,808	12,467	18,676	
Kedah	1,649	2,495	2,942	3,444	4,037	4,680	5,547	6,802	8,656	12,790	
Kelantan	1,481	2,067	2,513	2,819	3,285	3,862	4,683	5,828	7,816	12,954	
Melaka	2,081	2,906	3,745	4,655	5,662	6,549	7,610	9,474	12,300	17,428	
Negeri Sembilan	1,941	2,612	3,070	3,843	4,633	5,386	6,524	8,023	10,834	17,978	
Pahang	2,083	2,765	3,224	3,648	4,163	4,737	5,583	6,776	8,697	13,119	
Pulau Pinang	2,352	3,233	4,066	4,890	5,704	6,719	7,855	9,552	11,982	17,642	
Perak	1,657	2,408	2,826	3,345	3,965	4,637	5,537	6,732	8,772	13,646	
Perlis	1,613	2,493	2,884	3,553	4,228	4,967	5,899	7,090	8,772	12,079	
Selangor	2,750	4,072	5,255	6,421	7,510	8,915	10,635	12,896	16,762	26,836	
Terengganu	2,369	3,149	3,658	4,328	5,156	6,062	7,018	8,396	10,339	15,448	
Sabah	1,514	2,136	2,621	3,163	3,864	4,667	5,766	7,198	9,566	14,719	
Sarawak	1,546	2,259	2,743	3,358	4,112	4,977	6,084	7,581	10,016	15,040	
W.P. Kuala Lumpur	4,335	5,914	7,298	8,550	9,841	11,254	12,997	15,278	19,114	31,640	
W.P. Labuan	2,608	3,772	4,580	5,456	6,344	7,221	8,588	10,233	13,352	19,309	
W.P. Putrajaya	4,170	5,284	6,827	8,170	9,379	10,797	12,358	15,066	18,997	31,977	

Nota>Note:

Mengikut had pendapatan desil bagi negeri masing-masing

Refer to decile income thresholds for each state

Jadual 5.12: Pendapatan isi rumah kasar bulanan purata kumpulan isi rumah desil mengikut negeri, Malaysia, 2019

Table 5.12: Mean of monthly household gross income of decile household group by state, Malaysia, 2019

Negeri State	Desil/Decile										(RM)
	1 - 10	11 - 20	21 - 30	31 - 40	41 - 50	51 - 60	61 - 70	71 - 80	81 - 90	91 - 100	
Malaysia	1,849	2,803	3,561	4,395	5,346	6,477	7,841	9,730	12,720	24,293	
Johor	2,117	3,192	4,097	4,961	5,888	6,992	8,197	9,824	12,539	22,341	
Kedah	1,582	2,445	2,936	3,449	4,035	4,679	5,552	6,806	8,741	15,017	
Kelantan	1,398	2,057	2,496	2,826	3,285	3,879	4,692	5,857	7,873	14,392	
Melaka	2,010	2,922	3,736	4,642	5,630	6,537	7,638	9,496	12,385	22,480	
Negeri Sembilan	1,854	2,611	3,085	3,825	4,629	5,377	6,535	8,111	11,021	20,054	
Pahang	1,975	2,774	3,231	3,661	4,167	4,749	5,603	6,795	8,796	14,935	
Pulau Pinang	2,188	3,224	4,055	4,889	5,722	6,719	7,880	9,569	12,093	21,429	
Perak	1,550	2,380	2,824	3,358	3,965	4,640	5,555	6,771	8,814	16,600	
Perlis	1,546	2,455	2,909	3,559	4,207	4,938	5,882	7,116	8,796	13,391	
Selangor	2,676	4,067	5,253	6,415	7,546	8,938	10,639	12,931	16,888	32,942	
Terengganu	2,207	3,150	3,671	4,345	5,149	6,043	7,040	8,395	10,499	17,671	
Sabah	1,423	2,143	2,635	3,172	3,862	4,685	5,757	7,209	9,642	16,933	
Sarawak	1,482	2,266	2,760	3,363	4,120	4,991	6,098	7,619	10,096	16,799	
W.P. Kuala Lumpur	4,146	5,914	7,312	8,551	9,832	11,290	13,031	15,272	19,281	37,983	
W.P. Labuan	2,553	3,721	4,610	5,470	6,354	7,280	8,665	10,314	13,333	21,030	
W.P. Putrajaya	4,077	5,337	6,774	8,101	9,330	10,788	12,447	14,931	19,016	37,595	

Nota>Note:

Mengikut had pendapatan desil bagi negeri masing-masing

Refer to decile income thresholds for each state

Jadual 5.13: Agihan pendapatan mengikut kumpulan isi rumah desil dan negeri, Malaysia, 2019

Table 5.13: Income share by decile household group and state, Malaysia, 2019

Negeri State	Jumlah Total	Desil/Decile										(%)
		1 - 10	11 - 20	21 - 30	31 - 40	41 - 50	51 - 60	61 - 70	71 - 80	81 - 90	91 - 100	
Malaysia	100.0	2.4	3.5	4.5	5.6	6.8	8.2	9.9	12.3	16.1	30.7	
Johor	100.0	2.6	4.0	5.1	6.2	7.4	8.7	10.2	12.3	15.6	27.9	
Kedah	100.0	3.0	4.5	5.3	6.2	7.3	8.5	10.0	12.3	15.8	27.1	
Kelantan	100.0	2.9	4.2	5.1	5.8	6.8	7.9	9.6	12.0	16.2	29.5	
Melaka	100.0	2.6	3.8	4.8	6.0	7.3	8.5	9.9	12.2	16.1	28.8	
Negeri Sembilan	100.0	2.8	3.9	4.6	5.7	6.9	8.0	9.7	12.1	16.4	29.9	
Pahang	100.0	3.5	4.9	5.7	6.5	7.4	8.4	9.9	12.0	15.5	26.2	
Pulau Pinang	100.0	2.9	4.2	5.2	6.3	7.4	8.6	10.1	12.3	15.5	27.5	
Perak	100.0	2.8	4.2	5.0	6.0	7.0	8.2	9.8	12.0	15.6	29.4	
Perlis	100.0	2.9	4.5	5.3	6.5	7.7	9.0	10.7	13.0	16.1	24.3	
Selangor	100.0	2.5	3.8	4.8	5.9	7.0	8.3	9.8	11.9	15.6	30.4	
Terengganu	100.0	3.2	4.6	5.4	6.4	7.6	8.9	10.3	12.3	15.4	25.9	
Sabah	100.0	2.5	3.7	4.6	5.5	6.7	8.2	10.0	12.6	16.8	29.4	
Sarawak	100.0	2.6	3.8	4.6	5.6	6.9	8.4	10.2	12.8	16.9	28.2	
W.P. Kuala Lumpur	100.0	3.2	4.5	5.5	6.4	7.4	8.5	9.8	11.5	14.6	28.6	
W.P. Labuan	100.0	3.1	4.5	5.5	6.6	7.6	8.8	10.4	12.4	16.0	25.1	
W.P. Putrajaya	100.0	3.2	4.2	5.3	6.3	7.3	8.4	9.7	11.6	14.8	29.2	

Nota>Note:

Mengikut had pendapatan desil bagi negeri masing-masing

Refer to decile income thresholds for each state

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STATISTIK INSIDEN KEMISKINAN MUTLAK

**STATISTICS ON
*INCIDENCE OF ABSOLUTE POVERTY***

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Jadual 6.1: Insiden kemiskinan mutlak mengikut kumpulan etnik dan jantina ketua isi rumah, Malaysia, 2016 dan 2019

Table 6.1: Incidence of absolute poverty by ethnic group and sex of head of household, Malaysia, 2016 and 2019

Kumpulan etnik Ethnic group	2016			2019			(% (%)
	Jumlah Total	Lelaki Male	Perempuan Female	Jumlah Total	Lelaki Male	Perempuan Female	
Jumlah/Total	7.6	7.4	8.5	5.6	6.0	5.4	
Bumiputera	9.7	9.6	10.2	7.2	7.9	6.6	
Cina/Chinese	2.2	2.0	3.2	1.4	1.5	1.3	
India/Indians	5.5	5.0	7.8	4.8	4.8	6.9	
Lain-lain/Others	20.5	18.7	26.6	13.5	13.2	15.4	

Jadual 6.2: Insiden kemiskinan mutlak mengikut kumpulan umur ketua isi rumah, Malaysia, 2016 dan 2019

Table 6.2: Incidence of absolute poverty by age group of head of household, Malaysia, 2016 and 2019

Kumpulan umur Age group	2016		2019		(% (%)
Jumlah/Total	7.6			5.6	
15 – 24		13.3		6.6	
25 – 29		5.3		3.2	
30 – 34		5.4		4.2	
35 – 39		7.1		5.3	
40 – 44		9.5		7.2	
45 – 64		7.6		5.8	
65 dan lebih 65 and above		8.2		5.7	

Jadual 6.3: Insiden kemiskinan mutlak mengikut saiz isi rumah, Malaysia, 2016 dan 2019

Table 6.3: Incidence of absolute poverty by household size, Malaysia, 2016 and 2019

Saiz isi rumah Household size	2016		2019		(% (%)
Jumlah/Total	7.6			5.6	
Satu/One		1.9		0.9	
Dua/Two		3.2		3.3	
Tiga/Three		3.9		2.7	
Empat/Four		5.4		3.6	
Lima dan ke atas/Five and above		13.4		11.7	

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STATISTIK INSIDEN KEMISKINAN RELATIF

**STATISTICS ON
*INCIDENCE OF RELATIVE POVERTY***

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Jadual 7.1: Insiden kemiskinan relatif mengikut kumpulan etnik dan jantina ketua isi rumah, Malaysia, 2016 dan 2019
 Table 7.1: Incidence of relative poverty by ethnic group and sex of head of household, Malaysia, 2016 and 2019

Kumpulan etnik Ethnic group	2016			2019		
	Jumlah Total	Lelaki Male	Perempuan Female	Jumlah Total	Lelaki Male	Perempuan Female
Jumlah/Total	15.9	13.6	27.3	16.9	14.8	27.3
Bumiputera	18.2	15.9	30.2	18.8	16.8	29.4
Cina/Chinese	10.3	8.2	20.9	12.3	10.4	21.3
India/Indians	12.0	9.7	23.0	15.4	12.0	29.3
Lain-lain/Others	30.9	28.7	38.4	27.9	26.0	34.3

Jadual 7.2: Insiden kemiskinan relatif mengikut kumpulan umur ketua isi rumah, Malaysia, 2016 dan 2019
 Table 7.2: Incidence of relative poverty by age group of head of household, Malaysia, 2016 and 2019

Kumpulan umur Age group	2016		2019	
Jumlah/Total	15.9		16.9	
15 – 24	26.4		26.3	
25 – 29	12.8		14.3	
30 – 34	10.4		11.4	
35 – 39	10.5		10.8	
40 – 44	11.8		11.7	
45 – 64	13.9		14.8	
65 dan lebih 65 and above	41.5		41.4	

Jadual 7.3: Insiden kemiskinan relatif mengikut saiz isi rumah, Malaysia, 2016 dan 2019
 Table 7.3: Incidence of relative poverty by household size, Malaysia, 2016 and 2019

Saiz isi rumah Household size	2016		2019	
Jumlah/Total	15.9		16.9	
Satu/One	49.7		48.7	
Dua/Two	26.6		26.6	
Tiga/Three	14.4		15.0	
Empat/Four	10.3		10.2	
Lima dan ke atas/Five and above	9.3		9.7	

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STATISTIK KEMUDAHAN ASAS TERPILIH

*STATISTICS ON
SELECTED BASIC AMENITIES*

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Jadual 8.1: Peratusan isi rumah mengikut jenis rumah yang didiami, negeri dan strata, Malaysia, 2019
 Table 8.1: Percentage of households by type of occupied dwelling, state and strata, Malaysia, 2019

Negeri State	Dimiliki Owned			Disewa Rented			Kuarters Quarters			Jumlah Total			(%)
	Jumlah	Bandar	Luar Bandar	Jumlah	Bandar	Luar Bandar	Jumlah	Bandar	Luar Bandar	Jumlah	Bandar	Luar Bandar	
	Total	Urban	Rural	Total	Urban	Rural	Total	Urban	Rural	Total	Urban	Rural	
Malaysia	76.9	74.5	86.4	19.8	22.8	7.7	3.3	2.7	5.9	100.0	100.0	100.0	
Johor	77.5	75.8	84.2	20.0	22.3	10.7	2.5	1.9	5.1	100.0	100.0	100.0	
Kedah	84.5	81.3	93.3	13.3	16.0	5.7	2.2	2.7	1.0	100.0	100.0	100.0	
Kelantan	84.7	81.3	88.5	12.1	15.8	8.0	3.2	2.9	3.5	100.0	100.0	100.0	
Melaka	83.5	83.4	83.6	15.2	15.4	11.7	1.3	1.2	4.7	100.0	100.0	100.0	
Negeri Sembilan	78.9	78.5	80.3	17.6	19.4	11.8	3.5	2.1	7.9	100.0	100.0	100.0	
Pahang	75.9	74.5	78.1	17.0	21.3	9.9	7.1	4.2	12.0	100.0	100.0	100.0	
Pulau Pinang	78.9	78.7	84.5	19.7	19.9	14.8	1.4	1.4	0.7	100.0	100.0	100.0	
Perak	81.8	80.6	86.6	15.6	17.1	8.9	2.6	2.3	4.5	100.0	100.0	100.0	
Perlis	84.3	83.3	86.4	10.9	13.4	5.8	4.8	3.3	7.8	100.0	100.0	100.0	
Selangor	69.7	69.2	77.6	29.2	29.9	17.6	1.1	0.9	4.8	100.0	100.0	100.0	
Terengganu	86.5	85.9	87.6	10.8	11.7	9.0	2.7	2.4	3.4	100.0	100.0	100.0	
Sabah	75.9	68.8	87.7	17.1	25.2	3.4	7.0	6.0	8.9	100.0	100.0	100.0	
Sarawak	85.6	82.2	90.3	8.6	12.8	2.9	5.8	5.0	6.8	100.0	100.0	100.0	
W.P. Kuala Lumpur	63.3	63.3	n.a	34.1	34.1	n.a	2.6	2.6	n.a	100.0	100.0	n.a	
W.P. Labuan	60.3	57.4	84.6	33.4	36.2	10.3	6.3	6.4	5.1	100.0	100.0	100.0	
W.P. Putrajaya	15.1	15.1	n.a	7.5	7.5	n.a	77.4	77.4	n.a	100.0	100.0	n.a	

Jadual 8.2: Peratusan isi rumah mengikut keadaan fizikal rumah yang didiami, negeri dan strata, Malaysia, 2019
 Table 8.2: Percentage of households by physical condition of occupied housing unit, state and strata, Malaysia, 2019

Negeri State	Kukuh Stable			Mulai buruk/Buruk Deteriorating/Dilapidated			Jumlah Total		
	Jumlah Total	Bandar Urban	Luar Bandar Rural	Jumlah Total	Bandar Urban	Luar Bandar Rural	Jumlah Total	Bandar Urban	Luar Bandar Rural
Malaysia	97.0	98.0	93.2	3.0	2.0	6.8	100.0	100.0	100.0
Johor	98.1	98.5	96.7	1.9	1.5	3.3	100.0	100.0	100.0
Kedah	98.4	98.7	97.4	1.6	1.3	2.6	100.0	100.0	100.0
Kelantan	90.4	92.5	88.1	9.6	7.5	11.9	100.0	100.0	100.0
Melaka	98.2	98.2	98.7	1.8	1.8	1.3	100.0	100.0	100.0
Negeri Sembilan	98.6	99.3	96.5	1.4	0.7	3.5	100.0	100.0	100.0
Pahang	95.4	95.5	95.3	4.6	4.5	4.7	100.0	100.0	100.0
Pulau Pinang	98.3	98.4	98.0	1.7	1.6	2.0	100.0	100.0	100.0
Perak	96.1	96.7	93.6	3.9	3.3	6.4	100.0	100.0	100.0
Perlis	96.1	96.4	95.4	3.9	3.6	4.6	100.0	100.0	100.0
Selangor	99.3	99.4	97.3	0.7	0.6	2.7	100.0	100.0	100.0
Terengganu	97.9	98.3	97.1	2.1	1.7	2.9	100.0	100.0	100.0
Sabah	90.2	93.9	84.0	9.8	6.1	16.0	100.0	100.0	100.0
Sarawak	95.3	96.9	93.2	4.7	3.1	6.8	100.0	100.0	100.0
W.P. Kuala Lumpur	99.6	99.6	n.a	0.4	0.4	n.a	100.0	100.0	n.a
W.P. Labuan	94.4	94.0	97.4	5.6	6.0	2.6	100.0	100.0	100.0
W.P. Putrajaya	100.0	100.0	n.a	0.0	0.0	n.a	100.0	100.0	n.a

Jadual 8.3: Peratusan isi rumah mengikut jenis binaan dinding luar rumah, negeri dan strata, Malaysia, 2019
 Table 8.3: Percentage of households by type of outer wall building materials, state and strata, Malaysia, 2019

Negeri State	(%)											
	Batu Brick			Batu dan papan Brick and plank			Papan Plank			Jumlah Total		
	Jumlah Total	Bandar Urban	Luar Bandar Rural	Jumlah Total	Bandar Urban	Luar Bandar Rural	Jumlah Total	Bandar Urban	Luar Bandar Rural	Jumlah Total	Bandar Urban	Luar Bandar Rural
Total	Urban	Rural	Total	Urban	Rural	Total	Urban	Rural	Total	Urban	Rural	Total
Malaysia	84.9	90.9	61.3	10.5	7.0	24.6	4.6	2.1	14.1	100.0	100.0	100.0
Johor	91.5	94.7	79.0	7.9	5.0	19.4	0.6	0.3	1.6	100.0	100.0	100.0
Kedah	84.4	89.3	71.1	15.1	10.3	28.3	0.5	0.4	0.6	100.0	100.0	100.0
Kelantan	61.0	66.1	55.4	29.1	25.4	33.1	9.9	8.5	11.5	100.0	100.0	100.0
Melaka	89.1	89.5	82.3	9.9	9.6	16.1	1.0	0.9	1.6	100.0	100.0	100.0
Negeri Sembilan	90.9	96.0	75.0	8.3	3.7	22.6	0.8	0.3	2.4	100.0	100.0	100.0
Pahang	82.7	87.8	74.1	14.1	10.0	21.0	3.2	2.2	4.9	100.0	100.0	100.0
Pulau Pinang	90.6	91.3	74.7	8.9	8.2	24.8	0.5	0.5	0.5	100.0	100.0	100.0
Perak	84.4	89.3	63.3	14.2	9.7	33.8	1.4	1.0	2.9	100.0	100.0	100.0
Perlis	82.2	82.9	80.7	16.5	15.8	18.0	1.3	1.3	1.3	100.0	100.0	100.0
Selangor	96.7	97.8	77.7	3.1	2.1	21.0	0.2	0.1	1.3	100.0	100.0	100.0
Terengganu	66.9	70.1	59.8	27.9	26.0	32.1	5.2	3.9	8.1	100.0	100.0	100.0
Sabah	57.6	71.5	34.3	17.6	12.0	27.0	24.8	16.5	38.7	100.0	100.0	100.0
Sarawak	70.3	86.2	48.7	10.7	6.0	17.0	19.0	7.8	34.3	100.0	100.0	100.0
W.P. Kuala Lumpur	99.5	99.5	n.a	0.5	0.5	n.a	0.0	0.0	n.a	100.0	100.0	n.a
W.P. Labuan	77.0	77.0	76.9	17.4	16.9	21.8	5.6	6.1	1.3	100.0	100.0	100.0
W.P. Putrajaya	100.0	100.0	n.a	0.0	0.0	n.a	0.0	0.0	n.a	100.0	100.0	n.a

Jadual 8.4: Peratusan isi rumah mengikut jenis bekalan air, negeri dan strata, Malaysia, 2019

Table 8.4: Percentage of households by type of water supply, state and strata, Malaysia, 2019

Negeri State	Air paip di rumah Piped water in the house						Air paip awam Public water stand pipe			Lain-lain Others			Jumlah Total					
	Jumlah		Bandar		Luar Bandar Rural		Jumlah		Bandar		Luar Bandar Rural		Jumlah		Bandar		Luar Bandar Rural	
	Total	Urban	Total	Urban	Total	Urban	Total	Urban	Total	Urban	Total	Urban	Total	Urban	Total	Urban	Total	
Malaysia	95.9	98.7	84.7	0.4	0.3	0.9	3.7	1.0	14.4	100.0	100.0	100.0						
Johor	99.9	100.0	99.4	0.1	0.0	0.4	0.0	0.0	0.2	100.0	100.0	100.0						
Kedah	99.5	100.0	98.0	0.0	0.0	0.1	0.5	0.0	1.9	100.0	100.0	100.0						
Kelantan	67.9	73.3	61.9	0.2	0.1	0.3	31.9	26.6	37.8	100.0	100.0	100.0						
Melaka	100.0	100.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	100.0	100.0						
Negeri Sembilan	99.9	99.9	99.7	0.1	0.1	0.3	0.0	0.0	0.0	100.0	100.0	100.0						
Pahang	97.9	98.9	96.2	1.1	1.1	1.2	1.0	0.0	2.6	100.0	100.0	100.0						
Pulau Pinang	99.9	100.0	99.8	0.1	0.0	0.2	0.0	0.0	0.0	100.0	100.0	100.0						
Perak	99.4	99.9	97.4	0.2	0.1	0.3	0.4	0.0	2.3	100.0	100.0	100.0						
Perlis	99.6	99.6	99.5	0.3	0.4	0.1	0.1	0.0	0.4	100.0	100.0	100.0						
Selangor	100.0	100.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	100.0	100.0						
Terengganu	96.2	97.4	93.7	2.6	2.6	2.5	1.2	0.0	3.8	100.0	100.0	100.0						
Sabah	84.7	95.6	66.4	1.5	1.1	2.1	13.8	3.3	31.5	100.0	100.0	100.0						
Sarawak	86.4	98.7	69.8	1.2	1.0	1.4	12.4	0.3	28.8	100.0	100.0	100.0						
W.P. Kuala Lumpur	100.0	100.0	n.a	0.0	0.0	n.a	0.0	0.0	n.a	100.0	100.0	n.a						
W.P. Labuan	100.0	100.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	100.0	100.0						
W.P. Putrajaya	100.0	100.0	n.a	0.0	0.0	n.a	0.0	0.0	n.a	100.0	100.0	n.a						

Jadual 8.5: Peratusan isi rumah mengikut kemudahan bekalan elektrik, negeri dan strata, Malaysia, 2019
 Table 8.5: Percentage of households by accessibility to electricity supply, state and strata, Malaysia, 2019

Negeri State	Kemudahan bekalan elektrik Accessible to electricity			Tiada bekalan elektrik No electricity			Jumlah Total			(%)	
	Jumlah Total	Bandar Urban	Luar Bandar Rural	Jumlah Total	Bandar Urban	Luar Bandar Rural	Jumlah Total	Bandar Urban	Luar Bandar Rural		
Malaysia	100.0	100.0	99.8	0.0	0.0	0.2	100.0	100.0	100.0		
Johor	100.0	100.0	100.0	0.0	0.0	0.0	100.0	100.0	100.0		
Kedah	100.0	100.0	100.0	0.0	0.0	0.0	100.0	100.0	100.0		
Kelantan	100.0	100.0	100.0	0.0	0.0	0.0	100.0	100.0	100.0		
Melaka	100.0	100.0	100.0	0.0	0.0	0.0	100.0	100.0	100.0		
Negeri Sembilan	100.0	100.0	100.0	0.0	0.0	0.0	100.0	100.0	100.0		
Pahang	100.0	100.0	100.0	0.0	0.0	0.0	100.0	100.0	100.0		
Pulau Pinang	100.0	100.0	100.0	0.0	0.0	0.0	100.0	100.0	100.0		
Perak	100.0	100.0	99.9	0.0	0.0	0.1	100.0	100.0	100.0		
Perlis	100.0	100.0	100.0	0.0	0.0	0.0	100.0	100.0	100.0		
Selangor	100.0	100.0	100.0	0.0	0.0	0.0	100.0	100.0	100.0		
Terengganu	100.0	100.0	100.0	0.0	0.0	0.0	100.0	100.0	100.0		
Sabah	99.7	99.9	99.3	0.3	0.1	0.7	100.0	100.0	100.0		
Sarawak	99.8	99.9	99.7	0.2	0.1	0.3	100.0	100.0	100.0		
W.P. Kuala Lumpur	100.0	100.0	n.a	0.0	0.0	n.a	100.0	100.0	n.a		
W.P. Labuan	100.0	100.0	100.0	0.0	0.0	0.0	100.0	100.0	100.0		
W.P. Putrajaya	100.0	100.0	n.a	0.0	0.0	n.a	100.0	100.0	n.a		

Jadual 8.6: Peratusan isi rumah mengikut jarak terdekat dari tempat kediaman ke pusat kesihatan awam dan swasta, negeri dan strata, Malaysia, 2019
Table 8.6: Percentage of households by distance from living quarters to the nearest public and private health centres, state and strata, Malaysia, 2019

Negeri State	Jumlah Total	Jumlah/Total				Jumlah/Total				(%)
		Pusat kesihatan awam Public health centres			Pusat kesihatan swasta Private health centres					
		Kurang dari 5 km Less than 5 km	5–9 km	Lebih dari 9 km More than 9 km	Total	Kurang dari 5 km Less than 5 km	5–9 km	Lebih dari 9 km More than 9 km		
Malaysia	100.0	92.6	4.5	2.9		100.0	88.2	4.6		7.2
Johor	100.0	96.2	3.0	0.8		100.0	94.4	3.0		2.6
Kedah	100.0	95.7	3.2	1.1		100.0	88.0	8.4		3.6
Kelantan	100.0	96.6	2.3	1.1		100.0	84.9	7.3		7.8
Melaka	100.0	96.4	2.8	0.8		100.0	95.4	3.3		1.3
Negeri Sembilan	100.0	94.0	5.4	0.6		100.0	91.7	4.5		3.8
Pahang	100.0	90.6	5.6	3.8		100.0	75.0	7.2		17.8
Pulau Pinang	100.0	100.0	0.0	0.0		100.0	99.7	0.3		0.0
Perak	100.0	95.3	3.9	0.8		100.0	88.1	7.0		4.9
Perlis	100.0	99.3	0.7	0.0		100.0	93.7	3.3		3.0
Selangor	100.0	92.2	6.2	1.6		100.0	96.9	2.4		0.7
Terengganu	100.0	97.9	1.2	0.9		100.0	85.6	7.3		7.1
Sabah	100.0	84.1	7.5	8.4		100.0	71.3	8.4		20.3
Sarawak	100.0	73.5	11.0	15.5		100.0	60.4	6.3		33.3
W.P. Kuala Lumpur	100.0	99.8	0.2	0.0		100.0	100.0	0.0		0.0
W.P. Labuan	100.0	89.5	10.0	0.5		100.0	54.6	20.6		24.8
W.P. Putrajaya	100.0	100.0	0.0	0.0		100.0	100.0	0.0		0.0

Jadual 8.6: Peratusan isi rumah mengikut jarak terdekat dari tempat kediaman ke pusat kesihatan awam dan swasta, negeri dan strata, Malaysia, 2019 (samb.)

Table 8.6: Percentage of households by distance from living quarters to the nearest public and private health centres, state and strata, Malaysia, 2019 (cont'd)

Negeri State	Bandar/Urban								(%)
	Pusat kesihatan awam Public health centres				Pusat kesihatan swasta Private health centres				
	Jumlah Total	Kurang dari 5 km Less than 5 km	5–9 km	Lebih dari 9 km More than 9 km	Jumlah Total	Kurang dari 5 km Less than 5 km	5–9 km	Lebih dari 9 km More than 9 km	
Malaysia	100.0	95.2	3.8	1.0	100.0	96.6	2.5	0.9	
Johor	100.0	97.1	2.5	0.4	100.0	98.1	1.5	0.4	
Kedah	100.0	95.9	3.2	0.9	100.0	95.8	3.2	1.0	
Kelantan	100.0	98.8	1.2	0.0	100.0	98.4	1.3	0.3	
Melaka	100.0	96.8	2.5	0.7	100.0	96.5	2.6	0.9	
Negeri Sembilan	100.0	94.8	4.9	0.3	100.0	97.7	2.3	0.0	
Pahang	100.0	91.7	6.2	2.1	100.0	93.7	3.9	2.4	
Pulau Pinang	100.0	100.0	0.0	0.0	100.0	99.6	0.4	0.0	
Perak	100.0	96.3	3.1	0.6	100.0	94.4	4.0	1.6	
Perlis	100.0	100.0	0.0	0.0	100.0	99.6	0.4	0.0	
Selangor	100.0	92.2	6.2	1.6	100.0	97.4	2.1	0.5	
Terengganu	100.0	99.2	0.7	0.1	100.0	96.0	3.2	0.8	
Sabah	100.0	94.8	3.5	1.7	100.0	93.5	4.5	2.0	
Sarawak	100.0	87.7	9.9	2.4	100.0	91.1	6.1	2.8	
W.P. Kuala Lumpur	100.0	99.8	0.2	0.0	100.0	100.0	0.0	0.0	
W.P. Labuan	100.0	91.9	8.1	0.0	100.0	60.2	19.7	20.1	
W.P. Putrajaya	100.0	100.0	0.0	0.0	100.0	100.0	0.0	0.0	

Jadual 8.6: Peratusan isi rumah mengikut jarak terdekat dari tempat kediaman ke pusat kesihatan awam dan swasta, negeri dan strata, Malaysia, 2019 (samb.)

Table 8.6: Percentage of households by distance from living quarters to the nearest public and private health centres, state and strata, Malaysia, 2019 (cont'd)

Negeri State	Jumlah Total	Luar bandar/Rural				Pusat kesihatan swasta Private health centres				(%)
		Pusat kesihatan awam Public health centres			Pusat kesihatan swasta Private health centres					
		Kurang dari 5 km Less than 5 km	5–9 km	Lebih dari 9 km More than 9 km	Total	Kurang dari 5 km Less than 5 km	5–9 km	Lebih dari 9 km More than 9 km		
Malaysia	100.0	82.4	7.3	10.3	100.0	55.1	12.7	32.2		
Johor	100.0	92.7	4.8	2.5	100.0	79.6	9.0	11.4		
Kedah	100.0	95.0	3.2	1.8	100.0	66.7	22.3	11.0		
Kelantan	100.0	94.3	3.4	2.3	100.0	70.1	13.9	16.0		
Melaka	100.0	87.5	9.6	2.9	100.0	74.5	17.5	8.0		
Negeri Sembilan	100.0	91.6	6.8	1.6	100.0	72.8	11.4	15.8		
Pahang	100.0	88.8	4.6	6.6	100.0	43.7	12.9	43.4		
Pulau Pinang	100.0	100.0	0.0	0.0	100.0	100.0	0.0	0.0		
Perak	100.0	91.1	7.2	1.7	100.0	61.2	19.8	19.0		
Perlis	100.0	97.9	2.1	0.0	100.0	81.1	9.5	9.4		
Selangor	100.0	92.7	5.6	1.7	100.0	87.9	7.0	5.1		
Terengganu	100.0	94.9	2.4	2.7	100.0	62.8	16.5	20.7		
Sabah	100.0	66.4	14.1	19.5	100.0	34.2	15.1	50.7		
Sarawak	100.0	54.2	12.6	33.2	100.0	18.7	6.6	74.7		
W.P. Kuala Lumpur	n.a	n.a	n.a	n.a	n.a	n.a	n.a	n.a		
W.P. Labuan	100.0	69.2	25.7	5.1	100.0	9.0	28.2	62.8		
W.P. Putrajaya	n.a	n.a	n.a	n.a	n.a	n.a	n.a	n.a		

Jadual 8.7: Peratusan isi rumah mengikut jarak terdekat dari tempat kediaman ke sekolah rendah dan sekolah menengah kerajaan, negeri dan strata, Malaysia, 2019

Table 8.7: Percentage of households by distance from living quarters to the nearest government primary and secondary schools, state and strata, Malaysia, 2019

Negeri State	Jumlah Total	Jumlah/Total				Jumlah/Total			
		Sekolah rendah kerajaan Government primary schools			Sekolah menengah kerajaan Government secondary schools				
		Kurang dari 5 km Less than 5 km	5–9 km	Lebih dari 9 km More than 9 km	Kurang dari 5 km Less than 5 km	5–9 km	Lebih dari 9 km More than 9 km		
Malaysia	100.0	98.7	0.9	0.4	100.0	94.0	2.8	3.2	
Johor	100.0	99.4	0.5	0.1	100.0	96.7	2.1	1.2	
Kedah	100.0	98.8	1.0	0.2	100.0	95.4	3.4	1.2	
Kelantan	100.0	98.7	0.4	0.9	100.0	94.6	2.2	3.2	
Melaka	100.0	99.0	1.0	0.0	100.0	97.0	3.0	0.0	
Negeri Sembilan	100.0	99.0	0.8	0.2	100.0	95.9	2.5	1.6	
Pahang	100.0	97.5	1.8	0.7	100.0	88.4	6.8	4.8	
Pulau Pinang	100.0	100.0	0.0	0.0	100.0	99.9	0.1	0.0	
Perak	100.0	98.9	0.7	0.4	100.0	94.7	3.5	1.8	
Perlis	100.0	100.0	0.0	0.0	100.0	98.8	1.2	0.0	
Selangor	100.0	99.3	0.6	0.1	100.0	98.6	1.3	0.1	
Terengganu	100.0	99.6	0.2	0.2	100.0	96.7	2.0	1.3	
Sabah	100.0	97.6	1.5	0.9	100.0	84.4	6.0	9.6	
Sarawak	100.0	94.1	3.5	2.4	100.0	74.8	7.1	18.1	
W.P. Kuala Lumpur	100.0	100.0	0.0	0.0	100.0	100.0	0.0	0.0	
W.P. Labuan	100.0	100.0	0.0	0.0	100.0	96.8	3.1	0.1	
W.P. Putrajaya	100.0	100.0	0.0	0.0	100.0	100.0	0.0	0.0	

Jadual 8.7: Peratusan isi rumah mengikut jarak terdekat dari tempat kediaman ke sekolah rendah dan sekolah menengah kerajaan, negeri dan strata, Malaysia, 2019 (samb.)

Table 8.7: Percentage of households by distance from living quarters to the nearest government primary and secondary schools, state and strata, Malaysia, 2019 (cont'd)

Negeri State	Jumlah Total	Bandar/Urban				Sekolah menengah kerajaan Government secondary schools			
		Sekolah rendah kerajaan Government primary schools			Sekolah menengah kerajaan Government secondary schools				
		Kurang dari 5 km Less than 5 km	5–9 km	Lebih dari 9 km More than 9 km	Total	Kurang dari 5 km Less than 5 km	5–9 km	Lebih dari 9 km More than 9 km	
Malaysia	100.0	99.4	0.5	0.1	100.0	98.4	1.3	0.3	
Johor	100.0	99.7	0.3	0.0	100.0	98.5	1.2	0.3	
Kedah	100.0	99.2	0.7	0.1	100.0	98.2	1.0	0.8	
Kelantan	100.0	99.8	0.2	0.0	100.0	99.7	0.2	0.1	
Melaka	100.0	99.0	1.0	0.0	100.0	97.1	2.9	0.0	
Negeri Sembilan	100.0	99.9	0.1	0.0	100.0	99.4	0.6	0.0	
Pahang	100.0	98.5	1.5	0.0	100.0	95.8	3.2	1.0	
Pulau Pinang	100.0	100.0	0.0	0.0	100.0	99.8	0.2	0.0	
Perak	100.0	99.2	0.7	0.1	100.0	97.0	2.4	0.6	
Perlis	100.0	100.0	0.0	0.0	100.0	100.0	0.0	0.0	
Selangor	100.0	99.5	0.5	0.0	100.0	99.0	0.9	0.1	
Terengganu	100.0	99.8	0.1	0.1	100.0	99.4	0.5	0.1	
Sabah	100.0	99.2	0.6	0.2	100.0	96.7	2.4	0.9	
Sarawak	100.0	98.4	1.3	0.3	100.0	95.9	3.0	1.1	
W.P. Kuala Lumpur	100.0	100.0	0.0	0.0	100.0	100.0	0.0	0.0	
W.P. Labuan	100.0	100.0	0.0	0.0	100.0	96.5	3.3	0.2	
W.P. Putrajaya	100.0	100.0	0.0	0.0	100.0	100.0	0.0	0.0	

Jadual 8.7: Peratusan isi rumah mengikut jarak terdekat dari tempat kediaman ke sekolah rendah dan sekolah menengah kerajaan, negeri dan strata, Malaysia, 2019 (samb.)

Table 8.7: Percentage of households by distance from living quarters to the nearest government primary and secondary schools, state and strata, Malaysia, 2019 (cont'd)

Negeri State	Jumlah Total	Luar bandar/Rural				Sekolah menengah kerajaan Government secondary schools				(%)
		Sekolah rendah kerajaan Government primary schools			Sekolah menengah kerajaan Government secondary schools					
		Kurang dari 5 km Less than 5 km	5–9 km	Lebih dari 9 km More than 9 km	Total	Kurang dari 5 km Less than 5 km	5–9 km	Lebih dari 9 km More than 9 km	Total	
Malaysia	100.0	95.6	2.5	1.9	100.0	76.7	9.0	14.3		
Johor	100.0	98.3	1.1	0.6	100.0	89.5	5.6	4.9		
Kedah	100.0	98.0	1.7	0.3	100.0	87.8	10.0	2.2		
Kelantan	100.0	97.5	0.7	1.8	100.0	89.0	4.5	6.5		
Melaka	100.0	99.2	0.8	0.0	100.0	94.9	5.1	0.0		
Negeri Sembilan	100.0	96.0	3.2	0.8	100.0	84.8	8.5	6.7		
Pahang	100.0	95.9	2.3	1.8	100.0	76.1	12.8	11.1		
Pulau Pinang	100.0	100.0	0.0	0.0	100.0	100.0	0.0	0.0		
Perak	100.0	97.8	0.8	1.4	100.0	84.8	8.1	7.1		
Perlis	100.0	100.0	0.0	0.0	100.0	96.3	3.7	0.0		
Selangor	100.0	97.1	2.2	0.7	100.0	90.5	7.7	1.8		
Terengganu	100.0	99.1	0.5	0.4	100.0	90.8	5.4	3.8		
Sabah	100.0	94.7	3.0	2.3	100.0	63.7	12.0	24.3		
Sarawak	100.0	88.1	6.6	5.3	100.0	46.3	12.5	41.2		
W.P. Kuala Lumpur	n.a	n.a	n.a	n.a	n.a	n.a	n.a	n.a		
W.P. Labuan	100.0	100.0	0.0	0.0	100.0	98.7	1.3	0.0		
W.P. Putrajaya	n.a	n.a	n.a	n.a	n.a	n.a	n.a	n.a		

Jadual 8.8: Peratusan isi rumah mengikut jarak terdekat dari tempat kediaman ke tadika awam dan swasta, negeri dan strata, Malaysia, 2019
 Table 8.8: Percentage of households by distance from living quarters to the nearest public and private kindergarten, state and strata, Malaysia, 2019

Negeri State	Jumlah Total	Jumlah/Total				Jumlah/Total			
		Tadika awam Public kindergarten			Tadika swasta Private kindergarten				
		Kurang dari 5 km Less than 5 km	5–9 km	Lebih dari 9 km More than 9 km	Total	Kurang dari 5 km Less than 5 km	5–9 km	Lebih dari 9 km More than 9 km	
Malaysia	100.0	98.1	1.2	0.7	100.0	92.6	2.5	4.9	
Johor	100.0	98.9	1.0	0.1	100.0	95.8	2.1	2.1	
Kedah	100.0	98.6	1.2	0.2	100.0	96.6	2.6	0.8	
Kelantan	100.0	98.9	0.5	0.6	100.0	95.5	1.9	2.6	
Melaka	100.0	99.1	0.8	0.1	100.0	94.9	5.1	0.0	
Negeri Sembilan	100.0	99.1	0.4	0.5	100.0	94.6	3.0	2.4	
Pahang	100.0	97.1	1.6	1.3	100.0	85.5	4.8	9.7	
Pulau Pinang	100.0	99.8	0.2	0.0	100.0	99.7	0.1	0.2	
Perak	100.0	97.7	1.5	0.8	100.0	94.4	3.2	2.4	
Perlis	100.0	99.9	0.1	0.0	100.0	99.3	0.6	0.1	
Selangor	100.0	98.6	1.4	0.0	100.0	98.8	1.0	0.2	
Terengganu	100.0	99.4	0.2	0.4	100.0	93.3	3.7	3.0	
Sabah	100.0	96.6	1.8	1.6	100.0	77.8	6.7	15.5	
Sarawak	100.0	92.8	3.6	3.6	100.0	67.1	5.3	27.6	
W.P. Kuala Lumpur	100.0	99.9	0.1	0.0	100.0	99.7	0.3	0.0	
W.P. Labuan	100.0	99.9	0.0	0.1	100.0	79.1	11.3	9.6	
W.P. Putrajaya	100.0	100.0	0.0	0.0	100.0	100.0	0.0	0.0	

Jadual 8.8: Peratusan isi rumah mengikut jarak terdekat dari tempat kediaman ke tadika awam dan swasta, negeri dan strata, Malaysia, 2019 (samb.)
Table 8.8: Percentage of households by distance from living quarters to the nearest public and private kindergarten, state and strata, Malaysia, 2019 (cont'd)

Negeri State	Bandar/Urban								(%)
	Tadika awam Public kindergarten				Tadika swasta Private kindergarten				
	Jumlah Total	Kurang dari 5 km Less than 5 km	5–9 km	Lebih dari 9 km More than 9 km	Jumlah Total	Kurang dari 5 km Less than 5 km	5–9 km	Lebih dari 9 km More than 9 km	
Malaysia	100.0	99.0	0.8	0.2	100.0	98.4	1.1	0.5	
Johor	100.0	99.5	0.5	0.0	100.0	99.1	0.8	0.1	
Kedah	100.0	98.9	1.0	0.1	100.0	99.2	0.7	0.1	
Kelantan	100.0	100.0	0.0	0.0	100.0	99.6	0.3	0.1	
Melaka	100.0	99.1	0.8	0.1	100.0	95.1	4.9	0.0	
Negeri Sembilan	100.0	100.0	0.0	0.0	100.0	98.8	1.2	0.0	
Pahang	100.0	98.5	0.5	1.0	100.0	95.2	2.5	2.3	
Pulau Pinang	100.0	99.8	0.2	0.0	100.0	99.7	0.1	0.2	
Perak	100.0	97.9	1.3	0.8	100.0	97.7	1.4	0.9	
Perlis	100.0	99.9	0.1	0.0	100.0	100.0	0.0	0.0	
Selangor	100.0	98.7	1.3	0.0	100.0	99.3	0.7	0.0	
Terengganu	100.0	99.5	0.1	0.4	100.0	97.6	1.8	0.6	
Sabah	100.0	98.7	1.0	0.3	100.0	96.2	2.2	1.6	
Sarawak	100.0	97.4	1.7	0.9	100.0	94.7	3.4	1.9	
W.P. Kuala Lumpur	100.0	99.9	0.1	0.0	100.0	99.7	0.3	0.0	
W.P. Labuan	100.0	99.8	0.0	0.2	100.0	83.1	11.6	5.3	
W.P. Putrajaya	100.0	100.0	0.0	0.0	100.0	100.0	0.0	0.0	

Jadual 8.8: Peratusan isi rumah mengikut jarak terdekat dari tempat kediaman ke tadika awam dan swasta, negeri dan strata, Malaysia, 2019 (samb.)
 Table 8.8: Percentage of households by distance from living quarters to the nearest public and private kindergarten, state and strata, Malaysia, 2019 (cont'd)

Negeri State	Luar bandar/Rural								(%)
	Tadika awam Public kindergarten				Tadika swasta Private kindergarten				
	Jumlah Total	Kurang dari 5 km Less than 5 km	5–9 km	Lebih dari 9 km More than 9 km	Jumlah Total	Kurang dari 5 km Less than 5 km	5–9 km	Lebih dari 9 km More than 9 km	
Malaysia	100.0	94.7	2.9	2.4	100.0	69.4	8.2	22.4	
Johor	100.0	96.8	2.8	0.4	100.0	82.6	7.4	10.0	
Kedah	100.0	98.0	1.6	0.4	100.0	89.7	7.7	2.6	
Kelantan	100.0	97.8	1.0	1.2	100.0	91.0	3.6	5.4	
Melaka	100.0	99.4	0.6	0.0	100.0	93.1	6.9	0.0	
Negeri Sembilan	100.0	96.3	1.5	2.2	100.0	81.2	8.8	10.0	
Pahang	100.0	94.8	3.5	1.7	100.0	69.0	8.8	22.2	
Pulau Pinang	100.0	100.0	0.0	0.0	100.0	100.0	0.0	0.0	
Perak	100.0	97.2	1.9	0.9	100.0	80.6	10.4	9.0	
Perlis	100.0	100.0	0.0	0.0	100.0	97.9	2.0	0.1	
Selangor	100.0	96.9	2.7	0.4	100.0	89.1	6.3	4.6	
Terengganu	100.0	99.2	0.4	0.4	100.0	83.9	7.9	8.2	
Sabah	100.0	93.0	3.1	3.9	100.0	46.9	14.3	38.8	
Sarawak	100.0	86.5	6.2	7.3	100.0	29.6	8.0	62.4	
W.P. Kuala Lumpur	n.a	n.a	n.a	n.a	n.a	n.a	n.a	n.a	
W.P. Labuan	100.0	100.0	0.0	0.0	100.0	46.1	9.0	44.9	
W.P. Putrajaya	n.a	n.a	n.a	n.a	n.a	n.a	n.a	n.a	

Jadual 8.9: Taburan peratus isi rumah mengikut jenis kemudahan tandas yang digunakan, negeri dan strata, Malaysia, 2019

Table 8.9: Percentage distribution of households by type of toilet used, state and strata, Malaysia, 2019

Negeri State	Tandas tarik <i>Flush toilet</i>			Tandas curah/siram <i>Pour flush</i>			Lain-lain <i>Others</i>			Jumlah <i>Total</i>			(%)		
	Jumlah		Bandar	Jumlah		Bandar	Jumlah		Bandar	Jumlah		Bandar	Jumlah		Bandar
	Total	Urban	Rural	Total	Urban	Rural	Total	Urban	Rural	Total	Urban	Rural	Total	Urban	Rural
MALAYSIA	89.5	94.4	70.0	10.2	5.5	28.9	0.3	0.1	1.1	100.0	100.0	100.0			
Johor	96.3	97.4	92.0	3.7	2.6	7.7	0.0	0.0	0.3	100.0	100.0	100.0			
Kedah	74.1	82.5	51.1	25.9	17.5	48.9	0.0	0.0	0.0	100.0	100.0	100.0			
Kelantan	59.6	68.4	49.8	40.4	31.6	50.1	0.0	0.0	0.0	100.0	100.0	99.9			
Melaka	94.0	93.9	95.8	6.0	6.1	4.2	0.0	0.0	0.0	100.0	100.0	100.0			
Negeri Sembilan	98.0	99.5	93.4	2.0	0.5	6.6	0.0	0.0	0.0	100.0	100.0	100.0			
Pahang	92.7	94.5	89.5	7.3	5.5	10.4	0.0	0.0	0.1	100.0	100.0	100.0			
Pulau Pinang	97.6	97.7	95.1	2.4	2.2	4.9	0.0	0.1	0.0	100.0	100.0	100.0			
Perak	89.8	93.1	75.6	10.2	6.9	24.3	0.0	0.0	0.1	100.0	100.0	100.0			
Perlis	77.4	80.7	70.5	22.6	19.3	29.5	0.0	0.0	0.0	100.0	100.0	100.0			
Selangor	99.7	99.9	97.3	0.3	0.1	2.7	0.0	0.0	0.0	100.0	100.0	100.0			
Terengganu	82.7	87.0	73.4	17.3	13.0	26.6	0.0	0.0	0.0	100.0	100.0	100.0			
Sabah	69.2	81.6	48.5	26.4	16.0	43.7	4.4	2.4	7.8	100.0	100.0	100.0			
Sarawak	80.3	94.0	61.7	19.4	5.9	37.8	0.3	0.1	0.5	100.0	100.0	100.0			
W.P. Kuala Lumpur	99.9	99.9	n.a	0.1	0.1	n.a	0.0	0.0	n.a	100.0	100.0	n.a.			
W.P. Labuan	98.4	98.2	100.0	0.9	1.0	0.0	0.7	0.8	0.0	100.0	100.0	100.0			
W.P. Putrajaya	100.0	100.0	n.a	0.0	0.0	n.a	0.0	0.0	n.a	100.0	100.0	n.a.			

Jadual 8.10: Peratusan isi rumah mengikut kemudahan kutipan sampah, negeri dan strata, Malaysia, 2019
 Table 8.10: Percentage of households by garbage collection facility, state and strata, Malaysia, 2019

Negeri State	Tempat kediaman Living quarters						Kawasan Area			Tiada None			Jumlah Total			
	Jumlah		Bandar		Luar Bandar		Jumlah		Bandar		Luar Bandar		Jumlah		Bandar	
	Total	Urban				Rural	Total	Urban				Rural	Total	Urban		Rural
Malaysia	68.9	79.3	27.6	22.9	20.7	31.6	8.2	0.0	40.8	100.0	100.0	100.0				
Johor	80.2	87.7	50.4	12.7	12.3	14.5	7.1	0.0	35.1	100.0	100.0	100.0				
Kedah	52.7	66.7	14.4	32.8	33.3	31.6	14.5	0.0	54.0	100.0	100.0	100.0				
Kelantan	15.4	22.9	7.1	64.6	77.1	50.9	20.0	0.0	42.0	100.0	100.0	100.0				
Melaka	73.6	74.9	48.9	25.1	25.1	23.4	1.3	0.0	27.7	100.0	100.0	100.0				
Negeri Sembilan	80.4	90.0	49.9	12.4	10.0	20.0	7.2	0.0	30.1	100.0	100.0	100.0				
Pahang	68.2	80.7	47.2	20.5	19.3	22.7	11.3	0.0	30.1	100.0	100.0	100.0				
Pulau Pinang	79.7	81.2	41.4	20.0	18.8	49.4	0.3	0.0	9.2	100.0	100.0	100.0				
Perak	71.3	80.9	30.6	18.4	19.1	15.2	10.3	0.0	54.2	100.0	100.0	100.0				
Perlis	45.9	56.5	23.4	38.4	43.5	27.7	15.7	0.0	48.9	100.0	100.0	100.0				
Selangor	87.0	89.0	53.0	12.7	11.0	41.2	0.3	0.0	5.8	100.0	100.0	100.0				
Terengganu	24.0	28.0	15.2	73.3	72.0	76.2	2.7	0.0	8.6	100.0	100.0	100.0				
Sabah	36.9	53.3	9.4	32.6	46.7	9.1	30.5	0.0	81.5	100.0	100.0	100.0				
Sarawak	56.7	82.0	22.4	29.2	18.0	44.3	14.1	0.0	33.3	100.0	100.0	100.0				
W.P. Kuala Lumpur	96.6	96.6	n.a	3.4	3.4	n.a	0.0	0.0	n.a	100.0	100.0	n.a				
W.P. Labuan	42.9	46.0	17.9	57.1	54.0	82.1	0.0	0.0	0.0	100.0	100.0	100.0				
W.P. Putrajaya	100.0	100.0	n.a	0.0	0.0	n.a	0.0	0.0	n.a	100.0	100.0	n.a				

Nota>Note:

*Kutipan sampah di tempat pengumpulan yang jaraknya melebihi 100 meter dari tempat kediaman

Garbage collection in the collection area where the distance are more than 100 metres away from the living quarters

Jadual 8.11: Peratusan isi rumah mengikut peralatan tempat kediaman terpilih yang dimiliki, negeri dan strata, Malaysia, 2019

Table 8.11: Percentage of households by selected household equipment owned, state and strata, Malaysia, 2019

Negeri State	Kereta Car			Motosikal/skuter Motorcycle/scooter			Basikal Bicycle			(%)	
	Jumlah Total	Bandar Urban		Luar Bandar Rural	Jumlah Total	Bandar Urban		Luar Bandar Rural	Jumlah Total	Bandar Urban	
		Total	Urban			Total	Urban			Total	Urban
Malaysia	86.8	89.6	75.8		66.2	63.7	76.0		29.9	29.8	30.1
Johor	90.7	91.3	88.2		71.1	67.6	84.8		30.7	29.2	36.8
Kedah	83.1	85.3	77.2		86.4	83.9	93.3		35.5	35.3	35.8
Kelantan	81.2	84.9	77.2		84.1	79.8	88.7		35.3	35.6	34.9
Melaka	88.3	88.6	82.1		74.0	73.5	83.3		38.7	38.6	40.6
Negeri Sembilan	87.7	89.9	80.7		71.1	68.0	80.9		26.0	27.0	22.7
Pahang	88.0	89.1	86.0		78.1	72.5	87.4		35.6	36.2	34.6
Pulau Pinang	86.3	86.3	86.6		71.3	70.6	87.1		21.8	21.6	27.8
Perak	81.5	83.0	75.2		75.2	71.9	89.2		41.2	40.6	44.0
Perlis	80.8	81.9	78.5		84.6	82.1	89.8		39.6	40.3	38.3
Selangor	93.0	93.4	86.2		61.2	60.0	80.8		31.0	30.3	42.6
Terengganu	92.4	93.1	90.8		87.3	85.4	91.6		42.0	41.9	42.3
Sabah	74.8	81.8	63.0		29.2	23.2	39.1		13.7	14.6	12.4
Sarawak	75.9	87.5	60.1		51.7	46.2	59.2		17.8	18.3	17.1
W.P. Kuala Lumpur	95.8	95.8	n.a		54.9	54.9	n.a		26.0	26.0	n.a
W.P. Labuan	85.9	85.6	88.5		42.4	41.5	50.0		27.1	25.6	39.8
W.P. Putrajaya	99.1	99.1	n.a		53.7	53.7	n.a		36.1	36.1	n.a

Jadual 8.11: Peratusan isi rumah mengikut peralatan tempat kediaman terpilih yang dimiliki, negeri dan strata, Malaysia, 2019 (samb.)
 Table 8.11: Percentage of households by selected household equipment owned, state and strata, Malaysia, 2019 (cont'd)

Negeri State	Alat pendingin hawa Air-conditioner			Mesin basuh Washing machine			Peti sejuk Refrigerator			(%)
	Jumlah Total	Bandar Urban	Luar Bandar Rural	Jumlah Total	Bandar Urban	Luar Bandar Rural	Jumlah Total	Bandar Urban	Luar Bandar Rural	
Malaysia	54.0	60.9	26.5	96.1	97.2	91.4	98.9	99.4	97.3	
Johor	57.2	61.5	40.6	98.5	98.4	98.6	99.7	99.7	99.5	
Kedah	41.1	49.2	19.3	97.0	97.1	96.8	99.2	99.2	99.1	
Kelantan	29.4	37.4	20.6	96.4	96.8	95.9	98.8	99.2	98.3	
Melaka	63.0	64.0	43.7	97.5	97.4	98.6	99.2	99.2	99.4	
Negeri Sembilan	53.8	60.5	32.8	96.9	97.0	96.6	99.5	99.7	99.1	
Pahang	44.0	51.9	30.7	97.2	97.7	96.4	99.1	99.5	98.5	
Pulau Pinang	58.6	59.3	39.8	98.3	98.3	98.2	99.4	99.4	99.3	
Perak	53.1	58.4	30.6	95.7	95.7	95.8	98.8	98.8	98.7	
Perlis	46.3	53.3	31.6	95.2	95.8	93.9	98.9	99.9	96.9	
Selangor	66.5	67.8	44.5	97.6	97.7	96.9	99.7	99.7	99.0	
Terengganu	36.8	43.1	23.0	98.5	98.8	97.8	99.3	99.4	99.0	
Sabah	36.3	48.5	15.8	86.8	92.9	76.6	94.9	97.5	90.6	
Sarawak	46.2	66.1	19.3	89.0	94.5	81.6	97.6	98.8	96.1	
W.P. Kuala Lumpur	75.3	75.3	n.a	99.3	99.3	n.a	100.0	100.0	n.a	
W.P. Labuan	61.2	61.5	59.0	95.9	95.4	100.0	98.1	97.9	100.0	
W.P. Putrajaya	53.3	53.3	n.a	99.1	99.1	n.a	100.0	100.0	n.a	

Jadual 8.11: Peratusan isi rumah mengikut peralatan tempat kediaman terpilih yang dimiliki, negeri dan strata, Malaysia, 2019 (samb.)

Table 8.11: Percentage of households by selected household equipment owned, state and strata, Malaysia, 2019 (cont'd)

Negeri State	Dapur masak gas/elektrik Gas/electric stove			Ketuhar gelombang mikro Microwave oven			Penapis air Water filter			(%)
	Jumlah Total	Bandar Urban	Luar Bandar Rural	Jumlah Total	Bandar Urban	Luar Bandar Rural	Jumlah Total	Bandar Urban	Luar Bandar Rural	
		Total	Urban		Total	Urban		Total	Urban	Rural
Malaysia	97.6	97.6	97.6	40.0	44.1	24.1	49.7	53.8	33.4	
Johor	98.0	98.0	97.7	40.6	42.2	34.3	49.8	50.2	48.0	
Kedah	98.6	98.5	99.0	25.3	28.0	18.1	41.5	45.7	30.0	
Kelantan	99.6	99.5	99.6	24.0	27.9	19.8	37.1	43.0	30.6	
Melaka	97.0	97.0	96.3	35.1	35.6	26.4	60.1	60.5	52.9	
Negeri Sembilan	98.6	98.6	98.6	29.2	32.3	19.4	49.8	52.9	40.0	
Pahang	95.4	95.2	95.7	33.2	36.9	27.0	50.4	53.0	46.0	
Pulau Pinang	97.6	97.6	96.5	45.1	45.2	43.5	49.1	49.4	41.1	
Perak	96.9	96.9	96.9	28.5	30.5	19.8	34.5	36.6	25.3	
Perlis	96.4	96.4	96.3	34.4	37.6	27.5	53.8	56.2	48.7	
Selangor	97.9	97.9	98.6	50.6	51.3	38.5	57.6	58.0	50.1	
Terengganu	97.4	97.2	97.8	42.8	47.5	32.6	58.8	62.9	49.7	
Sabah	96.3	96.5	96.0	25.2	30.5	16.3	35.2	43.5	21.4	
Sarawak	96.7	96.3	97.4	34.3	44.1	21.0	34.5	46.2	18.8	
W.P. Kuala Lumpur	97.8	97.8	n.a	73.8	73.8	n.a	82.8	82.8	n.a	
W.P. Labuan	96.9	96.9	97.4	35.6	35.5	35.9	52.9	54.2	42.3	
W.P. Putrajaya	98.6	98.6	n.a	76.0	76.0	n.a	78.9	78.9	n.a	

Jadual 8.12: Peratusan isi rumah mengikut kemudahan komunikasi terpilih yang dimiliki, negeri dan strata, Malaysia, 2019

Table 8.12: Percentage of households by selected communication facilities owned, state and strata, Malaysia, 2019

Negeri State	(%)											
	Pemain video VCD/DVD Video/VCD/DVD player			Kamera/Video digital Digital camera/video			Komputer peribadi Personal computer			Komputer riba Laptop		
	Jumlah Total	Bandar Urban	Luar Bandar Rural	Jumlah Total	Bandar Urban	Luar Bandar Rural	Jumlah Total	Bandar Urban	Luar Bandar Rural	Jumlah Total	Bandar Urban	Luar Bandar Rural
Malaysia	30.3	31.6	25.3	18.6	20.4	11.3	12.1	13.7	5.5	51.4	57.8	26.2
Johor	39.1	40.2	34.9	21.9	23.2	16.8	12.3	13.0	9.6	48.4	52.8	31.1
Kedah	21.2	21.8	19.3	10.0	10.2	9.7	6.9	8.4	2.8	39.1	46.5	19.2
Kelantan	9.4	10.4	8.3	5.1	6.6	3.4	6.8	9.1	4.2	37.8	50.8	23.4
Melaka	26.0	26.0	26.9	22.8	23.3	13.1	14.1	14.4	7.9	51.7	52.7	31.2
Negeri Sembilan	19.9	21.4	15.3	8.2	9.9	3.0	9.4	10.9	4.7	43.1	49.5	23.1
Pahang	20.2	23.8	14.2	7.1	8.6	4.6	7.5	8.8	5.3	38.3	46.3	24.9
Pulau Pinang	41.0	40.9	44.9	21.8	22.1	13.2	10.9	11.0	8.5	55.5	56.2	36.3
Perak	21.7	23.0	15.8	11.5	13.0	5.4	9.3	10.3	5.0	40.5	44.8	22.2
Perlis	14.6	15.5	12.5	12.2	13.7	9.1	9.9	11.6	6.1	39.3	45.9	25.5
Selangor	26.3	26.2	27.9	20.9	21.0	18.9	16.8	17.1	11.5	63.7	64.9	42.8
Terengganu	14.0	15.7	10.5	11.1	13.5	5.8	5.8	6.6	4.2	50.3	58.4	32.8
Sabah	28.0	31.1	22.8	25.5	29.1	19.5	8.8	11.3	4.8	43.3	55.2	23.4
Sarawak	53.2	55.8	49.6	18.6	21.6	14.6	9.7	13.9	4.0	44.9	59.9	24.7
W.P. Kuala Lumpur	52.9	52.9	n.a	39.0	39.0	n.a	22.5	22.5	n.a	79.4	79.4	n.a
W.P. Labuan	16.5	16.0	20.5	6.6	6.0	11.5	7.6	7.8	6.4	53.1	54.0	44.9
W.P. Putrajaya	28.8	28.8	n.a	28.2	28.2	n.a	28.1	28.1	n.a	89.8	89.8	n.a

Jadual 8.12: Peratusan isi rumah mengikut kemudahan komunikasi terpilih yang dimiliki, negeri dan strata, Malaysia, 2019 (samb.)

Table 8.12: Percentage of households by selected communication facilities owned, state and strata, Malaysia, 2019 (cont'd)

Negeri State	Papan elektronik mudah alih Tablet						Radio/Hi-fi			Televisyen Television			Telefon talian tetap Fixed-line telephone			(%)
	Jumlah	Bandar		Luar Bandar Rural	Jumlah	Bandar		Luar Bandar Rural	Jumlah	Bandar		Luar Bandar Rural	Jumlah	Bandar		Luar Bandar Rural
		Total	Urban			Total	Urban			Total	Urban			Total	Urban	
Malaysia	16.1	18.3	7.4	98.2	98.5	97.0	97.7	98.1	95.9	20.5	22.6	11.9				
Johor	15.0	15.5	12.7	98.8	98.7	99.0	98.8	98.8	99.1	24.4	24.0	25.9				
Kedah	7.7	9.3	3.3	98.4	98.8	97.1	97.6	97.6	97.8	10.7	12.7	5.2				
Kelantan	5.6	7.5	3.4	97.3	97.5	97.2	97.0	97.6	96.3	8.9	12.4	4.9				
Melaka	11.4	11.5	9.1	97.0	97.0	95.7	97.6	97.6	98.5	29.2	29.4	24.7				
Negeri Sembilan	9.2	10.5	4.8	95.9	96.3	94.5	98.3	98.8	96.9	21.4	22.5	18.0				
Pahang	8.4	9.3	7.0	96.7	97.2	96.0	97.6	97.8	97.2	17.3	18.6	15.2				
Pulau Pinang	17.6	17.9	10.5	97.9	97.9	97.4	98.4	98.5	97.7	23.5	23.6	19.1				
Perak	9.2	10.3	4.8	96.9	96.7	97.6	97.5	97.5	97.6	24.4	25.5	19.4				
Perlis	9.5	10.6	7.2	99.0	99.2	98.6	96.9	96.9	96.7	15.0	17.1	10.6				
Selangor	21.1	21.5	15.2	99.9	99.9	99.5	98.5	98.5	98.1	24.2	24.4	20.0				
Terengganu	15.2	16.6	12.3	97.3	97.7	96.4	98.6	98.8	98.1	19.1	22.0	12.8				
Sabah	10.1	13.1	5.0	95.6	96.8	93.6	92.6	94.9	88.7	11.2	14.6	5.4				
Sarawak	14.3	19.3	7.4	98.7	99.1	98.1	96.1	97.3	94.4	15.9	24.2	4.7				
W.P. Kuala Lumpur	44.2	44.2	n.a	99.4	99.4	n.a	99.7	99.7	n.a	25.2	25.2	n.a				
W.P. Labuan	17.1	17.0	17.9	92.2	91.7	96.2	94.4	93.9	98.7	18.3	18.2	19.2				
W.P. Putrajaya	47.4	47.4	n.a	100.0	100.0	n.a	99.5	99.5	n.a	37.4	37.4	n.a				

Jadual 8.12: Peratusan isi rumah mengikut kemudahan komunikasi terpilih yang dimiliki, negeri dan strata, Malaysia, 2019 (samb.)
 Table 8.12: Percentage of households by selected communication facilities owned, state and strata, Malaysia, 2019 (cont'd)

Negeri State	Telefon bimbit biasa Feature phone			Telefon bimbit pintar Smartphone			Langganan Internet di rumah Subscription of Internet at home			Siaran TV berbayar* Paid TV channel*			(%)
	Jumlah		Bandar	Jumlah		Bandar	Luar Bandar	Rural	Jumlah		Bandar	Luar Bandar	Rural
	Total	Urban	Rural	Total	Urban	Rural	Total	Urban	Rural	Total	Urban	Rural	Rural
Malaysia	21.6	18.2	35.0	93.5	95.2	87.0	90.3	93.5	77.9	77.5	80.3	65.7	
Johor	20.0	17.1	31.4	95.5	96.5	91.8	92.6	94.9	83.4	79.4	80.1	76.4	
Kedah	29.6	24.6	43.2	90.7	92.7	85.2	89.8	92.5	82.5	57.2	60.0	49.5	
Kelantan	36.7	32.4	41.4	88.4	91.4	85.2	82.1	88.0	75.5	62.6	68.1	56.5	
Melaka	21.5	21.1	29.4	92.3	92.5	88.4	92.2	92.7	83.3	81.6	82.0	73.4	
Negeri Sembilan	20.6	17.5	30.2	91.1	93.1	84.7	88.5	92.1	77.1	81.8	83.5	76.0	
Pahang	24.0	20.0	30.7	91.4	92.6	89.4	80.7	87.8	68.9	78.2	79.6	75.8	
Pulau Pinang	19.9	19.8	22.6	94.9	94.9	93.8	95.2	95.2	94.0	81.3	81.6	72.8	
Perak	30.2	27.8	40.1	85.9	86.7	82.6	81.0	83.6	69.8	71.2	73.2	63.0	
Perlis	31.1	28.9	35.8	89.2	90.1	87.2	88.2	89.3	85.9	73.2	76.2	67.1	
Selangor	12.8	12.1	24.8	97.7	98.0	92.4	98.1	98.4	92.9	87.8	88.1	82.7	
Terengganu	28.4	24.2	37.5	95.3	95.9	93.8	92.1	94.8	86.0	72.4	73.3	70.5	
Sabah	17.2	13.3	23.7	93.5	96.1	89.3	73.7	78.8	65.2	74.9	81.4	62.0	
Sarawak	28.7	18.7	42.3	89.8	96.3	81.0	90.0	96.5	81.1	64.8	67.9	59.6	
W.P. Kuala Lumpur	15.7	15.7	n.a	98.4	98.4	n.a	98.0	98.0	n.a	90.0	90.0	n.a	
W.P. Labuan	10.8	10.7	11.5	96.9	97.0	96.2	97.2	97.4	96.2	88.4	88.3	90.0	
W.P. Putrajaya	12.1	12.1	n.a	100.0	100.0	n.a	100.0	100.0	n.a	96.8	96.8	n.a	

Nota>Note:

*Sumber: Survei Penggunaan dan Capaian ICT oleh Individu dan Isi Rumah 2019

*Source: ICT Use and Acces by Individuals and Households Survey 2019

Jadual 8.13: Peratusan isi rumah mengikut peralatan keselamatan terpilih yang dimiliki, negeri dan strata, Malaysia, 2019

Table 8.13: Percentage of households by selected safety equipment owned, state and strata, Malaysia, 2019

Negeri State	Kamera litar tertutup Closed circuit camera			Alat penggera kebakaran Fire alarms			Alat pemadam kebakaran Fire extinguisher			(%)
	Jumlah Total	Bandar Urban	Luar Bandar Rural	Jumlah Total	Bandar Urban	Luar Bandar Rural	Jumlah Total	Bandar Urban	Luar Bandar Rural	
		Total	Urban		Total	Urban		Total	Urban	Rural
Malaysia	5.4	6.4	1.2	3.4	4.0	0.8	6.5	7.1	3.9	
Johor	4.7	5.2	2.7	3.0	3.4	1.6	3.0	3.3	2.1	
Kedah	2.9	3.7	0.8	1.3	1.8	0.0	1.7	2.1	0.6	
Kelantan	1.3	1.7	0.8	0.6	0.7	0.5	1.4	1.6	1.2	
Melaka	3.9	4.1	0.6	2.5	2.6	0.6	1.7	1.7	0.9	
Negeri Sembilan	2.4	3.0	0.6	1.2	1.4	0.6	2.1	2.5	1.0	
Pahang	2.7	3.8	1.0	1.0	1.2	0.7	2.7	3.0	2.1	
Pulau Pinang	7.3	7.4	2.9	2.9	3.0	0.7	4.2	4.4	0.8	
Perak	3.2	3.7	1.0	1.5	1.6	0.7	2.4	2.5	1.8	
Perlis	3.5	4.4	1.4	1.1	1.3	0.5	5.1	5.1	5.2	
Selangor	7.1	7.3	3.2	5.1	5.3	1.8	8.1	8.3	4.0	
Terengganu	1.6	2.1	0.5	0.9	1.2	0.2	3.5	4.1	2.3	
Sabah	3.0	4.3	0.8	2.6	3.7	0.8	13.7	18.8	5.4	
Sarawak	4.6	7.4	0.8	2.2	3.2	0.8	9.6	9.0	10.5	
W.P. Kuala Lumpur	17.5	17.5	n.a	12.1	12.1	n.a	19.4	19.4	n.a	
W.P. Labuan	2.8	3.0	1.3	2.2	2.3	1.3	13.2	14.0	6.4	
W.P. Putrajaya	7.0	7.0	n.a	11.4	11.4	n.a	19.1	19.1	n.a	

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**STATISTIK
KEMUDAHAN ASAS TERPILIH
MENGIKUT KUMPULAN ISI RUMAH**

**STATISTICS ON
SELECTED BASIC AMENITIES
BY HOUSEHOLD GROUP**

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Jadual 9.1: Peratusan isi rumah kumpulan Terendah 40% (B40) mengikut jenis rumah yang didiami dan negeri, Malaysia, 2019
 Table 9.1: Percentage of Bottom 40% (B40) household group by type of occupied dwelling and state, Malaysia, 2019

Negeri State	Dimiliki Owned	Disewa Rented	Kuarters Quarters	Jumlah Total	(%)
Malaysia	73.1	23.2	3.7	100.0	
Johor	67.8	29.6	2.6	100.0	
Kedah	81.6	16.8	1.6	100.0	
Kelantan	82.2	14.5	3.3	100.0	
Melaka	76.7	22.2	1.1	100.0	
Negeri Sembilan	73.7	22.5	3.8	100.0	
Pahang	72.2	20.1	7.7	100.0	
Pulau Pinang	68.5	29.8	1.7	100.0	
Perak	77.8	19.6	2.6	100.0	
Perlis	80.3	15.8	3.9	100.0	
Selangor	52.5	45.7	1.8	100.0	
Terengganu	81.0	16.4	2.6	100.0	
Sabah	73.2	19.6	7.2	100.0	
Sarawak	83.8	10.9	5.3	100.0	
W.P. Kuala Lumpur	45.3	50.0	4.7	100.0	
W.P. Labuan	41.1	52.0	6.9	100.0	
W.P. Putrajaya	4.7	23.4	71.9	100.0	

Jadual 9.2: Peratusan isi rumah kumpulan Pertengahan 40% (M40) mengikut jenis rumah yang didiami dan negeri, Malaysia, 2019
 Table 9.2: Percentage of Middle 40% (M40) household group by type of occupied dwelling and state, Malaysia, 2019

Negeri State	Dimiliki Owned	Disewa Rented	Kuarters Quarters	Jumlah Total	(%)
Malaysia	75.5	20.8	3.7	100.0	
Johor	79.4	17.7	2.9	100.0	
Kedah	87.4	9.5	3.1	100.0	
Kelantan	87.5	8.5	4.0	100.0	
Melaka	84.1	13.8	2.1	100.0	
Negeri Sembilan	81.4	15.0	3.6	100.0	
Pahang	78.1	15.0	6.9	100.0	
Pulau Pinang	80.6	17.9	1.5	100.0	
Perak	85.3	11.5	3.2	100.0	
Perlis	87.6	5.6	6.8	100.0	
Selangor	65.4	33.5	1.1	100.0	
Terengganu	89.1	7.7	3.2	100.0	
Sabah	76.5	15.4	8.1	100.0	
Sarawak	85.6	7.0	7.4	100.0	
W.P. Kuala Lumpur	51.2	45.1	3.7	100.0	
W.P. Labuan	65.2	27.9	6.9	100.0	
W.P. Putrajaya	9.1	6.8	84.1	100.0	

Jadual 9.3: Peratusan isi rumah kumpulan Tertinggi 20% (T20) mengikut jenis rumah yang didiami dan negeri, Malaysia, 2019
 Table 9.3: Percentage of Top 20% (T20) household group by type of occupied dwelling and state, Malaysia, 2019

Negeri State	Dimiliki Owned	Disewa Rented	Kuarters Quarters	Jumlah Total	(%)
Malaysia	87.0	11.0	2.0	100.0	
Johor	89.3	9.2	1.5	100.0	
Kedah	92.5	4.4	3.1	100.0	
Kelantan	96.4	3.2	0.4	100.0	
Melaka	95.2	4.7	0.1	100.0	
Negeri Sembilan	89.4	8.6	2.0	100.0	
Pahang	90.8	5.0	4.2	100.0	
Pulau Pinang	93.9	5.7	0.4	100.0	
Perak	94.6	4.0	1.4	100.0	
Perlis	95.3	3.6	1.1	100.0	
Selangor	86.6	12.7	0.7	100.0	
Terengganu	94.6	4.1	1.3	100.0	
Sabah	87.5	9.3	3.2	100.0	
Sarawak	93.9	2.8	3.3	100.0	
W.P. Kuala Lumpur	77.9	20.8	1.3	100.0	
W.P. Labuan	73.6	22.4	4.0	100.0	
W.P. Putrajaya	23.6	4.3	72.1	100.0	

Jadual 9.4: Peratusan isi rumah kumpulan Terendah 40% (B40) mengikut peralatan yang dimiliki dan negeri, Malaysia, 2019

Table 9.4: Percentage of Bottom 40% (B40) household group by items owned and state, Malaysia, 2019

Negeri State	Kereta Car	Motosikal Motorcycle	Langganan Internet di rumah <i>Subscription of Internet at home</i>	Telefon bimbit Mobile phone
Malaysia	71.6	68.9	79.9	96.8
Johor	77.4	70.5	83.0	97.6
Kedah	73.0	86.8	83.3	97.4
Kelantan	73.0	84.3	76.5	96.2
Melaka	74.0	70.6	82.0	94.9
Negeri Sembilan	76.2	71.4	78.1	95.7
Pahang	80.8	79.8	73.2	96.9
Pulau Pinang	68.6	72.0	87.2	96.9
Perak	70.8	75.3	70.5	94.8
Perlis	68.9	83.4	79.7	95.5
Selangor	77.6	65.9	92.7	98.6
Terengganu	83.0	89.1	87.4	98.6
Sabah	59.1	30.3	66.7	97.1
Sarawak	59.2	55.9	81.8	96.4
W.P. Kuala Lumpur	76.1	61.8	85.8	98.2
W.P. Labuan	64.6	36.4	94.7	99.5
W.P. Putrajaya	96.9	53.1	100.0	100.0

Jadual 9.5: Peratusan isi rumah kumpulan Pertengahan 40% (M40) mengikut peralatan yang dimiliki dan negeri, Malaysia, 2019

Table 9.5: Percentage of Middle 40% (M40) household group by items owned and state, Malaysia, 2019

Negeri State	Kereta Car	Motosikal Motorcycle	Langganan Internet di rumah <i>Subscription of Internet at home</i>	Telefon bimbit Mobile phone
Malaysia	95.7	69.5	96.5	99.5
Johor	96.5	74.3	96.9	99.6
Kedah	96.0	88.7	98.3	100.0
Kelantan	96.9	85.7	92.2	99.3
Melaka	96.0	78.9	98.2	99.1
Negeri Sembilan	97.6	72.7	97.0	99.8
Pahang	96.8	79.5	89.8	99.1
Pulau Pinang	94.1	74.4	99.1	99.9
Perak	95.5	77.3	94.4	98.9
Perlis	93.7	87.1	98.4	99.3
Selangor	95.8	67.1	99.3	99.6
Terengganu	98.8	88.4	95.3	99.3
Sabah	94.1	29.4	80.8	99.3
Sarawak	93.5	49.5	99.2	99.7
W.P. Kuala Lumpur	95.5	62.5	98.6	99.7
W.P. Labuan	92.5	45.4	97.4	99.4
W.P. Putrajaya	98.8	55.6	100.0	100.0

Jadual 9.6: Peratusan isi rumah kumpulan Tertinggi 20% (T20) mengikut peralatan yang dimiliki dan negeri, Malaysia, 2019
 Table 9.6: Percentage of Top 20% (T20) household group by items owned and state, Malaysia, 2019

Negeri State	Kereta Car	Motosikal Motorcycle	Langganan Internet di rumah <i>Subscription of Internet at home</i>	Telefon bimbit Mobile phone
Malaysia	99.3	54.0	98.9	99.7
Johor	99.4	64.5	98.6	99.4
Kedah	99.9	74.5	99.6	100.0
Kelantan	99.7	76.2	96.4	99.7
Melaka	99.0	69.2	98.7	99.7
Negeri Sembilan	99.2	66.2	99.5	99.7
Pahang	99.4	61.4	93.6	99.0
Pulau Pinang	99.5	61.9	99.9	99.9
Perak	99.2	65.9	98.9	99.7
Perlis	100.0	79.8	96.5	100.0
Selangor	99.2	50.0	99.9	99.8
Terengganu	99.7	78.2	95.7	98.4
Sabah	99.0	22.5	89.1	99.7
Sarawak	99.4	39.8	99.8	99.9
W.P. Kuala Lumpur	99.5	46.6	99.5	99.6
W.P. Labuan	98.0	43.2	100.0	100.0
W.P. Putrajaya	100.0	52.0	100.0	100.0

SIRI MASA STATISTIK TERPILIH PENDAPATAN DAN KEMISKINAN

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Jadual 10.1: Bilangan isi rumah mengikut kumpulan etnik, strata dan negeri, Malaysia, 1995 - 2019
 Table 10.1: Number of households by ethnic group, strata and state, Malaysia, 1995 - 2019

		1995	1997	1999	2002	2004	2007	2009	2012	2014	2016	2019
	('000)											
Kumpulan etnik/ Ethnic group												
Malaysia	3,778.1	3,879.0	3,875.2	3,743.5	5,458.0	5,777.0	6,024.6	6,384.5	6,676.8	6,947.7	7,276.7	
Bumiputera	2,287.4	2,363.7	2,341.9	2,282.4	3,462.6	3,640.5	3,911.9	4,240.9	4,398.3	4,482.4	4,733.9	
Cina/Chinese	1,119.2	1,166.7	1,166.9	1,148.9	1,514.1	1,606.3	1,617.5	1,624.2	1,668.2	1,760.0	1,885.5	
India/Indians	295.5	285.3	297.8	294.0	451.4	497.7	466.9	492.7	588.0	616.8	595.2	
Lain-lain/Others	76.0	63.2	68.6	18.2	29.8	32.4	28.3	26.7	22.3	88.4	62.2	
Strata												
Bandar/Urban	2,077.1	2,117.3	2,109.1	2,496.9	3,605.2	3,908.8	4,128.8	4,603.8	5,136.6	5,451.3	5,806.7	
Luar bandar/Rural	1,701.1	1,761.6	1,766.1	1,246.5	1,852.8	1,868.2	1,895.8	1,780.6	1,540.2	1,496.3	1,470.0	
Negeri/State												
Johor	457.9	492.3	477.6	498.2	650.3	708.4	734.2	786.2	806.1	834.1	879.3	
Kedah	288.3	294.7	330.6	301.5	391.2	410.3	424.9	447.9	465.1	477.6	497.7	
Kelantan	238.0	234.0	233.5	203.8	282.5	295.7	304.9	322.5	328.4	336.3	345.4	
Melaka	114.7	124.3	119.7	105.9	155.7	167.1	173.3	181.3	204.7	213.6	227.9	
Negeri Sembilan	157.7	159.6	153.4	148.2	202.4	218.3	223.2	239.6	244.8	254.0	270.8	
Pahang	201.9	217.3	208.8	179.8	302.8	317.6	336.0	356.1	322.0	330.7	348.8	
Pulau Pinang	236.1	237.6	245.9	256.6	325.9	344.9	360.2	382.9	413.3	430.8	448.7	
Perak	397.4	448.3	388.9	399.1	508.7	527.8	544.5	572.6	598.8	619.0	639.4	
Perlis	40.0	41.7	42.8	28.3	49.3	51.1	52.4	55.4	54.7	56.3	58.8	
Selangor	616.0	586.5	620.8	678.7	1,100.2	1,182.9	1,245.3	1,321.6	1,468.0	1,550.5	1,623.1	
Terengganu	157.1	147.4	150.8	129.2	190.8	203.8	212.1	225.3	229.9	238.8	257.6	
Sabah	267.9*	260.3*	274.8*	220.5*	495.9*	491.4*	499.5	526.2	474.9	493.1	513.2	
Sarawak	340.9	333.5	333.2	281.5	465.2	486.1	510.4	532.2	581.8	603.6	625.4	
W.P. Kuala Lumpur	264.2	301.6	293.3	312.1	337.9	356.8	371.7	385.2	440.5	461.6	484.3	
W.P. Labuan	n.a	n.a	n.a	n.a	n.a	n.a	16.4	18.1	19.3	20.8	23.7	
W.P. Putrajaya	n.a	n.a	n.a	n.a	n.a	14.7	15.5	31.4	24.5	26.9	32.7	

Nota/Note:
 * Termasuk W.P. Labuan

Jadual 10.2: Pendapatan isi rumah bulanan penengah mengikut kumpulan etnik ketua isi rumah, strata dan negeri, Malaysia, 1995 - 2019
 Table 10.2: Median of monthly household gross income by ethnic group of head of household, strata and state, Malaysia, 1995 - 2019

	(RM)						
	1995	1997	1999	2002	2004	2007	2009
Malaysia	1,377	1,724	1,704	2,049	2,211	2,552	2,841
Kumpulan etnik/ Ethnic group							
Bumiputera	1,143	1,407	1,423	1,695	1,862	2,228	2,534
Cina/Chinese	2,010	2,583	2,486	2,943	3,089	3,452	3,643
India/Indians	1,553	2,081	1,969	2,272	2,469	2,760	2,853
Lain-lain/Others	899	1,163	997	1,542	1,567	1,884	2,162
Strata							
Bandar/Urban	1,829	2,320	2,246	2,582	3,767	3,144	3,435
Luar bandar/Rural	991	1,239	1,249	1,289	1,402	1,709	1,836
Negeri/State							
Johor	1,610	2,056	2,012	2,212	2,325	2,726	2,958
Kedah	990	1,171	1,225	1,451	1,607	1,756	1,966
Kelantan	789	872	946	1,154	1,258	1,510	1,713
Melaka	1,391	1,793	1,715	2,051	2,308	2,717	3,005
Negeri Sembilan	1,358	1,731	1,777	2,080	2,288	2,556	2,711
Pahang	1,138	1,259	1,202	1,423	1,783	2,235	2,479
Pulau Pinang	1,693	2,338	2,323	2,572	2,650	2,902	3,200
Perak	1,102	1,522	1,350	1,613	1,732	1,905	2,094
Perlis	889	1,114	1,086	1,431	1,459	1,746	1,832
Selangor	2,255	2,850	2,750	3,144	3,588	4,046	4,306
Terengganu	756	1,026	1,155	1,331	1,353	1,796	2,096
Sabah	1,133	1,390	1,264	1,583	1,606	1,189	2,066
Sarawak	1,305	1,499	1,667	1,704	1,804	2,250	2,394
W.P. Kuala Lumpur	2,321	3,090	2,828	3,364	3,336	3,697	4,409
W.P. Labuan	n.a	n.a	n.a	n.a	n.a	2,777	3,498
W.P. Putrajaya	n.a	n.a	n.a	n.a	n.a	4,288	5,450

Nota/Note:

Data adalah berdasarkan kepada warganegara Malaysia/Data is based on Malaysian citizens

Jadual 10.3: Pendapatan isi rumah kasar bulanan purata mengikut kumpulan etnik ketua isi rumah, strata dan negeri, Malaysia, 1970 - 2019
 Table 10.3: Mean of monthly household gross income by ethnic group of head of household, strata and state, Malaysia, 1970 - 2019

	(RM)																		
	1970 [*]	1974 [*]	1976	1979	1984	1987	1989 ^{**}	1992	1995	1997	1999	2002	2004	2007	2009	2012	2014	2016	2019
Malaysia	264	362	505	678	1,098	1,083	1,169	1,566	2,020	2,606	2,472	3,011	3,249	3,686	4,025	5,000	6,141	6,958	7,901
Kumpulan etnik/ Ethnic group																			
Bumiputera	172	242	345	492	844	868	941	1,268	1,604	2,038	1,984	2,376	2,711	3,156	3,624	4,457	5,548	6,267	7,093
Cina/Chinese	394	534	787	1,002	1,552	1,488	1,629	2,192	2,890	3,738	3,456	4,279	4,437	4,853	5,011	6,366	7,666	8,750	9,895
India/Indians	304	408	538	756	1,105	1,207	1,604	2,140	2,896	2,702	3,044	3,456	3,799	3,999	5,233	6,246	7,150	8,216	
Lain-lain/Others	813	1,299	1,268	1,475	2,957	2,992	952	1,163	1,284	1,680	1,371	2,165	2,312	3,561	3,640	3,843	6,011	4,951	5,933
Strata																			
Bandar/Urban	428	570	843	1,045	1,573	1,488	1,606	2,032	2,589	3,357	3,103	3,652	3,956	4,356	4,705	5,742	6,833	7,671	8,635
Luar bandar/Rural	200	269	385	523	842	881	957	1,024	1,326	1,704	1,718	1,729	1,875	2,283	2,545	3,080	3,831	4,359	5,004
Negeri/State																			
Johor	237	382	513	731	1,065	1,060	1,150	1,713	2,138	2,772	2,646	2,963	3,076	3,457	3,835	4,658	6,207	6,928	8,013
Kedah	189	256	306	382	690	718	749	1,048	1,295	1,590	1,612	1,966	2,126	2,408	2,667	3,425	4,478	4,971	5,522
Kelantan	151	231	269	341	625	667	712	907	1,091	1,249	1,314	1,674	1,829	2,143	2,536	3,168	3,715	4,214	4,874
Melaka	265	410	568	772	1,040	1,034	1,084	1,459	1,843	2,276	2,260	2,650	2,791	3,421	4,184	4,759	6,046	6,849	7,741
Negeri Sembilan	286	386	505	629	1,039	908	1,083	1,380	1,767	2,378	2,335	2,739	2,886	3,336	3,540	4,576	5,271	5,887	6,707
Pahang	286	305	477	702	960	900	961	1,262	1,436	1,632	1,482	1,991	2,410	2,995	3,279	3,745	4,343	5,012	5,667
Pulau Pinang	292	471	589	840	1,183	1,130	1,326	1,821	2,225	3,130	3,128	3,496	3,531	4,004	4,407	5,055	5,993	6,771	7,774
Perak	254	305	436	559	883	863	973	1,274	1,436	1,940	1,743	2,153	2,207	2,545	2,809	3,548	4,268	5,065	5,645
Perlis	140	206	338	316	692	711	817	1,040	1,158	1,507	1,431	2,006	2,046	2,541	2,617	3,538	4,445	4,998	5,476
Selangor	421	598	735	1,067	1,590	1,558	1,658	2,280	3,162	4,006	3,702	4,406	5,175	5,580	5,962	7,023	8,252	9,463	10,827
Terengganu	173	206	339	360	756	694	759	939	1,117	1,497	1,599	1,837	1,984	2,463	3,017	3,967	4,816	5,776	6,815
Sabah	n.a.	513	767	1,212	1,116	1,264	1,490	1,647	2,057	1,905	2,406	2,487	2,837	3,102	4,013	4,879	5,354	5,745	
Sarawak	n.a.	n.a.	426	582	1,033	1,141	1,190	1,480	1,886	2,242	2,276	2,515	2,725	3,349	3,581	4,293	4,934	5,387	5,959
W.P. Kuala Lumpur	n.a.	n.a.	1,058	n.a.	1,920	1,790	1,824	2,429	3,371	4,768	4,105	4,930	5,011	5,322	5,488	8,586	10,629	11,692	13,257
W.P. Labuan	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	3,726	4,407	6,317	7,591	8,174
W.P. Putrajaya	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	5,294	6,747	8,101	10,401	11,555	12,840

Nota/Note:

* Merujuk kepada Semenanjung Malaysia sahaja/Refers to Peninsular Malaysia only

** Mulai tahun 1989, data adalah berdasarkan kepada warganegara Malaysia Starting 1989, data is based on Malaysian citizens

Jadual 10.4: Pendapatan isi rumah kasar bulanan purata kumpulan isi rumah mengikut kumpulan etnik ketua isi rumah dan strata, Malaysia, 1970 - 2019
 Table 10.4: Mean of monthly household gross income of household group by ethnic group of head of household and strata, Malaysia, 1970 - 2019

Tertinggi 20%/Top 20%											(RM)								
	1970'	1974	1976	1979	1984	1987	1989**	1992	1995	1997	1999	2002	2004	2007	2009	2012	2014	2016	2019
Malaysia	735	1,092	1,464	1,877	2,938	2,789	2,925	3,965	5,202	6,854	6,288	7,745	8,337	9,173	9,987	12,159	14,305	16,088	18,506
Kumpulan etnik/ Ethnic group																			
Bumiputera	444	669	849	1,274	2,176	2,169	2,303	3,191	3,986	5,195	4,855	5,849	6,877	7,666	8,976	10,666	12,630	14,098	16,089
Cina/Chinese	1,036	1,644	2,085	2,630	3,953	3,629	3,920	5,334	7,270	9,246	8,470	10,914	11,131	11,878	12,152	15,254	17,981	20,534	23,389
India/Indians	821	1,071	1,585	1,966	2,694	2,627	2,795	3,739	5,100	7,038	6,456	7,055	8,405	9,119	9,774	13,127	14,604	16,163	19,592
Lain-lain/Others	2,772	4,097	4,705	4,802	8,932	10,568	2,256	2,794	3,106	4,351	3,242	5,472	6,016	10,830	10,123	9,741	14,732	11,541	14,148
Strata																			
Bandar/Urban	n.a.	1,798	2,384	4,114	3,770	3,981	4,981	6,474	8,470	7,580	9,085	9,863	10,576	11,348	13,654	15,690	17,416	19,910	
Luar bandar/Rural	n.a.	735	1,051	1,365	2,110	2,189	2,277	2,369	3,153	4,130	4,124	4,057	4,330	5,220	6,033	6,905	8,180	9,471	11,052
	Pertengahan 40%/Middle 40%											(RM)							
	1970'	1974	1976	1979	1984	1987	1989**	1992	1995	1997	1999	2002	2004	2007	2009	2012	2014	2016	2019
Malaysia	216	288	396	554	929	943	1,037	1,388	1,777	2,250	2,204	2,660	2,875	3,282	3,631	4,573	5,662	6,502	7,348
Kumpulan etnik/ Ethnic group																			
Bumiputera	151	209	264	429	738	773	844	1,121	1,461	1,795	1,810	2,167	2,408	2,863	3,272	4,123	5,190	5,953	6,712
Cina/Chinese	331	424	509	859	1,363	1,349	1,483	1,971	2,560	3,405	3,168	3,780	3,951	4,389	4,560	5,836	7,049	8,162	9,284
India/Indians	237	337	419	636	974	987	1,096	1,469	1,954	2,606	2,460	2,860	3,116	3,393	3,569	4,589	5,646	6,669	7,450
Lain-lain/Others	602	824	1,269	999	2,564	1,853	867	1,040	1,131	1,380	1,204	1,931	1,973	2,459	2,875	3,341	5,510	4,489	5,236
Strata																			
Bandar/Urban	n.a.	441	663	869	1,355	1,308	1,435	1,827	2,323	3,000	2,844	3,265	3,524	3,947	4,296	5,294	6,310	7,208	8,088
Luar bandar/Rural	n.a.	240	328	457	756	793	882	962	1,235	1,564	1,577	1,612	1,762	2,104	2,313	2,930	3,729	4,194	4,700
	Terendah 40%/Bottom 40%											(RM)							
	1970'	1974	1976	1979	1984	1987	1989**	1992	1995	1997	1999	2002	2004	2007	2009	2012	2014	2016	2019
Malaysia	76	107	136	201	347	371	424	545	693	867	865	1,019	1,101	1,345	1,440	1,847	2,537	2,848	3,152
Kumpulan etnik/ Ethnic group																			
Bumiputera	57	84	84	164	285	311	356	455	572	724	742	868	952	1,194	1,300	1,686	2,367	2,666	2,978
Cina/Chinese	136	180	202	331	541	556	634	843	1,062	1,356	1,271	1,485	1,597	1,805	1,897	2,455	3,127	3,446	3,760
India/Indians	112	159	177	272	447	462	528	671	868	1,149	1,092	1,249	1,339	1,545	1,547	1,937	2,672	3,131	3,299
Lain-lain/Others	45	99	126	287	362	339	394	470	539	660	616	766	820	1,025	1,187	1,472	2,234	2,131	2,539
Strata																			
Bandar/Urban	n.a.	172	255	331	521	527	590	761	942	1,193	1,155	1,344	1,450	1,655	1,794	2,235	2,927	3,262	3,454
Luar bandar/Rural	n.a.	92	109	169	292	324	373	413	515	649	670	699	783	994	1,033	1,319	1,760	1,969	2,286

Note/Note:

* Merujuk kepada Semenanjung Malaysia sahaja/Refers to Peninsular Malaysia only
 - Mulai tahun 1989, data adalah berdasarkan kepada warganegara Malaysia/Starting 1989, data is based on Malaysian citizens

Jadual 10.5: Agihan pendapatan kumpulan isi rumah mengikut kumpulan etnik ketua isi rumah dan strata, Malaysia, 1970 - 2019
 Table 10.5: Income share of household group by income, ethnic group of head of household and strata, Malaysia, 1970 - 2019

		Tertinggi 20%/Top 20%																			
		1970`	1974*	1976	1979	1984	1987	1989**	1992	1995	1997	1999	2002	2004	2007	2009	2012	2014	2016	2019	
Kumpulan etnik/ Ethnic group		Malaysia	55.7	58.0	57.9	55.5	53.5	51.5	50.0	50.6	51.3	52.4	50.5	51.3	51.8	49.8	49.6	48.6	46.1	46.2	46.8
Bumiputera	51.6	53.2	54.9	51.8	51.5	50.0	49.0	50.3	49.5	50.8	48.7	49.1	51.2	48.7	49.5	47.9	45.5	45.0	45.4		
Cina/Chinese	52.6	57.7	59.4	52.5	50.9	48.7	48.1	48.7	50.1	49.3	48.8	50.9	50.6	49.0	48.4	47.9	46.9	46.9	47.3		
India/Indians	54.0	51.9	57.0	52.0	48.7	47.6	46.3	46.6	47.5	48.4	47.6	46.2	50.1	48.0	48.8	50.1	46.7	45.2	47.6		
Lain-lain/Others	68.2	68.8	62.9	65.1	60.4	70.7	47.2	48.1	48.2	62.2	47.1	50.4	48.6	60.8	55.3	49.8	48.7	46.5	47.6		
Strata																					
Bandar/Urban	n.a	59.5	56.2	54.1	52.3	50.6	49.6	49.0	49.8	50.2	48.7	49.6	49.8	48.6	48.2	47.5	45.9	45.4	46.1		
Luar bandar/Rural	n.a	52.6	54.6	52.1	50.1	49.2	47.6	46.3	47.4	48.2	47.9	46.7	46.0	45.7	47.4	44.8	42.7	43.4	44.1		
		Pertengahan 40%/Middle 40%																			
		1970`	1974*	1976	1979	1984	1987	1989**	1992	1995	1997	1999	2002	2004	2007	2009	2012	2014	2016	2019	
Kumpulan etnik/ Ethnic group		Malaysia	32.8	30.6	31.3	32.7	33.8	34.8	35.5	35.5	35.0	34.4	35.5	35.2	35.0	35.6	36.1	36.6	37.1	37.4	37.2
Bumiputera	35.2	33.4	34.1	34.9	35.0	35.6	35.9	35.4	36.3	35.0	36.4	36.3	35.3	36.3	36.1	37.0	37.4	38.0	37.8		
Cina/Chinese	34.1	29.7	29.0	34.3	35.0	36.3	36.3	35.9	35.3	36.2	36.5	35.3	35.4	36.2	36.4	36.7	36.8	37.3	37.5		
India/Indians	31.2	32.7	30.1	33.6	35.1	35.7	36.2	36.7	36.3	35.8	36.3	37.4	35.5	35.7	35.7	35.1	36.2	37.3	36.3		
Lain-lain/Others	29.6	27.9	33.8	27.1	34.7	24.8	36.3	35.7	35.1	28.3	35.0	35.5	35.9	27.6	31.6	34.7	36.5	36.2	35.3		
Strata																					
Bandar/Urban	n.a	29.1	31.4	33.3	34.4	35.2	35.7	36.0	35.7	36.5	36.5	35.7	35.6	36.2	36.5	36.9	36.9	37.6	37.5		
Luar bandar/Rural	n.a	34.3	34.1	34.9	36.0	36.1	36.8	37.6	37.1	36.6	36.5	37.2	37.4	36.9	36.4	38.0	38.9	38.5	37.6		
		Terendah 40%/Bottom 40%																			
		1970`	1974*	1976	1979	1984	1987	1989**	1992	1995	1997	1999	2002	2004	2007	2009	2012	2014	2016	2019	
Kumpulan etnik/ Ethnic group		Malaysia	11.5	11.4	10.8	11.9	12.7	13.7	14.5	13.9	13.7	13.2	14.0	13.5	13.2	14.6	14.3	14.8	16.8	16.0	
Bumiputera	13.2	13.4	11.0	13.3	13.5	14.4	15.1	14.3	14.2	14.9	14.6	13.5	15.2	14.4	15.1	17.1	17.0	16.8			
Cina/Chinese	13.3	12.6	11.6	13.2	14.1	15.0	15.6	14.6	14.5	14.7	13.8	14.0	14.9	15.2	15.4	16.3	15.8	15.2			
India/Indians	14.8	15.4	12.9	14.4	16.2	16.7	17.5	16.7	16.2	15.8	16.1	16.4	16.2	15.5	14.8	17.1	17.5	16.1			
Lain-lain/Others	2.2	3.3	3.4	7.8	4.9	4.5	16.5	16.2	16.7	9.5	17.9	14.1	15.5	11.5	13.1	15.5	14.8	17.2	17.1		
Strata																					
Bandar/Urban	n.a	11.4	12.1	12.7	13.3	14.2	14.7	15.0	14.5	14.2	14.8	14.7	14.6	15.2	15.3	15.6	17.2	17.0	16.4		
Luar bandar/Rural	n.a	13.1	11.3	12.9	13.9	14.7	15.6	16.1	15.5	15.2	16.1	16.6	17.4	17.1	18.4	18.1	18.3				

Note/Note:

* Merujuk kepada Semenanjung Malaysia sahaja/Refers to Peninsular Malaysia only
 ** Mulai tahun 1989, data adalah berdasarkan kepada warganegara Malaysia Starting 1989, data is based on Malaysian citizens

Jadual 10.6: Pekali Gini mengikut kumpulan etnik ketua isi rumah, strata dan negeri, Malaysia, 1970 - 2019

Table 10.6: Gini coefficient by ethnic group of head of household, strata and state, Malaysia, 1970 - 2019

	1970 [*]	1974 [*]	1976 [*]	1979	1984	1987	1989 ^{**}	1992	1995	1997	1999	2002	2004	2007	2009	2012	2014	2016	2019
Malaysia	0.513	0.530	0.557	0.505	0.483	0.456	0.442	0.451	0.456	0.459	0.443	0.461	0.462	0.441	0.441	0.401	0.399	0.407	
Kumpulan etnik/ Ethnic group																			
Bumiputera																			
Cina/Chinese	0.466	0.520	0.541	0.474	0.452	0.428	0.419	0.420	0.428	0.416	0.434	0.455	0.446	0.432	0.425	0.422	0.405	0.411	0.417
India/Indians	0.472	0.451	0.509	0.460	0.419	0.402	0.390	0.399	0.404	0.409	0.413	0.399	0.425	0.414	0.424	0.443	0.396	0.382	0.411
Lain-lain/Others	0.667	0.665	0.630	0.598	0.570	0.663	0.404	0.414	0.414	0.555	0.393	0.449	0.462	0.546	0.495	0.435	0.433	0.391	0.402
Strata																			
Bandar/Urban	n.a.	0.541	0.531	0.491	0.468	0.449	0.437	0.428	0.431	0.427	0.432	0.439	0.444	0.427	0.423	0.417	0.391	0.389	0.398
Luar bandar/Rural	0.473	0.540	0.471	0.450	0.427	0.415	0.402	0.414	0.424	0.421	0.405	0.397	0.388	0.407	0.382	0.355	0.364	0.367	
Negeri/State																			
Johor	0.439	0.469	0.442	0.404	0.386	0.381	0.423	0.399	0.397	0.386	0.408	0.395	0.368	0.393	0.383	0.324	0.354	0.366	
Kedah	0.523	0.497	0.468	0.476	0.434	0.428	0.433	0.406	0.429	0.409	0.426	0.387	0.392	0.408	0.391	0.365	0.393	0.354	
Kelantan	0.612	0.505	0.438	0.464	0.414	0.407	0.451	0.442	0.442	0.424	0.444	0.416	0.405	0.428	0.410	0.393	0.389	0.379	
Melaka	0.506	0.558	0.472	0.438	0.403	0.396	0.397	0.399	0.371	0.386	0.352	0.380	0.411	0.355	0.316	0.337	0.383		
Negeri Sembilan	0.465	0.490	0.432	0.422	0.431	0.366	0.406	0.384	0.408	0.392	0.401	0.380	0.385	0.372	0.382	0.361	0.380	0.391	
Pahang	0.445	0.384	0.478	0.416	0.372	0.350	0.369	0.373	0.359	0.332	0.404	0.389	0.380	0.382	0.354	0.360	0.324	0.330	
Pulau Pinang	0.597	0.608	0.492	0.452	0.422	0.406	0.412	0.405	0.398	0.399	0.435	0.398	0.411	0.419	0.370	0.364	0.356	0.359	
Perak	0.452	0.525	0.447	0.428	0.410	0.421	0.399	0.397	0.381	0.387	0.417	0.393	0.399	0.400	0.417	0.366	0.377		
Perlis	0.425	0.498	0.440	0.459	0.408	0.377	0.415	0.379	0.412	0.394	0.437	0.423	0.454	0.434	0.455	0.346	0.327	0.334	
Selangor	0.507	0.516	0.505	0.481	0.462	0.444	0.446	0.424	0.409	0.394	0.423	0.443	0.418	0.424	0.396	0.379	0.372	0.393	
Terengganu	0.502	0.482	0.458	0.461	0.478	0.459	0.448	0.464	0.466	0.440	0.424	0.443	0.399	0.418	0.426	0.360	0.328	0.335	
Sabah	n.a.	n.a.	0.490	0.491	0.467	0.459	0.468	0.448	0.454	0.448	0.465	0.477	0.451	0.454	0.427	0.387	0.402	0.397	
Sarawak	n.a.	n.a.	0.501	0.498	0.465	0.441	0.467	0.440	0.447	0.407	0.445	0.440	0.442	0.448	0.440	0.440	0.391	0.386	0.387
W.P. Kuala Lumpur	n.a.	n.a.	n.a.	0.486	0.465	0.428	0.443	0.423	0.417	0.414	0.448	0.467	0.446	0.374	0.442	0.407	0.378	0.350	
W.P. Labuan	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	0.388	0.387	0.398	
W.P. Putrajaya	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	0.362	0.342	0.374	0.369	

Nota/Note:

* Merujuk kepada Semenanjung Malaysia sahaja/Refers to Peninsular Malaysia only

** Mulai tahun 1989, data adalah berdasarkan kepada warganegara Malaysia Starting 1989, data is based on Malaysian citizens

Jadual 10.7: Insiden kemiskinan tegar mengikut kumpulan etnik ketua isi rumah, strata dan negeri, Malaysia, 1984 - 2012
 Table 10.7: Incidence of hardcore poverty by ethnic group of head of household, strata and state, Malaysia, 1984 - 2012

		1984	1987	1989 ^a	1992	1995	1997	1999	2002	2004	2007	2009	2012
Malaysia	Kumpulan etnik/ Ethnic group	6.9	5.1	3.9	2.9	2.0	1.4	1.4	1.0	1.2	0.7	0.7	0.2
Bumiputera	9.9	7.4	5.8	4.4	3.2	2.2	2.1	1.5	1.9	1.1	1.1	1.1	0.3
Cina/Chinese	2.2	1.4	0.8	0.4	0.3	0.1	0.2	0.2	0.1	0.1	0.1	0.1	0.0
India/Indians	1.9	1.8	1.2	0.5	0.3	0.2	0.2	0.2	0.3	0.3	0.3	0.3	0.2
Lain-lain/Others	7.1	5.2	3.4	3.2	2.8	0.9	2.9	1.8	1.2	2.2	1.3	1.3	0.0
Strata													
Bandar/Urban	2.4	1.9	1.3	1.0	0.9	0.4	0.5	0.4	0.4	0.4	0.3	0.2	0.1
Luar bandar/Rural	9.3	6.7	5.2	5.1	3.6	2.5	2.4	2.3	2.9	1.4	1.8	1.8	0.6
Negeri/State													
Johor	3.1	2.6	1.5	1.1	0.5	0.3	0.4	0.2	0.3	0.2	0.1	0.1	0.1
Kedah	13.5	9.8	8.4	5.4	3.7	3.9	3.1	3.0	1.3	0.3	0.8	0.8	0.1
Kelantan	15.5	7.6	7.2	8.7	7.4	5.7	4.3	3.6	1.3	1.5	1.0	1.0	0.3
Melaka	5.5	3.8	3.8	1.8	1.6	0.6	1.5	0.1	0.2	0.2	0.1	0.1	0.0
Negeri Sembilan	3.7	5.5	2.2	1.8	1.0	1.2	0.5	0.3	0.2	0.1	0.1	0.1	0.1
Pahang	5.4	2.4	2.1	1.1	1.2	0.8	0.4	0.1	1.0	0.4	0.3	0.3	0.2
Pulau Pinang	4.1	4.0	2.1	1.1	0.7	0.2	0.3	0.3	0.0	0.0	0.1	0.1	0.0
Perak	6.7	5.8	4.9	1.9	1.9	0.9	1.4	1.3	1.1	0.7	0.5	0.5	0.2
Perlis	11.7	7.4	3.2	4.1	2.7	2.6	2.8	1.8	1.7	1.4	0.8	0.8	0.5
Selangor	2.5	1.9	1.1	0.6	0.5	0.3	0.2	0.2	0.0	0.1	0.1	0.1	0.0
Terengganu	11.6	15.1	10.4	9.2	7.5	5.0	4.9	2.8	4.4	0.8	0.5	0.5	0.2
Sabah	9.7	8.7	9.3	6.8	4.9	2.0	3.4	3.1	6.9	3.8	4.8	4.8	1.6
Sarawak	10.0	4.4	3.3	3.0	1.3	0.7	0.7	0.6	1.1	0.7	1.0	1.0	0.3
W.P. Kuala Lumpur	1.4	1.0	0.5	0.3	0.0	0.1	0.0	0.0	0.2	0.1	0.1	0.1	0.1
W.P. Labuan	n.a	n.a	n.a	n.a	n.a	n.a	n.a	n.a	0.2	0.1	0.7	0.7	0.0
W.P. Putrajaya	n.a	n.a	n.a	n.a	n.a	n.a	n.a	n.a	0.0	0.0	0.0	0.0	0.0

Nota/Note:

^a Mulai tahun 1989, data adalah berdasarkan kepada warganegara Malaysia Starting 1989, data is based on Malaysian citizens

Jadual 10.8: Insiden kemiskinan relatif mengikut kumpulan etnik ketua isi rumah, strata dan negeri, Malaysia, 1995 - 2019
 Table 10.8: Incidence of relative poverty by ethnic group of head of household, strata and state, Malaysia, 1995 - 2019

	(%)						
	1995	1997	1999	2002	2004	2007	2009
Malaysia	19.5	19.7	19.0	20.0	19.9	17.4	19.3
Penengah/H/median (RM)	1,377	1,724	1,704.0	2,049	2,211	2,552	2,841
1/2 Penengah/Median (RM)	689	862	852	1,025	1,106	1,276	1,421
Kumpulan etnik/ Ethnic group							
Bumiputera	18.9	18.3	18.1	19.0	18.6	15.7	18.8
Cina/Chinese	17.6	18.2	18.9	19.7	18.7	18.2	17.4
India/Indians	14.5	15.4	14.3	15.6	16.1	14.8	16.6
Lain-lain/Others	11.1	11.8	9.5	18.2	16.5	14.8	10.3
Strata							
Bandar/Urban	18.2	18.1	18.0	18.5	18.2	17.7	17.9
Luar bandar/Rural	17.4	17.6	17.0	16.1	14.9	12.7	13.1
Negeri/State							
Johor	16.1	15.8	15.6	16.1	15.3	14.2	17.2
Kedah	16.3	18.7	19.1	18.5	15.7	11.8	16.0
Kelantan	20.8	17.8	16.7	15.4	12.1	10.2	11.4
Melaka	15.8	15.7	17.2	16.1	16.3	16.5	14.8
Negeri Sembilan	15.1	15.6	17.1	18.1	16.8	15.3	12.7
Pahang	13.8	10.3	9.0	12.8	14.0	9.4	12.0
Pulau Pinang	18.4	16.5	16.6	20.3	15.8	15.2	15.4
Perak	16.5	15.4	15.7	17.6	18.4	14.3	13.3
Perlis	13.1	15.1	15.7	19.5	15.8	18.9	17.0
Selangor	19.4	20.2	19.0	17.3	17.8	16.0	16.2
Terengganu	18.7	19.8	18.7	15.8	16.1	13.3	12.1
Sabah	19.6	19.7	16.3	21.1	21.2	15.8	19.5
Sarawak	17.9	16.8	16.2	18.0	15.1	13.6	16.4
W.P. Kuala Lumpur	17.3	18.8	17.4	18.2	18.7	17.8	16.8
W.P. Labuan	n.a	n.a	n.a	21.6	14.1	15.3	17.9
W.P. Putrajaya	n.a	n.a	n.a	n.a	n.a	16.6	11.1

Nota/Note:
 Data adalah berdasarkan kepada warganegara Malaysia/Data is based on Malaysian citizens

Jadual 10.9: Insiden kemiskinan mutlak (PGK 2004) mengikut kumpulan etnik ketua isi rumah, strata dan negeri, Malaysia, 1970 - 2019
 Table 10.9: Incidence of absolute poverty (PLI 2004) by ethnic group of head of household, strata and state, Malaysia, 1970 - 2019

	1970*	1976	1979	1984	1987	1989**	1992	1995	1997	1999	2002	2004	2007	2009	2012	2014	2016	2019	
Kumpulan etnik/ Ethnic group	Malaysia	49.3	37.7	37.4	20.7	19.4	16.5	12.4	8.7	6.1	7.5	5.1	5.7	3.6	3.8	1.7	0.6	0.4	0.2
Strata	Bumiputera	64.8	46.4	49.2	28.7	26.6	23.0	17.5	12.2	9.0	10.2	7.3	8.3	5.3	5.3	2.2	0.8	0.5	0.4
Cina/Chinese	26.0	17.4	16.5	7.8	7.0	5.4	3.2	2.1	1.1	2.6	1.5	0.6	0.6	0.3	0.1	0.1	0.1	0.0	
India/Indians	39.2	27.3	19.8	10.1	9.6	7.6	4.5	2.6	1.3	1.9	1.9	2.9	2.6	2.5	1.8	0.6	0.1	0.2	
Lain-lain/Others	44.8	33.8	28.9	18.8	20.3	22.8	21.7	22.5	13.0	21.7	14.3	6.9	10.1	6.7	1.5	0.9	1.5	0.6	
Negeri/State	Bandar/Urban	21.3	15.4	17.5	8.5	8.5	7.1	4.7	3.6	2.1	3.4	2.0	2.5	1.9	1.7	1.0	0.3	0.2	0.2
	Luar bandar/Rural	58.7	45.7	45.8	27.3	24.8	21.1	21.2	14.9	10.9	12.4	11.4	11.9	7.1	8.4	3.4	1.6	1.0	0.8
Johor	45.7	29.0	18.2	12.2	11.1	10.1	5.6	3.1	1.6	2.5	1.8	2.0	1.5	1.3	0.9	0.0	0.0	0.0	
Kedah	63.2	61.0	53.8	36.6	31.3	30.0	21.2	12.2	11.5	13.5	10.7	7.0	3.1	5.3	1.7	0.3	0.2	0.1	
Kelantan	76.1	67.1	55.0	39.2	31.6	29.9	29.5	22.9	19.5	18.7	12.4	10.6	7.2	4.8	2.7	0.9	0.4	0.2	
Melaka	44.9	32.4	20.4	15.8	11.7	12.4	8.5	5.3	3.6	5.7	2.7	1.8	0.5	0.1	0.1	0.0	0.1	0.1	
Negeri Sembilan	44.8	33.0	26.3	13.0	21.5	9.5	8.1	4.9	4.5	2.5	2.2	1.4	1.3	0.7	0.5	0.4	0.2	0.2	
Pahang	43.2	38.9	26.9	15.7	12.3	10.2	6.9	6.8	4.1	5.5	3.8	4.0	1.7	2.1	1.3	0.7	0.2	0.0	
Pulau Pinang	43.7	32.4	19.7	13.4	12.9	8.9	4.0	4.0	1.6	2.7	1.4	0.3	1.4	1.2	0.6	0.3	0.1	0.1	
Perak	48.6	43.0	30.5	20.3	19.9	19.3	10.2	9.1	4.5	9.5	7.9	4.9	3.4	3.5	1.5	0.7	0.2	0.2	
Perlis	73.9	59.8	63.1	33.7	29.1	17.2	19.8	11.8	10.6	13.3	10.1	6.3	6.8	6.0	1.9	0.2	0.1	0.1	
Selangor	29.2	22.9	14.5	8.6	8.9	7.8	4.3	2.2	1.3	2.0	1.1	1.0	0.7	0.7	0.4	0.2	0.0	0.1	
Terengganu	68.9	60.3	53.1	28.9	36.1	31.2	25.6	23.4	17.3	14.9	10.7	15.4	6.4	4.0	1.7	0.6	0.4	0.1	
Sabah	n.a.	58.3	40.7	33.1	35.3	29.7	27.8	22.6	22.1	20.1	16.0	24.2	16.4	19.7	8.1	4.0	2.9	1.6	
Sarawak	n.a.	56.5	47.8	31.9	24.7	21.0	19.2	10.0	7.5	6.7	5.8	7.5	4.2	5.3	2.4	0.9	0.6	0.3	
W.P. Kuala Lumpur	n.a.	n.a.	4.9	5.2	3.8	1.7	0.5	0.1	2.3	0.5	1.5	0.7	0.8	0.1	0.0	0.0	0.0	0.0	
W.P. Labuan	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	2.7	4.2	4.3	1.1	0.0	0.0	
W.P. Putrajaya	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	0.0	0.0	0.0	0.0	0.0	0.0	

Note/Note:

* Merujuk kepada Semenanjung Malaysia sahaja/Refers to Peninsular Malaysia only

** Mulai tahun 1989, data adalah berdasarkan kepada warganegara Malaysia/Staring 1989, data is based on Malaysian citizens

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RALAT PIAWAI RELATIF

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Jadual 11.1: Ralat piawai relatif bagi anggaran pendapatan isi rumah kasar bulanan purata mengikut kumpulan etnik ketua isi rumah dan strata, Malaysia, 2019

Table 11.1: Relative standard error of estimate for mean of monthly household gross income by ethnic group of head of household and strata, Malaysia, 2019

Kumpulan etnik Ethnic group	Pendapatan isi rumah kasar bulanan purata Mean of monthly household gross income (RM)	Ralat piawai bagi anggaran Standard error of estimate		Julat pendapatan purata pada 95% selang keyakinan Range of average income at 95% confidence interval (RM)
		Nilai relatif Relative value	Ralat piawai Standard error	(%)
Jumlah/Total				
Jumlah/Total	7,901	0.5	38	7,833 - 7,970
Bumiputera	7,093	0.5	37	7,022 - 7,165
Cina/Chinese	9,895	0.9	88	9,723 - 10,066
India/Indians	8,216	1.7	138	7,946 - 8,486
Lain-lain/Others	5,933	4.6	274	5,396 - 6,469
Bandar/Urban				
Jumlah/Total	8,635	0.5	43	8,550 - 8,719
Bumiputera	7,936	0.6	49	7,840 - 8,031
Cina/Chinese	10,140	0.9	92	9,959 - 10,322
India/Indians	8,351	1.7	144	8,067 - 8,634
Lain-lain/Others	6,501	5.8	375	5,766 - 7,235
Luar bandar/Rural				
Jumlah/Total	5,004	0.6	29	4,947 - 5,062
Bumiputera	4,866	0.6	27	4,812 - 4,919
Cina/Chinese	6,318	2.8	180	5,965 - 6,672
India/Indians	5,905	5.3	315	5,288 - 6,522
Lain-lain/Others	4,507	3.4	153	4,208 - 4,806

Jadual 11.2: Ralat piawai relatif bagi anggaran pendapatan isi rumah kasar bulanan purata mengikut negeri dan strata, Malaysia, 2019

Table 11.2: Relative standard error of estimate for mean of monthly household gross income by state and strata, Malaysia, 2019

Negeri State	Pendapatan isi rumah kasar bulanan purata Mean of monthly household gross income (RM)	Jumlah/Total			Julat pendapatan purata pada 95% selang keyakinan Range of average income at 95% confidence interval (RM)	
		Ralat piawai bagi anggaran Standard error of estimate				
		Nilai relatif Relative value	Ralat piawai Standard error			
Malaysia	7,901	0.5	38		7,833 - 7,970	
Johor	8,013	1.2	93		7,831 - 8,194	
Kedah	5,522	1.1	61		5,402 - 5,642	
Kelantan	4,874	1.3	61		4,756 - 4,993	
Melaka	7,741	1.8	140		7,467 - 8,016	
Negeri Sembilan	6,707	1.9	126		6,460 - 6,954	
Pahang	5,667	1.3	72		5,525 - 5,809	
Pulau Pinang	7,774	1.3	100		7,578 - 7,971	
Perak	5,645	2.0	115		5,419 - 5,871	
Perlis	5,476	1.9	103		5,273 - 5,679	
Selangor	10,827	1.0	113		10,607 - 11,048	
Terengganu	6,815	1.3	88		6,643 - 6,986	
Sabah	5,745	1.0	55		5,638 - 5,852	
Sarawak	5,959	0.7	44		5,872 - 6,046	
W.P. Kuala Lumpur	13,257	1.2	165		12,934 - 13,580	
W.P. Labuan	8,319	2.5	211		7,905 - 8,733	
W.P. Putrajaya	12,840	3.5	446		11,966 - 13,714	

Jadual 11.2: Ralat piawai relatif bagi anggaran pendapatan isi rumah kasar bulanan purata mengikut negeri dan strata, Malaysia, 2019 (samb.)
 Table 11.2: Relative standard error of estimate for mean of monthly household gross income by state and strata, Malaysia, 2019 (cont'd)

Negeri State	Pendapatan isi rumah kasar bulanan purata Mean of monthly household gross income (RM)	Bandar/Urban			Julat pendapatan purata pada 95% selang keyakinan Range of average income at 95% confidence interval (RM)	
		Ralat piawai bagi anggaran Standard error of estimate				
		Nilai relatif Relative value	Ralat piawai Standard error			
Malaysia	8,635	0.5	43	8,550 - 8,719		
Johor	8,368	1.3	110	8,152 - 8,584		
Kedah	5,867	1.4	80	5,710 - 6,024		
Kelantan	5,429	1.8	97	5,238 - 5,620		
Melaka	7,805	1.9	146	7,519 - 8,092		
Negeri Sembilan	7,212	2.2	161	6,897 - 7,527		
Pahang	6,315	1.7	106	6,107 - 6,523		
Pulau Pinang	7,828	1.3	104	7,624 - 8,031		
Perak	5,928	2.4	141	5,652 - 6,204		
Perlis	5,753	2.5	144	5,470 - 6,035		
Selangor	11,009	1.1	118	10,777 - 11,240		
Terengganu	7,307	1.6	115	7,081 - 7,532		
Sabah	6,585	1.2	79	6,431 - 6,739		
Sarawak	7,243	0.9	67	7,112 - 7,375		
W.P. Kuala Lumpur	13,257	1.2	165	12,934 - 13,580		
W.P. Labuan	8,278	2.7	221	7,846 - 8,710		
W.P. Putrajaya	12,840	3.5	446	11,966 - 13,714		

Jadual 11.2: Ralat piawai relatif bagi anggaran pendapatan isi rumah kasar bulanan purata mengikut negeri dan strata, Malaysia, 2019 (samb.)
 Table 11.2: Relative standard error of estimate for mean of monthly household gross income by state and strata, Malaysia, 2019 (cont'd)

Negeri State	Pendapatan isi rumah kasar bulanan purata Mean of monthly household gross income (RM)	Luar bandar/Rural			Julat pendapatan purata pada 95% selang keyakinan Range of average income at 95% confidence interval (RM)	
		Ralat piawai bagi anggaran Standard error of estimate				
		Nilai relatif Relative value	Ralat piawai Standard error			
Malaysia	5,004	0.6	29		4,947 - 5,062	
Johor	6,613	2.0	134		6,350 - 6,876	
Kedah	4,584	1.4	64		4,459 - 4,709	
Kelantan	4,264	1.5	66		4,134 - 4,393	
Melaka	6,470	4.5	289		5,903 - 7,036	
Negeri Sembilan	5,118	2.2	111		4,900 - 5,336	
Pahang	4,581	1.4	62		4,458 - 4,703	
Pulau Pinang	6,420	3.3	210		6,008 - 6,832	
Perak	4,439	1.7	77		4,288 - 4,589	
Perlis	4,891	2.1	101		4,694 - 5,089	
Selangor	7,682	3.0	234		7,223 - 8,142	
Terengganu	5,742	2.0	115		5,517 - 5,968	
Sabah	4,341	1.3	57		4,229 - 4,453	
Sarawak	4,218	1.0	44		4,133 - 4,304	
W.P. Kuala Lumpur	n.a	n.a	n.a		n.a - n.a	
W.P. Labuan	8,655	8.2	711		7,262 - 10,048	
W.P. Putrajaya	n.a	n.a	n.a		n.a - n.a	

Jadual 11.3: Ralat piawai relatif bagi anggaran pendapatan isi rumah boleh guna bulanan purata mengikut kumpulan etnik ketua isi rumah dan strata, Malaysia, 2019

Table 11.3: Relative standard error of estimate for mean of monthly household disposable income by ethnic group of head of household and strata, Malaysia, 2019

Kumpulan etnik Ethnic group	Pendapatan isi rumah boleh guna bulanan purata Mean of monthly household disposable income (RM)	Ralat piawai bagi anggaran Standard error of estimate		Julat pendapatan purata pada 95% selang keyakinan Range of average income at 95% confidence interval (RM)
		Nilai relatif Relative value	Ralat piawai Standard error	
Jumlah/Total				
Jumlah/Total	6,764	0.5	27	6,711 - 6,818
Bumiputera	6,127	0.5	29	6,069 - 6,184
Cina/Chinese	8,371	0.8	66	8,241 - 8,500
India/Indians	6,907	1.6	113	6,686 - 7,128
Lain-lain/Others	5,239	4.5	234	4,781 - 5,698
Bandar/Urban				
Jumlah/Total	7,331	0.5	34	7,265 - 7,397
Bumiputera	6,774	0.6	39	6,698 - 6,850
Cina/Chinese	8,556	0.8	70	8,420 - 8,693
India/Indians	7,017	1.7	118	6,785 - 7,248
Lain-lain/Others	5,699	5.6	320	5,071 - 6,327
Luar bandar/Rural				
Jumlah/Total	4,526	0.6	27	4,474 - 4,578
Bumiputera	4,413	0.6	25	4,364 - 4,462
Cina/Chinese	5,670	2.9	163	5,350 - 5,990
India/Indians	5,032	5.1	256	4,530 - 5,535
Lain-lain/Others	4,087	3.4	141	3,811 - 4,363

Jadual 11.4: Ralat piawai relatif bagi anggaran pendapatan isi rumah boleh guna bulanan purata mengikut negeri dan strata, Malaysia, 2019
 Table 11.4: Relative standard error of estimate for mean of monthly household disposable income by state and strata, Malaysia, 2019

Negeri State	Pendapatan isi rumah boleh guna bulanan purata <i>Mean of monthly household disposable income</i>	Jumlah/Total			Julat pendapatan purata pada 95% selang keyakinan <i>Range of average income at 95% confidence interval</i>	
		Ralat piawai bagi anggaran <i>Standard error of estimate</i>				
		Nilai relatif <i>Relative value</i>	Ralat piawai <i>Standard error</i>			
	(RM)	(%)	(RM)		(RM)	
Malaysia	6,764	0.5	27		6,711 - 6,818	
Johor	6,923	1.1	77		6,771 - 7,075	
Kedah	4,984	1.1	54		4,878 - 5,090	
Kelantan	4,516	1.2	55		4,408 - 4,624	
Melaka	6,892	1.8	125		6,646 - 7,138	
Negeri Sembilan	5,841	1.8	103		5,639 - 6,043	
Pahang	5,035	1.2	61		4,915 - 5,155	
Pulau Pinang	6,749	1.3	87		6,579 - 6,920	
Perak	4,920	1.3	63		4,797 - 5,044	
Perlis	5,183	1.9	97		4,993 - 5,373	
Selangor	8,826	1.0	88		8,654 - 8,998	
Terengganu	6,122	1.2	74		5,977 - 6,267	
Sabah	5,105	1.0	49		5,009 - 5,200	
Sarawak	5,218	0.7	37		5,145 - 5,291	
W.P. Kuala Lumpur	11,102	1.2	136		10,835 - 11,369	
W.P. Labuan	7,329	2.4	179		6,979 - 7,679	
W.P. Putrajaya	11,333	3.3	373		10,602 - 12,064	

Jadual 11.4: Ralat piawai relatif bagi anggaran pendapatan isi rumah boleh guna bulanan purata mengikut negeri dan strata, Malaysia, 2019 (samb.)
Table 11.4: Relative standard error of estimate for mean of monthly household disposable income by state and strata, Malaysia, 2019 (cont'd)

Negeri State	Pendapatan isi rumah boleh guna bulanan purata <i>Mean of monthly household disposable income</i> (RM)	Bandar/Urban			Julat pendapatan purata pada 95% selang keyakinan <i>Range of average income at 95% confidence interval</i> (RM)	
		Ralat piawai bagi anggaran <i>Standard error of estimate</i>				
		Nilai relatif <i>Relative value</i>	Ralat piawai <i>Standard error</i>			
Malaysia	7,331	0.5	34		7,265 - 7,397	
Johor	7,194	1.3	92		7,014 - 7,374	
Kedah	5,252	1.3	70		5,114 - 5,390	
Kelantan	5,007	1.8	88		4,834 - 5,179	
Melaka	6,944	1.9	131		6,687 - 7,201	
Negeri Sembilan	6,222	2.1	130		5,966 - 6,477	
Pahang	5,553	1.6	90		5,378 - 5,729	
Pulau Pinang	6,795	1.3	90		6,618 - 6,972	
Perak	5,129	1.5	76		4,980 - 5,277	
Perlis	5,447	2.5	135		5,183 - 5,712	
Selangor	8,952	1.0	92		8,772 - 9,132	
Terengganu	6,500	1.5	95		6,314 - 6,687	
Sabah	5,791	1.2	70		5,654 - 5,927	
Sarawak	6,268	0.9	56		6,159 - 6,377	
W.P. Kuala Lumpur	11,102	1.2	136		10,835 - 11,369	
W.P. Labuan	7,278	2.6	186		6,913 - 7,642	
W.P. Putrajaya	11,333	3.3	373		10,602 - 12,064	

Jadual 11.4: Ralat piawai relatif bagi anggaran pendapatan isi rumah boleh guna bulanan purata mengikut negeri dan strata, Malaysia, 2019 (samb.)
Table 11.4: Relative standard error of estimate for mean of monthly household disposable income by state and strata, Malaysia, 2019 (cont'd)

Negeri State	Pendapatan isi rumah boleh guna bulanan purata <i>Mean of monthly household disposable income</i>	Luar bandar/Rural			Julat pendapatan purata pada 95% selang keyakinan <i>Range of average income at 95% confidence interval</i>	
		Ralat piawai bagi anggaran <i>Standard error of estimate</i>				
		Nilai relatif <i>Relative value</i>	Ralat piawai <i>Standard error</i>			
	(RM)	(%)	(RM)		(RM)	
Malaysia	4,526	0.6	27		4,474 - 4,578	
Johor	5,857	2.1	122		5,618 - 6,095	
Kedah	4,255	1.4	59		4,139 - 4,372	
Kelantan	3,976	1.6	62		3,855 - 4,096	
Melaka	5,854	4.5	265		5,335 - 6,372	
Negeri Sembilan	4,643	2.2	102		4,442 - 4,843	
Pahang	4,165	1.3	56		4,055 - 4,276	
Pulau Pinang	5,590	3.1	176		5,245 - 5,935	
Perak	4,032	1.7	70		3,895 - 4,170	
Perlis	4,624	2.0	94		4,439 - 4,809	
Selangor	6,642	3.2	212		6,227 - 7,057	
Terengganu	5,298	2.0	105		5,092 - 5,504	
Sabah	3,958	1.3	53		3,854 - 4,061	
Sarawak	3,796	1.0	38		3,721 - 3,871	
W.P. Kuala Lumpur	n.a	n.a	n.a		n.a - n.a	
W.P. Labuan	7,750	7.9	609		6,557 - 8,942	
W.P. Putrajaya	n.a	n.a	n.a		n.a - n.a	

NOTA TEKNIKAL

TECHNICAL NOTES

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1. PENDAHULUAN

Statistik yang dikeluarkan dalam laporan ini adalah berdasarkan Survei Pendapatan Isi Rumah dan Kemudahan Asas (HIS & BA) 2019 yang dijalankan oleh Jabatan Perangkaan Malaysia (DOSM). Survei yang dijalankan dua kali dalam tempoh lima tahun ini menyediakan data pendapatan, kemiskinan dan kemudahan asas bagi **isi rumah warganegara** sahaja. Nota teknikal ini merangkumi penerangan yang terperinci bagi membantu pengguna untuk memahami dengan lebih mendalam berkaitan survei dan laporan ini.

2. OBJEKTIF SURVEI

2.1 Objektif utama survei adalah seperti berikut :

- mengumpul maklumat pola taburan pendapatan isi rumah;
- mendapatkan statistik terkini berkaitan dengan isi rumah miskin; dan
- mengenal pasti capaian kemudahan asas yang dinikmati oleh isi rumah.

2.2 Data daripada survei ini digunakan terutamanya oleh agensi kerajaan sebagai input dalam perancangan, pembentukan dan pemantauan pelan pembangunan negara serta penggubalan Rancangan Malaysia Kedua Belas (RMKe-12). Statistik ini juga menjadi rujukan penting kepada ahli ekonomi, ahli akademik, pihak swasta dan individu bagi keperluan penyelidikan dan analisis yang lebih terperinci.

3. KAEADAH PENGUMPULAN DATA

3.1 Pengumpulan data dijalankan dengan menggunakan kaedah temu ramah bersemuka. Pegawai dan anggota DOSM yang terlibat dalam survei ini diberikan latihan khusus sebagai penemuramah. Mereka akan melawat Isi Rumah (IR) di tempat kediaman terpilih bagi mengumpul maklumat berkaitan demografi, pendapatan dan kemudahan asas dengan menggunakan borang soal selidik.

3.2 Semakan kualiti data dibuat oleh pegawai berpengalaman dari DOSM Negeri bagi mengesan dan membetulkan sebarang kesilapan atau maklumat yang tertinggal ketika survei dilaksanakan. Proses semakan semula di lapangan juga dilaksanakan bagi isi rumah terpilih untuk memastikan data yang dipungut adalah berkualiti.

4. TEMPOH RUJUKAN

Maklumat pendapatan isi rumah yang dikumpul adalah bagi tempoh dua belas bulan yang lalu. Sebagai contoh, bagi survei bulan Disember 2019, maka pendapatan isi rumah yang dikira adalah dari 1 Disember 2018 sehingga 30 November 2019.

5. SKOP DAN LIPUTAN

5.1 Survei ini meliputi kawasan bandar dan luar bandar termasuk kawasan pedalaman bagi semua negeri di Malaysia.

5.2 Liputan survei ini adalah isi rumah yang tinggal di Tempat Kediaman (TK) persendirian sahaja dan tidak termasuk mereka yang tinggal di tempat kediaman institusi seperti asrama, hotel, hospital, rumah orang tua, penjara dan rumah kebajikan.

5.3 Komponen kemudahan asas yang diliputi adalah pendidikan, kesihatan, perumahan dan peralatan & kemudahan isi rumah. Perincian setiap komponen kemudahan asas adalah seperti berikut :

i) Pendidikan

Maklumat yang dikumpul adalah jarak dari tempat kediaman ke institusi pendidikan dan kemudahan perkhidmatan perpustakaan bergerak;

ii) Kesihatan

Maklumat yang dikumpul adalah jarak dari tempat kediaman ke institusi kesihatan kerajaan atau swasta dan kemudahan perkhidmatan kesihatan bergerak;

iii) Perumahan

Maklumat yang dikumpul adalah seperti jenis pemilikan, keadaan fizikal rumah, jenis bahan binaan untuk dinding luar, kemudahan bekalan air, kemudahan bekalan elektrik dan kemudahan kutipan sampah; dan

iv) Peralatan dan Kemudahan Isi Rumah

Maklumat yang dikumpul adalah seperti peralatan dan kemudahan komunikasi yang dimiliki oleh ahli isi rumah untuk kegunaan sendiri seperti kereta, mesin basuh, telefon, langganan Internet di rumah dan sebagainya.

Bagi laporan ini, maklumat terpilih sahaja diterbitkan untuk menggambarkan tahap kemudahan asas yang dinikmati oleh penduduk, khususnya isi rumah miskin.

6. KONSEP DAN DEFINISI

6.1 Tempat Kediaman

Tempat Kediaman adalah suatu struktur yang dibina berasingan dan bebas yang lazimnya digunakan untuk tempat tinggal. Takrifan perkataan **berasingan** dan **bebas** adalah seperti berikut :

i) Berasingan

Struktur dianggap sebagai berasingan jika ia dikelilingi sama ada dinding, pagar atau sebagainya serta ditutupi oleh bumbung.

ii) Bebas

Struktur dikatakan bebas apabila ia mempunyai jalan masuk terus dari laluan umum, tempat lalu lintas atau ruang lapang (iaitu penghuni boleh masuk atau keluar dari tempat kediaman mereka tanpa melalui perkarangan orang lain).

6.2 Isi Rumah

Isi rumah ditakrifkan sebagai seorang atau sekumpulan orang yang bersaudara atau orang yang tidak bersaudara yang biasanya tinggal bersama dan membuat peruntukan yang sama untuk makanan dan keperluan hidup yang lain.

6.3 Ketua Isi Rumah

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

6.4 Pendapatan

Maklumat pendapatan yang terperinci diperoleh daripada ahli isi rumah yang menerima pendapatan. Konsep dan definisi pendapatan yang digunakan dalam survei ini adalah merujuk kepada ***Canberra Group Handbook on Household Income Statistics, Second Edition, 2011*** yang diterbitkan oleh *United Nations*. Punca pendapatan adalah merangkumi :

i) Pekerjaan Bergaji

Pendapatan Pekerjaan Bergaji boleh diterima dalam bentuk wang tunai atau dalam bentuk barang dan perkhidmatan. Ini termasuk upah dan gaji untuk masa bekerja dan kerja yang dilakukan; bonus tunai dan ganjaran; komisen dan tips; elaun; bonus perkongsian keuntungan dan lain-lain bentuk pembayaran keuntungan yang berkaitan dengan barang & perkhidmatan percuma atau subsidi daripada majikan (termasuk makanan percuma/konsesi).

Dari segi konsep, pendapatan pekerja juga termasuk insurans sosial sumbangan daripada majikan, pencaruman majikan kepada KWSP dan bayaran pampasan pemberhentian & penamatatan (kecuali bayaran persaraan *one-off* seperti gratuity bagi pesara, yang dianggap sebagai pindahan modal).

ii) Bekerja Sendiri

Pendapatan yang diterima oleh individu hasil daripada Bekerja Sendiri. Pendapatan bersih daripada Bekerja Sendiri termasuk keuntungan atau kerugian yang terakru kepada pemilik atau rakan kongsi atau mereka yang bekerja dalam perusahaan yang tidak diperbadankan. Ia juga termasuk anggaran nilai barang dan perkhidmatan yang diperoleh melalui pertukaran barang serta barang atau tanaman/ternakan yang dihasilkan untuk kegunaan sendiri, setelah ditolak perbelanjaan.

Asas untuk mengukur pendapatan daripada Bekerja Sendiri dalam statistik pendapatan isi rumah adalah berdasarkan konsep pendapatan bersih iaitu nilai output kasar ditolak kos operasi dan selepas pelarasan bagi susut nilai aset yang digunakan dalam pengeluaran. Keuntungan berlaku apabila pendapatan adalah lebih besar daripada perbelanjaan operasi, manakala kerugian berlaku apabila perbelanjaan operasi adalah lebih besar daripada penerimaan.

iii) Harta dan Pelaburan

Pendapatan daripada harta dan pelaburan adalah terimaan daripada pemilikan aset, faedah, dividen dan sewa. Perincian adalah seperti berikut :

- Pendapatan daripada harta benda ditakrifkan sebagai pulangan daripada penggunaan atau pelaburan aset yang disediakan kepada orang lain untuk kegunaan mereka. Ia merangkumi pulangan yang biasanya dalam bentuk kewangan, daripada aset kewangan (faedah dan dividen), aset bukan kewangan (sewa) dan royalti;
- Penerimaan faedah ialah bayaran yang diterima daripada akaun bank atau institusi kewangan yang lain, perakuan deposit, bon kerajaan/pinjaman, sekuriti, debentur dan pinjaman kepada ahli-ahli bukan isi rumah;
- Dividen adalah penerimaan daripada pelaburan dalam sebuah syarikat di mana pelabur tidak terlibat dengan aktiviti syarikat. Ini termasuk *silent partner*. Ia juga termasuk pencen dan anuiti dalam bentuk dividen daripada skim insurans swasta;

- Sewa ialah bayaran yang diterima untuk penggunaan aset seperti tanah dan rumah;
- Royalti adalah pendapatan yang diperoleh daripada perkhidmatan bahan dipatenkan atau hak cipta, contohnya seperti hak penulisan, hak cipta bagi gubahan lagu dan lain-lain; dan
- Sewa dinilai bagi rumah sendiri yang diduduki oleh pemiliknya.

iv) Pindahan Semasa Diterima

Pindahan boleh terdiri daripada wang tunai, barang dan perkhidmatan. Pindahan boleh dibuat antara isi rumah ke isi rumah yang lain, antara kerajaan dan isi rumah, atau antara isi rumah dan badan-badan amal. Penerimaan boleh daripada dalam atau luar negara. Pindahan Semasa ini adalah bermotivasikan pengagihan semula pendapatan sama ada oleh kerajaan (contoh: bantuan pendidikan, zakat dan Bantuan Rakyat 1Malaysia-BR1M/Bantuan Sara Hidup-BSH) atau persendirian/swasta (contoh: program bantuan sosial korporat).

Pindahan Semasa yang diterima secara langsung memberi kesan kepada tahap Pendapatan Kasar dan mempengaruhi penggunaan barang dan perkhidmatan. Justeru, semua Pindahan Semasa yang diterima dalam bentuk wang tunai dan barang atau perkhidmatan adalah dianggap sebagai sebahagian daripada pendapatan. Walau bagaimanapun, Pindahan Semasa tersebut tidak meliputi pindahan modal.

6.5 Pendapatan Kasar dan Pendapatan Boleh Guna

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

i) Pendapatan Kasar

Pendapatan kasar adalah jumlah pendapatan yang diperoleh oleh isi rumah daripada semua punca pendapatan seperti yang dinyatakan di perkara 6.4.

ii) Pendapatan Boleh Guna

Pendapatan boleh guna adalah pendapatan kasar isi rumah setelah ditolak pindahan semasa yang dibayar seperti cukai langsung, sumbangan kepada isi rumah lain, bayaran zakat dan pindahan semasa lain yang dibayar.

Bagi tujuan survei ini, kesan taburan perbelanjaan awam (*collective expenditure*) tidak diambil kira kerana kesukaran untuk menilai faedah yang diperoleh sebagai sebahagian daripada pendapatan isi rumah.

6.6 Pendapatan Isi Rumah

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

6.7 Penerima Pendapatan

Penerima pendapatan merujuk kepada ahli isi rumah yang menerima pendapatan daripada mana-mana punca (seperti perkara 6.4) dalam tempoh rujukan. Satu isi rumah boleh mempunyai lebih daripada seorang penerima pendapatan.

6.8 Kumpulan Etnik

Kumpulan etnik warganegara Malaysia dikategorikan seperti berikut :

- i) Bumiputera;
- ii) Cina;
- iii) India; dan
- iv) Lain-lain.

6.9 Sijil tertinggi diperoleh

Merujuk kepada sijil tertinggi diperoleh daripada institusi pendidikan awam atau swasta yang menyediakan pendidikan rasmi. Sijil tertinggi diperoleh dikelaskan mengikut *International Standard Classification of Education (ISCED)* :

i) PMR atau yang Setaraf

Merujuk kepada Penilaian Menengah Rendah, Sijil Rendah Pelajaran, *Lower Certificate of Education*, Sijil Rendah Agama, Pentaksiran Tingkatan Tiga atau yang setaraf.

ii) SPM atau yang Setaraf

Merujuk kepada Sijil Pelajaran Malaysia atau yang setaraf (*Senior Cambridge Certificate*, *GCE O Level* dan Sijil Pelajaran Vokasional Malaysia). Termasuk sijil kemahiran asas yang diperoleh daripada institusi latihan kemahiran khusus dan teknikal yang mana tempoh pengajian adalah sekurang-kurangnya enam bulan seperti sijil GIATMARA.

iii) STPM atau yang Setaraf

Merujuk kepada Sijil Tinggi Persekolahan Malaysia, *Higher School Certificate*, atau kelulusan yang setaraf (Sijil Tinggi Agama dan *GCE A Level*).

iv) Sijil

Merujuk kepada sijil diperoleh daripada kolej, politeknik atau institusi-institusi lain yang menawarkan pendidikan rasmi. Tempoh pensijilan adalah tidak kurang dari enam bulan.

v) Diploma

Merujuk kepada diploma dan sijil setaraf dengannya yang diperoleh daripada universiti, kolej, maktab atau politeknik sebelum peringkat ijazah.

vi) Ijazah

Merujuk kepada ijazah (Ijazah Sarjana Muda, Sarjana atau Doktor Falsafah) yang diperoleh daripada institusi pengajian tinggi awam atau swasta atau yang setaraf.

vii) Tiada Sijil

Merujuk kepada mereka yang masih bersekolah atau telah tamat persekolahan tanpa memperoleh sebarang sijil.

6.10 Pekerjaan

Pekerjaan dikelaskan mengikut klasifikasi **Piawaian Pengelasan Pekerjaan Malaysia (MASCO) 2013** yang berasaskan kepada *International Standard Classification of Occupations (ISCO-08)*.

Bagi seseorang yang mempunyai lebih daripada satu pekerjaan, hanya pekerjaan yang mengambil masa yang terbanyak semasa tempoh rujukan dianggap sebagai pekerjaan utamanya. Jika masa bekerja setiap pekerjaan itu sama, maka pekerjaan yang menghasilkan pendapatan yang tertinggi adalah pekerjaan utamanya. Dalam kes di mana tempoh bekerja dan pendapatannya adalah sama bagi setiap pekerjaan, pekerjaan di mana dia telah bekerja paling lama dianggap sebagai pekerjaan utamanya.

6.11 Industri

Industri bagi pekerjaan utama seseorang dikelaskan mengikut **Piawaian Klasifikasi Industri Malaysia (MSIC) 2008** yang berasaskan kepada *International Standard Industrial Classification of All Economic Activities (ISIC) Revision 4*.

7. PENENTUAN PENDAPATAN GARIS KEMISKINAN (PGK)

Model pengukuran PGK yang digunakan di Malaysia telah dikaji secara mendalam pada tahun 2005 oleh Unit Perancang Ekonomi, Jabatan Perdana Menteri dan DOSM dengan kerjasama *United Nations Development Programme (UNDP)*. Kaedah *Cost of Basic Needs* yang mengambil kira tiga komponen asas iaitu keperluan makanan, keperluan bukan makanan dan ciri-ciri isi rumah yang berkaitan telah digunakan.

Pada 2019, kerajaan telah bersetuju supaya pengiraan nilai PGK ini dikaji dan dikemaskini semula. Proses pengemaskinian PGK 2019 melibatkan pengemaskinian item makanan dalam PGK Makanan oleh Kementerian Kesihatan Malaysia manakala item bukan makanan dalam PGK bukan makanan dikemaskini berdasarkan kepada data perbelanjaan isi rumah 2019 yang dijalankan oleh Jabatan Perangkaan Malaysia.

Metodologi baru ini menekankan kepada pengambilan makanan yang sihat pada kadar yang optimum berbanding metodologi tahun 2005 yang menekankan pengambilan makanan bagi memenuhi keperluan yang minimum.

7.1 PGK Makanan

Bagi keperluan PGK makanan, kumpulan pakar dari Kementerian Kesihatan Malaysia (KKM) dan institusi pengajian tinggi telah mengkaji dan menilai semula keperluan optimum kalori makanan berdasarkan kepada *Recommended Nutrien Intake (RNI) 2017* dan Panduan Diet Malaysia (PDM) 2020.

Oleh itu, keperluan makanan akan dikira berdasarkan kepada keperluan kalori individu dan ditukarkan kepada jumlah sajian mengikut kumpulan makanan dalam PDM 2020. Jumlah sajian item makanan ini akan ditukar kepada berat (gram)/kuantiti dan seterusnya diselaraskan kepada data harga daripada Indeks Harga Pengguna (IHP).

Berdasarkan kepada cadangan piramid makanan oleh KKM, keperluan makanan rakyat Malaysia adalah seperti berikut:

- Ikan – 1 sajian
- Ayam / daging tanpa lemak / telur: 1 - 2 hidangan
- Kekacang dan bijian: 1 hidangan
- Nasi, gandum, mi, roti, bijirin, produk bijirin dan ubi pilihan: 3 - 5 hidangan
- Sekurang-kurangnya 5 hidangan yang mengandungi sayur-sayuran dan buah-buahan
- Susu dan produk susu: 1 - 2 hidangan
- Mengurangkan pengambilan garam, gula, lemak dan minyak

Jumlah sajian ini ditukarkan kepada nilai Ringgit Malaysia berdasarkan kepada harga item mengikut negeri dan strata.

7.2 PGK Bukan Makanan

Bagi penentuan keperluan PGK bukan makanan, kumpulan pakar dari pelbagai agensi berkaitan telah mengkaji dan menetapkan keperluan minimum yang diperlukan oleh seseorang merangkumi pakaian, perumahan, pengangkutan dan keperluan bukan makanan lain mengikut jantina dan umur seseorang.

Komponen PGK Bukan Makanan dikira berdasarkan kepada pola perbelanjaan isi rumah berpendapatan rendah yang dikenal pasti melalui Survei Perbelanjaan Isi Rumah.

Komponen PGK bukan makanan ialah :

- pakaian dan kasut;
- sewa kasar, bahan api dan utiliti;
- perabot, peralatan dan kelengkapan isi rumah (barang tahan lama);
- pengangkutan dan perhubungan; dan
- item bukan makanan lain.

Hasil daripada kajian dan penetapan tersebut (makanan dan bukan makanan), maka penentuan item barangang untuk pengiraan PGK dibuat dan diselaraskan dengan harga semasa berdasarkan Indeks Harga Pengguna (IHP).

PGK yang digunakan sentiasa dikemas kini selaras dengan pelaksanaan HIS & BA. Ia juga mengambil kira keperluan perancangan negara dan perubahan harga yang berlaku serta perubahan pola kehidupan masyarakat Malaysia.

7.3 Pengiraan PGK

PGK dinilai secara berasingan bagi setiap isi rumah dalam HIS & BA. Setiap PGK ini mengambil kira perkara-perkara berikut :

i) **PGK**

PGK adalah pendapatan minimum yang diperlukan oleh sesebuah isi rumah bagi memenuhi keperluan asas makanan dan bukan makanan setiap ahlinya untuk membolehkan mereka hidup dalam keadaan sihat dan selesa.

ii) **Saiz Isi Rumah dan Komposisi Demografi**

Isi rumah yang mempunyai bilangan ahli yang ramai memerlukan lebih perbelanjaan untuk makanan dan bukan makanan bagi mencapai taraf hidup yang sihat dan selesa untuk semua ahlinya. Oleh kerana keperluan kalori berbeza di antara jantina dan peringkat umur, maka PGK makanan juga akan berbeza mengikut komposisi demografi isi rumah.

iii) **Lokasi Isi Rumah : Negeri dan Strata (Bandar/Luar Bandar)**

Harga bagi makanan dan bukan makanan berbeza antara negeri dan antara kawasan bandar dengan luar bandar. Justeru, PGK ini mengambil kira perbezaan harga tersebut.

PGK bagi setiap isi rumah adalah berbeza mengikut lokasi (negeri dan strata), saiz isi rumah dan komposisi demografi.

7.4 Kemiskinan

Konsep kemiskinan yang digunakan adalah mengambil kira PGK makanan dan PGK bukan makanan bagi setiap isi rumah. Sesebuah isi rumah dianggap miskin jika pendapatan mereka kurang daripada nilai PGK yang diperlukan. Ini bermaksud isi rumah tersebut kekurangan sumber pendapatan untuk memenuhi keperluan asas makanan dan bukan makanan bagi setiap ahlinya. Sesebuah isi rumah dianggap miskin tegar jika pendapatannya kurang daripada nilai PGK makanan yang diperlukan.

i) Kemiskinan Mutlak

Kemiskinan mutlak adalah keadaan di mana pendapatan isi rumah tidak mencukupi untuk menampung keperluan hidup asas iaitu makanan, perlindungan dan pakaian. Kemiskinan mutlak diukur dengan mendefinisikan garis kemiskinan.

ii) Kemiskinan Relatif

Kemiskinan relatif adalah satu konsep yang sedikit berbeza dengan kemiskinan mutlak. Kemiskinan relatif mengambil kira keadaan di mana pendapatan isi rumah berada beberapa peratusan di bawah pendapatan penengah isi rumah. Ini bermakna kemiskinan relatif mengambil kira peningkatan taraf hidup yang meningkat mengikut pertumbuhan ekonomi.

Kedua-dua konsep kemiskinan adalah berbeza. Kemiskinan relatif sentiasa wujud walaupun negara sudah mencapai tahap sebuah negara maju. Ia cuma menunjukkan kemiskinan secara relatif berbanding dengan lain-lain isi rumah walaupun secara mutlaknya mereka mungkin tidak lagi miskin.

Jadual 1: Pendapatan Garis Kemiskinan mengikut Negeri, Malaysia, 2019

Negeri	Pendapatan Garis Kemiskinan (RM) sebulan
Malaysia	2,208
Johor	2,505
Kedah	2,254
Kelantan	2,139
Melaka	2,375
Negeri Sembilan	2,088
Pahang	2,270
Pulau Pinang	1,989
Perak	2,077
Perlis	1,967
Selangor	2,022
Terengganu	2,507
Sabah	2,537
Sarawak	2,131
W.P. Kuala Lumpur	2,216
W.P. Labuan	2,633
W.P. Putrajaya	2,128

7.5 Pengiraan Kadar Kemiskinan

Pengiraan kadar kemiskinan merangkumi kesemua isi rumah yang mempunyai pendapatan kasar bulanan di bawah **Pendapatan Garis Kemiskinan**. Formula pengiraan Kadar Kemiskinan (KK) ialah :

$$\text{KK} = \frac{\text{Bilangan isi rumah berpendapatan di bawah PGK}}{\text{Jumlah isi rumah}} \times 100$$

8. RANGKA PENSAMPELAN

- 8.1** Rangka yang digunakan bagi pemilihan sampel HIS & BA 2019 adalah berdasarkan Rangka Pensampelan Isi Rumah yang terdiri daripada Blok Penghitungan (BP) yang diwujudkan untuk Banci Penduduk dan Perumahan 2010 yang dikemaskini dari semasa ke semasa. BP merupakan suatu kawasan muka bumi yang diwujudkan untuk tujuan pelaksanaan operasi survei yang secara puratanya mengandungi antara 80 hingga 120 TK. Semua BP dibentuk di dalam lingkungan sempadan yang diwartakan iaitu di dalam daerah pentadbiran, mukim atau kawasan pihak berkuasa tempatan.
- 8.2** BP dalam rangka pensampelan dikelaskan mengikut kawasan bandar dan luar bandar. Kawasan bandar ditakrif sebagaimana yang telah digunakan dalam Banci Penduduk dan Perumahan 2010. Kawasan bandar ialah kawasan yang diwartakan serta kawasan tepu bina yang bersempadan dengannya dan gabungan kedua-dua kawasan ini mempunyai penduduk seramai 10,000 orang atau lebih semasa Banci Penduduk dan Perumahan 2010. Kawasan selainnya, yang diwartakan dan mempunyai jumlah penduduk kurang daripada 10,000 orang serta kawasan yang tidak diwartakan dikelaskan sebagai kawasan luar bandar.
- 8.3** Kawasan tepu bina adalah kawasan yang terletak bersebelahan kawasan yang diwartakan dan mempunyai sekurang-kurangnya 60 peratus penduduk (berumur 15 tahun dan lebih) yang terlibat dalam aktiviti bukan pertanian.
- 8.4** Definisi kawasan bandar juga mengambil kira kawasan pembangunan khusus iaitu kawasan pembangunan yang tidak diwartakan dan boleh dikenalpasti serta terpisah dari kawasan yang diwartakan atau kawasan tepu bina melebihi lima kilometer dan mempunyai penduduk sekurang-kurangnya 10,000 orang dengan 60 peratus penduduk (berumur 15 tahun dan lebih) yang terlibat dalam aktiviti bukan pertanian.

- 8.5** Pembandaran merupakan proses yang dinamik dan sentiasa berubah mengikut kemajuan dan pembangunan. Oleh itu, kawasan bandar bagi Banci Penduduk dan Perumahan 2000 dan 2010 tidak semestinya merujuk kepada kawasan yang sama kerana kawasan yang memenuhi kriteria bandar akan terus bertambah dan berkembang mengikut masa.
- 8.6** Klasifikasi kawasan mengikut strata yang digunakan adalah seperti berikut :

Strata	Jumlah penduduk dalam kawasan yang diwartakan, tepu bina dan kawasan pembangunan khusus
(i) Metropolitan	75,000 dan lebih
(ii) Bandar besar	10,000 hingga 74,999
(iii) Bandar kecil	1,000 hingga 9,999
(iv) Luar bandar	Kawasan selebihnya

- 8.7** Bagi tujuan pensampelan, klasifikasi kawasan seperti di perkara 8.6 adalah digunakan untuk semua negeri serta Wilayah Persekutuan. Bagi Sabah dan Sarawak, memandangkan masalah kesukaran untuk akses ke kawasan pedalaman, strata luar bandar dikembangkan lagi berdasarkan kepada jangka waktu yang diambil untuk sampai ke sesuatu tempat dari pusat bandar yang terdekat.
- 8.8.** Bagi tujuan penjadualan laporan, strata-strata dicantumkan seperti berikut :

$$\begin{array}{lcl} \text{Bandar} & = & \text{Metropolitan + Bandar besar} \\ \text{Luar bandar} & = & \text{Bandar kecil + Keseluruhan luar bandar} \end{array}$$

9. REKA BENTUK PENSAMPELAN

- 9.1** Reka bentuk pensampelan berstrata dua peringkat (*two-stage stratified sampling*) telah digunakan dalam HIS & BA 2019. Pembentukan strata adalah seperti berikut :

Strata utama	Meliputi semua negeri di Malaysia
Strata kedua	Meliputi daerah pentadbiran bagi semua negeri di Malaysia
Strata ketiga	Meliputi strata bandar dan luar bandar seperti yang dinyatakan di perkara 8.8

- 9.2** Pemilihan sampel dilakukan pada peringkat BP dengan menggunakan kaedah *probability proportionate to size*. Seterusnya sampel TK dipilih dari BP yang terpilih menggunakan kaedah sistematik melalui penjanaan nombor rawak dan menetapkan selang pemilihan supaya setiap TK mempunyai kebarangkalian yang sama untuk terpilih. Prosedur ini dilaksanakan secara teratur dan saintifik untuk menghasilkan sampel yang tidak pincang (*unbiased*) dan boleh mewakili keseluruhan populasi isi rumah di Malaysia.

10. SAIZ SAMPEL

- 10.1** Saiz sampel HIS & BA 2019 perlu mewakili populasi mengikut keperluan peringkat analisis yang ditetapkan. Saiz sampel ini telah mengambil kira elemen berikut :

- i) Penemuan daripada survei yang lepas iaitu PPIR & KA 2016;
- ii) Peringkat reka bentuk pensampelan; dan
- iii) Ralat yang disasarkan.

- 10.2** Penganggaran saiz sampel dikira secara *independent* di setiap strata (bandar dan luar bandar). Kaedah Pensampelan Rawak Mudah (*Simple Random Sampling - SRS*) digunakan dengan mengambil kira purata pendapatan, *design effect* dan kadar respon daripada survei yang lepas. Saiz sampel yang optimum dianggarkan di peringkat BP dengan mengambil kira kehomogenan ciri-ciri pembolehubah kajian dan kos yang terlibat.

- 10.3** Pengiraan saiz sampel bagi sub populasi j , n_{1j} dikira menggunakan formula berikut :

$$n_{1j} = \frac{n_{0j}}{1 + \frac{n_{0j}}{N_j}} \quad ; j = 1, 2, 3, \dots, k$$

di mana :

$$n_{0j} = \frac{z^2 p_j (1 - p_j)}{d_j^2}$$

Bagi memenuhi andaian-andaian dalam Pensampelan Berstrata, maka faktor kesan rekabentuk (D.E.) diambil kira :

$$D.E. = \frac{\text{varians bagi reka bentuk kompleks}}{\text{varians bagi SRS}}$$

Saiz sampel dengan mengambilkira D.E. bagi sub populasi j , n_{2j} diberikan oleh :

$$n_{2j} = n_{1j} \times D.E.$$

Dan seterusnya, mengambilkira kadar respon survei lepas, maka saiz sampel keseluruhan bagi sub populasi j , n_{3j} adalah seperti berikut :

$$n_{3j} = n_{2j} \times \frac{1}{\text{Kadar Respon}}$$

Maka, jumlah saiz sampel, n diberi oleh :

$$n = \sum_{j=1}^k n_{3j}$$

di mana :

n_{0j} saiz sampel asas yang diperoleh menggunakan kaedah SRS bagi sub populasi j

n_{1j} saiz sampel yang mengambilkira faktor populasi bagi sub populasi j

n_{2j} saiz sampel yang mengambilkira faktor kesan rekabentuk bagi sub populasi j

n_{3j} saiz sampel yang mengambilkira faktor kadar respon bagi sub populasi j

N jumlah unit elemen dalam populasi

n saiz sampel keseluruhan

d ralat yang disasarkan

Z paras keyakinan

p purata pendapatan

10.4 Saiz sampel bagi HIS & BA 2019 adalah seperti berikut :

Jadual 2: Bilangan BP, TK dan Isi Rumah mengikut Negeri, Malaysia, 2019

Negeri	Bilangan BP	Bilangan TK	Bilangan isi rumah respons
Malaysia	11,529	92,769	85,547
Johor	978	7,380	6,818
Kedah	777	6,227	5,923
Kelantan	700	5,603	5,036
Melaka	332	2,670	2,504
Negeri Sembilan	409	3,264	3,012
Pahang	601	4,890	4,509
Pulau Pinang	634	5,123	4,606
Perak	894	7,237	6,425
Perlis	205	1,641	1,518
Selangor	1,333	10,574	9,921
Terengganu	551	4,434	4,203
Sabah	1,456	12,158	11,215
Sarawak	1,785	14,498	13,601
W.P. Kuala Lumpur	702	5,694	4,987
W.P. Labuan	91	728	689
W.P. Putrajaya	81	648	580

11. PENGANGGARAN

Dalam prosedur penganggaran, pemberat (*non-response weight*) digunakan untuk mengambil kira kes tidak respon. Pemberat asal (*design weight*) disesuaikan dengan mengambil kira kadar tidak respon bagi setiap domain atau strata. Sebagai contoh, sekiranya 5,000 isi rumah terpilih tetapi sebanyak 4,000 isi rumah sahaja yang respon kepada survei maka pemberat asal (*design weight*) akan disesuaikan dengan mengambil kira 20 peratus tidak respon. Sekiranya pemberat asal (*design weight*) adalah 2.0 yang memberi maksud 1 sampel isi rumah mewakili 2 isi rumah dalam populasi maka pemberat (*non-response weight*) akan menjadi 2.5 yang memberi maksud 1 sampel isi rumah mewakili 2.5 isi rumah yang lain.

12. PENILAIAN DATA

12.1 Data yang diperoleh daripada survei yang dijalankan secara sampel berkebarangkalian ini tertakluk kepada dua jenis iaitu ralat pensampelan dan ralat bukan pensampelan.

i) Ralat Pensampelan

Ralat pensampelan berpunca daripada anggaran data yang terhasil daripada sampel berkebarangkalian. Ralat ini boleh diukur dengan menganggarkan Ralat Piawai Relatif dan dinyatakan dalam bentuk peratusan. Ia digunakan sebagai penunjuk kepada kepersisan anggaran parameter yang dikaji. Ini memberi gambaran tahap variasi pembolehubah yang dianggarkan melalui survei berbanding dengan parameter populasi.

Sebagai contoh, penemuan HIS & BA 2019 mendapati pendapatan kasar isi rumah bulanan purata bagi Malaysia adalah RM7,901 dengan Ralat Piawai Relatif 0.5 peratus. Dalam erti kata lain, nilai Ralat Piawai adalah RM38. Berasaskan 95 peratus selang keyakinan ($\alpha=0.05$), pendapatan kasar isi rumah bulanan purata berada dalam batasan antara RM7,833-RM7,970 sebulan.

ii) Ralat Bukan Pensampelan

Ralat ini boleh berpunca daripada liputan survei yang tidak lengkap, kelemahan rangka, ralat maklum balas, tiada respons dan kesilapan semasa prosesan seperti di peringkat penyuntingan, pengekodan dan tangkapan data. Bagi memastikan kualiti data berada pada tahap yang tinggi, beberapa langkah pentadbiran telah diambil supaya ralat bukan pensampelan berada di tahap minimum. Antaranya, latihan intensif kepada penyelia dan penemuramah. Selain daripada itu, penyeliaan yang rapi dan semakan rambang dijalankan ke atas isi rumah yang telah diliputi oleh penemuramah untuk memastikan kesahihan maklumat yang direkodkan.

Bagi mengatasi kes tiada respons yang berpunca daripada beberapa sebab seperti TK kosong, tiada penghuni di rumah, enggan bekerjasama atau TK tidak layak diliputi dalam survei, maka penganggaran saiz sampel HIS & BA 2019 telah mengambil kira semua kemungkinan tersebut.

Pengemaskinian rangka pensampelan yang dilaksanakan dari semasa ke semasa telah dapat mengurangkan kadar tiada respons yang berpunca daripada TK kosong. Publisiti yang meluas dilaksanakan melalui media elektronik serta media cetak bagi mengurangkan kes tiada penghuni di rumah dan enggan bekerjasama.

Selain daripada itu, di peringkat prosesan data, semakan konsistensi bagi setiap pembolehubah dan proses validasi telah dilaksanakan secara sistematik bagi meminimumkan semua ralat bukan pensampelan.

13. HAD PENDAPATAN BAGI KUMPULAN ISI RUMAH MENGIKUT PENDAPATAN

13.1 Kumpulan Isi Rumah mengikut Pendapatan

Kumpulan isi rumah mengikut pendapatan Tertinggi 20 peratus (T20), Pertengahan 40 peratus (M40) dan Terendah 40 peratus (B40).

Had pendapatan kasar isi rumah bulanan bagi kumpulan isi rumah mengikut pendapatan iaitu Tertinggi 20 peratus (T20), Pertengahan 40 peratus (M40) dan Terendah 40 peratus (B40) bagi setiap strata, kumpulan etnik dan negeri adalah seperti berikut :

Jadual 3: Had Pendapatan Kasar Isi Rumah Bulanan mengikut Kumpulan Isi Rumah dan Strata, Malaysia, 2019

Strata	Had Pendapatan (RM)		
	Terendah 40%	Pertengahan 40%	Tertinggi 20%
Malaysia	< RM4,850	RM4,850 - RM10,959	≥ RM10,960
Bandar	< RM5,440	RM5,440 - RM11,849	≥ RM11,850
Luar bandar	< RM3,270	RM3,270 - RM6,859	≥ RM6,860

Jadual 4: Had Pendapatan Kasar Isi Rumah Bulanan mengikut Kumpulan Isi Rumah dan Kumpulan Etnik, Malaysia, 2019

Kumpulan Etnik	Had Pendapatan (RM)		
	Terendah 40%	Pertengahan 40%	Tertinggi 20%
Bumiputera	< RM4,500	RM4,500 - RM9,829	≥ RM9,830
Cina	< RM6,040	RM6,040 - RM13,789	≥ RM13,790
India	< RM5,000	RM5,000 - RM11,229	≥ RM11,230
Lain-lain	< RM3,600	RM3,600 - RM7,879	≥ RM7,880

Jadual 5: Had Pendapatan Kasar Isi Rumah Bulanan mengikut Kumpulan Isi Rumah dan Negeri, Malaysia, 2019

Negeri	Had Pendapatan (RM)		
	Terendah 40%	Pertengahan 40%	Tertinggi 20%
Malaysia	< RM4,850	RM4,850 - RM10,959	≥ RM10,960
Johor	< RM5,400	RM5,400 - RM10,879	≥ RM10,880
Kedah	< RM3,710	RM3,710 - RM7,549	≥ RM7,550
Kelantan	< RM3,030	RM3,030 - RM6,619	≥ RM6,620
Melaka	< RM5,110	RM5,110 - RM10,729	≥ RM10,730
Negeri Sembilan	< RM4,210	RM4,210 - RM9,299	≥ RM9,300
Pahang	< RM3,900	RM3,900 - RM7,599	≥ RM7,600
Pulau Pinang	< RM5,310	RM5,310 - RM10,679	≥ RM10,680
Perak	< RM3,660	RM3,660 - RM7,639	≥ RM7,640
Perlis	< RM3,870	RM3,870 - RM7,929	≥ RM7,930
Selangor	< RM6,960	RM6,960 - RM14,439	≥ RM14,440
Terengganu	< RM4,720	RM4,720 - RM9,259	≥ RM9,260
Sabah	< RM3,490	RM3,490 - RM8,199	≥ RM8,200
Sarawak	< RM3,720	RM3,720 - RM8,649	≥ RM8,650
W.P. Kuala Lumpur	< RM9,150	RM9,150 - RM16,639	≥ RM16,640
W.P. Labuan	< RM5,910	RM5,910 - RM11,389	≥ RM11,390
W.P. Putrajaya	< RM8,650	RM8,650 - RM16,329	≥ RM16,330

13.2 Kumpulan Pendapatan Kuintil

Nilai yang diperoleh daripada hasil pembahagian data yang disusun mengikut *magnitude* kepada lima bahagian yang sama dipanggil kuintil. Dengan menggunakan kaedah ini, isi rumah telah disusun mengikut pendapatan dengan susunan menaik. Kuintil membahagikan isi rumah kepada lima kumpulan sama rata (dari terendah kepada tertinggi) yang mana setiap kumpulan mewakili 20 peratus atau satu perlima daripada semua isi rumah.

13.3 Kumpulan Pendapatan Desil

Kumpulan desil pendapatan merupakan susunan yang kesepuluh dari isi rumah yang mana susunan ini disusun dari minimum ke maksimum. Kumpulan desil pertama adalah persepuhl yang pertama (10 peratus daripada semua isi rumah dengan pendapatan terendah). Desil yang terakhir adalah persepuhl dari isi rumah dengan pendapatan tertinggi.

14. PEKALI GINI

- 14.1** Pekali Gini (G) ialah ukuran pemasatan pendapatan berdasarkan Keluk Lorenz. Keluk ini dihasilkan dengan memplot peratus isi rumah kumulatif pada paksi X dan peratus jumlah pendapatan kumulatif yang diterima oleh isi rumah pada paksi Y. Nilai Pekali Gini berada antara 0 dan 1, di mana 0 menunjukkan agihan pendapatan yang saksama, manakala nilai 1 menunjukkan agihan pendapatan yang paling tidak saksama.
- 14.2** Pekali Gini (G) ditakrifkan sebagai nisbah kadaran keluasan di antara garis pepenjuru dan keluk Lorenz (A) kepada keluasan di bawah garis pepenjuru ($A+B$) seperti dalam Rajah 1, di mana

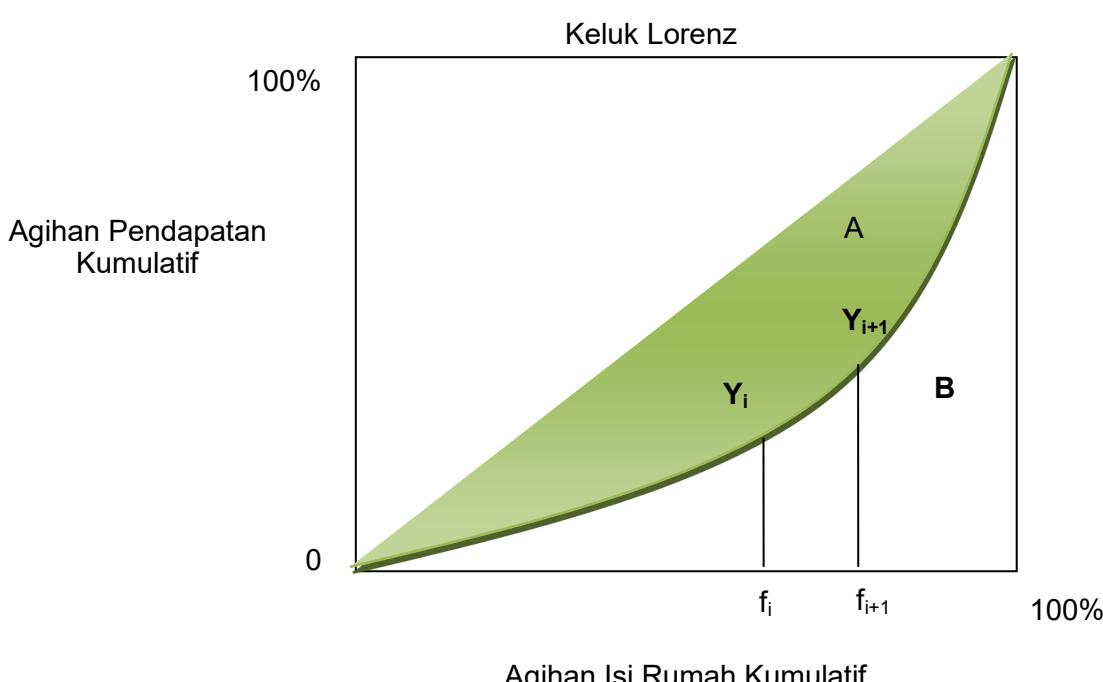
$$G = \frac{A}{A + B} = \frac{\text{Luas kawasan antara keluk dan pepenjuru}}{\text{Luas kawasan di bawah garis pepenjuru}}$$

$$= \frac{0.5 - \text{luas kawasan di bawah keluk}}{0.5}$$

atau secara matematiknya

$$G = 1 - \sum_i^k (f_{i+1} + f_i)(Y_i + Y_{i+1})$$

Rajah 1



15. KADAR PERTUMBUHAN TAHUNAN DIKOMPAUN

Pengiraan kadar pertumbuhan tahunan dikompaun adalah berdasarkan kepada fungsi eksponen seperti berikut :

$$CAGR = \frac{\ln\left(\frac{Y_t}{Y_o}\right)}{t}$$

di mana;

CAGR	kadar pertumbuhan tahunan dikompaun
Y_t	pendapatan isi rumah bulanan tahun semasa
Y_o	pendapatan isi rumah bulanan tahun sebelumnya
t	tempoh masa

16. PEMBUNDARAN ANGGARAN

Pengiraan bagi sesuatu kategori mungkin tidak sentiasa sama antara jadual disebabkan oleh pembundaran secara bebas. Walau bagaimanapun, perbezaan ini adalah tidak ketara.

Peratus yang ditunjukkan dalam jadual adalah diperoleh daripada angka sebenar dan tidak semestinya memberikan jumlah genap 100 peratus disebabkan pembundaran, walaupun jumlah yang ditunjukkan adalah 100 peratus.

17. NOTA DAN SIMBOL

0.0	Kurang daripada setengah unit terkecil yang ditunjukkan. Misalnya, kurang daripada 0.05 peratus
-	Tiada/kosong/tiada kes
W.P.	Wilayah Persekutuan
RM	Ringgit Malaysia
n.a.	Tidak berkenaan
n.s.	Tidak signifikan

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1. INTRODUCTION

The statistics released in this report is based on the Survey of Household Income and Basic Amenities Survey (HIS & BA) 2019 conducted by the Department of Statistics, Malaysia (DOSM). The survey was carried out twice in five years to provide the data regarding income, poverty and basic amenities for citizens only. These technical notes contains more detailed descriptions to help users to better understand these survey and report.

2. OBJECTIVE OF SURVEY

2.1 *The main objectives of the survey are as follows :*

- *to collect information on income distribution pattern of households;*
- *to gather current statistics on poor households; and*
- *to identify the accessibility of basic amenities by households.*

2.2 *Data from the survey are pertinent information used by government agencies as inputs in the planning, developing and monitoring of national development plans. Furthermore, these data also serve as an essential reference to economist, academicians, the private sectors and individuals for more detailed analysis.*

3. METHOD OF DATA COLLECTION

3.1 *Data collection was carried out using the face-to-face interview approach. Officers and staffs of the DOSM who were involved in this survey were given special training as interviewers. They will visit the selected Households (HH) to collect information on demography, income and basic amenities using a set of questionnaires.*

3.2 *Quality checks are made by experienced officers from DOSM State office to detect and correct any error or missing information during the survey. The field review process were also implemented for selected households to ensure that the data collected are of good quality.*

4. REFERENCE PERIOD

The information on household income was collected for a period of twelve months. For example, the month of survey is December 2019, the household income is calculated from 1st December 2018 until 30th November 2019.

5. SCOPE AND COVERAGE

- 5.1** *The survey covers both urban and rural areas, including the remote area of the states in Malaysia.*
- 5.2** *Coverage of the survey are households living in private Living Quarters (LQ) only and does not include those who are living in residential institutions such as hostels, hotels, hospitals, old folks homes, prisons and welfare homes.*
- 5.3** *Components of the basic amenities covered are education, health, housing and household appliances & amenities. The details of each component are as follows:*

i) Education

The information collected is the distance from living quarters to education institutions and mobile library services facilities;

ii) Health

The information collected is the distance from living quarters to government or private health institutions and mobile health services facilities;

iii) Housing

The information collected such as type of ownership, physical housing conditions, types of building materials for outer walls, water supply, electricity supply facilities and waste collection facilities; and

iv) Household Appliances and Amenities

The information collected such as equipment and communication facilities owned by household members for their own use, for example cars, washing machines, telephones, subscription of Internet at home and etc.

For this report, only selected information was published to illustrate the level of basic amenities enjoyed by residents, especially poor households.

6. CONCEPTS AND DEFINITION

6.1 Living Quarters

*Living quarters are defined as independent and separate structures, which are usually used as place of abode. The terms, **separate** and **independent** mean the following :*

i) Separate

A structure is considered separate if it is surrounded by walls, fence, etc. and is covered by roof.

ii) Independent

A structure is said to be independent if it has direct access via public path, communal passageway or space (that is, occupants can come in or go out of their living quarters without passing through others' premises).

6.2 Household

A household is defined as a person or group of related or unrelated persons who usually live together and make common provisions for food and other living essentials.

6.3 Head of Household

Head of household is defined as any members whether male or female which is considered as head of household by other members. Head of household must be an income recipient whom aged 15 years and above.

6.4 Income

*Detailed information on income obtained from the household members who received income. The concept and definition of income used in this survey is based on the **Canberra Group Handbook on Household Income Statistics, Second Edition, 2011** published by United Nations. The sources of income comprise :*

i) Paid Employment

Income earnings from Paid Employment may be received in cash or in kind as goods and services. These include direct wages and salaries for time worked and work done; cash bonuses and gratuities; commissions and tips; allowance; profit-sharing bonuses and other forms of profit-related payments and goods and services provided free or subsidised by the employer (including free food/concession).

Conceptually, employee income also includes employers' social insurance contributions, employer contributions to the EPF and severance & termination compensation (except one-off retirement payments such as gratuity for pensioners, which are treated as capital transfers).

ii) Self Employment

Income earned by individual as a result of Self Employment. Net income from Self Employment includes the profits or losses that accrued to owners of, or partners, or those who worked in an unincorporated enterprises. It also includes the estimated value of the goods and services acquired or crops/livestocks produced for barter or own consumption after deducting operating expenses.

The basis for measuring income from Self Employment in household income statistics is the concept of net income, that is, the value of gross output subtract operating costs and after adjustment for depreciation of assets used in production. Profits occur when earnings are greater than operating expenses, while a loss occurs when operating expenses are greater than earnings.

iii) Property and Investment

Property and Investment income is defined as earnings received from the ownership of assets, interest, dividends and rent. The details are as follows :

- *Property income is defined as earnings gained from the use or investing of assets provided to others for their use. It comprise of returns which is usually monetary, from financial assets (interest, dividends), non-financial assets (rent) and royalties;*
- *Interest receipts are payments received from bank accounts or other financial institutions, certificates of deposit, government bonds/loans, securities, debentures and loans to non-household members;*
- *Dividend are earnings from investment in an enterprise in which the investor does not involved with company activities. This includes silent partners. Pensions and annuities in the form of dividends from voluntary private insurance schemes are also included;*
- *Rents are payments received from asset consumption such as land and houses;*
- *Royalties are payments gained from the patented services or copyright materials, e.g. writing rights, copyright for the song composition etc; and*
- *Imputed rent for a house occupied by its owners.*

iv) Current Transfers Received

Current Transfers can consist of cash, goods or services. Transfers may be made between households, between government and households or between households and charities. These receipts may be both within or outside the country. The main motivation is to redistribute income either by government (e.g. educational aid, zakat, and Bantuan Rakyat 1Malaysia-BR1M/Bantuan Sara Hidup-BSH) or individual/private (e.g. Corporate Social Responsibility).

Current Transfers Received directly affect the level of gross income available and should influence the consumption of goods and services. Thus, all Current Transfers Received in cash and goods or services are considered as part of income. However, it does not include capital transfers.

6.5 Gross and Disposable Income

Gross income and disposable income are the two main concepts of income that being applied in this report and can be defined as follows:

i) Gross Income

Gross income is the total amount of income received by household members derived from each component or source of income as stated in item 6.4.

ii) Disposable Income

Disposable income is obtained by total household gross income after deducting current transfers paid such as direct taxes, contributions to other households, zakat and other current transfers paid.

For this survey purposes, the distributive effects of public expenditure (collective expenditure) is not taken into account due to difficulties to impute benefits earned as part of household income.

6.6 Household Income

Household income refers to total income received (accrued) by household members in form of cash or in kinds repeatedly received within the reference period (within a year, or more frequently).

6.7 Income Recipient

Income recipient refers to all household members who receive income from any sources (such as item 6.4) within the reference period. One household may have more than one income recipients.

6.8 Ethnic Group

The classification of Malaysian citizen by ethnic group is as follows :

- i) *Bumiputera;*
- ii) *Chinese;*
- iii) *Indian; and*
- iv) *Others.*

6.9 Highest certificate obtained

Refers to the highest certificate from the public or private educational institution that provides formal education. The highest certificate obtained is classified according to the International Standard Classification of Education (ISCED) :

i) PMR or Equivalent

Refers to Penilaian Menengah Rendah, Sijil Rendah Pelajaran, Lower Certificate of Education, Sijil Rendah Agama, Pentaksiran Tingkatan Tiga or equivalent.

ii) SPM or Equivalent

Refer to Sijil Pelajaran Malaysia or equivalent (Senior Cambridge Certificate, GCE O Level and Sijil Pelajaran Vokasional Malaysia). This includes basic skill certificate obtained from specialised skills and technical training institutions whereby the training period is at least six month i.e GIATMARA certificate.

iii) STPM or Equivalent

Refers to Sijil Tinggi Persekolahan Malaysia, Higher School Certificate, or equivalent (Sijil Tinggi Agama and GCE A Level).

iv) Certificate

Refers to certificate obtained from college, polytechnic or institutions which offers formal education. Duration of certification should not be less than six month.

v) Diploma

Refers to diploma or equivalent certificate obtained from university, college or polytechnic prior to a degree qualification.

vi) Degree

Refers to degree (Bachelor, Masters or Ph.D) obtained from public or private higher institution or equivalent.

vii) No Certificate

Refers to those who are currently attending school or who have completed schooling without receiving any certificate.

6.10 Occupation

Occupation is classified according to the **Malaysia Standard Classification of Occupation (MASCO) 2013** based on International Standard Classification of Occupations (ISCO-08).

For a person having more than one job, only the job at which he worked for the longest number of hour during the reference week is treated as his principal occupation. Should the number of hours worked for each job is the same, then the job with the highest income is the principal occupation. In the case where the number of hours worked and the income earned from each job are the same, the job at which he was working for the longest period of time is considered as the principal occupation.

6.11 Industry

Individual main occupation industry is classified according to the **Malaysia Standard Industrial Classification (MSIC) 2008** based on the International Standard Industrial Classification of All Economic Activities (ISIC) Revision 4.

7. THE DETERMINATION OF POVERTY LINE INCOME (PLI)

The PLI measurement model used in Malaysia was studied in depth in 2005 by the Economic Planning Unit, Prime Minister's Department, and DOSM in collaboration United Nations Development Programme (UNDP). The Cost of Basic Needs method that taking into account consists of three basic components i.e. food items, non-food items and the characteristics of the household.

The government has agreed in 2019 to re-evaluate the PLI value and also the calculation of PLI to reflects the current economic scenario. The updating of PLI involves the process of updating of food items in the by the Ministry of Health while the non-food items in the non-food component are updated based on the latest household expenditure data conducted by the Department of Statistics Malaysia in 2019.

The new methodology on determining the food item emphasizes the intake of healthy foods at an optimal rate as compared to the 2005 methodology that emphasized on consuming food to meet the minimum requirements.

7.1 Food PLI

For the dietary requirements for Food PLI, experts from the Ministry of Health (MOH) and higher education institutions have reviewed and re-evaluate the optimal calorie requirements of foods based on the Recommended Nutrient Intake (RNI) 2017 and the Malaysian Diet Guidelines (PDM) 2020.

Thus, the food needed will be calculated based on individual calorie requirements and converted to number of servings based on the group of food items in PDM 2020. The total number of servings of these food items will be converted to weight (grams)/quantity and then matched with food item price data from the Consumer Price Index (CPI).

Based on the proposed food pyramid by MOH, the food requirement of Malaysians are as follows :

- *Fish - 1 serving*
- *Poultry / meat / eggs: 1 - 2 servings*
- *Beans and legumes: 1 serving*
- *Rice, other cereals based products preferably wholegrain and tuber: 3 - 5 servings*
- *At least 5 servings vegetables and fruits*
- *Milk and milk products: 1 - 2 servings*
- *Reduces the intake of salt, sugar, fat, and oil*

The total amount of this servings is converted to Ringgit Malaysia based on the price of the food item by respective state and strata.

7.2 Non-Food PLI

In order to determine the non-food PLI, a group of expert as from various agencies have studied and set minimum requirements required include clothing, housing, transportation and other non-food needs by sex and age of a person.

Non-food component of the PLI is calculated based on the expenditure patterns of low income households identified through the Household Expenditure Survey.

Non-food component of the PLI were :

- *clothing and footwear;*
- *gross rent, fuel and utilities;*
- *furniture, household equipment and appliances (durables goods);*
- *transport and communication; and*
- *other non-food items.*

Based on the results of the study and the determination of (food and non-food), PLI is calculated and adjusted to the current price based on the Consumer Price Index (CPI).

PLI is updated in line with the implementation of HIS & BA. It also takes into account the needs of national planning and changes in the prevailing price and changes in the patterns of Malaysian community.

7.3 The Calculation of PLI

PLI is defined separately for each household in HIS & BA. Each PLI takes into consideration of the following points :

i) PLI

PLI is the minimum income needed by a household to meet the basic needs of food and non-food for each of its members to enable them to have a healthy and comfortable life.

ii) The Household's Size and Demographic Composition

Households with larger members require more food and non-food expenditures to achieve healthy and comfortable standard of living for all members. As the caloric requirements vary by sex and age, the food PLI also varies in accordance with the demographic composition of the household.

iii) The Household's Location : State and Strata (Urban/Rural)

Food and non-food prices vary across states and between urban and rural areas. Thus, this PLI takes into consideration of the price difference.

PLI per household varies by location (state and strata), household size and demographic composition.

7.4 Poverty

The concept of poverty used takes into account of food PLI and non-food PLI for each household. A household is considered poor if their income is below the needed PLI. This means that it lacks the income resources to meet the basic needs of food and non-food for each of its members. A household is considered hard-core poor if its income is below the food PLI.

i) Absolute Poverty

Absolute poverty is a situation in which household income is insufficient to meet *basic* needs of food, shelter and clothing. Absolute poverty is measured by defining the poverty line.

ii) Relative Poverty

Relative poverty is a concept slightly different from absolute poverty. Relative poverty takes into account the circumstances in which household incomes are in some cases below the median household income. This means that relative poverty takes into account the rising standard of living in the wake of economic growth.

The two concepts of poverty are different. Relative poverty always exists, though the country has reached developed nation status. It only shows that they are relatively poor compared to other households even though ultimately they maybe not poor anymore.

Table 1: Poverty Line Income by Strata, Malaysia, 2019

States	Poverty Line Income (RM) per month
Malaysia	2,208
Johor	2,505
Kedah	2,254
Kelantan	2,139
Melaka	2,375
Negeri Sembilan	2,088
Pahang	2,270
Pulau Pinang	1,989
Perak	2,077
Perlis	1,967
Selangor	2,022
Terengganu	2,507
Sabah	2,537
Sarawak	2,131
W.P. Kuala Lumpur	2,216
W.P. Labuan	2,633
W.P. Putrajaya	2,128

7.5 Calculation of Poverty Rates

*Poverty rate calculation involves all households having monthly gross income below **Poverty Line Income**. Formula for calculating the Incidence of Poverty (IP) is as follows :*

$$IP = \frac{\text{Number of households with income below the PLI}}{\text{Total number of households}} \times 100$$

8. SAMPLING FRAME

- 8.1** *The frame used for the selection of sample for HIS & BA 2019 was based on the Household Sampling Frame which made up of Enumeration Blocks (EBs) created for the 2010 Population and Housing Census that was updated from time to time. EBs are geographical contiguous areas of land which identifiable boundaries created for survey operation purposes, which is on average, contains about 80 to 120 living quarters. Generally, all EBs are formed within gazetted boundaries i.e within administrative districts, mukim or local authority areas.*
- 8.2** *The EBs in the sampling frame are classified by urban and rural areas. Urban area is as defined in the 2010 Population and Housing Census. Urban areas are gazetted areas with their adjoining built-up areas which had a combined population of 10,000 or more. While, gazetted area with population less than 10,000 and not gazetted area are classified as rural area.*
- 8.3** *Built-up areas were the areas contiguous to a gazetted area and had at least 60 per cent of their population (aged 15 years and above) engaged in non-agricultural activities.*
- 8.4** *The definition of urban areas also takes into account the special development areas i.e. areas that are ungazetted and development can be identified and separated from the gazetted areas or built-up area of more than five kilometre and has a population of at least 10,000 people with 60 percent of the population (aged 15 years and above) engaged in non-agricultural activities.*
- 8.5** *Urbanisation is a dynamic process and keeps changing with development and growth. Thus, the urban areas for 2000 and 2010 Censuses do not necessarily refer to the same areas, as areas fulfilling the above criteria of urban continue to expand and grow within the time.*

8.6 The classification of area by strata is as follows :

Strata	Population of gazette, adjoining built-up areas and special development area
(i) Metropolitan	75,000 and above
(ii) Urban large	10,000 to 74,999
(iii) Urban small	1,000 to 9,999
(iv) Rural	All other areas

8.7 For sampling purposes, classification of area as stated in item 8.6 is used for all states and federal territories. For Sabah and Sarawak, due to inaccessibility, the rural strata had to be further stratified based on the time taken to reach the area from the nearest urban centre.

8.8 For tabulation purposes, the strata were combined as follows :

$$\begin{aligned} \text{Urban} &= \text{Metropolitan} + \text{Urban large} \\ \text{Rural} &= \text{Urban small} + \text{All rural} \end{aligned}$$

9. SAMPLE DESIGN

9.1 Two-stage stratified sampling design was adopted in HIS & BA 2019. The level of stratification is as follows :

Primary strata	Covered all state in Malaysia
Secondary strata	Covered all administrative district by state in Malaysia
Tertiary strata	Covered urban and rural strata as defined in Item 8.8

9.2 The selections of samples have been done at EBs level using probability proportionate to size method. Then, sample for LQs were selected from the selected EBs by using systematic method that generate random number and interval class to ensure every LQs have an equal probability to be selected as a sample. This procedure is performed systematically and scientifically to produce unbiased sample and can represent the entire population of households in Malaysia.

10. SAMPLE SIZE

10.1 The sample size for HIS & BA 2019 required to represent overall population according to the required analysis stages. The sample size considered the following elements :

- i) Findings from the previous HIS & BA 2016;
- ii) Stage of sampling design; and
- iii) Desired error.

10.2 Procedures for estimating the sample size is calculated independently both urban and rural areas in administrative district for all states. Simple Random Sampling Method (SRS) is used to take into account the average income, design effect and response rate from the previous survey. The optimum sample size was estimated at the level of EB with regard to homogeneity characteristic variables and the costs involved.

10.3 Sample size calculation for sub population j , n_{1j} is calculated as follow :

$$n_{1j} = \frac{n_{0j}}{1 + \frac{n_{0j}}{N_j}} \quad ; j = 1, 2, 3, \dots, k$$

where:

$$n_{0j} = \frac{z^2 p_j (1 - p_j)}{d_j^2}$$

To satisfy the assumptions in the Stratified Sampling, the design effect (D.E.) factor is taken into account :

$$D.E. = \frac{\text{variance for complex sample}}{\text{variance for SRS}}$$

Sample size taking into account D.E. for sub population j , n_{2j} is given by :

$$n_{2j} = n_{1j} \times D.E.$$

Next, taking into account the rate of response of the last survey, the overall sample size for sub population j , n_3 is as follows :

$$n_{3j} = n_{2j} \times \frac{1}{\text{ResponseRate}}$$

Thus, the total sample size, n is given by :

$$n = \sum_{j=1}^k n_{3j}$$

where :

- n_{0j} basic sample size obtained using SRS method for sub population j
- n_{1j} sample size taking into account the population factor for the sub population j
- n_{2j} sample size taking into account the design effect factor for sub population j
- n_{3j} sample size taking into account the response rate factor for the sub population j
- N the number of element units in the population
- n total sample size
- d desired error
- Z level of confidence
- p average of income

10.4 The sample size for HIS & BA 2019 is as follows :

Table 2: Numbers of EBs, LQs and Household Response by State, Malaysia, 2019

States	Number of EB	Number of LQ	Number of Household Response
Malaysia	11,529	92,769	85,547
Johor	978	7,380	6,818
Kedah	777	6,227	5,923
Kelantan	700	5,603	5,036
Melaka	332	2,670	2,504
Negeri Sembilan	409	3,264	3,012
Pahang	601	4,890	4,509
Pulau Pinang	634	5,123	4,606
Perak	894	7,237	6,425
Perlis	205	1,641	1,518
Selangor	1,333	10,574	9,921
Terengganu	551	4,434	4,203
Sabah	1,456	12,158	11,215
Sarawak	1,785	14,498	13,601
W.P. Kuala Lumpur	702	5,694	4,987
W.P. Labuan	91	728	689
W.P. Putrajaya	81	648	580

11. ESTIMATION

In the estimation procedure, non-response weight is used to account for non-response cases. The design weight is adjusted considering the non-response rate for each domain or strata. For example, if 5,000 households are selected but only 4,000 households respond to the survey then the design weight will be adjusted taking into account 20% of the non-response. Furthermore, If the design weight is 2.0 which means 1 sample of households represents 2 households in the population then non-response weight will be 2.5 which means 1 sample of households represents 2.5 other households.

12. EVALUATION OF THE DATA

12.1 Data obtained from probability sampling survey are subject to two types of error i.e sampling error and non-sampling error.

i) Sampling Error

Sampling error is a result of estimating data based on a probability sampling. This error can be measured by estimating the Relative Standard Error and expressed as a percentage. It is used as an indicator of the precision of the estimated parameters studied. This estimate reflects the level of variation was estimated through a survey variables compared with the population parameter.

For instance, in HIS & BA 2019, the mean monthly gross household income for Malaysia was RM7,901 with RSE of 0.5 per cent. In other words, the standard error (SE) is approximately RM38. Based on a 95 per cent confidence level ($\alpha=0.05$), the mean monthly gross household income was found to be in the range of RM7,833-RM7,970 per month.

ii) Non-Sampling Error

*These errors may arise through incomplete survey coverage, frame weaknesses, response errors, no response and also errors during processing such as editing, coding and data capture. To ensure high quality data, several administrative procedures were taken to keep **non-sampling errors** to a minimum. Intensive training was conducted for the supervisors and enumerators. In addition, close supervision and random checks were carried out on households which were covered by the enumerators to ensure the validity of the information recorded.*

In order to resolve the case of no response due to several reasons such as vacant house, 'no one at home', refusing to cooperate or unqualified LQ, the sample size estimation for HIS & BA 2019 has taken into account all the possibilities.

The survey frame is updated regularly has been able to reduce the no-response rate which caused by empty LQ. Publicity was carried out widely through electronic and printed media to minimise the case of 'no one at home' and refusal to cooperate.

In addition, during the data processing stage, consistency checking for every variable and validation process has been systematically implemented in order to minimise the non-sampling error.

13. THRESHOLD INCOME FOR HOUSEHOLD GROUP BY INCOME

13.1 Household Group by Income

Cut-off of monthly households gross income of household group by income for Top 20 per cent (T20), the Middle 40 per cent (M40) and Bottom 40 per cent (B40) for each strata, ethnic group and state is as follows :

Table 3: Thresholds of Monthly Household Gross Income by Household Group and Strata, Malaysia, 2019

Strata	Income Thresholds (RM)		
	Bottom 40%	Middle 40%	Top 20%
Malaysia	< RM4,850	RM4,850 - RM10,959	≥ RM10,960
Urban	< RM5,440	RM5,440 - RM11,849	≥ RM11,850
Rural	< RM3,270	RM3,270 - RM6,859	≥ RM6,860

Table 4: Thresholds of Monthly Household Gross Income by Household Group and Ethnic Group, Malaysia, 2019

Ethnic group	Income Thresholds (RM)		
	Bottom 40%	Middle 40%	Top 20%
Bumiputera	< RM4,500	RM4,500 - RM9,829	≥ RM9,830
Chinese	< RM6,040	RM6,040 - RM13,789	≥ RM13,790
Indian	< RM5,000	RM5,000 - RM11,229	≥ RM11,230
Others	< RM3,600	RM3,600 - RM7,879	≥ RM7,880

Table 5: Thresholds of Monthly Household Gross Income by Household Group and State, Malaysia, 2019

State	Income Thresholds (RM)		
	Bottom 40%	Middle 40%	Top 20%
Malaysia	< RM4,850	RM4,850 - RM10,959	≥ RM10,960
Johor	< RM5,400	RM5,400 - RM10,879	≥ RM10,880
Kedah	< RM3,710	RM3,710 - RM7,549	≥ RM7,550
Kelantan	< RM3,030	RM3,030 - RM6,619	≥ RM6,620
Melaka	< RM5,110	RM5,110 - RM10,729	≥ RM10,730
Negeri Sembilan	< RM4,210	RM4,210 - RM9,299	≥ RM9,300
Pahang	< RM3,900	RM3,900 - RM7,599	≥ RM7,600
Pulau Pinang	< RM5,310	RM5,310 - RM10,679	≥ RM10,680
Perak	< RM3,660	RM3,660 - RM7,639	≥ RM7,640
Perlis	< RM3,870	RM3,870 - RM7,929	≥ RM7,930
Selangor	< RM6,960	RM6,960 - RM14,439	≥ RM14,440
Terengganu	< RM4,720	RM4,720 - RM9,259	≥ RM9,260
Sabah	< RM3,490	RM3,490 - RM8,199	≥ RM8,200
Sarawak	< RM3,720	RM3,720 - RM8,649	≥ RM8,650
W.P. Kuala Lumpur	< RM9,150	RM9,150 - RM16,639	≥ RM16,640
W.P. Labuan	< RM5,910	RM5,910 - RM11,389	≥ RM11,390
W.P. Putrajaya	< RM8,650	RM8,650 - RM16,329	≥ RM16,330

13.2 Quintile Income Group

The value obtained by the equal subdivision of data arranged in order of magnitude into five equal parts is called quintiles. In applying this to household income, households were ranked in ascending order. Quintile divides the population into five equal groups (from lowest to highest) such that each group represents 20 per cent or one fifth of all households.

13.3 Decile Income Group

An income decile group is one tenth of all households arranged by their incomes from minimum to maximum. The first decile group is the first one-tenth (the 10% of all households with lowest income). The last decile is the one-tenth of the households with the highest incomes.

14. THE GINI COEFFICIENT

14.1 The Gini coefficient (G) is a measure of income concentration derived from the Lorenz Curve.

The curve is obtained by plotting the cumulative per cent of households on the X axis against the cumulative per cent of the aggregate income received by these households on the Y axis. [The value of the Gini Coefficient ranges from 0 to 1 where 0 denotes complete equality of income share and 1 represents total inequality of income share].

14.2 The Gini coefficient (G) is the proportion of the area between the diagonal and the Lorenz Curve (A) and the area under the diagonal ($A+B$) as shown in Figure 1, whereby

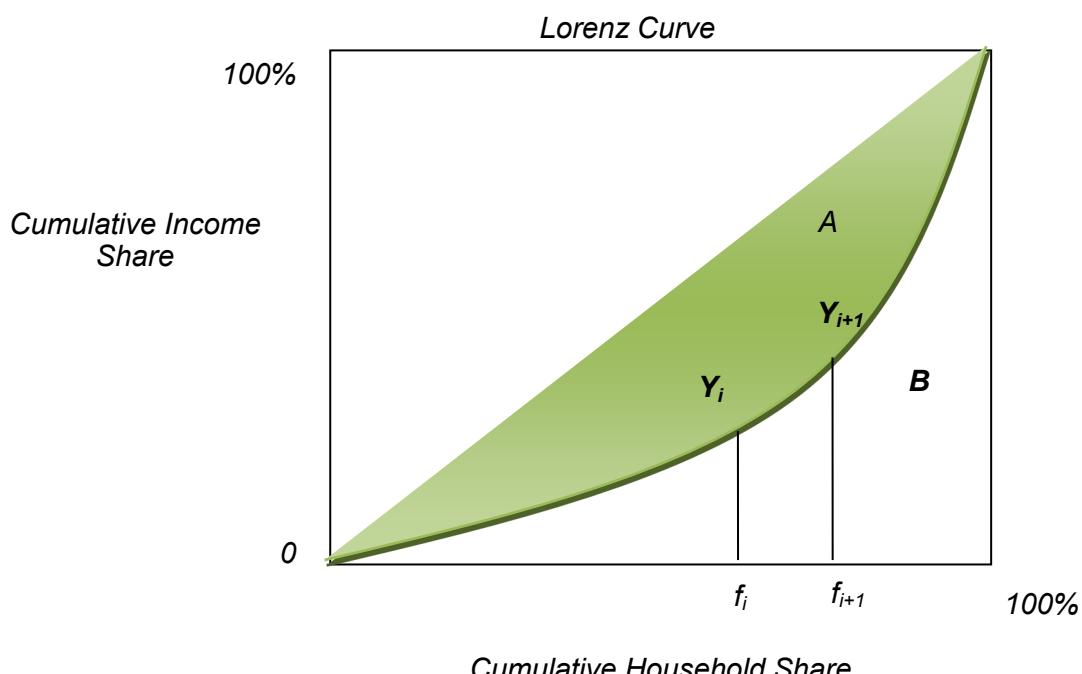
$$G = \frac{A}{A + B} = \frac{\text{Area between curve and diagonal}}{\text{Area under diagonal}}$$

$$= \frac{0.5 - \text{Area under curve}}{0.5}$$

or mathematically

$$G = 1 - \sum_i^k (f_{i+1} + f_i)(Y_i + Y_{i+1})$$

Figure 1



15. COMPOUNDED ANNUAL GROWTH RATE

Calculation of the compounded annual growth rate based on the exponent function as follows :

$$CAGR = \frac{\ln\left(\frac{Y_t}{Y_0}\right)}{t}$$

where :

CAGR	<i>compounded annual growth rate</i>
Y _t	<i>current year household monthly income</i>
Y ₀	<i>previous year household monthly income</i>
t	<i>period</i>

16. ROUNDING OF ESTIMATES

The calculation of certain categories may not always be the same between tables due to independent rounding. However, the differences were insignificant.

Percentages shown in the tables were computed from actual absolute figures and may not always add up exactly to 100 per cent due to rounding, although the totals were shown as 100 per cent.

17. NOTES AND SYMBOL

0.0	<i>Less than half the smallest unit shown. For example, less than 0.05 per cent</i>
-	<i>Nil/blank/no case</i>
W.P.	<i>Wilayah Persekutuan</i>
RM	<i>Ringgit Malaysia</i>
n.a.	<i>Not applicable</i>
n.s.	<i>Not significant</i>

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