



KEMENTERIAN EKONOMI  
JABATAN PERANGKAAN MALAYSIA

## KETIDAKSAMARATAAN PENDAPATAN *INCOME INEQUALITY* MALAYSIA 2024

### Pemakluman

Kepengerusian ASEAN-Malaysia 2025: Jabatan Perangkaan Malaysia (DOSM) akan mempengerusikan Jawatankuasa Sistem Statistik Komuniti ASEAN Ke-15 (ACSS15) yang bertujuan untuk memperkuuh kerjasama statistik ke arah pembangunan serantau yang mampan.

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

Kerajaan Malaysia telah mengisytiharkan 20 Oktober sebagai Hari Statistik Negara (MyStats Day), dengan tema 'Statistik Nadi Kehidupan'. Sementara itu, Hari Statistik Dunia Keempat akan disambut pada 20 Oktober 2025 dengan tema '*Driving Change with Quality Statistics and Data for Everyone*'.

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

### Announcement

*ASEAN-Malaysia 2025 Chairmanship: The Department of Statistics Malaysia (DOSM) will chair the 15<sup>th</sup> ASEAN Community Statistical System Committee (ACSS15) which aims to strengthen the statistical cooperation towards sustainable regional development.*

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

*The Government of Malaysia has declared October 20<sup>th</sup> as National Statistics Day (MyStats Day), with the theme 'Statistics is the Essence of Life'. Meanwhile, the Fourth World Statistics Day will be celebrated on 20<sup>th</sup> October 2025, with the theme 'Driving Change with Quality Statistics and Data for Everyone'.*

*OpenDOSM NextGen is a medium that provides data catalogue and visualisations to facilitate users' analysis and can be accessed through <https://open.dosm.gov.my>.*

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DEPARTMENT OF STATISTICS MALAYSIA

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“Sumber: Jabatan Perangkaan Malaysia”

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## KATA PENGANTAR

Ketidaksamarataan Pendapatan Malaysia, 2024 diterbitkan oleh Jabatan Perangkaan Malaysia (DOSM) membentangkan statistik mengenai ketidaksamarataan pendapatan menggunakan data yang diperoleh daripada Survei Pendapatan Isi Rumah 2024. Statistik ketidaksamarataan 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 laporan ini merupakan maklumat penting yang digunakan oleh agensi kerajaan sebagai input dalam perancangan, pembentukan dan pemantauan pelan pembangunan negara. Statistik ini juga boleh digunakan sebagai sumber rujukan bagi ahli ekonomi, ahli akademik, sektor swasta dan individu bagi tujuan penyelidikan dan analisis yang lebih terperinci.

Laporan ini mengandungi tiga bahagian utama. Bahagian pertama memaparkan penemuan utama ketidaksamarataan pendapatan di Malaysia, manakala jadual statistik terperinci disediakan di bahagian kedua. Bahagian ketiga pula menerangkan aspek teknikal seperti konsep, definisi dan metodologi bagi memudahkan pengguna memahami statistik yang diterbitkan.

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

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

Ketua Perangkawan Malaysia

**Oktoper 2025**



## PREFACE

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*Income Inequality Malaysia, 2024 is published by the Department of Statistics Malaysia (DOSM) presents statistics on income inequality using the data obtained from the Household Income Survey 2024. Income inequality statistics published in this report is based on concepts and guidelines from the Canberra Group Handbook on Household Income Statistics, Second Edition, 2011 published by the United Nations.*

*Statistics from this report provide pertinent information used by government agencies as input in the planning, formation and monitoring of national development plans. These statistics can also be used as a reference source for economists, academicians, private sectors and individuals for more detailed research and analysis purposes.*

*This report consists of three main parts. The first part presents the main findings of income inequality in Malaysia, while a detailed statistical table is provided in the second part. The third part describes the technical aspects such as concepts, definitions and methodology to facilitate users to better understand the published statistics.*

*DOSM gratefully acknowledges the cooperation rendered by all parties who have contributed directly and indirectly in realising this publication. Every feedback and suggestions from all parties towards improving this report in the future are highly appreciated.*

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

*Chief Statistician Malaysia*

**October 2025**

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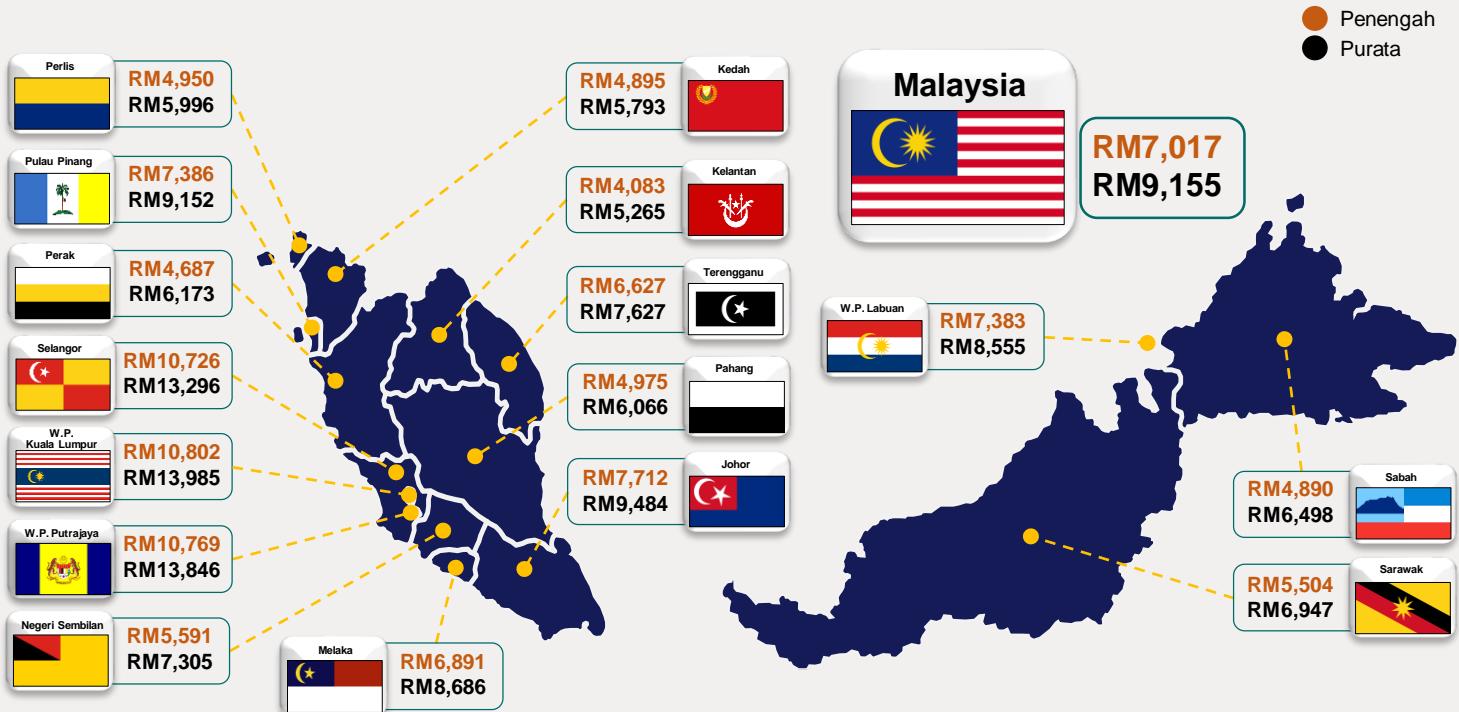
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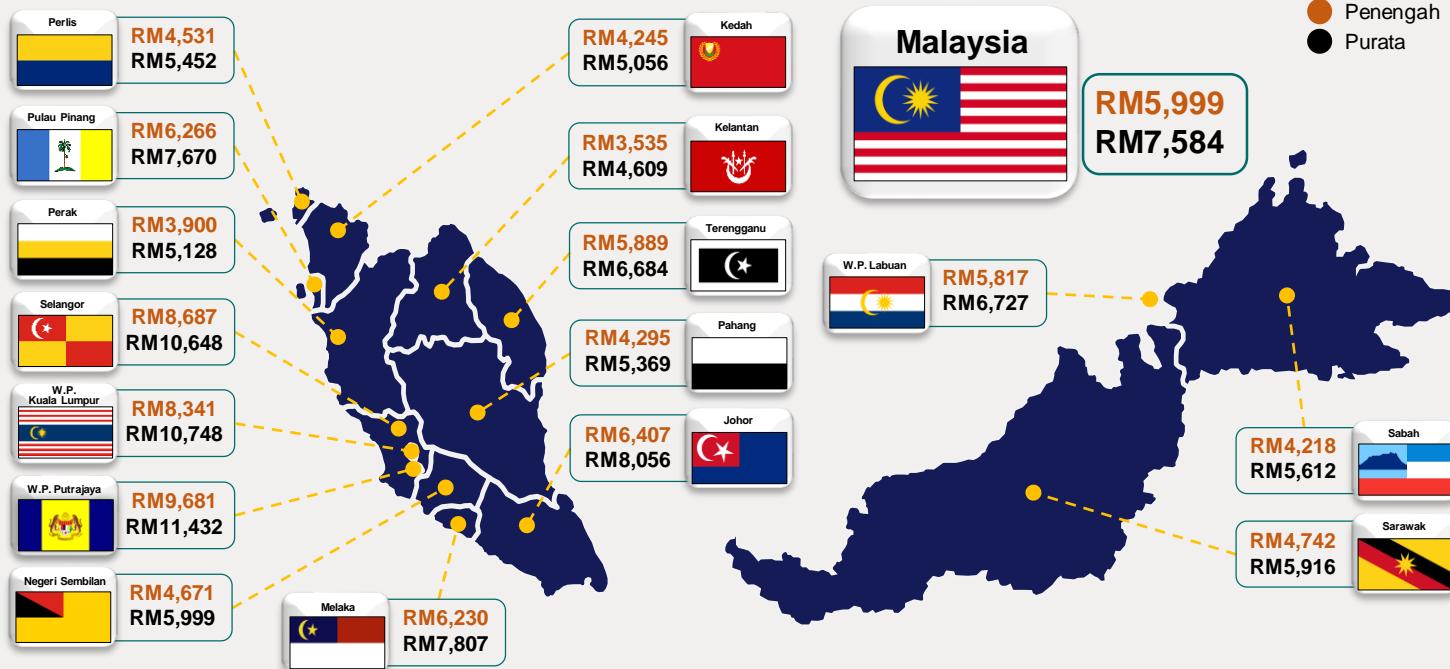


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## PENDAPATAN ISI RUMAH KASAR MENGIKUT NEGERI, MALAYSIA, 2024



## PENDAPATAN ISI RUMAH BOLEH GUNA MENGIKUT NEGERI, MALAYSIA, 2024



Sumber: Ketidaksamarataan Pendapatan Malaysia 2024, Jabatan Perangkaan Malaysia (DOSM)



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20 Oktober





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JABATAN PERANGKAAN MALAYSIA

## PEKALI GINI MENGIKUT NEGERI, MALAYSIA, 2024



**Malaysia**

0.390	0.421
0.376	0.406



Pendapatan Kasar

Pendapatan Boleh Guna

Pendapatan Kasar per Kapita

Pendapatan Boleh Guna per Kapita

**Johor**

0.348	01 0.372
0.348	0.372

**Kedah**

0.334	02 0.334
0.333	0.337

**Kelantan**

0.356	03 0.358
0.363	0.365

**Melaka**

0.337	04 0.322
0.333	0.322

**Negeri Sembilan**

0.373	05 0.354
0.352	0.341

**Pahang**

0.319	06 0.324
0.317	0.326

**Pulau Pinang**

0.361	07 0.378
0.345	0.365

**Perak**

0.368	08 0.349
0.368	0.353

**Perlis**

0.334	09 0.331
0.331	0.329

**Selangor**

0.332	10 0.385
0.317	0.375

**Terengganu**

0.299	11 0.330
0.295	0.330

**Sabah**

0.389	12 0.460
0.383	0.446

**Sarawak**

0.361	13 0.370
0.355	0.365

**W.P. Kuala Lumpur**

0.375	14 0.415
0.361	0.389

**W.P. Labuan**

0.327	15 0.361
0.306	0.334

**W.P. Putrajaya**

0.324	16 0.360
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Sumber: Ketidaksamarataan Pendapatan Malaysia 2024, Jabatan Perangkaan Malaysia (DOSM)



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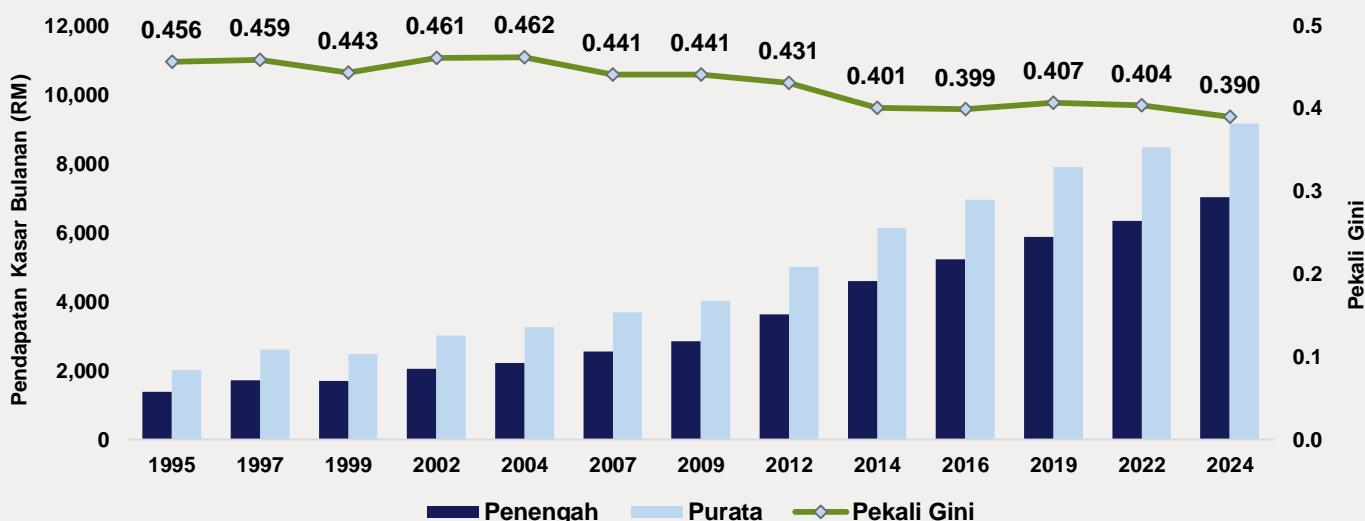


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JABATAN PERANGKAAN MALAYSIA

### PEKALI GINI MENGIKUT STRATA DAN ETNIK, 2024

	Etnik				Strata	
	Bumiputera	Cina	India	Lain-lain	Bandar	Luar Bandar
Pendapatan Kasar	0.369	0.412	0.380	0.352	0.378	0.344
Pendapatan Kasar per Kapita	0.391	0.420	0.407	0.407	0.411	0.357
Pendapatan Boleh Guna	0.357	0.395	0.370	0.342	0.364	0.343
Pendapatan Boleh Guna per Kapita	0.379	0.402	0.395	0.392	0.396	0.359

### SIRI MASA PENDAPATAN ISI RUMAH KASAR BULANAN PENENGAH & PURATA DAN PEKALI GINI, MALAYSIA



### JURANG PENDAPATAN

	Etnik			Strata
	Cina : Bumiputera	Cina : India	Cina : Lain-lain	
2024	1 : 0.72	1 : 0.86	1 : 0.55	Bandar : Luar Bandar
2022	1 : 0.71	1 : 0.84	1 : 0.56	

Nota: Jurang pendapatan Cina kepada etnik lain

Sumber: Ketidaksamarataan Pendapatan Malaysia 2024, Jabatan Perangkaan Malaysia (DOSM)



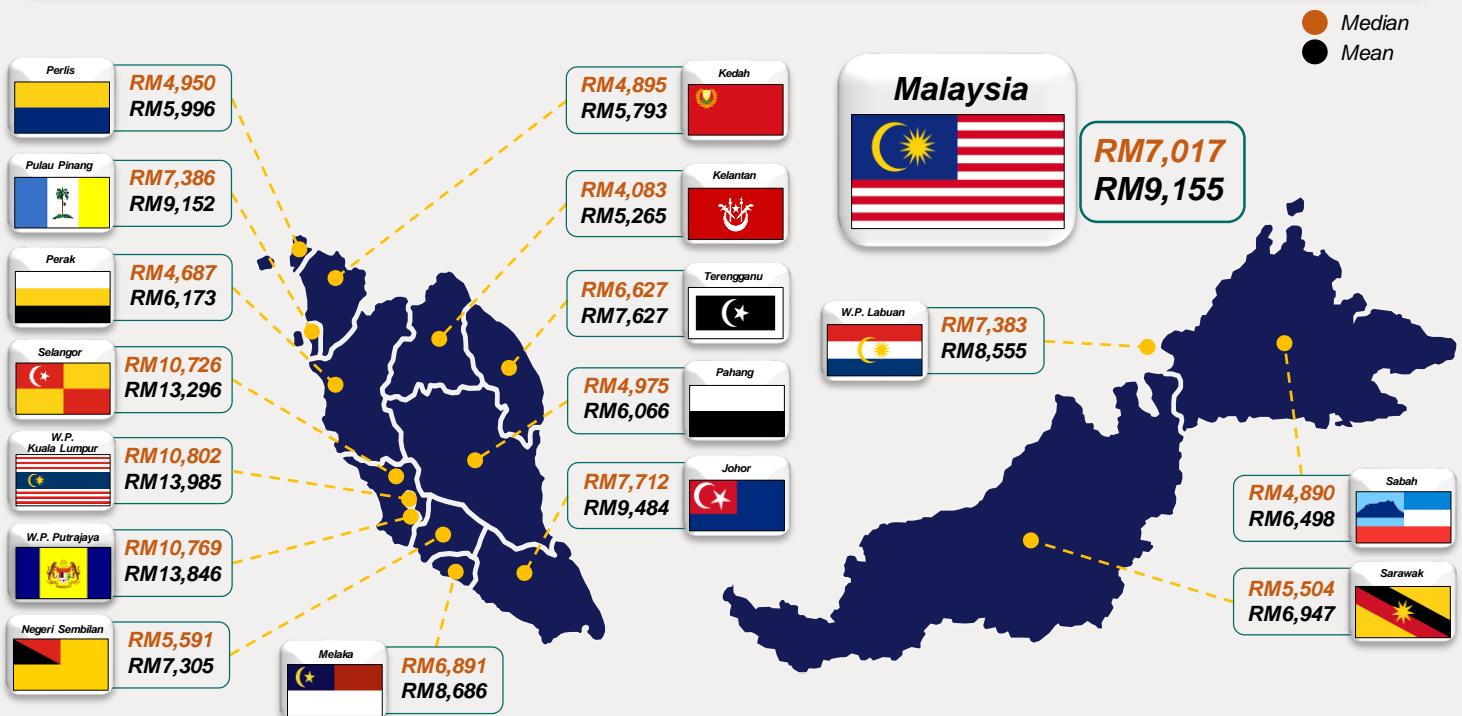
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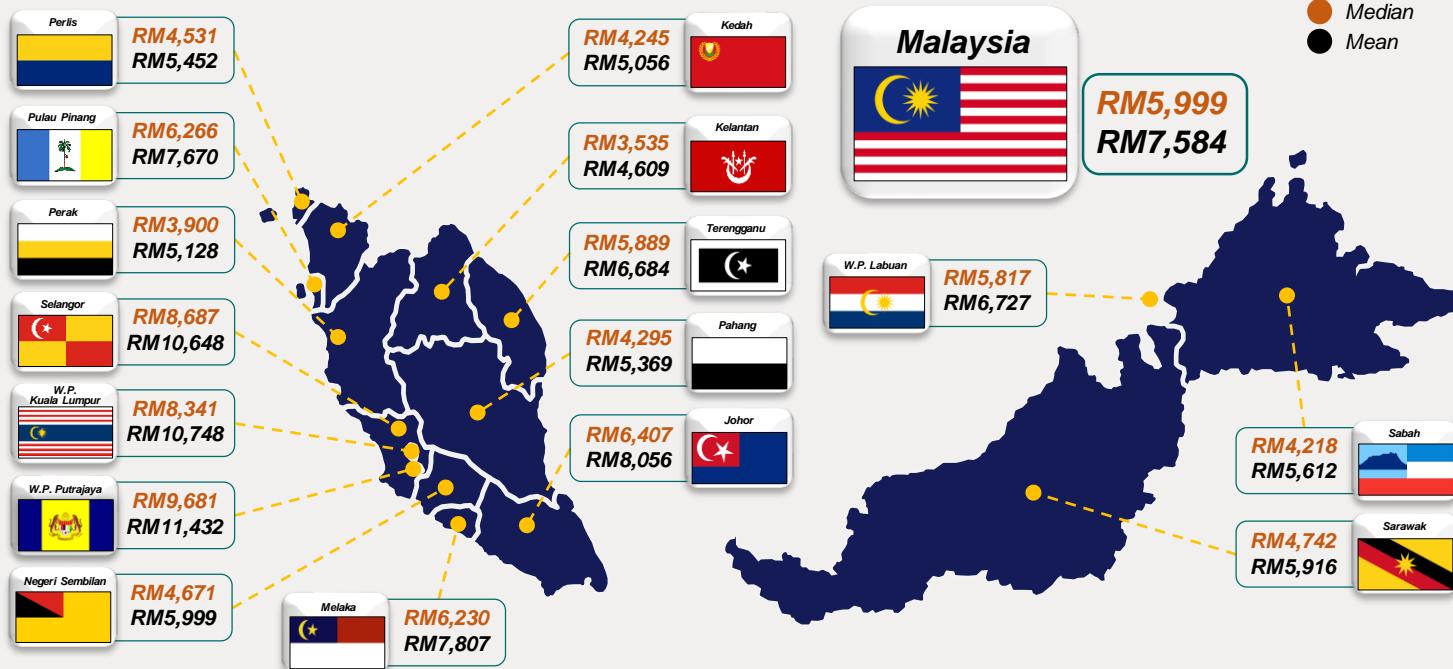


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## HOUSEHOLD GROSS INCOME BY STATE, MALAYSIA, 2024



## HOUSEHOLD DISPOSABLE INCOME BY STATE, MALAYSIA, 2024



Source: Income Inequality Malaysia 2024, Department of Statistics Malaysia (DOSM)





MINISTRY OF ECONOMY  
DEPARTMENT OF STATISTICS MALAYSIA

## GINI COEFFICIENT BY STATE, MALAYSIA, 2024



0.390	0.421
0.376	0.406

Gross Income      Gross Income per Capita  
Disposable Income      Disposable Income per Capita

**Johor**

0.348	01 0.372
0.348	0.372

**Kedah**

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Source: Income Inequality Malaysia 2024, Department of Statistics Malaysia (DOSM)



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20 October



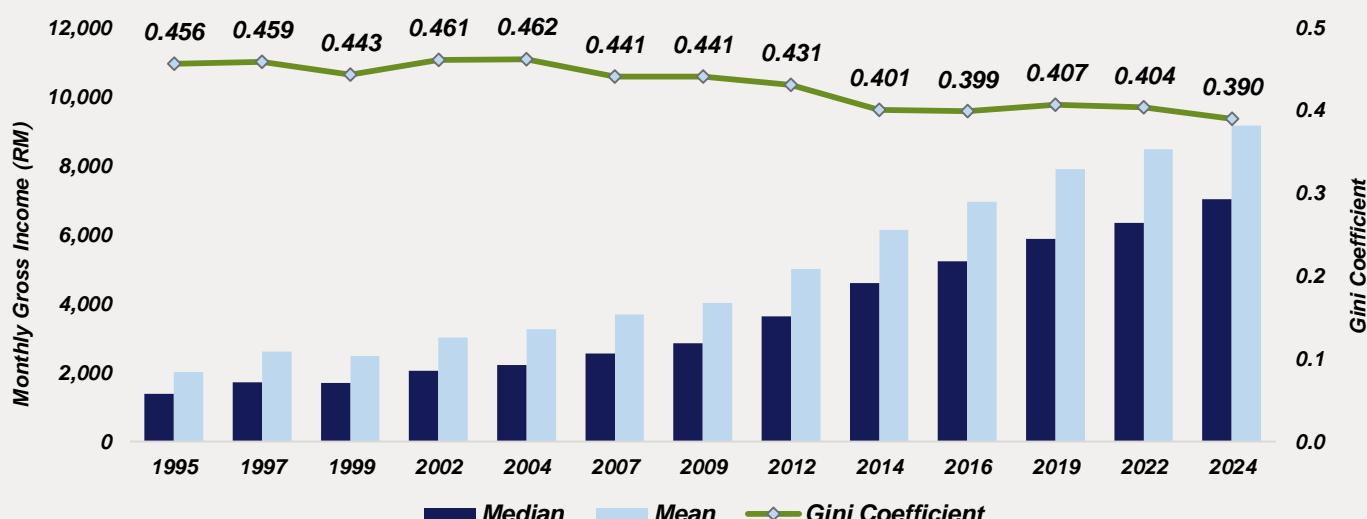


MINISTRY OF ECONOMY  
DEPARTMENT OF STATISTICS MALAYSIA

### GINI COEFFICIENT BY STRATA AND ETHNIC, 2024

	Ethnic				Strata	
	Bumiputera	Chinese	Indians	Others	Urban	Rural
Gross Income	0.369	0.412	0.380	0.352	0.378	0.344
Gross Income per Capita	0.391	0.420	0.407	0.407	0.411	0.357
Disposable Income	0.357	0.395	0.370	0.342	0.364	0.343
Disposable Income per Capita	0.379	0.402	0.395	0.392	0.396	0.359

### TIME SERIES OF MEDIAN & MEAN MONTHLY HOUSEHOLD GROSS INCOME AND GINI COEFFICIENT, MALAYSIA



### INCOME GAP

	Ethnic			Strata	
	Chinese : Bumiputera	Chinese : Indians	Chinese : Others	Urban : Rural	
2024	1 : 0.72	1 : 0.86	1 : 0.55	1 : 0.56	
2022	1 : 0.71	1 : 0.84	1 : 0.56	1 : 0.55	

Note: Income gap between the Chinese and other ethnic groups

Source: Income Inequality Malaysia 2024, Department of Statistics Malaysia (DOSM)



# **RINGKASAN PENEMUAN**

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**SUMMARY OF FINDINGS**

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## PENDAHULUAN

Ketidaksamarataan pendapatan, yang ditakrifkan sebagai pengagihan pendapatan yang tidak seimbang di kalangan penduduk, merupakan isu utama dalam ekonomi pembangunan dan berfungsi sebagai salah satu petunjuk kesihatan ekonomi serta perpaduan sosial. Jurang pendapatan yang ketara boleh mengehadkan peluang ekonomi dan mewujudkan halangan struktur terhadap mobiliti sosial, yang seterusnya mungkin mencabar kestabilan sosial dan berpotensi memperlambangkan pembangunan ekonomi<sup>1</sup>. Mengurangkan jurang pendapatan dan kekayaan bukan sahaja mengenai keperluan sosial, tetapi juga keperluan ekonomi bagi negara seperti Malaysia yang berhasrat untuk mencapai status negara berpendapatan tinggi.

Sepanjang 50 tahun yang lalu, Malaysia telah mencapai pembangunan ekonomi yang konsisten<sup>2</sup> serta pengurangan kemiskinan mutlak yang ketara<sup>3</sup>. Walau bagaimanapun, pertumbuhan ini kekal sebagai cabaran utama dalam usaha negara untuk mencapai pembangunan yang inklusif dan saksama. Survei DOSM-World Bank Mengenai Persepsi Terhadap Ketidaksamaan Pendapatan dan Mobiliti Pendidikan dan Ekonomi Antara Generasi (2023) menyatakan tentang perbezaan antara golongan kaya dan miskin, dengan kira-kira 70% rakyat Malaysia menganggap jurang pendapatan sebagai ‘lebar’ atau ‘sangat lebar’<sup>4</sup>. Walaupun pekali Gini, iaitu petunjuk bagi ketidaksamarataan pendapatan, telah bertambah baik daripada 0.513 pada tahun 1970 kepada 0.404 pada tahun 2022<sup>5</sup>, penurunan ini telah mendatar dalam beberapa tahun kebelakangan ini.

Pendorong kepada ketidaksamarataan pendapatan di Malaysia adalah pelbagai. Ia merangkumi jurang dalam modal insan dan akses kepada pendidikan berkualiti, pasaran buruh yang terbahagi kepada segmen pekerjaan berkemahiran tinggi dan rendah, serta ketidaksamarataan yang ketara antara kawasan bandar dan luar bandar, terutamanya di negeri seperti Sabah dan Sarawak<sup>3</sup>. Kertas kerja oleh Khalid & Rosli (2025) menekankan bahawa terdapat tumpuan kekayaan yang besar pada tahun 2022, di mana 1% teratas daripada penerima pendapatan memperoleh 11.4% daripada pendapatan nasional, manakala 10% teratas menyumbang sebanyak 35.0%. Jurang etnik kekal ketara, dengan masyarakat Cina terus mendominasi kumpulan pendapatan tertinggi, terdiri daripada 56.5% daripada 1% teratas, manakala Bumiputera sebagai kumpulan etnik majoriti, menyumbang 70% daripada 50% terbawah<sup>6</sup>. Dapatan *World Bank* menunjukkan bahawa purata pendapatan per kapita di Kuala Lumpur adalah 2.7 kali lebih tinggi berbanding Sabah pada tahun 2019. Purata pendapatan isi rumah di Sabah, Kelantan dan Sarawak kekal lebih rendah berbanding negeri-negeri lain, manakala pendapatan di Kuala Lumpur, Putrajaya dan Selangor kekal tertinggi dan melebihi purata nasional, menggariskan jurang antara wilayah yang berterusan<sup>3</sup>. Cabaran pasaran buruh, termasuk pertumbuhan gaji yang sederhana, isu ketidakpadanan kemahiran di mana kelayakan pekerja yang tidak sejajar dengan keperluan industri dan ketersediaan pekerja berkemahiran tinggi yang tidak mencukupi dilihat boleh mengekang pertumbuhan pendapatan<sup>7</sup>.

<sup>1</sup> Boncinelli, S. (2024). Income Inequality and Social Mobility: Examining Economic Opportunities for All. *Journal of Economics and Economic Education Research*, 25(6), 1-3

<sup>2</sup> Jabatan Perangkaan Malaysia. (2024). *KDNK & PNK Sebenar Tahunan: 1970 sehingga Kini*. <https://open.dosm.gov.my/>

<sup>3</sup> Jabatan Perangkaan Malaysia. (2022). *Laporan Kemiskinan di Malaysia*. Putrajaya

<sup>4</sup> World Bank. (2024). *A Fresh Take on Reducing Inequality and Enhancing Mobility in Malaysia*. World Bank, Washington, DC

<sup>5</sup> Jabatan Perangkaan Malaysia. (2022). *Laporan Ketidaksamarataan Pendapatan, Malaysia*. Putrajaya

<sup>6</sup> Khalid, M. A., & Rosli, Z. (2025). *Measuring Top Incomes Using Tax Data: A Case Study from Malaysia*. Kertas Kerja World Inequality Lab 2025/26

<sup>7</sup> Bank Negara Malaysia. (2025). *Keadaan pasaran pekerja yang menyokong pada tahun 2024*. Dalam *Tinjauan Ekonomi dan Monetari 2024*. Bank Negara Malaysia

## RINGKASAN PENEMUAN

Unjuran oleh *World Bank* menunjukkan bahawa walaupun Malaysia mencapai tahap negara berpendapatan tinggi, lebih separuh daripada penduduk mungkin masih mempunyai pendapatan di bawah ambang pendapatan tinggi, bergantung kepada kemajuan dalam mengurangkan ketidaksamarataan dan meningkatkan mobiliti ekonomi<sup>8</sup>.

### LATAR BELAKANG SURVEI

Jabatan Perangkaan Malaysia (DOSM) telah melaksanakan Survei Pendapatan Isi Rumah dan Kemudahan Asas (HIS & BA) 2024 bagi menilai kedudukan semasa taburan pendapatan isi rumah, kadar kemiskinan dan jurang pendapatan. Survei ini menggunakan kaedah pensampelan berkebarangkalian yang mewakili sebanyak 8.2 juta isi rumah warganegara Malaysia pada tahun 2024. Pemilihan sampel adalah berdasarkan senarai isi rumah yang diperoleh daripada Banci Penduduk dan Perumahan Malaysia 2020. Pengumpulan data dilaksanakan melalui temu ramah bersemuka sejak mula diperkenalkan pada tahun 1974.

### Penduduk di Malaysia

Penduduk Malaysia meningkat tiga kali ganda dalam tempoh 50 tahun yang lalu, daripada 10.4 juta orang pada tahun 1970 kepada 34.1 juta orang pada 2024. Dalam tempoh masa yang sama, bilangan isi rumah meningkat daripada 1.9 juta kepada 9.1 juta (**Jadual 1**).

**Jadual 1** Penduduk dan Bilangan Isi Rumah, Malaysia, 1970 - 2024

Tahun	Penduduk ('000)	Bilangan Isi Rumah ('000)
1970	10,439.4	1,890.3
1980	13,136.1	2,516.3
1991	17,563.4	3,566.9
2000	22,198.3	4,801.8
2010	27,484.6	6,353.5
2020	32,447.4	8,234.6
2024*	34,052.1	9,104.6

Sumber: Banci Penduduk dan Perumahan Malaysia

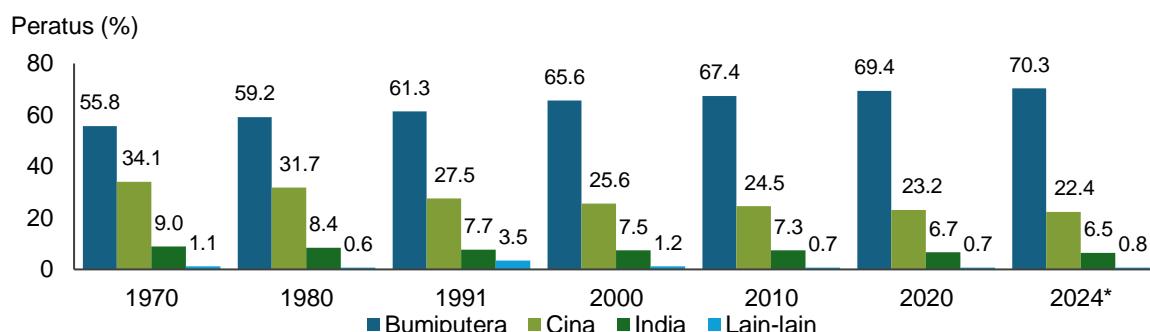
\* Anggaran Penduduk Semasa, Malaysia 2025

Dari segi etnik, komposisi Bumiputera meningkat daripada 55.8 peratus pada 1970 kepada 70.3 peratus pada 2024. Sebaliknya, peratusan etnik Cina menurun daripada 34.1 peratus (1970) kepada 22.4 peratus, manakala etnik India menurun daripada 9.0 peratus (1970) kepada 6.5 peratus pada 2024 (**Carta 1**).

<sup>8</sup> World Bank. (2024). *Macro Poverty Outlook for Malaysia: April 2024 (English)*. Macro Poverty Outlook (MPO). Washington, D.C.

## RINGKASAN PENEMUAN

**Carta 1** Komposisi Penduduk mengikut Kumpulan Etnik, Malaysia, 1970 - 2024



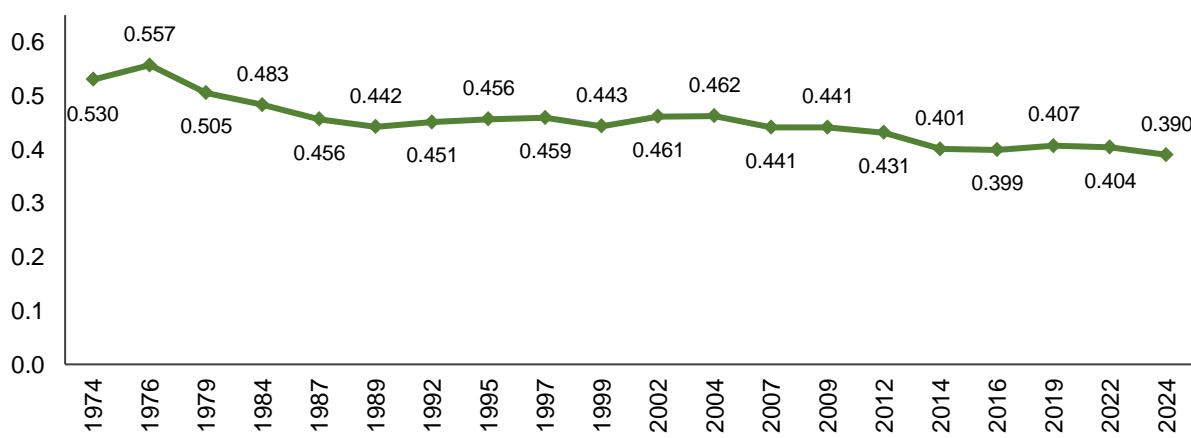
Sumber: Banci Penduduk dan Perumahan Malaysia, 2020

\* Anggaran Penduduk Semasa, Malaysia 2025

## PEKALI GINI DAN JURANG PENDAPATAN

Pekali Gini merupakan salah satu petunjuk utama yang biasa digunakan untuk menilai tahap ketidaksamaan pendapatan dalam sesebuah negara, termasuk Malaysia. Nilainya dalam julat dari 0 yang mewakili pengagihan pendapatan yang sama rata, hingga 1, yang menunjukkan ketidaksamarataan mutlak. Walaupun nilai pekali Gini pada kesaksamaan sempurna mungkin dilihat ideal, ia tidak semestinya menggambarkan tahap pembangunan atau kemajuan sebenar sesebuah negara. Namun begitu, ketidaksamarataan yang tinggi juga mungkin berlaku semasa tempoh pembangunan ekonomi yang pesat. Nilai pekali Gini di Malaysia telah menunjukkan penurunan daripada 0.530 pada tahun 1974 kepada 0.390 pada tahun 2024 (**Carta 2**). Malaysia mencatatkan nilai pekali Gini tertinggi pada 1976 (0.557), manakala nilai pekali Gini terendah dicatatkan pada tahun terkini 2024 (0.390).

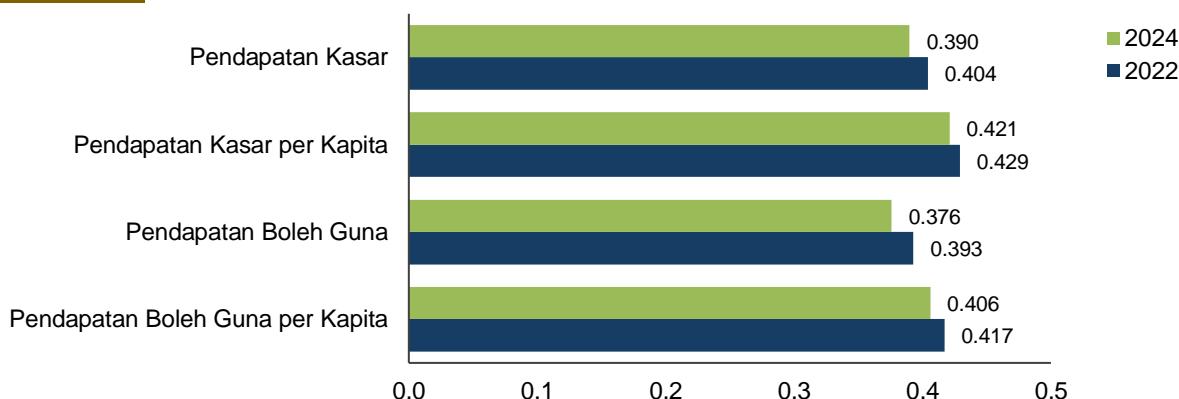
**Carta 2** Pekali Gini, Malaysia, 1974 - 2024



## RINGKASAN PENEMUAN

Pekali Gini bertambah baik bagi semua jenis pendapatan. Pekali Gini untuk pendapatan kasar isi rumah menurun daripada 0.404 pada 2022 kepada 0.390 pada 2024, manakala pendapatan kasar per kapita menurun daripada 0.429 kepada 0.421. Di samping itu, nilai Gini menurun daripada 0.393 kepada 0.376 untuk pendapatan boleh guna isi rumah dan bagi pendapatan boleh guna per kapita pula menurun daripada 0.417 kepada 0.406. Perubahan ini menunjukkan pengurangan dalam ketidaksamarataan pendapatan (**Carta 3**).

**Carta 3** Pekali Gini mengikut Jenis Pendapatan, Malaysia, 2022 dan 2024



Ketidaksamarataan pendapatan di kawasan bandar dan luar bandar dilihat semakin bertambah baik di antara 2022 dan 2024, seperti yang ditunjukkan oleh penurunan pekali Gini merentas semua jenis pendapatan. Bagi kawasan bandar, pekali Gini bagi pendapatan isi rumah kasar menurun daripada 0.393 kepada 0.378, manakala pendapatan kasar per kapita menurun daripada 0.418 kepada 0.411. Begitu juga, pendapatan isi rumah boleh guna dan pendapatan boleh guna per kapita, masing-masing mencatatkan penurunan daripada 0.382 kepada 0.364 dan daripada 0.406 kepada 0.396. Kawasan luar bandar turut mengalami peningkatan, dengan pendapatan isi rumah kasar menurun daripada 0.351 kepada 0.344, dan pendapatan kasar per kapita daripada 0.361 kepada 0.357. Pendapatan isi rumah boleh guna menurun daripada 0.353 kepada 0.343, manakala pendapatan boleh guna per kapita menurun daripada 0.365 kepada 0.359 (**Jadual 2**). Dapatkan ni menunjukkan pengagihan pendapatan yang semakin mengecil, terutamanya dalam komuniti luar bandar yang mungkin mencerminkan kesan positif dasar pembangunan inklusif.

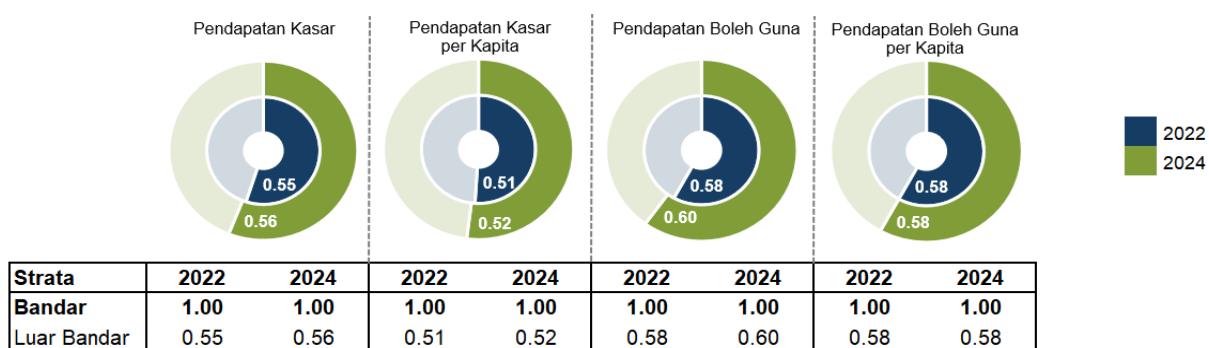
**Jadual 2** Pekali Gini mengikut Strata, Malaysia, 2022 dan 2024

Strata	Pendapatan Kasar		Pendapatan Kasar per Kapita		Pendapatan Boleh Guna		Pendapatan Boleh Guna per Kapita	
	2022	2024	2022	2024	2022	2024	2022	2024
Malaysia	<b>0.404</b>	<b>0.390</b>	<b>0.429</b>	<b>0.421</b>	<b>0.393</b>	<b>0.376</b>	<b>0.417</b>	<b>0.406</b>
Bandar	0.393	0.378	0.418	0.411	0.382	0.364	0.406	0.396
Luar Bandar	0.351	0.344	0.361	0.357	0.353	0.343	0.365	0.359

## RINGKASAN PENEMUAN

Perbandingan nisbah pendapatan di antara kawasan bandar dan luar bandar bagi tahun 2022 dan 2024 menunjukkan jurang pendapatan yang semakin mengecil merentas semua jenis pendapatan. Dengan menjadikan pendapatan di bandar sebagai penanda aras (1.00), nisbah pendapatan luar bandar merekodkan peningkatan kecil dalam tempoh dua tahun tersebut. Berdasarkan daptan ini, nisbah bagi pendapatan isi rumah kasar meningkat daripada 0.55 kepada 0.56, manakala pendapatan kasar per kapita meningkat daripada 0.51 kepada 0.52. Begitu juga, pendapatan isi rumah boleh guna meningkat daripada 0.58 kepada 0.60, manakala pendapatan boleh guna per kapita kekal tidak berubah pada 0.58 (**Carta 4**).

**Carta 4** Jurang Pendapatan antara Strata, Malaysia, 2022 dan 2024



Ketidaksamarataan pendapatan juga menurun merentas kebanyakan kumpulan etnik, seperti yang ditunjukkan oleh pengurangan dalam Pekali Gini di antara 2022 dan 2024. Kumpulan etnik Bumiputera menunjukkan peningkatan yang konsisten dalam pekali Gini, dengan ketidaksamarataan pendapatan isi rumah kasar menurun daripada 0.387 kepada 0.369, dan pendapatan boleh guna daripada 0.379 kepada 0.357. Kumpulan etnik India turut menunjukkan penurunan ketara, dengan pendapatan kasar per kapita jatuh daripada 0.431 kepada 0.407, dan pendapatan boleh guna per kapita daripada 0.419 kepada 0.395. Sebaliknya, kumpulan etnik Cina menunjukkan ketidaksamarataan yang sedikit melebar, dengan pendapatan isi rumah kasar kekal pada 0.412, dan peningkatan dalam pendapatan kasar per kapita daripada 0.414 kepada 0.420 (**Jadual 3**).

**Jadual 3** Pekali Gini mengikut Kumpulan Etnik, Malaysia, 2022 dan 2024

Kumpulan Etnik	Pendapatan Kasar		Pendapatan Kasar per Kapita		Pendapatan Boleh Guna		Pendapatan Boleh Guna per Kapita	
	2022	2024	2022	2024	2022	2024	2024	2022
Bumiputera	0.387	0.369	0.406	0.391	0.379	0.357	0.397	0.379
Cina	0.412	0.412	0.414	0.420	0.398	0.395	0.399	0.402
India	0.406	0.380	0.431	0.407	0.396	0.370	0.419	0.395
Lain-lain	0.397	0.352	0.416	0.407	0.393	0.342	0.403	0.392

## RINGKASAN PENEMUAN

Analisis nisbah pendapatan bagi tahun 2022 dan 2024, dengan kumpulan etnik Cina sebagai penanda aras (1.00), menunjukkan tahap ketidaksamarataan ekonomi yang berbeza dalam kalangan kumpulan etnik. Kumpulan etnik Bumiputera mengekalkan nisbah yang agak stabil, dengan pendapatan isi rumah kasar meningkat sedikit daripada 0.71 kepada 0.72, manakala pendapatan isi rumah boleh guna kekal tidak berubah pada 0.74. Walau bagaimanapun, terdapat sedikit penurunan dalam pendapatan kasar per kapita (0.58 kepada 0.57) dan pendapatan boleh guna per kapita (0.60 kepada 0.59). Kumpulan etnik India menunjukkan peningkatan sederhana merentas semua jenis pendapatan, dengan pendapatan isi rumah kasar meningkat daripada 0.84 kepada 0.86, manakala pendapatan boleh guna per kapita meningkat daripada 0.76 kepada 0.77 (**Jadual 4**).

**Jadual 4** Jurang Pendapatan antara Cina dan Etnik Lain, Malaysia, 2022 dan 2024

Kumpulan Etnik	Pendapatan Kasar		Pendapatan Kasar per Kapita		Pendapatan Boleh Guna		Pendapatan Boleh Guna per Kapita	
	2022	2024	2022	2024	2022	2022	2024	2022
Bumiputera	0.71	0.72	0.58	0.57	0.74	0.74	0.60	0.59
<b>Cina</b>	<b>1.00</b>	<b>1.00</b>	<b>1.00</b>	<b>1.00</b>	<b>1.00</b>	<b>1.00</b>	<b>1.00</b>	<b>1.00</b>
India	0.84	0.86	0.76	0.77	0.84	0.86	0.76	0.77
Lain-lain	0.56	0.55	0.53	0.50	0.58	0.58	0.55	0.52

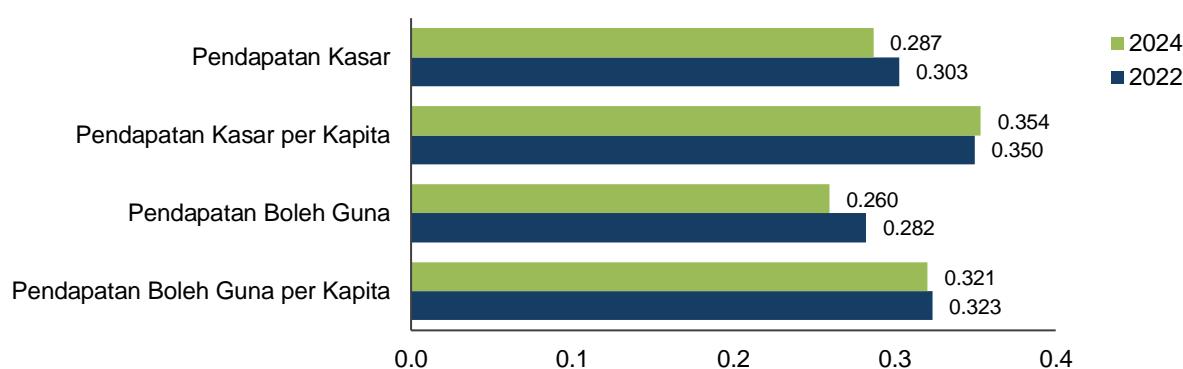
## INDEKS THEIL

Indeks *Theil* ialah suatu ukuran kuantitatif yang digunakan untuk menilai ketidaksamarataan dalam agihan pendapatan atau kekayaan dalam sesebuah populasi. Indeks ini menilai tahap ketidaksamarataan dengan membandingkan pendapatan individu kepada pendapatan purata, dengan nilai 0 mewakili kesaksamaan sempurna dan nilai yang lebih tinggi menunjukkan ketidaksamarataan yang lebih besar. Untuk menilai sejauh mana jurang antara dan dalam kumpulan yang berbeza menyumbang kepada jumlah ketidaksamarataan pendapatan, Indeks Theil boleh digunakan untuk menguraikan jumlah ketidaksamarataan kepada ketidaksamarataan “dalam-kumpulan” dan “antara-kumpulan”.

Analisis perbandingan nilai Indeks *Theil* di antara 2022 dan 2024 mencatatkan perubahan ketara dalam ketidaksamarataan merentas pelbagai jenis pendapatan. Pendapatan isi rumah boleh guna dan pendapatan boleh guna per kapita mengalami sedikit penurunan dalam ketidaksamarataan, dengan nilai Indeks *Theil* masing-masing menurun daripada 0.282 kepada 0.260 dan daripada 0.323 kepada 0.320. Ini menunjukkan peningkatan sederhana dalam pengagihan pendapatan boleh guna. Sebaliknya, pendapatan kasar per kapita menunjukkan peningkatan yang kecil dalam ketidaksamarataan, meningkat daripada 0.350 kepada 0.354, manakala pendapatan isi rumah kasar menunjukkan penurunan daripada 0.303 kepada 0.287, menunjukkan pengagihan yang lebih saksama (**Carta 5**).

## RINGKASAN PENEMUAN

**Carta 5** Indeks *Theil*, Malaysia, 2022 dan 2024



Antara 2022 dan 2024, nilai Indeks *Theil* di kawasan bandar menurun bagi pendapatan isi rumah kasar (daripada 0.289 kepada 0.272) dan pendapatan isi rumah boleh guna (daripada 0.270 kepada 0.246), menunjukkan agihan pendapatan yang bertambah baik. Walau bagaimanapun, pendapatan kasar per kapita meningkat sedikit daripada 0.332 kepada 0.336, menunjukkan menunjukkan ketidaksamarataan di peringkat individu masih berterusan. Di kawasan luar bandar pula, ketidaksamarataan dalam pendapatan kasar per kapita meningkat daripada 0.230 kepada 0.260 dan pendapatan boleh guna per kapita turut meningkat daripada 0.234 kepada 0.257. Dapatan ini menunjukkan bahawa kawasan bandar mengalami peningkatan sederhana dalam kesamarataan pendapatan, manakala kawasan luar bandar menghadapi jurang ketidaksamarataan yang semakin melebar, terutamanya dalam ukuran pendapatan per kapita (**Jadual 5**).

Pecahan kepada komponen dalam-kumpulan dan antara-kumpulan menunjukkan bahawa ketidaksamarataan dalam-kumpulan menyumbang lebih 92 peratus daripada jumlah ketidaksamarataan, manakala ketidaksamarataan antara-kumpulan (bandar vs luar bandar) menyumbang kurang daripada 8 peratus. Dapatan ini menunjukkan bahawa dasar yang menyasarkan jurang perbezaan dalam-kumpulan mungkin lebih berkesan dalam menangani ketidaksamarataan pendapatan berbanding tumpuan kepada jurang strata.

**Jadual 5** Indeks *Theil* mengikut Strata, Malaysia, 2022 dan 2024

Strata	Pendapatan Kasar		Pendapatan Kasar per Kapita		Pendapatan Boleh Guna		Pendapatan Boleh Guna per Kapita	
	2022	2024	2022	2024	2022	2024	2022	2024
<b>Malaysia</b>	<b>0.303</b>	<b>0.287</b>	<b>0.350</b>	<b>0.354</b>	<b>0.282</b>	<b>0.260</b>	<b>0.323</b>	<b>0.321</b>
Bandar	0.289	0.272	0.332	0.336	0.270	0.246	0.308	0.304
Luar Bandar	0.212	0.216	0.230	0.260	0.214	0.211	0.234	0.257
Dalam-kumpulan	0.278 (91.9%)	0.264 (92.0%)	0.319 (91.3%)	0.326 (92.1%)	0.262 (92.8%)	0.241 (92.8%)	0.298 (92.1%)	0.298 (92.8%)
Antara-kumpulan	0.025 (8.1%)	0.023 (8.0%)	0.030 (8.7%)	0.028 (7.9%)	0.020 (7.2%)	0.019 (7.2%)	0.025 (7.9%)	0.023 (7.2%)

Nilai Indeks *Theil* mengikut kumpulan etnik menunjukkan corak yang berbeza dalam ketidaksamarataan pendapatan. Semua jenis pendapatan mencatatkan penurunan dalam ketidaksamarataan di kalangan kumpulan etnik Bumiputera dan India, yang menunjukkan peningkatan dalam agihan pendapatan mereka. Sebaliknya, ketidaksamarataan di kalangan kumpulan etnik Cina meningkat dalam semua jenis pendapatan, terutamanya dalam pendapatan kasar per kapita (daripada 0.320 kepada 0.357) dan pendapatan boleh guna per kapita (daripada 0.294 kepada 0.323), menunjukkan peningkatan jurang perbezaan di peringkat individu (**Jadual 6**).

Pecahan ketidaksamarataan pendapatan mengikut kumpulan etnik menunjukkan bahawa majoriti ketidaksamarataan berpunca daripada jurang perbezaan dalam-kumpulan, yang menyumbang lebih 90 peratus dalam semua jenis pendapatan. Perbezaan antara-kumpulan merentas semua etnik menyumbang kurang daripada 10 peratus daripada jumlah ketidaksamarataan. Dapatan ini menunjukkan bahawa usaha untuk mengurangkan ketidaksamarataan pendapatan harus memberi keutamaan dalam menangani ketidaksamarataan di dalam kumpulan etnik, berbanding perbezaan antara-etnik.

**Jadual 6** Indeks *Theil* mengikut Kumpulan Etnik, Malaysia, 2022 dan 2024

Kumpulan Etnik	Pendapatan Kasar		Pendapatan Kasar per Kapita		Pendapatan Boleh Guna		Pendapatan Boleh Guna per Kapita	
	2022	2024	2022	2024	2022	2022	2024	2022
Bumiputera	0.275	0.253	0.310	0.296	0.261	0.229	0.290	0.269
Cina	0.310	0.322	0.320	0.357	0.287	0.294	0.294	0.323
India	0.332	0.266	0.372	0.326	0.304	0.246	0.340	0.294
Lain-lain	0.281	0.206	0.325	0.334	0.271	0.194	0.294	0.310
Dalam-kumpulan	0.291 (96.1%)	0.275 (96.0%)	0.319 (91.1%)	0.321 (90.5%)	0.273 (96.6%)	0.250 (96.4%)	0.296 (91.4%)	0.291 (90.7%)
Antara-kumpulan	0.012 (3.9%)	0.011 (4.0%)	0.031 (8.9%)	0.034 (9.5%)	0.010 (3.4%)	0.009 (3.6%)	0.028 (8.6%)	0.030 (9.3%)

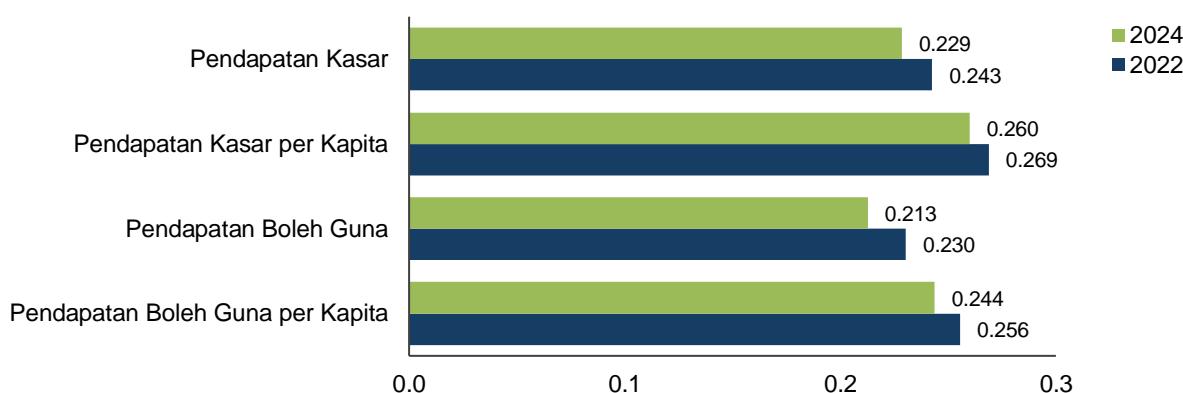
### INDEKS ATKINSON

Indeks *Atkinson* digunakan untuk mengukur ketidaksamarataan pendapatan yang mengambil kira keutamaan masyarakat terhadap keadilan. Indeks ini memperkenalkan parameter '*inequality aversion*' ( $\epsilon$ ), yang menggambarkan tahap keprihatinan terhadap perbezaan pendapatan, terutamanya taburan pendapatan di bahagian bawah. Nilai 0 menunjukkan kesaksamaan sempurna, manakala nilai yang lebih tinggi menghampiri 1 mencerminkan ketidaksamarataan yang lebih besar, dengan sensitiviti ukuran bergantung pada  $\epsilon$  yang dipilih. Ciri ini menjadikan Indeks *Atkinson* berguna untuk menilai bagaimana andaian berbeza tentang kebijakan sosial mempengaruhi persepsi ketidaksamarataan.

## RINGKASAN PENEMUAN

Nilai Indeks Atkinson ( $\varepsilon=1$ ) merekodkan penurunan yang konsisten merentas semua jenis pendapatan di antara tahun 2022 dan 2024, menunjukkan peningkatan sederhana dalam kesamarataan pendapatan. Pendapatan boleh guna per kapita menurun daripada 0.256 kepada 0.244, manakala pendapatan isi rumah boleh guna berkang daripada 0.230 kepada 0.213, mencerminkan agihan pendapatan boleh guna yang lebih baik. Begitu juga, pendapatan kasar per kapita menurun daripada 0.269 kepada 0.260, dan pendapatan isi rumah kasar menurun daripada 0.243 kepada 0.229 (**Carta 6**). Perubahan ini menunjukkan bahawa agihan pendapatan menjadi lebih saksama, terutamanya dalam pendapatan boleh guna bagi tempoh dua tahun, yang mungkin disokong oleh program kebijakan sosial yang efektif.

**Carta 6** Indeks Atkinson, Malaysia, 2022 dan 2024



## NISBAH SERAKAN PERSENTIL

Antara cara lain untuk mengukur ketidaksamarataan pendapatan adalah dengan membandingkan tahap pendapatan dua persentil terpilih dalam taburan pendapatan, contohnya, persentil ke-90 dan ke-10 (dikenali sebagai nisbah p90/p10). Dalam ukuran ini, pengangka bagi nisbah ini mewakili pendapatan minimum bagi 10 peratus isi rumah teratas, manakala penyebutnya ialah pendapatan maksimum bagi 10 peratus isi rumah terbawah. Nilai 1 akan menunjukkan kesamarataan sempurna, manakala nilai yang lebih tinggi menunjukkan ketidaksamarataan yang lebih besar.

**Jadual 7** menunjukkan nisbah persentil berdasarkan nisbah pendapatan satu peratus teratas berbanding satu peratus terbawah (p99/p1), 10 peratus teratas berbanding 10 peratus terbawah (p90/p10), 10 peratus teratas berbanding pendapatan penengah (p90/p50), dan 10 peratus terbawah berbanding pendapatan penengah (p10/p50). Analisis perbandingan terhadap nisbah persentil ini menunjukkan trend menurun yang konsisten ke arah mengurangkan ketidaksamarataan pendapatan di Malaysia dari tahun 2022 hingga 2024.

Dari segi pendapatan isi rumah kasar, satu peratus isi rumah teratas memperoleh 25.8 kali ganda lebih tinggi daripada satu peratus terbawah pada 2024, menurun daripada 28.8 kali ganda pada 2022. Berbanding dengan pendapatan penengah, 10 peratus teratas memperoleh 2.5 kali ganda pada tahun 2022 dan 2.4 kali ganda pada 2024. Sementara itu, 10 peratus isi rumah terbawah kekal pada 0.4 kali ganda daripada penengah bagi kedua-dua

## RINGKASAN PENEMUAN

tahun. Corak yang sama didapati bagi pendapatan kasar per kapita, pendapatan isi rumah boleh guna dan pendapatan boleh guna per kapita, di mana semua nisbah persentil menurun dari 2022 hingga 2024, menunjukkan jurang pendapatan yang sedikit mengecil dalam tempoh dua tahun.

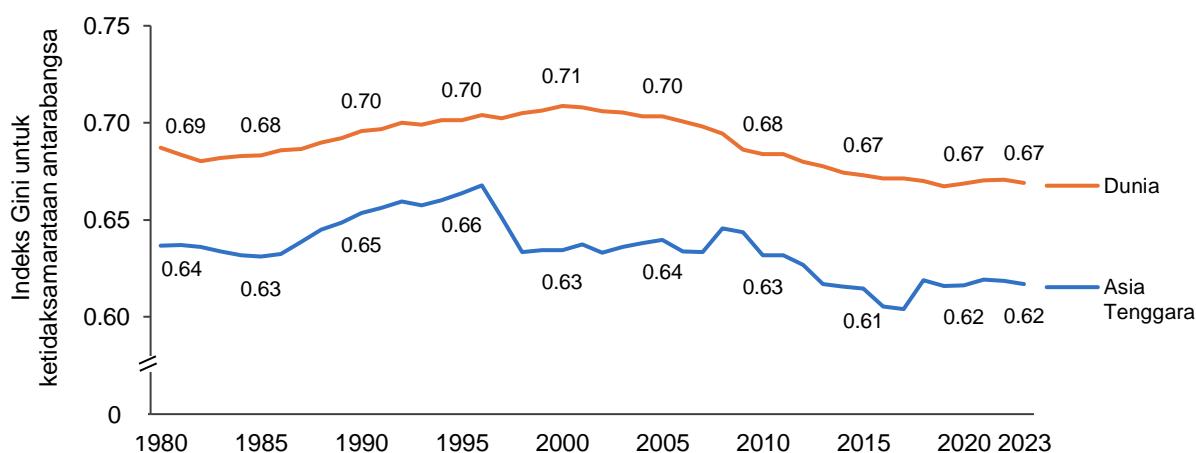
Jadual 7 Nisbah Persentil, Malaysia, 2022 dan 2024

Jenis Pendapatan	p99/p1		p90/p10		p90/p50		p10/p50	
	2022	2024	2022	2024	2022	2024	2022	2024
Pendapatan Kasar	28.8	25.8	6.2	5.7	2.5	2.4	0.4	0.4
Pendapatan Kasar per Kapita	34.3	33.2	6.8	6.2	2.7	2.6	0.4	0.4
Pendapatan Boleh Guna	26.5	23.2	5.9	5.5	2.5	2.3	0.4	0.4
Pendapatan Boleh Guna per Kapita	31.4	19.9	6.6	6.0	2.6	2.5	0.4	0.4

### KETIDAKSAMARATAAN ANTARABANGSA

Menurut *International Monetary Fund (IMF)*, kesamarataan telah menjadi topik utama dalam perbincangan ekonomi global. Ketidaksamarataan pendapatan boleh membawa kesan yang memudaratkan dari segi politik dan sosial.<sup>9</sup> Walaupun ketidaksamarataan pendapatan telah menurun sejak tahun 2000, ia masih tinggi pada tahun 2023 (ditakrifkan sebagai indeks Gini melebihi 40)<sup>10</sup>. Secara sejarahnya, indeks Gini berada pada paras 0.69 pada tahun 1980, mencapai kemuncak di antara 0.70 hingga 0.71 pada akhir 1990-an dan awal 2000-an, dan secara beransur-ansur menurun kepada sekitar 0.67 pada 2023. Sebagai perbandingan, negara-negara Asia Tenggara secara konsisten mencatatkan nilai Gini yang lebih rendah daripada global. Indeks Gini di rantau ini adalah 0.64 pada tahun 1980, mengalami peningkatan dengan kemuncak sekitar 0.66 pada akhir 1990-an, dan menurun kepada 0.62 pada tahun terkini (**Carta 7**).

**Carta 7** Indeks Gini Antarabangsa, 1980 - 2023



Sumber: Data diperoleh daripada *World Inequality Database* (<https://wid.world/data/>)

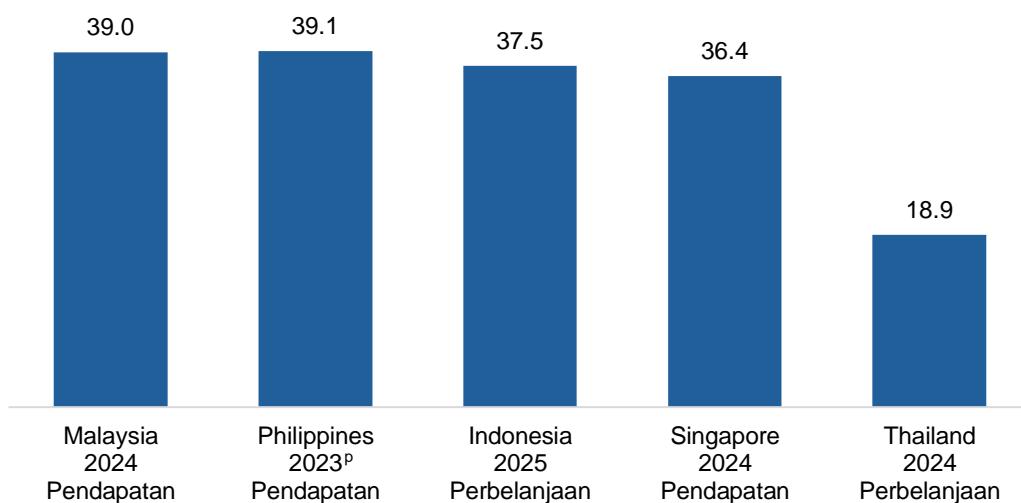
**Carta 8** menunjukkan perbandingan pekali Gini dalam kalangan negara terpilih di Asia Tenggara. Secara umumnya, negara yang bergantung kepada data berdasarkan pendapatan cenderung untuk merekodkan tahap ketidaksamarataan yang lebih tinggi berbanding negara yang menggunakan data berdasarkan perbelanjaan. Walaupun perbezaan metodologi mengehadkan perbandingan secara langsung, dapatan ini menggariskan keperluan untuk pemantauan dan pelaksanaan intervensi dasar bersasar yang berterusan untuk menangani jurang pendapatan serta menggalakkan pertumbuhan inklusif di rantau ini.

<sup>9</sup> International Monetary Fund. (n.d.). *Introduction to inequality. IMF Topics: Inequality*. Diperoleh pada September 4, 2025, daripada <https://www.imf.org/en/Topics/Inequality/introduction-to-inequality#IMF%20and%20Income%20Inequality>

<sup>10</sup> Haddad, C. N., Mahler, D. G., Diaz-Bonilla, C., Hill, R., Lakner, C., & Ibarra, G. L. (2024). *The World Bank's new inequality indicator: The number of countries with high inequality*. Siri Kertas Kerja Penyelidikan Dasar, (10796).

## RINGKASAN PENEMUAN

**Carta 8** Ketidaksamarataan Pendapatan mengikut Negara Asia Tenggara Terpilih



Sumber: Data diperoleh daripada Pejabat Statistik Nasional (NSO) setiap negara, berdasarkan maklumat terkini yang tersedia.

### INTRODUCTION

*Income inequality, defined as the unequal distribution of income among a population, is a central issue in development economics, serving as one of the indicators of an economy's health and social cohesion. Extreme income disparity can limit economic opportunities and create structural barriers to upward mobility, which may in turn, challenge social stability and potentially slow economic development<sup>1</sup>. Reducing income and wealth gaps are not only about social necessity but also an economic necessity for a country like Malaysia, which is determined to become a high-income nation.*

*Over the past 50 years, Malaysia has achieved consistent economic development<sup>2</sup> and significant reductions in absolute poverty<sup>3</sup>. However, this growth remains a central challenge in its pursuit of inclusive and equitable development. DOSM-World Bank Survey on Perceptions towards Income Inequality and Education and Economic Mobility between Generations (2023) highlights a concerning disparity between the rich and the poor, with approximately 70% of Malaysians perceiving the income gap as 'wide' or 'very wide'<sup>4</sup>. Although the Gini coefficient, a common indicator of income inequality, has improved from 0.513 in 1970 to 0.404 in 2022<sup>5</sup>, the decline has stagnated in recent years.*

*The drivers of inequality are multifaceted. It includes disparities in human capital and access to quality education, a labour market segmented into high-skilled and low-skilled occupations, and pronounced spatial inequalities between urban and rural areas, particularly in states like Sabah and Sarawak<sup>6</sup>. A working paper by Khalid & Rosli (2025) highlights there was a substantial concentration of wealth in 2022, with the top 1% of earners capturing 11.4% of national income, while the top 10% accounted for 35.0%. Ethnic disparities remain pronounced with Chinese continue to dominate the highest income brackets, comprising 56.5% of the top 1%, while Bumiputera as the majority ethnic group, accounted for 70% of the bottom 50%<sup>6</sup>. The World Bank highlights that Kuala Lumpur's average income per capita is 2.7 times higher than Sabah's income per capita in 2019. Average household income in Sabah, Kelantan and Sarawak remained below those in other states, whereas those in Kuala Lumpur, Putrajaya and Selangor remained on top and significantly above the mean income in the rest of the country, underscoring persistent regional disparities<sup>3</sup>. Labour market challenges, including modest wage growth, a persistent skills mismatch where workers' qualifications do not align with industry needs and insufficient availability of highly skilled workers continue to constrain income growth<sup>7</sup>.*

*Projections by World Bank indicate that even as Malaysia reaches high-income country status, over half of the population may still have incomes below the high-income threshold, depending on progress in reducing inequality and enhancing economic mobility<sup>8</sup>.*

<sup>1</sup> Boncinelli, S. (2024). Income Inequality and Social Mobility: Examining Economic Opportunities for All. *Journal of Economics and Economic Education Research*, 25(6), 1-3

<sup>2</sup> Department of Statistics Malaysia. (2024). Annual Real GDP & GNI: 1970 to Present. <https://open.dosm.gov.my/>

<sup>3</sup> Department of Statistics Malaysia. (2022). *Poverty in Malaysia Report*. Putrajaya

<sup>4</sup> World Bank. (2024). *A Fresh Take on Reducing Inequality and Enhancing Mobility in Malaysia*. World Bank, Washington, DC

<sup>5</sup> Department of Statistics Malaysia. (2022). *Income Inequality, Malaysia Report*. Putrajaya

<sup>6</sup> Khalid, M. A., & Rosli, Z. (2025). *Measuring Top Incomes Using Tax Data: A Case Study from Malaysia*. World Inequality Lab Working Paper 2025/06

<sup>7</sup> Bank Negara Malaysia. (2025). *Supportive Labour Market Conditions in 2024*. In *Economic and Monetary Review 2024*. Bank Negara Malaysia

<sup>8</sup> World Bank. (2024). *Macro Poverty Outlook for Malaysia: April 2024 (English)*. Macro Poverty Outlook (MPO). Washington, D.C.

### SURVEY BACKGROUND

The Department of Statistics Malaysia (DOSM) conducted the Household Income and Basic Amenities (HIS & BA) Survey in 2024 to assess the current distribution of household income, poverty incidence and income inequality. This survey was conducted using a probability sampling that represents 8.2 million Malaysian citizen households in 2024. The selected sample was based on a list of households obtained from the Population and Housing Census of Malaysia conducted in 2020. Data collection was conducted through face-to-face interviews since its inception in 1974.

#### Population in Malaysia

Malaysia's population tripled over the last 50 years, from 10.4 million people in 1970 to 34.1 million people in 2024. During the same time period, the number of households increased from 1.9 million to 9.1 million (**Table 1**).

**Table 1** Population and Number of Households, Malaysia, 1970 - 2024

Year	Population ('000)	Number of Households ('000)
1970	10,439.4	1,890.3
1980	13,136.1	2,516.3
1991	17,563.4	3,566.9
2000	22,198.3	4,801.8
2010	27,484.6	6,353.5
2020	32,447.4	8,234.6
2024*	34,052.1	9,104.6

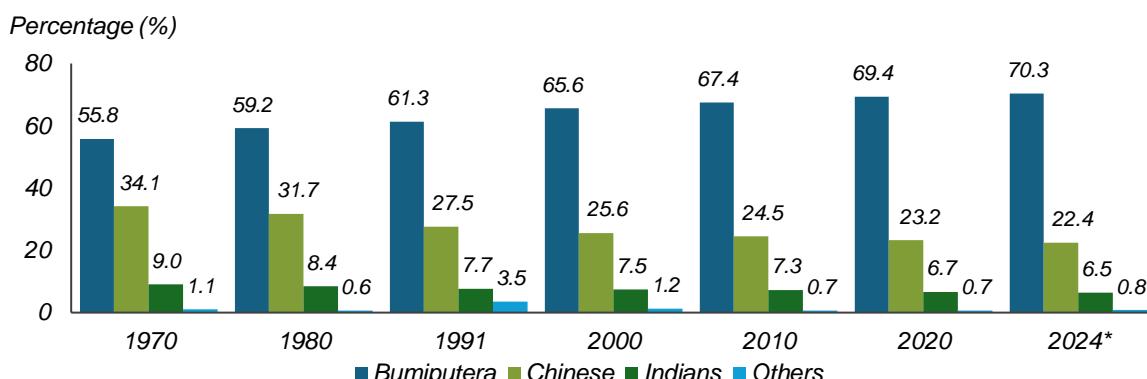
Sources: Population and Housing Census of Malaysia

\* Current Population Estimates, Malaysia 2025

In terms of ethnic, the composition of Bumiputera increased from 55.8 per cent in 1970 to 70.3 per cent in 2024. In contrast, the composition of Chinese fell from 34.1 per cent (1970) to 22.4 per cent, while Indians decreased from 9.0 per cent (1970) to 6.5 per cent in 2024 (**Chart 1**).

## SUMMARY OF FINDINGS

**Chart 1** Composition of Population by Ethnic Group, Malaysia, 1970 - 2024



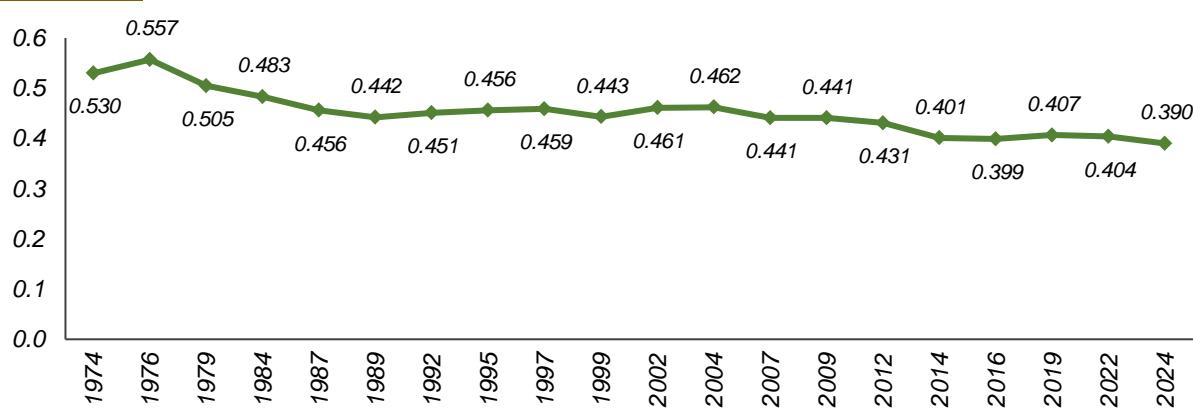
Sources: Population and Housing Census of Malaysia, 2020

\* Current Population Estimates, Malaysia 2025

## GINI COEFFICIENT AND INCOME GAP

The Gini coefficient is one of the main indicators commonly used to measure the level of income inequality within a country, including Malaysia. Its values range from 0 representing perfectly equal distribution of income, to 1, which indicates absolute inequality. Although a Gini coefficient value at perfect equality may seem ideal, it does not necessarily reflect the actual level of development or progress of a country. Nevertheless, high inequality may also arise during periods of rapid economic development. The value of the Gini coefficient in Malaysia has declined from 0.530 in 1974 to 0.390 in 2024 (Chart 2). Malaysia posted the highest Gini coefficient value in 1976 (0.557), while the lowest Gini coefficient value was recorded in 2024 (0.390).

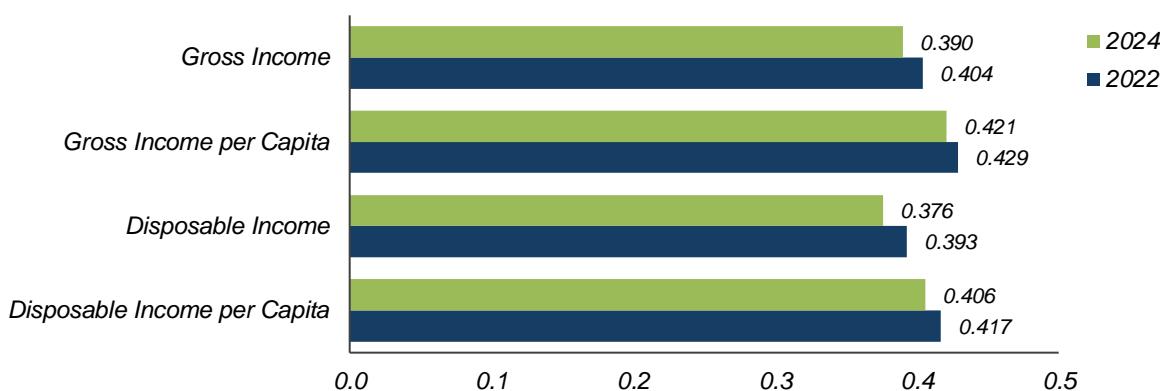
**Chart 2** Gini Coefficient, Malaysia, 1974 - 2024



The Gini coefficient shows improvement across all types of income. The Gini coefficient for household gross income decreased from 0.404 in 2022 to 0.390 in 2024, while gross income per capita declined from 0.429 to 0.421. Additionally, the Gini value decreased from 0.393 to 0.376 for household disposable income and from 0.417 to 0.406 for disposable income per capita. These changes indicate a reduction in income inequality (Chart 3).

## SUMMARY OF FINDINGS

**Chart 3** Gini Coefficient by Types of Income, Malaysia, 2022 and 2024



Income inequality in both urban and rural areas improved between 2022 and 2024, as reflected in the decline of Gini coefficients across all types of income. In urban areas, the Gini coefficient for household gross income decreased from 0.393 to 0.378, while gross income per capita decreased from 0.418 to 0.411. Similarly, household disposable income and disposable income per capita recorded reductions from 0.382 to 0.364 and from 0.406 to 0.396, respectively. Rural areas also experienced an improvement, with household gross income dropped from 0.351 to 0.344, and gross income per capita from 0.361 to 0.357. Household disposable income declined from 0.353 to 0.343, and disposable income per capita dropped from 0.365 to 0.359 (**Table 2**). These results indicate a narrowing income distribution, particularly in rural communities which may be reflecting the positive impact of inclusive development policies.

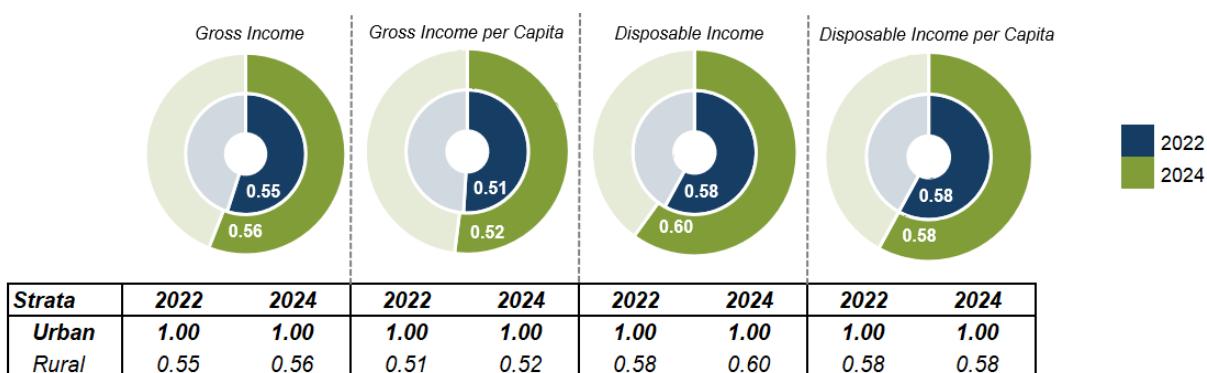
**Table 2** Gini Coefficient by Strata, Malaysia, 2022 and 2024

Strata	Gross Income		Gross Income per Capita		Disposable Income		Disposable Income per Capita	
	2022	2024	2022	2024	2022	2024	2022	2024
<b>Malaysia</b>	<b>0.404</b>	<b>0.390</b>	<b>0.429</b>	<b>0.421</b>	<b>0.393</b>	<b>0.376</b>	<b>0.417</b>	<b>0.406</b>
Urban	0.393	0.378	0.418	0.411	0.382	0.364	0.406	0.396
Rural	0.351	0.344	0.361	0.357	0.353	0.343	0.365	0.359

A comparison of income ratios between urban and rural areas in 2022 and 2024 showed a gradual narrowing of the income gap across all types of income. Using urban income as the benchmark (1.00), rural income ratios recorded slight improvements over the two-year period. Based on the result, the ratio for household gross income increased from 0.55 to 0.56, and gross income per capita rose from 0.51 to 0.52. Similarly, household disposable income improved from 0.58 to 0.60, while disposable income per capita remained unchanged at 0.58 (**Chart 4**).

## SUMMARY OF FINDINGS

**Chart 4** Income Gap between Strata, Malaysia, 2022 and 2024



Income inequality also declined across most ethnic groups, as shown by reductions in Gini coefficients between 2022 and 2024. The Bumiputera ethnic group was observed consistent improvements in Gini coefficient, with household gross income inequality dropping from 0.387 to 0.369, and household disposable income from 0.379 to 0.357. The Indians ethnic group also recorded notable reductions, with gross income per capita fell from 0.431 to 0.407, and disposable income per capita from 0.419 to 0.395. In contrast, the Chinese ethnic group showed a slightly widened inequality with household gross income was stood at 0.412, while gross income per capita increased marginally from 0.414 to 0.420 (**Table 3**).

**Table 3** Gini Coefficient by Ethnic Group, Malaysia, 2022 and 2024

Ethnic group	Gross Income		Gross Income per Capita		Disposable Income		Disposable Income per Capita	
	2022	2024	2022	2024	2022	2024	2022	2024
Bumiputera	0.387	0.369	0.406	0.391	0.379	0.357	0.397	0.379
Chinese	0.412	0.412	0.414	0.420	0.398	0.395	0.399	0.402
Indians	0.406	0.380	0.431	0.407	0.396	0.370	0.419	0.395
Others	0.397	0.352	0.416	0.407	0.393	0.342	0.403	0.392

The income ratio analysis for 2022 and 2024, using the Chinese ethnic group as the benchmark (1.00), showed differing levels of economic disparity among ethnic groups. The Bumiputera ethnic group recorded relatively stable ratios, with household gross income increased slightly from 0.71 to 0.72, while household disposable income remained unchanged at 0.74. However, slight declines were observed in gross income per capita (0.58 to 0.57) and disposable income per capita (0.60 to 0.59). The Indians ethnic group showed modest improvements across all types of income, with household gross income increased from 0.84 to 0.86, while disposable income per capita increased from 0.76 to 0.77 (**Table 4**).

## SUMMARY OF FINDINGS

**Table 4** Income Gap between Chinese and Other Ethnics, Malaysia, 2022 and 2024

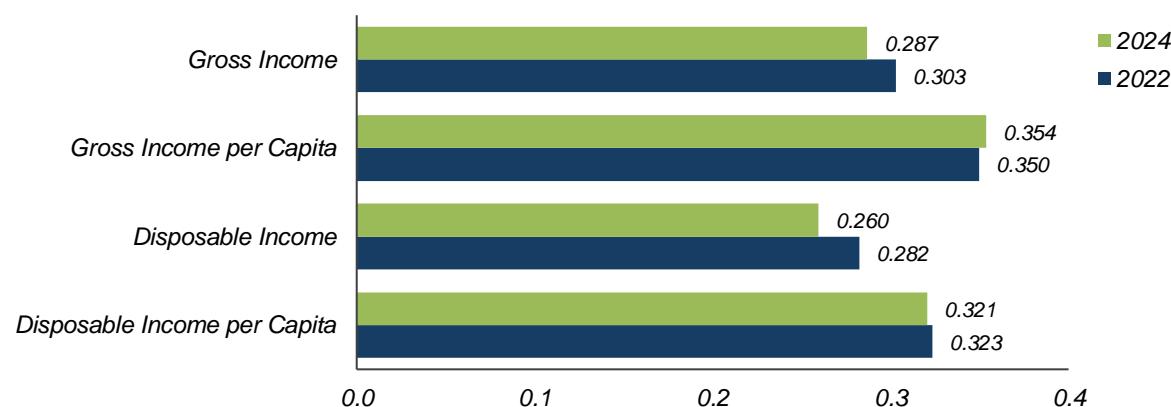
Ethnic group	Gross Income		Gross Income per Capita		Disposable Income		Disposable Income per Capita	
	2022	2024	2022	2024	2022	2024	2022	2024
Bumiputera	0.71	0.72	0.58	0.57	0.74	0.74	0.60	0.59
<b>Chinese</b>	<b>1.00</b>	<b>1.00</b>	<b>1.00</b>	<b>1.00</b>	<b>1.00</b>	<b>1.00</b>	<b>1.00</b>	<b>1.00</b>
Indians	0.84	0.86	0.76	0.77	0.84	0.86	0.76	0.77
Others	0.56	0.55	0.53	0.50	0.58	0.58	0.55	0.52

### THEIL'S INDEX

The Theil Index is a quantitative measure used to assess inequality in the distribution of income or wealth within a population. The index evaluates the extent of disparity by comparing individual incomes to the average income, with a value of 0 representing perfect equality and higher values indicating greater inequality. To consider the extent to which disparities between and within different groups contribute to total income inequality, the Theil Index can be used to decompose total inequality into “within-group” and “between-group” inequality.

A comparative analysis of Theil Index values between 2022 and 2024 recorded significant changes in inequality across types of income. Household disposable income and disposable income per capita experienced slight reductions in inequality, with Theil Index values decreasing from 0.282 to 0.260 and from 0.323 to 0.321, respectively. This suggests a modest improvement in the distribution of disposable income. In contrast, gross income per capita showed a marginal increase in inequality, rising from 0.350 to 0.354, while household gross income showed a decline from 0.303 to 0.287, indicating a more equitable distribution (**Chart 5**).

**Chart 5** Theil Index, Malaysia, 2022 and 2024



## SUMMARY OF FINDINGS

Between 2022 and 2024, the Theil Index values in urban area declined for household gross income (from 0.289 to 0.272) and household disposable income (from 0.270 to 0.246), indicating improvements in income distribution. However, gross income per capita slightly increased from 0.332 to 0.336, suggesting persistent individual-level disparities. In rural areas, inequality in gross income per capita increased from 0.230 to 0.260 and disposable income per capita increased from 0.234 to 0.257. These findings indicated that urban areas are experiencing modest improvements in income equality, while rural regions are facing growing disparities, particularly in per capita income measures (**Table 5**).

Decomposition into within-group and between-group components indicates that within-group of the inequality accounted for over 92 per cent of total inequality, while between-group inequalities (urban vs. rural) contributed less than 8 per cent. The findings implies that policies targeting within-group disparities may be more effective in addressing income inequality rather than focusing on strata gaps.

**Table 5** Theil Index by Strata, Malaysia, 2022 and 2024

Strata	Gross Income		Gross Income per Capita		Disposable Income		Disposable Income per Capita	
	2022	2024	2022	2024	2022	2024	2022	2024
<b>Malaysia</b>	<b>0.303</b>	<b>0.287</b>	<b>0.350</b>	<b>0.354</b>	<b>0.282</b>	<b>0.260</b>	<b>0.323</b>	<b>0.321</b>
Urban	0.289	0.272	0.332	0.336	0.270	0.246	0.308	0.304
Rural	0.212	0.216	0.230	0.260	0.214	0.211	0.234	0.257
Within-group	0.278 (91.9%)	0.264 (92.0%)	0.319 (91.3%)	0.326 (92.1%)	0.262 (92.8%)	0.241 (92.8%)	0.298 (92.1%)	0.298 (92.8%)
Between-group	0.025 (8.1%)	0.023 (8.0%)	0.030 (8.7%)	0.028 (7.9%)	0.020 (7.2%)	0.019 (7.2%)	0.025 (7.9%)	0.023 (7.2%)

The Theil Index values across ethnic groups showed a different patterns of income inequality. All types of income recorded declines in inequality among the Bumiputera and Indians ethnic groups, indicating improvements in their income distribution. In contrast, inequality among Chinese ethnic group increased across all types of income, most notably in gross income per capita (from 0.320 to 0.357) and disposable income per capita (from 0.294 to 0.323), suggesting growing individual-level disparities (**Table 6**).

The decomposition of income inequality by ethnic group showed that the majority of inequality arises from within-group disparities, contributed over 90 per cent across all types of income. Between-group differences across all ethnics accounted for less than 10 per cent of total inequality. These findings indicate that efforts to reduce income inequality should prioritise addressing disparities within ethnic groups rather than inter-ethnic differences.

## SUMMARY OF FINDINGS

**Table 6** Theil Index by Ethnic Group, Malaysia, 2022 and 2024

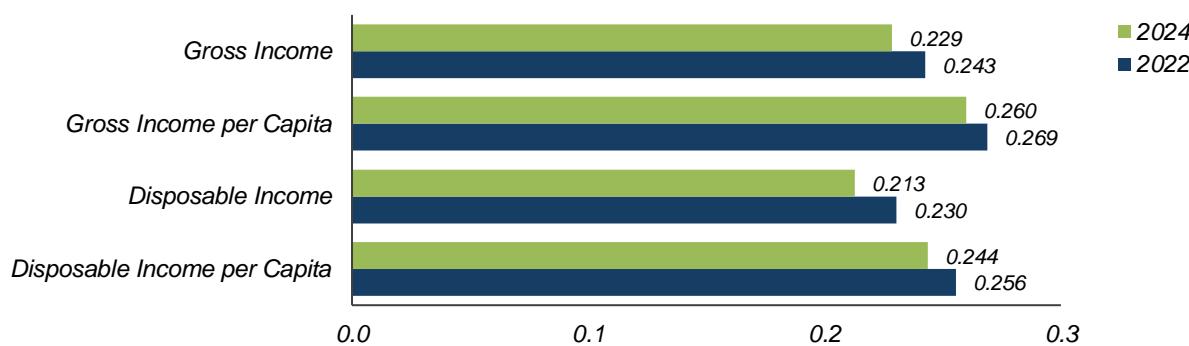
Ethnic group	Gross Income		Gross Income per Capita		Disposable Income		Disposable Income per Capita	
	2022	2024	2022	2024	2022	2024	2022	2024
Bumiputera	0.275	0.253	0.310	0.296	0.261	0.229	0.290	0.269
Chinese	0.310	0.322	0.320	0.357	0.287	0.294	0.294	0.323
Indians	0.332	0.266	0.372	0.326	0.304	0.246	0.340	0.294
Others	0.281	0.206	0.325	0.334	0.271	0.194	0.294	0.310
Within-group	0.291 (96.1%)	0.275 (96.0%)	0.319 (91.1%)	0.321 (90.5%)	0.273 (96.6%)	0.250 (91.4%)	0.296 (91.4%)	0.291 (90.7%)
Between-group	0.012 (3.9%)	0.011 (4.0%)	0.031 (8.9%)	0.034 (9.5%)	0.010 (3.4%)	0.009 (3.6%)	0.028 (8.6%)	0.030 (9.3%)

### ATKINSON'S INDEX

The Atkinson Index is used to measure income inequality that incorporates societal preferences regarding fairness. This index introduces an inequality aversion parameter ( $\epsilon$ ), which reflects the degree of concern for income differences, particularly at the lower end of the distribution. A value of 0 indicates perfect equality, while higher values close to 1 reflect greater inequality, with the sensitivity of the measure depending on the chosen  $\epsilon$ . This feature makes the Atkinson Index useful for assessing how different assumptions about social welfare influence the perception of inequality.

The Atkinson Index values ( $\epsilon=1$ ) recorded a consistent decline across all types of income between 2022 and 2024, indicating a modest improvement in income equality. Disposable income per capita decreased from 0.256 to 0.244, while household disposable income reduced from 0.230 to 0.213, reflecting better distribution of disposable income. Similarly, gross income per capita decreased from 0.269 to 0.260, and household gross income reduced from 0.243 to 0.229 (Chart 6). These changes indicate that income distribution became more equitable, particularly in disposable income over the two-year period, possibly supported by effective social welfare programs.

**Chart 6** Atkinson Index, Malaysia, 2022 and 2024



### PERCENTILE DISPERSION RATIO

Another way to measure income inequality is by comparing income levels of two selected percentiles of the income distribution, for instance, the 90<sup>th</sup> and 10<sup>th</sup> percentiles (known as the p90/p10 ratio). In this measure, the numerator of the ratio represents the minimum income of the top 10 per cent of households, while the denominator is the maximum income of the bottom 10 per cent of households. A value of 1 would indicate perfect equality, while higher values point to greater inequality.

**Table 7** presents the percentile ratios based on the income ratio of the top one per cent compared with the bottom one per cent (p99/p1), the top 10 per cent compared with the bottom 10 per cent (p90/p10), the top 10 per cent compared with the median income (p90/p50), and the bottom 10 per cent compared with the median income (p10/p50). A comparative analysis of percentile ratios reveals a consistent downward trend towards reduced income inequality in Malaysia from 2022 to 2024.

In terms of household gross income, the top one per cent of households earned 25.8 times more than the bottom one per cent in 2024, decreased from 28.8 times in 2022. Compared with the median, the top 10 per cent earned 2.5 times in 2022 and 2.4 times in 2024. Meanwhile, the bottom 10 per cent of households remained at 0.4 times the median in both years. A similar pattern was observed for gross income per capita, household disposable income and disposable income per capita, where all percentile ratios declined from 2022 to 2024, indicating a slight narrowing of income gaps over the two-year period.

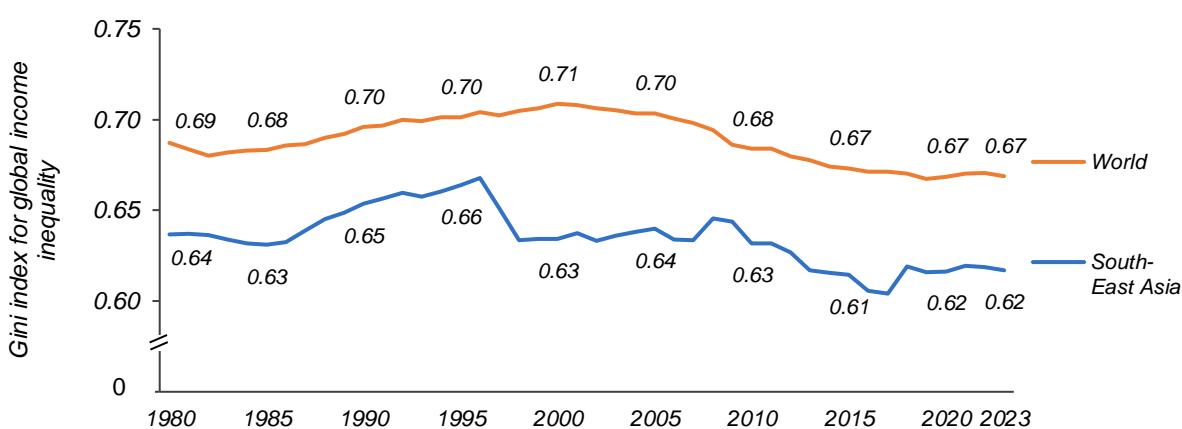
**Table 7** Percentile Dispersion Ratio, Malaysia, 2022 and 2024

Types of Income	p99/p1		p90/p10		p90/p50		p10/p50	
	2022	2024	2022	2024	2022	2024	2022	2024
Gross Income	28.8	25.8	6.2	5.7	2.5	2.4	0.4	0.4
Gross Income per Capita	34.3	33.2	6.8	6.2	2.7	2.6	0.4	0.4
Disposable Income	26.5	23.2	5.9	5.5	2.5	2.3	0.4	0.4
Disposable Income per Capita	31.4	29.9	6.6	6.0	2.6	2.5	0.4	0.4

### GLOBAL INEQUALITY

According to the International Monetary Fund (IMF), equality has become a central topic in global economic discussions. Income inequality can have detrimental political and social effects.<sup>9</sup> Although income inequality has been declining since 2000, it remained high in 2023 (defined as a Gini index above 40)<sup>10</sup>. Historically, the Gini index stood at 0.69 in 1980, reached a peak between 0.70 and 0.71 in the late 1990s and early 2000s, and gradually declined to around 0.67 in 2023. In comparison, South-East Asia countries was consistently observed lower than global Gini values. The region's Gini index was 0.64 in 1980, experienced increment to peaks of around 0.66 in the late 1990s, and decreased to 0.62 in recent years (**Chart 7**).

**Chart 7** Global Gini Index, 1980 - 2023



Source: Data were retrieved from the World Inequality Database (<https://wid.world/data/>)

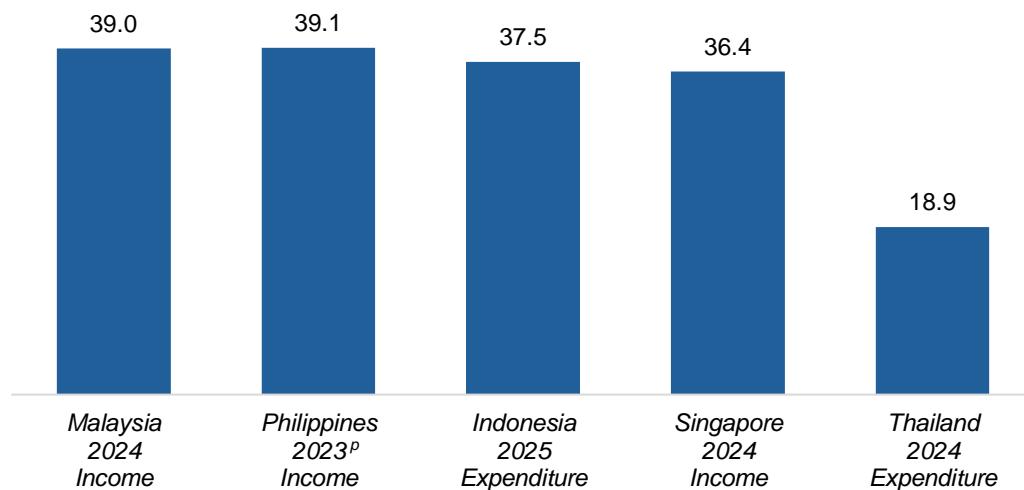
**Chart 8** shows a comparison of Gini coefficient among selected South-East Asia countries. Generally, countries that rely on income-based data tend to report higher level of inequality as compared to those using expenditure-based data. Although methodological differences limit direct comparability, the findings underscores the need for continued monitoring and implementation of targeted policy interventions to address income disparities and promote inclusive growth in the region.

<sup>9</sup> International Monetary Fund. (n.d.). *Introduction to inequality. IMF Topics: Inequality*. Retrieved September 4, 2025, from <https://www.imf.org/en/Topics/Inequality/introduction-to-inequality#IMF%20and%20Income%20Inequality>

<sup>10</sup> Haddad, C. N., Mahler, D. G., Diaz-Bonilla, C., Hill, R., Lakner, C., & Ibarra, G. L. (2024). *The World Bank's new inequality indicator: The number of countries with high inequality*. Policy Research Working Paper Series, (10796).

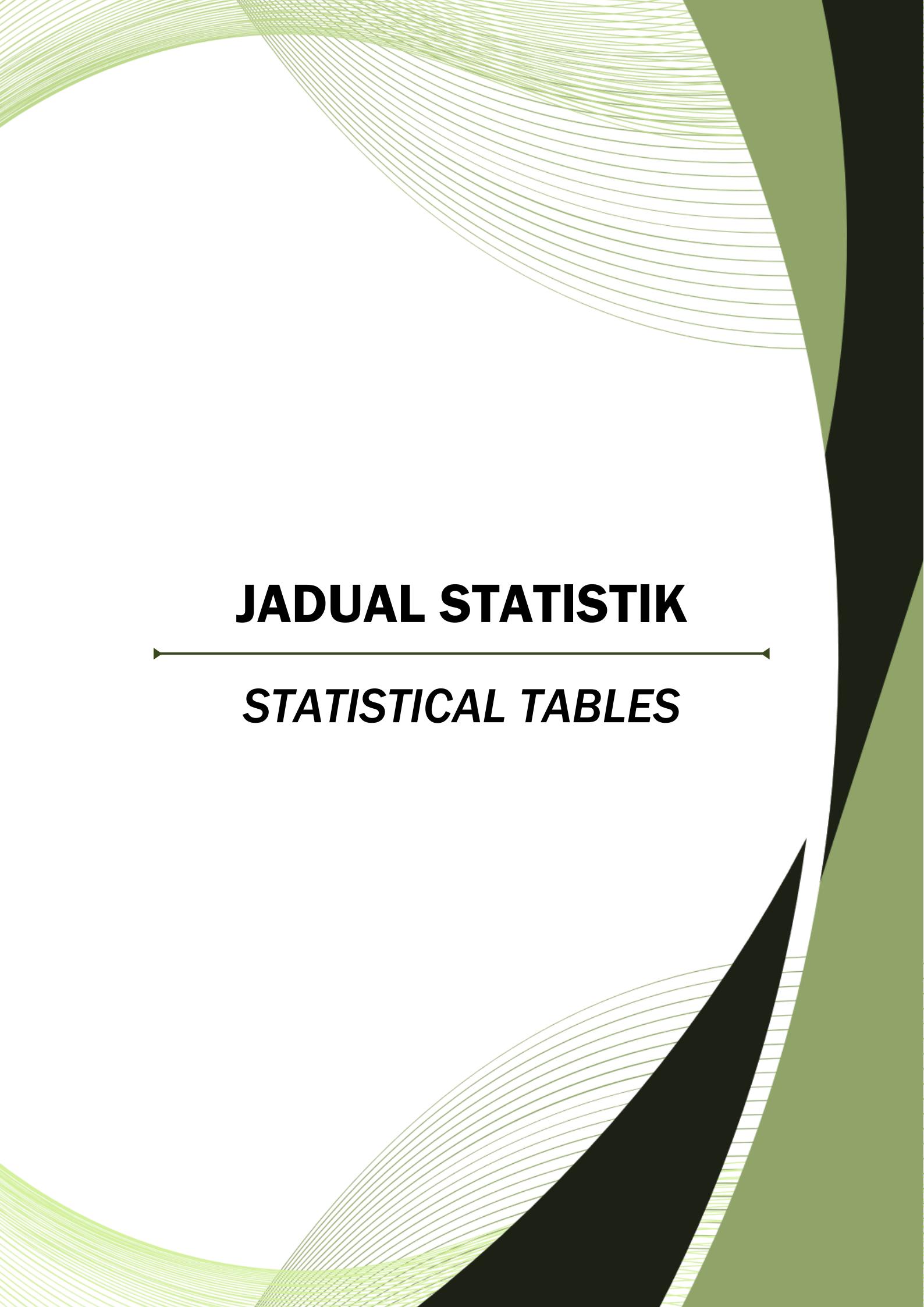
## SUMMARY OF FINDINGS

**Chart 8** Income Inequality by Selected South-East Asia Countries



Source: The data were extracted from each country's National Statistics Office (NSO), based on the latest available information

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**JADUAL STATISTIK**

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***STATISTICAL TABLES***

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**JADUAL STATISTIK /**  
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**Jadual 1.1: Pekali Gini mengikut negeri, strata dan jenis pendapatan, Malaysia, 2016 - 2024**

**Table 1.1: Gini coefficient by state, strata and types of income, Malaysia, 2016 - 2024**

Negeri State	Jumlah Total															
	Pendapatan Kasar Gross Income			Pendapatan Kasar per Kapita Gross Income per Capita			Pendapatan Boleh Guna Disposable Income			Pendapatan Boleh Guna per Kapita Disposable Income per Capita						
	2016	2019	2022	2024	2016	2019	2022	2024	2016	2019	2022	2024				
<b>Malaysia</b>	<b>0.399</b>	<b>0.407</b>	<b>0.404</b>	<b>0.390</b>	<b>0.425</b>	<b>0.429</b>	<b>0.421</b>	<b>0.391</b>	<b>0.393</b>	<b>0.376</b>	<b>0.415</b>	<b>0.416</b>	<b>0.417</b>	<b>0.406</b>		
Johor	0.354	0.366	0.366	0.348	0.379	0.375	0.399	0.372	0.356	0.365	0.364	0.348	0.379	0.376	0.396	0.372
Kedah	0.393	0.354	0.359	0.334	0.405	0.380	0.361	0.334	0.400	0.351	0.361	0.333	0.411	0.378	0.364	0.337
Kelantan	0.389	0.378	0.385	0.356	0.399	0.390	0.351	0.358	0.396	0.375	0.393	0.363	0.403	0.388	0.358	0.365
Melaka	0.337	0.383	0.370	0.337	0.350	0.387	0.363	0.322	0.340	0.379	0.368	0.333	0.347	0.385	0.362	0.322
Negeri Sembilan	0.380	0.391	0.369	0.373	0.381	0.373	0.347	0.354	0.374	0.380	0.356	0.352	0.379	0.369	0.344	0.341
Palang	0.324	0.330	0.308	0.319	0.357	0.349	0.321	0.324	0.318	0.321	0.305	0.317	0.348	0.341	0.323	0.326
Pulau Pinang	0.356	0.359	0.371	0.361	0.369	0.371	0.373	0.378	0.351	0.354	0.357	0.345	0.367	0.367	0.363	0.365
Perak	0.362	0.377	0.368	0.368	0.356	0.369	0.354	0.349	0.365	0.362	0.368	0.368	0.360	0.360	0.359	0.353
Perlis	0.327	0.334	0.336	0.334	0.350	0.333	0.321	0.331	0.331	0.336	0.331	0.336	0.356	0.330	0.323	0.329
Selangor	0.372	0.393	0.361	0.332	0.398	0.412	0.393	0.385	0.361	0.378	0.352	0.317	0.388	0.400	0.382	0.375
Terengganu	0.328	0.335	0.326	0.299	0.360	0.369	0.358	0.330	0.321	0.327	0.322	0.295	0.354	0.364	0.358	0.330
Sabah	0.402	0.397	0.395	0.389	0.461	0.447	0.460	0.460	0.405	0.394	0.387	0.383	0.457	0.438	0.444	0.446
Sarawak	0.386	0.387	0.382	0.361	0.420	0.418	0.406	0.370	0.384	0.377	0.379	0.355	0.414	0.406	0.398	0.365
W.P. Kuala Lumpur	0.378	0.350	0.380	0.375	0.419	0.392	0.402	0.415	0.362	0.342	0.369	0.361	0.402	0.383	0.390	0.389
W.P. Labuan	0.398	0.333	0.300	0.327	0.434	0.367	0.365	0.361	0.387	0.323	0.300	0.306	0.419	0.357	0.356	0.334
W.P. Putrajaya	0.369	0.361	0.368	0.324	0.387	0.397	0.392	0.360	0.347	0.345	0.346	0.298	0.368	0.387	0.377	0.343

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**Jadual 1.1: Pekali Gini mengikut negeri, strata dan jenis pendapatan, Malaysia, 2016 - 2024 (samb.)**

**Table 1.1: Gini coefficient by state, strata and types of income, Malaysia, 2016 - 2024 (cont'd)**

Negeri State	Pendapatan Kasar Gross Income										Pendapatan Boleh Guna Disposable Income					Pendapatan Boleh Guna per Kapita Disposable Income per Capita				
	Pendapatan Kasar per Kapita Gross Income per Capita					Pendapatan Boleh Guna Disposable Income					Pendapatan Boleh Guna per Kapita Disposable Income per Capita					Pendapatan Boleh Guna per Kapita Disposable Income per Capita				
	2016	2019	2022	2024	2016	2019	2022	2024	2016	2019	2022	2024	2016	2019	2022	2024	2016	2019	2022	2024
Malaysia	<b>0.389</b>	<b>0.398</b>	<b>0.393</b>	<b>0.378</b>	<b>0.414</b>	<b>0.419</b>	<b>0.418</b>	<b>0.411</b>	<b>0.380</b>	<b>0.385</b>	<b>0.382</b>	<b>0.364</b>	<b>0.404</b>	<b>0.407</b>	<b>0.406</b>	<b>0.396</b>				
Johor	0.350	0.365	0.364	0.348	0.379	0.376	0.399	0.376	0.354	0.364	0.361	0.350	0.380	0.377	0.396	0.376				
Kedah	0.387	0.359	0.369	0.332	0.403	0.384	0.371	0.332	0.393	0.357	0.368	0.330	0.408	0.382	0.372	0.334				
Kelantan	0.380	0.377	0.381	0.356	0.385	0.387	0.349	0.357	0.388	0.374	0.389	0.364	0.391	0.384	0.356	0.369				
Melaka	0.334	0.382	0.370	0.335	0.348	0.388	0.363	0.321	0.337	0.379	0.369	0.332	0.346	0.386	0.363	0.321				
Negeri Sembilan	0.382	0.388	0.355	0.366	0.384	0.373	0.342	0.350	0.377	0.378	0.346	0.347	0.381	0.368	0.341	0.337				
Paahang	0.327	0.335	0.313	0.332	0.350	0.344	0.318	0.321	0.322	0.326	0.312	0.332	0.342	0.334	0.320	0.324				
Pulau Pinang	0.356	0.360	0.371	0.364	0.368	0.371	0.370	0.378	0.351	0.355	0.358	0.347	0.366	0.367	0.360	0.365				
Perak	0.359	0.381	0.367	0.376	0.349	0.367	0.349	0.354	0.362	0.365	0.369	0.376	0.354	0.358	0.354	0.359				
Perlis	0.335	0.343	0.342	0.338	0.358	0.343	0.328	0.332	0.340	0.339	0.341	0.334	0.363	0.339	0.330	0.329				
Selangor	0.369	0.391	0.361	0.329	0.396	0.412	0.392	0.382	0.359	0.376	0.352	0.314	0.387	0.399	0.381	0.372				
Terengganu	0.330	0.333	0.334	0.303	0.364	0.367	0.359	0.326	0.322	0.324	0.328	0.298	0.358	0.362	0.358	0.326				
Sabah	0.392	0.382	0.389	0.385	0.446	0.429	0.458	0.462	0.394	0.383	0.381	0.381	0.443	0.423	0.442	0.447				
Sarawak	0.361	0.360	0.360	0.342	0.393	0.386	0.384	0.355	0.358	0.354	0.359	0.336	0.387	0.377	0.350					
W.P. Kuala Lumpur	0.378	0.350	0.380	0.375	0.419	0.392	0.402	0.415	0.362	0.342	0.369	0.361	0.402	0.383	0.390	0.389				
W.P. Labuan	0.401	0.333	0.297	0.326	0.436	0.369	0.365	0.362	0.390	0.323	0.297	0.305	0.420	0.359	0.356	0.334				
W.P. Putrajaya	0.369	0.361	0.368	0.324	0.387	0.397	0.392	0.360	0.347	0.345	0.346	0.298	0.368	0.387	0.377	0.343				

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**Jadual 1.1: Pekali Gini mengikut negeri, strata dan jenis pendapatan, Malaysia, 2016 - 2024 (samb.)**

**Table 1.1: Gini coefficient by state, strata and types of income, Malaysia, 2016 - 2024 (cont'd)**

Negeri State	Luar Bandar Rural							Pendapatan Boleh Guna Disposable Income per Capita								
	Pendapatan Kasar Gross Income			Pendapatan Kasar per Kapita Gross Income per Capita				Pendapatan Boleh Guna Disposable Income			Pendapatan Boleh Guna per Kapita Disposable Income per Capita					
	2016	2019	2022	2024	2016	2019	2022	2024	2016	2019	2022	2024	2016	2019	2022	2024
<b>Malaysia</b>	<b>0.364</b>	<b>0.367</b>	<b>0.351</b>	<b>0.344</b>	<b>0.390</b>	<b>0.394</b>	<b>0.361</b>	<b>0.357</b>	<b>0.365</b>	<b>0.361</b>	<b>0.353</b>	<b>0.343</b>	<b>0.389</b>	<b>0.388</b>	<b>0.365</b>	<b>0.359</b>
Johor	0.339	0.356	0.339	0.316	0.338	0.344	0.337	0.313	0.337	0.353	0.346	0.320	0.339	0.346	0.350	0.323
Kedah	0.386	0.318	0.317	0.325	0.370	0.345	0.310	0.304	0.399	0.317	0.325	0.325	0.383	0.349	0.318	0.308
Kelantan	0.379	0.368	0.381	0.339	0.394	0.380	0.343	0.343	0.386	0.366	0.389	0.345	0.397	0.379	0.349	0.346
Melaka	0.372	0.371	0.330	0.332	0.361	0.352	0.331	0.321	0.376	0.368	0.327	0.328	0.367	0.356	0.337	0.322
Negeri Sembilan	0.348	0.365	0.342	0.346	0.360	0.358	0.320	0.329	0.346	0.362	0.346	0.334	0.330	0.363	0.359	0.324
Paahang	0.291	0.288	0.283	0.283	0.347	0.338	0.316	0.320	0.287	0.286	0.286	0.283	0.282	0.339	0.336	0.320
Pulau Pinang	0.324	0.328	0.323	0.311	0.324	0.330	0.322	0.312	0.325	0.319	0.322	0.301	0.334	0.325	0.330	0.302
Perak	0.345	0.332	0.344	0.318	0.349	0.349	0.337	0.300	0.349	0.330	0.343	0.326	0.354	0.347	0.345	0.313
Perlis	0.310	0.303	0.319	0.326	0.326	0.298	0.307	0.324	0.315	0.315	0.301	0.320	0.324	0.334	0.295	0.307
Selangor	0.354	0.386	0.325	0.351	0.362	0.382	0.336	0.423	0.342	0.380	0.326	0.339	0.356	0.383	0.341	0.422
Terengganu	0.301	0.319	0.287	0.282	0.326	0.358	0.335	0.324	0.300	0.318	0.289	0.282	0.325	0.358	0.338	0.327
Sabah	0.383	0.386	0.364	0.355	0.451	0.438	0.398	0.382	0.389	0.381	0.363	0.353	0.446	0.427	0.394	0.381
Sarawak	0.353	0.362	0.353	0.326	0.424	0.435	0.396	0.357	0.357	0.354	0.354	0.327	0.419	0.422	0.390	0.355
W.P. Kuala Lumpur	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	n.a
W.P. Labuan	0.363	0.327	0.336	0.335	0.401	0.345	0.367	0.348	0.358	0.318	0.333	0.318	0.390	0.339	0.354	0.332
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	n.a	n.a

**Jadual 1.2: Pekali Gini mengikut kumpulan etnik dan jenis pendapatan, Malaysia, 2016 - 2024**

Table 1.2: *Gini coefficient by ethnic group and types of income, Malaysia, 2016 - 2024*

Kumpulan Etnik <i>Ethnic group</i>	Pendapatan Kasar <i>Gross Income</i>				Pendapatan Kasar per Kapita <i>Gross Income per Capita</i>				Pendapatan Boleh Guna <i>Disposable Income</i>				Pendapatan Boleh Guna per Kapita <i>Disposable Income per Capita</i>			
	2016	2019	2022	2024	2016	2019	2022	2024	2016	2019	2022	2024	2016	2019	2022	2024
<b>Malaysia</b>	<b>0.399</b>	<b>0.407</b>	<b>0.404</b>	<b>0.390</b>	<b>0.425</b>	<b>0.429</b>	<b>0.421</b>	<b>0.391</b>	<b>0.393</b>	<b>0.376</b>	<b>0.415</b>	<b>0.416</b>	<b>0.417</b>	<b>0.406</b>		
<b>Bumiputera</b>	0.385	0.389	0.387	0.369	0.407	0.409	0.406	0.391	0.380	0.377	0.379	0.357	0.400	0.397	0.397	0.379
<b>Cina / Chinese</b>	0.411	0.417	0.412	0.412	0.412	0.410	0.414	0.420	0.397	0.399	0.398	0.395	0.398	0.395	0.399	0.402
<b>India / Indians</b>	0.382	0.411	0.406	0.380	0.417	0.433	0.431	0.407	0.374	0.399	0.396	0.370	0.409	0.420	0.419	0.395
<b>Lain-lain / Others</b>	0.391	0.402	0.397	0.352	0.438	0.443	0.416	0.407	0.392	0.396	0.393	0.342	0.434	0.437	0.403	0.392

**Jadual 1.3: Pekali Gini mengikut strata dan jenis pendapatan, Malaysia, 2016 - 2024**

Table 1.3: *Gini coefficient by strata and types of income, Malaysia, 2016 - 2024*

Strata	Pendapatan Kasar <i>Gross Income</i>				Pendapatan Kasar per Kapita <i>Gross Income per Capita</i>				Pendapatan Boleh Guna <i>Disposable Income</i>				Pendapatan Boleh Guna per Kapita <i>Disposable Income per Capita</i>			
	2016	2019	2022	2024	2016	2019	2022	2024	2016	2019	2022	2024	2016	2019	2022	2024
<b>Malaysia</b>	<b>0.399</b>	<b>0.407</b>	<b>0.404</b>	<b>0.390</b>	<b>0.425</b>	<b>0.429</b>	<b>0.421</b>	<b>0.391</b>	<b>0.393</b>	<b>0.376</b>	<b>0.415</b>	<b>0.416</b>	<b>0.417</b>	<b>0.406</b>		
<b>Bandar / Urban</b>	0.389	0.398	0.393	0.378	0.414	0.419	0.418	0.411	0.380	0.385	0.382	0.364	0.404	0.407	0.406	0.396
<b>Luar bandar / Rural</b>	0.364	0.367	0.351	0.344	0.390	0.394	0.361	0.357	0.365	0.361	0.353	0.343	0.389	0.388	0.365	0.359

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**Jadual 1.4: Indeks Theil mengikut negeri dan jenis pendapatan, Malaysia, 2022 dan 2024**

**Table 1.4: Theil index by state and types of income, Malaysia, 2022 and 2024**

Negeri State	Pendapatan Kasar Gross Income		Pendapatan Kasar per Kapita Gross Income per Capita		Pendapatan Boleh Guna Disposable Income		Pendapatan Boleh Guna per Kapita Disposable Income per Capita	
	2022	2024	2022	2024	2022	2024	2022	2024
<b>Malaysia</b>	<b>0.303</b>	<b>0.287</b>	<b>0.350</b>	<b>0.354</b>	<b>0.282</b>	<b>0.260</b>	<b>0.323</b>	<b>0.321</b>
Johor	0.238	0.210	0.287	0.257	0.234	0.210	0.280	0.253
Kedah	0.236	0.186	0.242	0.191	0.235	0.185	0.243	0.193
Kelantan	0.263	0.220	0.211	0.226	0.273	0.228	0.218	0.235
Melaka	0.244	0.199	0.240	0.184	0.241	0.195	0.239	0.183
Negeri Sembilan	0.229	0.252	0.213	0.241	0.214	0.219	0.209	0.212
Pahang	0.161	0.178	0.174	0.183	0.158	0.177	0.175	0.183
Pulau Pinang	0.239	0.236	0.253	0.266	0.222	0.212	0.234	0.239
Perak	0.241	0.249	0.232	0.234	0.242	0.249	0.238	0.237
Perlis	0.191	0.197	0.177	0.197	0.190	0.189	0.176	0.191
Selangor	0.250	0.229	0.297	0.317	0.235	0.199	0.276	0.296
Terengganu	0.194	0.153	0.228	0.191	0.186	0.146	0.225	0.189
Sabah	0.287	0.267	0.427	0.432	0.270	0.256	0.378	0.386
Sarawak	0.247	0.224	0.290	0.241	0.242	0.213	0.276	0.230
W.P. Kuala Lumpur	0.307	0.310	0.327	0.358	0.288	0.295	0.307	0.316
W.P. Labuan	0.158	0.188	0.236	0.238	0.155	0.156	0.220	0.188
W.P. Putrajaya	0.237	0.170	0.263	0.225	0.207	0.142	0.243	0.199

**Jadual 1.5: Indeks Theil mengikut strata dan jenis pendapatan, Malaysia, 2022 dan 2024**

*Table 1.5: Theil index by strata and types of income, Malaysia, 2022 and 2024*

Strata	Pendapatan Kasar Gross Income		Pendapatan Kasar per Kapita Gross Income per Capita		Pendapatan Boleh Guna Disposable Income		Pendapatan Boleh Guna per Kapita Disposable Income per Capita	
	2022	2024	2022	2024	2022	2024	2022	2024
<b>Malaysia</b>	<b>0.303</b>	<b>0.287</b>	<b>0.350</b>	<b>0.354</b>	<b>0.282</b>	<b>0.260</b>	<b>0.323</b>	<b>0.321</b>
<b>Bandar / Urban</b>	0.289	0.272	0.332	0.336	0.270	0.246	0.308	0.304
<b>Luar bandar / Rural</b>	0.212	0.216	0.230	0.260	0.214	0.211	0.234	0.257

**Jadual 1.6: Indeks Theil mengikut kumpulan etnik dan jenis pendapatan, Malaysia, 2022 dan 2024**

*Table 1.6: Theil index by ethnic group and types of income, Malaysia, 2022 and 2024*

Kumpulan Etnik Ethnic group	Pendapatan Kasar Gross Income		Pendapatan Kasar per Kapita Gross Income per Capita		Pendapatan Boleh Guna Disposable Income		Pendapatan Boleh Guna per Kapita Disposable Income per Capita	
	2022	2024	2022	2024	2022	2024	2022	2024
<b>Malaysia</b>	<b>0.303</b>	<b>0.287</b>	<b>0.350</b>	<b>0.354</b>	<b>0.282</b>	<b>0.260</b>	<b>0.323</b>	<b>0.321</b>
<b>Bumiputera</b>	0.275	0.253	0.310	0.296	0.261	0.229	0.290	0.269
<b>Cina / Chinese</b>	0.310	0.322	0.320	0.357	0.287	0.294	0.294	0.323
<b>India / Indians</b>	0.332	0.266	0.372	0.326	0.304	0.246	0.340	0.294
<b>Lain-lain / Others</b>	0.281	0.206	0.325	0.334	0.271	0.194	0.294	0.310

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**Jadual 1.7: Indeks Atkinson mengikut negeri dan jenis pendapatan, Malaysia, 2024**

*Table 1.7: Atkinson index by state and types of income, Malaysia, 2024*

Negeri State	Pendapatan Kasar Gross Income			Pendapatan Kasar per Kapita Gross Income per Capita			Pendapatan Boleh Guna Disposable Income			Pendapatan Boleh Guna per Kapita Disposable Income per Capita		
	A(0.5)	A(1)	A(2)	A(0.5)	A(1)	A(2)	A(0.5)	A(1)	A(2)	A(0.5)	A(1)	A(2)
<b>Malaysia</b>	<b>0.126</b>	<b>0.229</b>	<b>0.389</b>	<b>0.149</b>	<b>0.260</b>	<b>0.423</b>	<b>0.116</b>	<b>0.213</b>	<b>0.368</b>	<b>0.137</b>	<b>0.244</b>	<b>0.405</b>
Johor	0.098	0.183	0.324	0.114	0.205	0.344	0.098	0.182	0.322	0.113	0.205	0.346
Kedah	0.089	0.169	0.305	0.089	0.166	0.292	0.088	0.167	0.299	0.090	0.169	0.296
Kelantan	0.101	0.185	0.314	0.103	0.187	0.317	0.105	0.192	0.325	0.107	0.195	0.328
Melaka	0.091	0.166	0.283	0.085	0.157	0.275	0.089	0.163	0.278	0.084	0.156	0.276
Negeri Sembilan	0.113	0.205	0.347	0.105	0.189	0.320	0.100	0.184	0.319	0.096	0.176	0.306
Pahang	0.082	0.151	0.258	0.085	0.158	0.276	0.081	0.148	0.252	0.085	0.159	0.281
Pulau Pinang	0.108	0.199	0.350	0.118	0.213	0.360	0.097	0.182	0.323	0.109	0.199	0.344
Perak	0.110	0.198	0.329	0.102	0.182	0.304	0.110	0.198	0.332	0.104	0.187	0.314
Perlis	0.091	0.169	0.300	0.089	0.163	0.279	0.088	0.166	0.298	0.088	0.161	0.280
Selangor	0.097	0.171	0.285	0.128	0.218	0.344	0.087	0.155	0.266	0.121	0.208	0.334
Terengganu	0.072	0.136	0.244	0.089	0.165	0.294	0.070	0.133	0.242	0.088	0.165	0.295
Sabah	0.121	0.221	0.374	0.177	0.301	0.470	0.117	0.214	0.363	0.164	0.285	0.454
Sarawak	0.104	0.194	0.337	0.110	0.202	0.344	0.100	0.187	0.330	0.106	0.196	0.338
W.P. Kuala Lumpur	0.125	0.214	0.350	0.147	0.250	0.394	0.117	0.199	0.322	0.130	0.224	0.357
W.P. Labuan	0.088	0.168	0.309	0.107	0.194	0.330	0.076	0.147	0.279	0.089	0.169	0.304
W.P. Putrajaya	0.082	0.157	0.282	0.105	0.196	0.346	0.069	0.134	0.248	0.094	0.177	0.317

**Jadual 1.8: Indeks Atkinson mengikut strata dan jenis pendapatan, Malaysia, 2024**

**Table 1.8: Atkinson index by strata and types of income, Malaysia, 2024**

Strata	Pendapatan Kasar Gross Income		Pendapatan Kasar per Kapita Gross Income per Capita		Pendapatan Boleh Guna Disposable Income		Pendapatan Boleh Guna per Kapita Disposable Income per Capita		
	A(0.5)	A(1)	A(2)	A(0.5)	A(1)	A(2)	A(0.5)	A(1)	A(2)
<b>Malaysia</b>	<b>0.126</b>	<b>0.229</b>	<b>0.389</b>	<b>0.149</b>	<b>0.260</b>	<b>0.423</b>	<b>0.116</b>	<b>0.213</b>	<b>0.368</b>
<b>Bandar / Urban</b>	0.120	0.217	0.372	0.142	0.248	0.404	0.110	0.202	0.352
<b>Luar bandar / Rural</b>	0.097	0.178	0.309	0.108	0.192	0.327	0.096	0.176	0.307

**Jadual 1.9: Indeks Atkinson mengikut etnik dan jenis pendapatan, Malaysia, 2024**

**Table 1.9: Atkinson index by ethnic and types of income, Malaysia, 2024**

Kumpulan Etnik Ethnic group	Pendapatan Kasar Gross Income		Pendapatan Kasar per Kapita Gross Income per Capita		Pendapatan Boleh Guna Disposable Income		Pendapatan Boleh Guna per Kapita Disposable Income per Capita		
	A(0.5)	A(1)	A(2)	A(0.5)	A(1)	A(2)	A(0.5)	A(1)	A(2)
<b>Malaysia</b>	<b>0.126</b>	<b>0.229</b>	<b>0.389</b>	<b>0.149</b>	<b>0.260</b>	<b>0.423</b>	<b>0.116</b>	<b>0.213</b>	<b>0.368</b>
<b>Bumiputera</b>	0.113	0.206	0.358	0.128	0.228	0.382	0.104	0.194	0.342
<b>Cina / Chinese</b>	0.142	0.256	0.436	0.148	0.257	0.411	0.130	0.237	0.407
<b>India / Indians</b>	0.119	0.219	0.378	0.139	0.241	0.386	0.112	0.207	0.363
<b>Lain-lain / Others</b>	0.098	0.184	0.326	0.140	0.240	0.379	0.092	0.175	0.313

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**Jadual 2.1: Pendapatan isi rumah kasar bulanan mengikut negeri dan persentil, Malaysia, 2024**  
**Table 2.1: Monthly household gross income by state and percentile, Malaysia, 2024**

Negeri State	Percentil / Percentile							(RM)
	1%	5%	10%	25%	50% = med	75%	90%	
<b>Malaysia</b>	<b>1,556</b>	<b>2,298</b>	<b>2,889</b>	<b>4,326</b>	<b>7,017</b>	<b>11,160</b>	<b>16,516</b>	<b>21,425</b>
Johor	1,912	2,833	3,513	5,054	7,712	12,639	16,734	21,159
Kedah	1,298	1,729	2,200	3,162	4,895	7,119	10,627	12,996
Kelantan	1,347	1,629	2,014	2,770	4,083	6,265	9,864	13,045
Melaka	2,757	3,043	3,449	4,737	6,891	10,425	15,319	19,225
Negeri Sembilan	1,491	2,189	2,666	3,638	5,591	8,673	13,669	17,248
Pahang	1,724	2,369	2,746	3,504	4,975	6,771	10,801	14,232
Pulau Pinang	1,649	2,440	3,190	4,709	7,386	11,229	16,471	20,759
Perak	1,429	2,065	2,287	3,146	4,687	7,275	11,419	15,387
Perlis	1,296	1,886	2,406	3,274	4,950	7,297	10,702	14,452
Selangor	3,027	4,567	5,643	8,042	10,726	14,465	21,617	28,901
Terengganu	2,014	2,971	3,350	4,521	6,627	9,022	13,343	16,960
Sabah	1,224	1,764	2,186	3,087	4,890	7,898	12,721	16,115
Sarawak	1,503	2,008	2,427	3,516	5,504	8,647	13,159	16,438
W.P. Kuala Lumpur	2,576	3,950	5,096	7,527	10,802	15,564	24,191	31,773
W.P. Labuan	1,532	2,504	3,306	4,844	7,383	10,800	14,758	17,923
W.P. Putrajaya	3,842	4,693	5,249	7,673	10,769	18,405	24,661	30,018
								45,619

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**Jadual 2.2: Pendapatan isi rumah kasar bulanan mengikut strata dan persentil, Malaysia, 2024**

**Table 2.2: Monthly household gross income by strata and percentile, Malaysia, 2024**

Strata	Percentil / Percentile						(RM)
	1%	5%	10%	25%	50%-med	75%	
<b>Malaysia</b>	<b>1,556</b>	<b>2,298</b>	<b>2,889</b>	<b>4,326</b>	<b>7,017</b>	<b>11,160</b>	<b>16,516</b>
<b>Bandar / Urban</b>	1,788	2,631	3,294	5,030	8,139	12,465	17,845
<b>Luar bandar / Rural</b>	1,289	1,769	2,186	3,068	4,588	6,893	10,289
							13,185
							19,937

**Jadual 2.3: Pendapatan isi rumah kasar bulanan mengikut kumpulan etnik dan persentil, Malaysia, 2024**

**Table 2.3: Monthly household gross income by ethnic group and percentile, Malaysia, 2024**

Kumpulan Etnik Ethnic group	Percentil / Percentile						(RM)
	1%	5%	10%	25%	50%-med	75%	
<b>Malaysia</b>	<b>1,556</b>	<b>2,298</b>	<b>2,889</b>	<b>4,326</b>	<b>7,017</b>	<b>11,160</b>	<b>16,516</b>
<b>Bumiputera</b>	1,504	2,246	2,800	4,100	6,559	10,307	14,598
<b>Cina / Chinese</b>	1,656	2,412	3,112	5,085	8,886	14,069	21,365
<b>India / Indians</b>	1,756	2,477	3,063	4,818	7,934	12,235	17,289
<b>Lain-lain / Others</b>	1,404	1,783	2,355	3,378	5,040	7,832	11,779
							16,789
							22,916

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**Jadual 2.4: Pendapatan isi rumah kasar per kapita bulanan mengikut negeri dan persentil, Malaysia, 2024**

*Table 2.4: Monthly household gross income per capita by state and percentile, Malaysia, 2024*

Negeri State	Percentil / Percentile							(RM)
	1%	5%	10%	25%	50% = med	75%	90%	
<b>Malaysia</b>	<b>460</b>	<b>702</b>	<b>889</b>	<b>1,348</b>	<b>2,153</b>	<b>3,446</b>	<b>5,525</b>	<b>7,606</b>
Johor	628	889	1,089	1,574	2,306	3,530	5,449	7,491
Kedah	427	576	698	969	1,432	2,127	3,192	4,116
Kelantan	383	501	580	816	1,218	1,837	2,852	3,829
Melaka	656	885	1,084	1,478	2,148	3,066	4,388	5,755
Negeri Sembilan	513	743	900	1,293	1,847	2,807	4,186	5,386
Pahang	511	691	818	1,129	1,640	2,373	3,430	4,660
Pulau Pinang	628	922	1,149	1,704	2,610	4,012	6,146	7,833
Perak	489	683	834	1,135	1,638	2,400	3,528	4,673
Perlis	465	652	755	1,020	1,453	2,081	3,194	4,106
Selangor	937	1,312	1,583	2,174	3,093	4,591	7,494	10,493
Terengganu	432	611	763	1,095	1,584	2,287	3,350	4,352
Sabah	299	437	546	823	1,354	2,340	3,978	5,402
Sarawak	455	646	783	1,117	1,708	2,633	4,228	5,563
W.P. Kuala Lumpur	914	1,474	1,794	2,566	3,809	5,835	9,257	13,094
W.P. Labuan	483	721	926	1,303	1,933	2,799	4,591	5,715
W.P. Putrajaya	848	1,168	1,439	2,259	3,451	5,058	7,819	10,654
								18,677

**Jadual 2.5: Pendapatan isi rumah kasar per kapita bulanan mengikut strata dan persentil, Malaysia, 2024**  
**Table 2.5: Monthly household gross income per capita by strata and percentile, Malaysia, 2024**

Strata	Percentil / Percentile							(RM)
	1%	5%	10%	25%	50%-med	75%	90%	
<b>Malaysia</b>	<b>460</b>	<b>702</b>	<b>889</b>	<b>1,348</b>	<b>2,153</b>	<b>3,446</b>	<b>5,525</b>	<b>7,606</b>
<b>Bandar / Urban</b>	544	830	1,050	1,564	2,426	3,802	6,127	8,369
<b>Luar bandar / Rural</b>	367	524	647	918	1,380	2,064	3,111	4,017
								16,496
								15,266
								6,757

**Jadual 2.6: Pendapatan isi rumah kasar per kapita bulanan mengikut kumpulan etnik dan persentil, Malaysia, 2024**

**Table 2.6: Monthly household gross income per capita by ethnic group and percentile, Malaysia, 2024**

Kumpulan Etnik Ethnic group	Percentil / Percentile							(RM)
	1%	5%	10%	25%	50%-med	75%	90%	
<b>Malaysia</b>	<b>460</b>	<b>702</b>	<b>889</b>	<b>1,348</b>	<b>2,153</b>	<b>3,446</b>	<b>5,525</b>	<b>7,606</b>
<b>Bumiputera</b>	427	634	796	1,185	1,863	2,910	4,452	5,869
<b>Cina / Chinese</b>	732	1,073	1,336	1,955	3,080	4,982	8,011	11,024
<b>India / Indians</b>	612	888	1,101	1,574	2,344	3,714	6,012	8,028
<b>Lain-lain / Others</b>	357	668	806	1,074	1,562	2,358	3,782	5,614
								21,707
								17,597
								10,986
								15,366

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**Jadual 3.1: Pendapatan isi rumah boleh guna bulanan mengikut negeri dan persentil, Malaysia, 2024**  
**Table 3.1: Monthly household disposable income by state and percentile, Malaysia, 2024**

Negeri State	Percentil / Percentile						
	1%	5%	10%	25%	50%-med	75%	90%
<b>Malaysia</b>	<b>1,357</b>	<b>2,007</b>	<b>2,511</b>	<b>3,731</b>	<b>5,999</b>	<b>9,361</b>	<b>13,739</b>
Johor	1,684	2,456	3,028	4,314	6,407	10,212	14,423
Kedah	1,147	1,590	1,932	2,765	4,245	6,344	9,268
Kelantan	1,109	1,399	1,709	2,403	3,535	5,424	8,823
Melaka	2,422	2,896	3,237	4,304	6,230	9,292	13,885
Negeri Sembilan	1,321	1,966	2,334	3,153	4,671	7,301	11,067
Pahang	1,638	2,160	2,476	3,137	4,295	6,081	9,547
Pulau Pinang	1,516	2,217	2,804	4,129	6,266	9,419	13,634
Perak	1,131	1,663	1,934	2,629	3,900	6,098	9,592
Perlis	1,209	1,729	2,277	2,998	4,531	6,581	9,636
Selangor	2,662	3,872	4,721	6,539	8,687	12,009	17,343
Terengganu	1,759	2,521	2,937	3,994	5,889	7,950	11,461
Sabah	1,108	1,592	1,952	2,717	4,218	6,778	11,093
Sarawak	1,264	1,735	2,122	3,058	4,742	7,401	11,155
W.P. Kuala Lumpur	2,183	3,458	4,190	5,899	8,341	11,994	18,156
W.P. Labuan	1,301	2,177	2,732	3,909	5,817	8,364	11,492
W.P. Putrajaya	3,296	4,197	4,874	6,495	9,681	15,201	19,717
							23,805
							32,226

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**Jadual 3.2: Pendapatan isi rumah boleh guna bulanan mengikut strata dan persentil, Malaysia, 2024**

*Table 3.2: Monthly household disposable income by strata and percentile, Malaysia, 2024*

Strata	Persentil / Percentile							(RM)
	1%	5%	10%	25%	50% = med	75%	90%	
<b>Malaysia</b>	<b>1,357</b>	<b>2,007</b>	<b>2,511</b>	<b>3,731</b>	<b>5,999</b>	<b>9,361</b>	<b>13,739</b>	<b>17,602</b>
<b>Bandar / Urban</b>	1,534	2,277	2,852	4,275	6,767	10,215	14,696	18,914
<b>Luar bandar / Rural</b>	1,112	1,565	1,923	2,690	4,005	6,025	9,035	11,494
								34,215
								17,465

**Jadual 3.3: Pendapatan isi rumah boleh guna bulanan mengikut kumpulan etnik dan persentil, Malaysia, 2024**

*Table 3.3: Monthly household disposable income by ethnic group and percentile, Malaysia, 2024*

Kumpulan Etnik Ethnic group	Persentil / Percentile							(RM)
	1%	5%	10%	25%	50% = med	75%	90%	
<b>Malaysia</b>	<b>1,357</b>	<b>2,007</b>	<b>2,511</b>	<b>3,731</b>	<b>5,999</b>	<b>9,361</b>	<b>13,739</b>	<b>17,602</b>
<b>Bumiputera</b>	1,320	1,953	2,431	3,539	5,564	8,612	12,410	15,433
<b>Cina / Chinese</b>	1,448	2,139	2,792	4,382	7,331	11,384	17,160	22,430
<b>India / Indians</b>	1,513	2,149	2,652	4,013	6,526	10,017	14,332	18,841
<b>Lain-lain / Others</b>	1,212	1,589	2,149	2,900	4,183	6,767	9,798	14,716
								31,462
								25,819
								41,364
								32,227
								17,687

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**Jadual 3.4: Pendapatan isi rumah boleh guna per kapita bulanan mengikut negeri dan persentil, Malaysia, 2024**  
 Table 3.4: Monthly household disposable income per capita by state and percentile, Malaysia, 2024

<b>Negeri State</b>	<b>Persentil / Percentile</b>							<b>(RM)</b>
	<b>1%</b>	<b>5%</b>	<b>10%</b>	<b>25%</b>	<b>50%-med</b>	<b>75%</b>	<b>90%</b>	
<b>Malaysia</b>	<b>396</b>	<b>600</b>	<b>763</b>	<b>1,154</b>	<b>1,818</b>	<b>2,891</b>	<b>4,597</b>	<b>6,185</b>
Johor	528	748	923	1,331	1,961	3,026	4,690	6,379
Kedah	371	501	605	848	1,235	1,832	2,801	3,627
Kelantan	320	421	501	699	1,046	1,610	2,520	3,429
Melaka	579	805	992	1,357	1,930	2,818	3,918	5,131
Negeri Sembilan	435	627	771	1,096	1,561	2,367	3,505	4,604
Pahang	435	599	708	997	1,443	2,125	3,107	4,026
Pulau Pinang	542	804	1,006	1,475	2,231	3,417	5,063	6,606
Perak	384	558	680	944	1,364	2,013	3,043	4,001
Perlis	442	591	698	919	1,315	1,913	3,009	3,841
Selangor	781	1,085	1,304	1,775	2,517	3,825	6,052	8,246
Terengganu	391	522	673	961	1,397	2,039	3,004	3,780
Sabah	261	392	483	720	1,180	2,047	3,385	4,640
Sarawak	389	547	675	965	1,467	2,277	3,527	4,684
W.P. Kuala Lumpur	773	1,233	1,497	2,064	2,976	4,494	7,026	9,568
W.P. Labuan	386	635	753	1,075	1,582	2,282	3,620	4,459
W.P. Putrajaya	808	1,057	1,254	1,897	2,926	4,261	6,630	8,176
								13,310

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**Jadual 3.5: Pendapatan isi rumah boleh guna per kapita bulanan mengikut strata dan persentil, Malaysia, 2024**  
 Table 3.5: Monthly household disposable income per capita by strata and percentile, Malaysia, 2024

Strata	Persentil / Percentile							(RM)
	1%	5%	10%	25%	50% = med	75%	90%	
<b>Malaysia</b>	<b>396</b>	<b>600</b>	<b>763</b>	<b>1,154</b>	<b>1,818</b>	<b>2,891</b>	<b>4,597</b>	<b>6,185</b> <b>11,819</b>
<b>Bandar / Urban</b>	459	701	892	1,333	2,036	3,185	5,022	6,766      12,911
<b>Luar bandar / Rural</b>	320	460	561	802	1,208	1,806	2,747	3,583      5,844

**Jadual 3.6: Pendapatan isi rumah boleh guna per kapita bulanan mengikut kumpulan etnik dan persentil, Malaysia, 2024**  
 Table 3.6: Monthly household disposable income per capita by ethnic group and percentile, Malaysia, 2024

Kumpulan Etnik Ethnic group	Persentil / Percentile							(RM)
	1%	5%	10%	25%	50% = med	75%	90%	
<b>Malaysia</b>	<b>396</b>	<b>600</b>	<b>763</b>	<b>1,154</b>	<b>1,818</b>	<b>2,891</b>	<b>4,597</b>	<b>6,185</b> <b>11,819</b>
<b>Bumiputera</b>	367	542	684	1,022	1,594	2,466	3,746	4,929      8,704
<b>Cina / Chinese</b>	624	919	1,144	1,674	2,579	4,110	6,407	8,784      16,477
<b>India / Indians</b>	518	753	926	1,315	1,983	3,113	4,962	6,848      14,029
<b>Lain-lain / Others</b>	318	549	705	904	1,288	2,007	2,947	4,649      12,566

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**Jadual 4.1: Pekali Gini mengikut daerah pentadbiran dan jenis pendapatan, Johor, 2022 dan 2024**

**Table 4.1: Gini coefficient by administrative district and types of income, Johor, 2022 and 2024**

Administrative District	Daerah Pentadbiran		Pendapatan Kasar		Pendapatan Kasar per Kapita		Pendapatan Boleh Guna		Pendapatan Boleh Guna per Kapita	
			Gross Income		Gross Income per Capita		Disposable Income		Disposable Income per Capita	
	2022	2024	2022	2024	2022	2024	2022	2024	2022	2024
Johor	<b>0.366</b>	<b>0.348</b>	<b>0.399</b>	<b>0.372</b>	<b>0.364</b>	<b>0.348</b>	<b>0.396</b>	<b>0.396</b>	<b>0.372</b>	<b>0.372</b>
Batu Pahat	0.338	0.316	0.353	0.329	0.339	0.314	0.359	0.359	0.331	0.331
Johor Bahru	0.359	0.350	0.406	0.386	0.355	0.355	0.401	0.401	0.388	0.388
Kluang	0.354	0.292	0.366	0.303	0.363	0.293	0.373	0.373	0.310	0.310
Kota Tinggi	0.343	0.379	0.344	0.358	0.343	0.354	0.350	0.350	0.345	0.345
Mersing	0.339	0.263	0.349	0.306	0.353	0.267	0.357	0.357	0.313	0.313
Muar	0.394	0.306	0.415	0.310	0.398	0.308	0.426	0.426	0.314	0.314
Pontian	0.361	0.341	0.338	0.279	0.363	0.335	0.340	0.340	0.281	0.281
Segamat	0.340	0.292	0.355	0.295	0.347	0.292	0.363	0.363	0.299	0.299
Kulai	0.337	0.319	0.360	0.344	0.333	0.329	0.360	0.360	0.354	0.354
Tangkak	0.371	0.306	0.381	0.297	0.376	0.314	0.385	0.385	0.306	0.306

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**Jadual 4.2: Pekali Gini mengikut daerah pentadbiran dan jenis pendapatan, Kedah, 2022 dan 2024**  
 Table 4.2: Gini coefficient by administrative district and types of income, Kedah, 2022 and 2024

Daerah Pentadbiran Administrative District	Pendapatan Kasar			Pendapatan Kasar per Kapita			Pendapatan Boleh Guna			Pendapatan Boleh Guna per Kapita		
	Gross Income			Gross Income per Capita			Disposable Income			Disposable Income per Capita		
	2022	2024	2022	2024	2022	2024	2024	2022	2024	2022	2024	
Kedah	<b>0.359</b>	<b>0.334</b>	<b>0.361</b>	<b>0.334</b>	<b>0.361</b>	<b>0.334</b>	<b>0.333</b>	<b>0.364</b>	<b>0.337</b>	<b>0.364</b>	<b>0.337</b>	
Baling	0.347	0.324	0.332	0.291	0.345	0.323	0.335	0.295				
Bandar Baharu	0.291	0.339	0.298	0.288	0.295	0.338	0.297	0.285				
Kota Setar	0.348	0.328	0.349	0.322	0.356	0.334	0.361	0.329				
Kuala Muda	0.404	0.333	0.403	0.330	0.395	0.324	0.397	0.329				
Kubang Pasu	0.325	0.317	0.334	0.345	0.331	0.329	0.342	0.360				
Kulim	0.359	0.349	0.356	0.326	0.357	0.338	0.355	0.318				
Langkawi	0.302	0.335	0.355	0.366	0.304	0.332	0.347	0.360				
Padang Terap	0.323	0.292	0.334	0.353	0.339	0.288	0.340	0.354				
Sik	0.333	0.325	0.345	0.339	0.357	0.330	0.370	0.350				
Yan	0.291	0.293	0.276	0.287	0.301	0.305	0.287	0.297				
Pendang	0.349	0.347	0.341	0.318	0.371	0.348	0.361	0.327				
Pokok Sena	0.310	0.270	0.317	0.290	0.327	0.284	0.335	0.305				

**Jadual 4.3: Pekali Gini mengikut daerah pentadbiran dan jenis pendapatan, Kelantan, 2022 dan 2024**  
**Table 4.3: Gini coefficient by administrative district and types of income, Kelantan, 2022 and 2024**

Daerah Pentadbiran Administrative District	Pendapatan Kasar				Pendapatan Kasar per Kapita				Pendapatan Boleh Guna				Pendapatan Boleh Guna per Kapita	
	Gross Income		Gross Income per Capita		Disposable Income		Disposable Income per Capita		Disposable Income		Disposable Income per Capita		Disposable Income per Capita	
	2022	2024	2022	2024	2022	2024	2022	2024	2022	2024	2022	2024	2022	2024
Kelantan	<b>0.385</b>	<b>0.356</b>	<b>0.351</b>	<b>0.358</b>	<b>0.393</b>	<b>0.358</b>	<b>0.358</b>	<b>0.358</b>	<b>0.358</b>	<b>0.358</b>	<b>0.358</b>	<b>0.358</b>	<b>0.365</b>	<b>0.365</b>
Bachok	0.374	0.349	0.340	0.390	0.385	0.385	0.363	0.363	0.352	0.352	0.352	0.352	0.396	0.396
Kota Bharu	0.384	0.361	0.347	0.364	0.392	0.369	0.369	0.369	0.356	0.356	0.356	0.356	0.375	0.375
Machang	0.414	0.331	0.351	0.321	0.421	0.335	0.335	0.335	0.361	0.361	0.361	0.361	0.323	0.323
Pasir Mas	0.362	0.365	0.309	0.325	0.370	0.375	0.375	0.375	0.345	0.345	0.345	0.345	0.338	0.338
Pasir Puteh	0.378	0.302	0.346	0.280	0.387	0.302	0.302	0.302	0.356	0.356	0.356	0.356	0.286	0.286
Tanah Merah	0.377	0.363	0.334	0.364	0.393	0.377	0.377	0.377	0.347	0.347	0.347	0.347	0.376	0.376
Tumpat	0.367	0.334	0.344	0.378	0.377	0.338	0.338	0.338	0.355	0.355	0.355	0.355	0.384	0.384
Gua Musang	0.360	0.302	0.400	0.364	0.364	0.316	0.316	0.316	0.369	0.369	0.369	0.369	0.361	0.361
Kuala Krai	0.399	0.342	0.375	0.342	0.395	0.339	0.339	0.339	0.365	0.365	0.365	0.365	0.340	0.340
Jeli	0.350	0.315	0.352	0.329	0.363	0.324	0.324	0.324	0.352	0.352	0.352	0.352	0.331	0.331
Lojing	0.365	0.218	0.283	0.347	0.362	0.219	0.219	0.219	0.290	0.290	0.290	0.290		

**Jadual 4.4: Pekali Gini mengikut daerah pentadbiran dan jenis pendapatan, Melaka, 2022 dan 2024**  
 Table 4.4: Gini coefficient by administrative district and types of income, Melaka, 2022 and 2024

Daerah Pentadbiran Administrative District	Pendapatan Kasar		Pendapatan Kasar per Kapita Gross Income per Capita		Pendapatan Boleh Guna Disposable Income		Pendapatan Boleh Guna per Kapita Disposable Income per Capita	
	2022	2024	2022	2024	2022	2024	2022	2024
Melaka	<b>0.370</b>	<b>0.337</b>	<b>0.363</b>	<b>0.322</b>	<b>0.368</b>	<b>0.333</b>	<b>0.362</b>	<b>0.322</b>
Alor Gajah	0.343	0.327	0.344	0.328	0.344	0.326	0.343	0.330
Jasin	0.332	0.298	0.328	0.281	0.335	0.294	0.330	0.283
Melaka Tengah	0.383	0.373	0.368	0.322	0.380	0.339	0.368	0.322

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**Jadual 4.5: Pekali Gini mengikut daerah pentadbiran dan jenis pendapatan, Negeri Sembilan, 2022 dan 2024**  
 Table 4.5: Gini coefficient by administrative district and types of income, Negeri Sembilan, 2022 and 2024

Administrative District	Daerah Pentadbiran	Pendapatan Kasar		Pendapatan Kasar per Kapita		Pendapatan Boleh Guna		Pendapatan Boleh Guna per Kapita	
		Gross Income		Gross Income per Capita		Disposable Income		Disposable Income per Capita	
		2022	2024	2022	2024	2022	2024	2022	2024
Negeri Sembilan	0.369	0.343	0.347	0.354	0.356	0.352	0.344	0.341	0.341
Jelebu	0.326	0.313	0.301	0.315	0.317	0.306	0.302	0.322	0.322
Kuala Pilah	0.346	0.324	0.334	0.315	0.341	0.315	0.336	0.324	0.324
Port Dickson	0.345	0.324	0.335	0.297	0.331	0.316	0.332	0.298	0.298
Rembau	0.344	0.339	0.310	0.268	0.334	0.335	0.316	0.275	0.275
Seremban	0.354	0.368	0.341	0.354	0.346	0.347	0.339	0.339	0.339
Tampin	0.347	0.349	0.361	0.376	0.343	0.332	0.366	0.363	0.363
Jempol	0.331	0.364	0.314	0.333	0.332	0.350	0.325	0.331	0.331

**Jadual 4.6: Pekali Gini mengikut daerah pentadbiran dan jenis pendapatan, Pahang, 2022 dan 2024**  
 Table 4.6: Gini coefficient by administrative district and types of income, Pahang, 2022 and 2024

Administrative District	Daerah Pentadbiran	Pendapatan Kasar		Pendapatan Kasar per Kapita		Pendapatan Boleh Guna		Pendapatan Boleh Guna per Kapita	
		Gross Income	2024	Gross Income per Capita	2024	Disposable Income	2024	Disposable Income per Capita	
Pahang	0.308	0.319	0.321	0.324	0.305	0.317	0.323	0.326	
Bentong	0.244	0.286	0.297	0.297	0.249	0.276	0.310	0.295	
Cameron Highlands	0.272	0.294	0.311	0.348	0.278	0.305	0.317	0.365	
Jerantut	0.290	0.319	0.314	0.312	0.291	0.318	0.322	0.309	
Kuantan	0.306	0.332	0.312	0.325	0.306	0.333	0.312	0.327	
Lipis	0.280	0.237	0.339	0.313	0.277	0.234	0.347	0.313	
Pekan	0.303	0.277	0.329	0.336	0.305	0.271	0.334	0.331	
Raub	0.257	0.335	0.296	0.315	0.258	0.332	0.298	0.313	
Temerloh	0.291	0.319	0.312	0.330	0.293	0.315	0.318	0.334	
Rompin	0.329	0.279	0.349	0.326	0.326	0.283	0.348	0.329	
Maran	0.288	0.257	0.320	0.310	0.291	0.258	0.328	0.321	
Bera	0.256	0.361	0.308	0.279	0.253	0.315	0.304	0.291	

**Jadual 4.7: Pekali Gini mengikut daerah pentadbiran dan jenis pendapatan, Pulau Pinang, 2022 dan 2024**  
**Table 4.7: Gini coefficient by administrative district and types of income, Pulau Pinang, 2022 and 2024**

Daerah Pentadbiran Administrative District	Pendapatan Kasar		Pendapatan Kasar per Kapita		Pendapatan Boleh Guna		Pendapatan Boleh Guna per Kapita	
	Gross Income	Gross Income per Capita	2022	2024	2022	2024	2022	2024
Pulau Pinang	0.371	0.311	0.373	0.378	0.357	0.345	0.363	0.365
Seberang Perai Tengah	0.377	0.346	0.345	0.333	0.365	0.335	0.333	0.327
Seberang Perai Utara	0.350	0.343	0.357	0.357	0.341	0.331	0.344	0.340
Seberang Perai Selatan	0.360	0.352	0.359	0.324	0.346	0.341	0.347	0.314
Timur Laut	0.380	0.398	0.366	0.385	0.365	0.377	0.356	0.366
Barat Daya	0.357	0.368	0.392	0.322	0.338	0.278	0.377	0.306

**Jadual 4.8: Pekali Gini mengikut daerah pentadbiran dan jenis pendapatan, Perak, 2022 dan 2024**  
**Table 4.8: Gini coefficient by administrative district and types of income, Perak, 2022 and 2024**

Administrative District	Pendapatan Kasar			Pendapatan Kasar per Kapita			Pendapatan Boleh Guna			Pendapatan Boleh Guna per Kapita		
	Gross Income			Gross Income per Capita			Disposable Income			Disposable Income per Capita		
	2022	2024	2022	2024	2022	2024	2022	2024	2022	2024	2022	2024
Perak	0.368	0.298	0.354	0.349	0.368	0.368	0.368	0.359	0.359	0.353	0.353	0.353
Batang Padang	0.370	0.354	0.363	0.317	0.358	0.360	0.360	0.357	0.357	0.327	0.327	0.327
Manjung	0.354	0.346	0.332	0.329	0.356	0.357	0.357	0.339	0.339	0.339	0.339	0.339
Kinta	0.358	0.391	0.340	0.370	0.360	0.390	0.390	0.347	0.347	0.377	0.377	0.377
Kerian	0.364	0.305	0.350	0.264	0.368	0.305	0.305	0.357	0.357	0.274	0.274	0.274
Kuala Kangsar	0.391	0.357	0.342	0.305	0.400	0.365	0.365	0.355	0.355	0.318	0.318	0.318
Larut & Matang	0.365	0.335	0.350	0.340	0.359	0.336	0.336	0.353	0.353	0.345	0.345	0.345
Hilir Perak	0.390	0.360	0.363	0.338	0.387	0.351	0.351	0.363	0.363	0.331	0.331	0.331
Hulu Perak	0.399	0.331	0.424	0.351	0.413	0.348	0.348	0.442	0.442	0.367	0.367	0.367
Perak Tengah	0.391	0.354	0.401	0.329	0.386	0.361	0.361	0.389	0.389	0.339	0.339	0.339
Kampar	0.306	0.370	0.308	0.313	0.306	0.356	0.356	0.322	0.322	0.301	0.301	0.301
Muallim	0.359	0.350	0.328	0.346	0.353	0.351	0.351	0.326	0.326	0.353	0.353	0.353
Bagan Datuk	0.361	0.361	0.366	0.329	0.368	0.361	0.361	0.375	0.375	0.338	0.338	0.338
Selama	0.299	0.337	0.332	0.325	0.305	0.342	0.342	0.345	0.345	0.337	0.337	0.337

**Jadual 4.9: Pekali Gini mengikut daerah pentadbiran dan jenis pendapatan, Selangor, 2022 dan 2024**  
 Table 4.9: *Gini coefficient by administrative district and types of income, Selangor, 2022 and 2024*

Administrative District	Daerah Pentadbiran		Pendapatan Kasar		Pendapatan Kasar per Kapita		Pendapatan Boleh Guna		Pendapatan Boleh Guna per Kapita	
			Gross Income		Gross Income per Capita		Disposable Income		Disposable Income per Capita	
	2022	2024	2022	2024	2022	2024	2022	2024	2022	2024
<b>Selangor</b>	<b>0.361</b>	<b>0.332</b>	<b>0.393</b>	<b>0.385</b>	<b>0.352</b>	<b>0.317</b>	<b>0.382</b>	<b>0.375</b>		
Gombak	0.392	0.366	0.401	0.396	0.390	0.352	0.399	0.378		
Klang	0.347	0.299	0.369	0.326	0.337	0.289	0.359	0.322		
Kuala Langat	0.277	0.160	0.302	0.243	0.277	0.174	0.305	0.259		
Kuala Selangor	0.346	0.350	0.363	0.337	0.338	0.349	0.355	0.337		
Petaling	0.392	0.387	0.425	0.437	0.376	0.371	0.409	0.425		
Sabak Bernam	0.321	0.268	0.346	0.333	0.318	0.267	0.348	0.331		
Sepang	0.229	0.332	0.289	0.338	0.230	0.282	0.279	0.311		
Ulu Langat	0.326	0.219	0.349	0.319	0.322	0.295	0.346	0.316		
Ulu Selangor	0.297	0.299	0.310	0.291	0.304	0.218	0.314	0.304		

**Jadual 4.10: Pekali Gini mengikut daerah pentadbiran dan jenis pendapatan, Terengganu, 2022 dan 2024**

Table 4.10: Gini coefficient by administrative district and types of income, Terengganu, 2022 and 2024

Administrative District	Daerah Pentadbiran			Pendapatan Kasar			Pendapatan Kasar per Kapita			Pendapatan Boleh Guna per Kapita		
				Gross Income			Gross Income per Capita			Disposable Income		
	2022	2024	2022	2024	2022	2024	2022	2024	2022	2024	2022	2024
Terengganu	0.326	0.263	0.358	0.330	0.322	0.266	0.358	0.330	0.310	0.372	0.389	0.330
Besut	0.330	0.311	0.374	0.393	0.331	0.310	0.372	0.393	0.326	0.326	0.309	0.330
Dungun	0.308	0.308	0.327	0.310	0.299	0.304	0.304	0.310	0.310	0.310	0.310	0.310
Kemaman	0.378	0.319	0.382	0.337	0.375	0.386	0.386	0.337	0.386	0.386	0.331	0.331
Kuala Terengganu	0.300	0.267	0.335	0.308	0.296	0.270	0.270	0.308	0.334	0.334	0.313	0.313
Marang	0.325	0.281	0.365	0.282	0.322	0.281	0.322	0.282	0.310	0.310	0.287	0.287
Hulu Terengganu	0.293	0.255	0.345	0.307	0.297	0.262	0.297	0.307	0.348	0.348	0.322	0.322
Setiu	0.275	0.214	0.321	0.283	0.283	0.216	0.283	0.214	0.325	0.325	0.292	0.292
Kuala Nerus	0.273	0.282	0.321	0.311	0.272	0.292	0.272	0.311	0.328	0.328	0.322	0.322

**Jadual 4.11: Pekali Gini mengikut daerah pentadbiran dan jenis pendapatan, Sabah, 2022 dan 2024**  
 Table 4.11: Gini coefficient by administrative district and types of income, Sabah, 2022 and 2024

Administrative District	Daerah Pentadbiran		Pendapatan Kasar		Pendapatan Kasar per Kapita		Pendapatan Boleh Guna		Pendapatan Boleh Guna per Kapita	
	2022	2024	Gross Income	2022	2024	Gross Income per Capita	Disposable Income	2022	2024	Disposable Income per Capita
<b>Sabah</b>	<b>0.395</b>	<b>0.405</b>	<b>0.460</b>	<b>0.387</b>	<b>0.383</b>	<b>0.444</b>	<b>0.446</b>			
Tawau	0.388	0.389	0.400	0.425	0.391	0.413	0.403	0.426		
Lahad Datu	0.388	0.286	0.406	0.393	0.381	0.287	0.394	0.381		
Semporna	0.341	0.411	0.396	0.444	0.339	0.413	0.390	0.443		
Sandakan	0.347	0.355	0.410	0.385	0.342	0.354	0.401	0.381		
Kinabatangan	0.392	0.308	0.451	0.416	0.400	0.310	0.439	0.400		
Beluran	0.399	0.314	0.450	0.407	0.402	0.319	0.441	0.409		
Kota Kinabalu	0.431	0.426	0.504	0.522	0.417	0.412	0.479	0.497		
Ranau	0.375	0.441	0.381	0.403	0.378	0.438	0.383	0.395		
Kota Belud	0.425	0.361	0.431	0.370	0.419	0.357	0.423	0.374		
Tuaran	0.366	0.342	0.393	0.349	0.372	0.337	0.404	0.357		
Penampang	0.330	0.348	0.404	0.444	0.334	0.346	0.401	0.435		
Papar	0.341	0.313	0.374	0.326	0.340	0.320	0.377	0.332		
Kudat	0.369	0.385	0.414	0.429	0.370	0.386	0.410	0.427		
Kota Marudu	0.419	0.421	0.452	0.455	0.419	0.425	0.454	0.455		
Pitas	0.386	0.411	0.400	0.491	0.379	0.418	0.398	0.494		
Beaufort	0.338	0.373	0.396	0.403	0.336	0.372	0.389	0.400		
Kuala Penyu	0.324	0.375	0.367	0.300	0.323	0.364	0.364	0.290		
Sipitang	0.360	0.306	0.474	0.382	0.343	0.293	0.426	0.355		

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**Jadual 4.11: Pekali Gini mengikut daerah pentadbiran dan jenis pendapatan, Sabah, 2022 dan 2024 (samb.)**  
**Table 4.11: Gini coefficient by administrative district and types of income, Sabah, 2022 and 2024 (cont'd)**

Administrative District	Daerah Pentadbiran		Pendapatan Kasar		Pendapatan Kasar per Kapita		Pendapatan Boleh Guna		Pendapatan Boleh Guna per Kapita	
			Gross Income		Gross Income per Capita		Disposable Income		Disposable Income per Capita	
	2022	2024	2022	2024	2022	2024	2022	2024	2022	2024
Tenom	0.336	0.336	0.390	0.369	0.342	0.332	0.384	0.384	0.367	0.367
Nabawan	0.311	0.314	0.421	0.393	0.308	0.324	0.405	0.405	0.407	0.407
Keningau	0.360	0.322	0.410	0.367	0.366	0.329	0.412	0.412	0.371	0.371
Tambunan	0.337	0.300	0.380	0.307	0.348	0.309	0.390	0.390	0.322	0.322
Kunak	0.352	0.484	0.448	0.636	0.348	0.480	0.438	0.438	0.633	0.633
Tongod	0.347	0.344	0.476	0.469	0.340	0.336	0.458	0.458	0.459	0.459
Putatan	0.351	0.289	0.401	0.287	0.346	0.293	0.398	0.398	0.296	0.296
Telupid	0.321	0.267	0.441	0.280	0.310	0.255	0.417	0.417	0.285	0.285
Kalabakan	0.368	0.357	0.457	0.404	0.360	0.358	0.435	0.435	0.376	0.376
Membakut	n.a.	0.447	n.a.	0.377	n.a.	0.437	n.a.	0.437	0.370	0.370

**Nota / Notes:**

**n.a. : Tidak berkenaan**

Not applicable

**Jadual 4.12: Pekali Gini mengikut daerah pentadbiran dan jenis pendapatan, Sarawak, 2022 dan 2024**  
**Table 4.12: Gini coefficient by administrative district and types of income, Sarawak, 2022 and 2024**

Administrative District	Daerah Pentadbiran		Pendapatan Kasar		Pendapatan Kasar per Kapita		Pendapatan Boleh Guna		Pendapatan Boleh Guna per Kapita	
	2022	2024	Gross Income	2022	2024	Disposable Income	2022	2024	Disposable Income per Capita	Disposable Income per Capita
<b>Sarawak</b>	<b>0.382</b>	<b>0.361</b>	<b>0.406</b>	<b>0.370</b>	<b>0.379</b>	<b>0.355</b>	<b>0.398</b>	<b>0.365</b>	<b>0.365</b>	<b>0.365</b>
Kuching	0.376	0.349	0.399	0.366	0.373	0.344	0.395	0.361	0.361	0.361
Bau	0.360	0.327	0.329	0.284	0.359	0.322	0.336	0.292	0.292	0.292
Lundu	0.352	0.345	0.395	0.332	0.360	0.340	0.400	0.337	0.337	0.337
Samarahan	0.324	0.322	0.347	0.362	0.335	0.327	0.351	0.356	0.356	0.356
Serian	0.345	0.326	0.359	0.317	0.351	0.323	0.366	0.329	0.329	0.329
Simunjan	0.314	0.311	0.350	0.282	0.315	0.315	0.351	0.289	0.289	0.289
Sri Aman	0.395	0.383	0.381	0.357	0.394	0.384	0.375	0.361	0.361	0.361
Lubok Antu	0.352	0.311	0.426	0.431	0.345	0.300	0.402	0.415	0.415	0.415
Betong	0.305	0.269	0.357	0.312	0.310	0.275	0.356	0.320	0.320	0.320
Saratok	0.290	0.352	0.368	0.391	0.295	0.356	0.371	0.397	0.397	0.397
Sarikei	0.449	0.355	0.442	0.374	0.451	0.365	0.433	0.381	0.381	0.381
Maradong	0.362	0.303	0.395	0.289	0.362	0.322	0.388	0.306	0.306	0.306
Daro	0.389	0.326	0.449	0.333	0.388	0.333	0.440	0.341	0.341	0.341
Julau	0.374	0.360	0.399	0.358	0.366	0.389	0.391	0.384	0.384	0.384
Sibu	0.374	0.320	0.385	0.348	0.374	0.322	0.379	0.352	0.352	0.352
Dalat	0.315	0.355	0.404	0.379	0.309	0.353	0.394	0.375	0.375	0.375
Mukah	0.386	0.340	0.413	0.383	0.385	0.338	0.395	0.373	0.373	0.373
Kanowit	0.386	0.343	0.366	0.399	0.388	0.333	0.372	0.387	0.387	0.387

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**Jadual 4.12: Pekali Gini mengikut daerah pentadbiran dan jenis pendapatan, Sarawak, 2022 dan 2024 (samb.)**  
 Table 4.12: Gini coefficient by administrative district and types of income, Sarawak, 2022 and 2024 (cont'd)

Daerah Pentadbiran Administrative district	Pendapatan Kasar Gross Income			Pendapatan Kasar per Kapita Gross Income per Capita			Pendapatan Boleh Guna Disposable Income			Pendapatan Boleh Guna per Kapita Disposable Income per Capita		
	2022	2024	2022	2024	2022	2024	2022	2024	2022	2024	2022	2024
Bintulu	0.318	0.369	0.372	0.366	0.317	0.350	0.368	0.346	0.368	0.346	0.368	0.346
Tatau	0.303	0.308	0.344	0.342	0.303	0.307	0.342	0.347	0.307	0.342	0.342	0.347
Kapit	0.366	0.346	0.433	0.357	0.369	0.348	0.432	0.364	0.369	0.432	0.432	0.364
Song	0.322	0.344	0.480	0.403	0.328	0.336	0.483	0.401	0.328	0.483	0.483	0.401
Belaga	0.330	0.313	0.479	0.446	0.329	0.308	0.444	0.406	0.329	0.444	0.444	0.406
Miri	0.342	0.307	0.380	0.309	0.338	0.297	0.368	0.304	0.338	0.368	0.368	0.304
Marudi	0.361	0.309	0.424	0.370	0.365	0.303	0.410	0.345	0.365	0.410	0.410	0.345
Limbang	0.351	0.385	0.406	0.424	0.348	0.382	0.389	0.424	0.348	0.389	0.389	0.424
Lawas	0.406	0.350	0.457	0.405	0.424	0.351	0.464	0.401	0.424	0.464	0.464	0.401
Matu	0.369	0.308	0.428	0.329	0.379	0.314	0.426	0.342	0.379	0.426	0.426	0.342
Asajaya	0.301	0.326	0.325	0.325	0.298	0.320	0.340	0.337	0.298	0.320	0.320	0.337
Pakan	0.312	0.306	0.335	0.241	0.313	0.309	0.322	0.256	0.313	0.309	0.309	0.256
Selangau	0.393	0.291	0.474	0.418	0.382	0.301	0.460	0.423	0.382	0.460	0.460	0.423
Tebedu	0.312	0.249	0.318	0.324	0.320	0.248	0.328	0.331	0.320	0.328	0.328	0.331
Pusa	0.225	0.339	0.321	0.376	0.225	0.341	0.326	0.382	0.225	0.341	0.341	0.382
Kabong	0.314	0.289	0.345	0.294	0.321	0.282	0.346	0.302	0.321	0.282	0.282	0.302
Tanjung Manis	0.334	0.303	0.390	0.338	0.337	0.335	0.397	0.358	0.337	0.335	0.335	0.358
Sebauh	0.303	0.295	0.344	0.290	0.300	0.285	0.347	0.249	0.300	0.285	0.285	0.249
Bukit Mabong	0.297	0.333	0.444	0.477	0.294	0.355	0.435	0.487	0.294	0.355	0.355	0.487

**Jadual 4.12: Pekali Gini mengikut daerah pentadbiran dan jenis pendapatan, Sarawak, 2022 dan 2024 (samb.)**

Table 4.12: Gini coefficient by administrative district and types of income, Sarawak, 2022 and 2024 (cont'd)

Daerah Pentadbiran Administrative District	Pendapatan Kasar		Pendapatan Kasar per Kapita		Pendapatan Boleh Guna		Pendapatan Boleh Guna per Kapita	
	Gross Income		Gross Income per Capita		Disposable Income		Disposable Income per Capita	
	2022	2024	2022	2024	2022	2024	2022	2024
Subis	0.341	0.274	0.397	0.332	0.333	0.302	0.372	0.343
Beluru	0.302	0.238	0.399	0.339	0.306	0.235	0.366	0.317
Telang Usan	0.311	0.229	0.400	0.329	0.323	0.240	0.393	0.305
Gedong	n.a.	0.392	n.a.	0.423	n.a.	0.400	n.a.	0.434
Sebuyau	n.a.	0.310	n.a.	0.334	n.a.	0.304	n.a.	0.338
Siburan	n.a.	0.335	n.a.	0.370	n.a.	0.336	n.a.	0.371
Pantu	n.a.	0.222	n.a.	0.246	n.a.	0.219	n.a.	0.261
Lingga	n.a.	0.270	n.a.	0.308	n.a.	0.269	n.a.	0.324

**Nota/ Notes:**

n.a.: Tidak berkenaan

Not applicable

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**Jadual 5.1: Nisbah serakan mengikut negeri dan persentil menggunakan pendapatan isi rumah kasar bulanan, Malaysia, 2024**

*Table 5.1: Dispersion ratio by state and percentile using monthly household gross income, Malaysia, 2024*

Negeri State	Nisbah Serakan / Dispersion Ratio					
	p90/p10	p90/p50	p10/p50	p75/p25	p95/p5	p99/p1
<b>Malaysia</b>	<b>5.72</b>	<b>2.35</b>	<b>0.41</b>	<b>2.58</b>	<b>9.32</b>	<b>25.84</b>
Johor	4.76	2.17	0.46	2.50	7.47	19.75
Kedah	4.83	2.17	0.45	2.25	7.51	15.38
Kelantan	4.90	2.42	0.49	2.26	8.01	15.31
Melaka	4.44	2.22	0.50	2.20	6.32	12.64
Negeri Sembilan	5.13	2.44	0.48	2.38	7.88	21.11
Pahang	3.93	2.17	0.55	1.93	6.01	12.76
Pulau Pinang	5.16	2.23	0.43	2.38	8.51	20.78
Perak	4.99	2.44	0.49	2.31	7.45	17.92
Perlis	4.45	2.16	0.49	2.23	7.66	15.24
Selangor	3.83	2.02	0.53	1.80	6.33	20.86
Terengganu	3.98	2.01	0.51	2.00	5.71	12.07
Sabah	5.82	2.60	0.45	2.56	9.14	21.92
Sarawak	5.42	2.39	0.44	2.46	8.19	17.45
W.P. Kuala Lumpur	4.75	2.24	0.47	2.07	8.04	23.24
W.P. Labuan	4.46	2.00	0.45	2.23	7.16	19.25
W.P. Putrajaya	4.70	2.29	0.49	2.40	6.40	11.87

**Jadual 5.2: Nisbah serakan mengikut strata dan persentil menggunakan pendapatan isi rumah kasar bulanan, Malaysia, 2024**

*Table 5.2: Dispersion ratio by strata and percentile using monthly household gross income, Malaysia, 2024*

Strata	Nisbah Serakan / Dispersion Ratio					
	p90/p10	p90/p50	p10/p50	p75/p25	p95/p5	p99/p1
<b>Malaysia</b>	<b>5.72</b>	<b>2.35</b>	<b>0.41</b>	<b>2.58</b>	<b>9.32</b>	<b>25.84</b>
<b>Bandar / Urban</b>	5.42	2.19	0.40	2.48	8.89	24.70
<b>Luar bandar / Rural</b>	4.71	2.24	0.48	2.25	7.45	15.47

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**Jadual 5.3: Nisbah serakan mengikut kumpulan etnik dan persentil menggunakan pendapatan isi rumah kasar bulanan, Malaysia, 2024**

Table 5.3: Dispersion ratio by ethnic group and percentile using monthly household gross income, Malaysia, 2024

Kumpulan Etnik <i>Ethnic group</i>	Nisbah Serakan / Dispersion Ratio					
	p90/p10	p90/p50	p10/p50	p75/p25	p95/p5	p99/p1
<b>Malaysia</b>	<b>5.72</b>	<b>2.35</b>	<b>0.41</b>	<b>2.58</b>	<b>9.32</b>	<b>25.84</b>
Bumiputera	5.21	2.23	0.43	2.51	8.19	21.73
Cina / Chinese	6.87	2.40	0.35	2.77	11.51	32.32
India / Indians	5.64	2.18	0.39	2.54	9.29	25.11
Lain-lain / Others	5.00	2.34	0.47	2.32	9.42	16.33

**Jadual 5.4: Nisbah serakan mengikut negeri dan persentil menggunakan pendapatan isi rumah kasar per kapita bulanan, Malaysia, 2024**

Table 5.4: Dispersion ratio by state and percentile using monthly household gross income per capita, Malaysia, 2024

Negeri <i>State</i>	Nisbah Serakan / Dispersion Ratio					
	p90/p10	p90/p50	p10/p50	p75/p25	p95/p5	p99/p1
<b>Malaysia</b>	<b>6.21</b>	<b>2.57</b>	<b>0.41</b>	<b>2.56</b>	<b>10.83</b>	<b>33.16</b>
Johor	5.00	2.36	0.47	2.24	8.43	22.76
Kedah	4.57	2.23	0.49	2.20	7.14	14.73
Kelantan	4.92	2.34	0.48	2.25	7.64	17.05
Melaka	4.05	2.04	0.50	2.07	6.50	16.10
Negeri Sembilan	4.65	2.27	0.49	2.17	7.25	18.26
Pahang	4.19	2.09	0.50	2.10	6.75	13.77
Pulau Pinang	5.35	2.35	0.44	2.36	8.49	24.75
Perak	4.23	2.15	0.51	2.12	6.84	18.77
Perlis	4.23	2.20	0.52	2.04	6.30	13.77
Selangor	4.74	2.42	0.51	2.11	8.00	21.45
Terengganu	4.39	2.12	0.48	2.09	7.12	17.32
Sabah	7.28	2.94	0.40	2.84	12.37	38.88
Sarawak	5.40	2.48	0.46	2.36	8.61	19.95
W.P. Kuala Lumpur	5.16	2.43	0.47	2.27	8.88	35.58
W.P. Labuan	4.96	2.37	0.48	2.15	7.92	24.74
W.P. Putrajaya	5.43	2.27	0.42	2.24	9.12	22.03

**Jadual 5.5: Nisbah serakan mengikut strata dan persentil menggunakan pendapatan isi rumah kasar per kapita bulanan, Malaysia, 2024**

*Table 5.5: Dispersion ratio by strata and percentile using monthly household gross income per capita, Malaysia, 2024*

Strata	Nisbah Serakan / Dispersion Ratio					
	p90/p10	p90/p50	p10/p50	p75/p25	p95/p5	p99/p1
<b>Malaysia</b>	<b>6.21</b>	<b>2.57</b>	<b>0.41</b>	<b>2.56</b>	<b>10.83</b>	<b>33.16</b>
<b>Bandar / Urban</b>	5.83	2.53	0.43	2.43	10.09	30.31
<b>Luar bandar / Rural</b>	4.81	2.25	0.47	2.25	7.67	18.39

**Jadual 5.6: Nisbah serakan mengikut kumpulan etnik dan persentil menggunakan pendapatan isi rumah kasar per kapita bulanan, Malaysia. 2024**

*Table 5.6: Dispersion ratio by ethnic group and percentile using monthly household gross income per capita, Malaysia, 2024*

Kumpulan Etnik <i>Ethnic group</i>	Nisbah Serakan / Dispersion Ratio					
	p90/p10	p90/p50	p10/p50	p75/p25	p95/p5	p99/p1
<b>Malaysia</b>	<b>6.21</b>	<b>2.57</b>	<b>0.41</b>	<b>2.56</b>	<b>10.83</b>	<b>33.16</b>
<b>Bumiputera</b>	5.59	2.39	0.43	2.46	9.26	25.72
<b>Cina / Chinese</b>	6.00	2.60	0.43	2.55	10.27	29.64
<b>India / Indians</b>	5.46	2.56	0.47	2.36	9.04	28.77
<b>Lain-lain / Others</b>	4.69	2.42	0.52	2.20	8.40	43.10

**Jadual 6.1: Nisbah serakan mengikut negeri dan persentil menggunakan pendapatan isi rumah boleh guna bulanan, Malaysia, 2024**

Table 6.1: Dispersion ratio by state and percentile using monthly household disposable income, Malaysia, 2024

Negeri State	Nisbah Serakan / Dispersion Ratio					
	p90/p10	p90/p50	p10/p50	p75/p25	p95/p5	p99/p1
<b>Malaysia</b>	<b>5.47</b>	<b>2.29</b>	<b>0.42</b>	<b>2.51</b>	<b>8.77</b>	<b>23.19</b>
Johor	4.76	2.25	0.47	2.37	7.38	18.60
Kedah	4.80	2.18	0.46	2.29	7.15	15.07
Kelantan	5.16	2.50	0.48	2.26	8.38	16.38
Melaka	4.29	2.23	0.52	2.16	6.15	12.18
Negeri Sembilan	4.74	2.37	0.50	2.32	7.17	16.50
Pahang	3.86	2.22	0.58	1.94	5.95	12.14
Pulau Pinang	4.86	2.18	0.45	2.28	7.55	18.66
Perak	4.96	2.46	0.50	2.32	7.64	17.41
Perlis	4.23	2.13	0.50	2.20	7.45	14.72
Selangor	3.67	2.00	0.54	1.84	5.85	16.99
Terengganu	3.90	1.95	0.50	1.99	5.89	11.99
Sabah	5.68	2.63	0.46	2.49	8.81	20.90
Sarawak	5.26	2.35	0.45	2.42	8.11	17.06
W.P. Kuala Lumpur	4.33	2.18	0.50	2.03	6.89	21.29
W.P. Labuan	4.21	1.98	0.47	2.14	6.31	17.49
W.P. Putrajaya	4.05	2.04	0.50	2.34	5.67	9.78

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**Jadual 6.2: Nisbah serakan mengikut strata dan persentil menggunakan pendapatan isi rumah boleh guna bulanan, Malaysia, 2024**

*Table 6.2: Dispersion ratio by strata and percentile using monthly household disposable income, Malaysia, 2024*

Strata	Nisbah Serakan / Dispersion Ratio					
	p90/p10	p90/p50	p10/p50	p75/p25	p95/p5	p99/p1
<b>Malaysia</b>	<b>5.47</b>	<b>2.29</b>	<b>0.42</b>	<b>2.51</b>	<b>8.77</b>	<b>23.19</b>
<b>Bandar / Urban</b>	5.15	2.17	0.42	2.39	8.31	22.30
<b>Luar bandar / Rural</b>	4.70	2.26	0.48	2.24	7.34	15.71

**Jadual 6.3: Nisbah serakan mengikut kumpulan etnik dan persentil menggunakan pendapatan isi rumah boleh guna bulanan, Malaysia, 2024**

*Table 6.3: Dispersion ratio by ethnic group and percentile using monthly household disposable income, Malaysia, 2024*

Kumpulan Etnik <i>Ethnic group</i>	Nisbah Serakan / Dispersion Ratio					
	p90/p10	p90/p50	p10/p50	p75/p25	p95/p5	p99/p1
<b>Malaysia</b>	<b>5.47</b>	<b>2.29</b>	<b>0.42</b>	<b>2.51</b>	<b>8.77</b>	<b>23.19</b>
<b>Bumiputera</b>	5.10	2.23	0.44	2.43	7.90	19.57
<b>Cina / Chinese</b>	6.15	2.34	0.38	2.60	10.48	28.57
<b>India / Indians</b>	5.40	2.20	0.41	2.50	8.77	21.63
<b>Lain-lain / Others</b>	4.56	2.34	0.51	2.33	9.26	14.60

**Jadual 6.4: Nisbah serakan mengikut negeri dan persentil menggunakan pendapatan isi rumah boleh guna per kapita bulanan, Malaysia, 2024**

*Table 6.4: Dispersion ratio by state and percentile using monthly household disposable income per capita, Malaysia, 2024*

<b>Negeri State</b>	<b>Nisbah Serakan / Dispersion Ratio</b>					
	<b>p90/p10</b>	<b>p90/p50</b>	<b>p10/p50</b>	<b>p75/p25</b>	<b>p95/p5</b>	<b>p99/p1</b>
<b>Malaysia</b>	<b>6.02</b>	<b>2.53</b>	<b>0.42</b>	<b>2.51</b>	<b>10.31</b>	<b>29.86</b>
Johor	5.08	2.39	0.47	2.27	8.52	21.48
Kedah	4.63	2.27	0.49	2.16	7.24	15.31
Kelantan	5.03	2.41	0.48	2.30	8.15	17.58
Melaka	3.95	2.03	0.51	2.08	6.37	16.73
Negeri Sembilan	4.55	2.24	0.49	2.16	7.34	16.27
Pahang	4.39	2.15	0.49	2.13	6.73	14.88
Pulau Pinang	5.03	2.27	0.45	2.32	8.22	22.50
Perak	4.47	2.23	0.50	2.13	7.18	19.22
Perlis	4.31	2.29	0.53	2.08	6.50	13.40
Selangor	4.64	2.41	0.52	2.16	7.60	20.25
Terengganu	4.47	2.15	0.48	2.12	7.24	16.27
Sabah	7.01	2.87	0.41	2.84	11.84	35.24
Sarawak	5.22	2.40	0.46	2.36	8.56	19.92
W.P. Kuala Lumpur	4.69	2.36	0.50	2.18	7.76	28.63
W.P. Labuan	4.81	2.29	0.48	2.12	7.03	20.04
W.P. Putrajaya	5.29	2.27	0.43	2.25	7.73	16.48

**Jadual 6.5: Nisbah serakan mengikut strata dan persentil menggunakan pendapatan isi rumah boleh guna per kapita bulanan, Malaysia, 2024**

*Table 6.5: Dispersion ratio by strata and percentile using monthly household disposable income per capita, Malaysia, 2024*

Strata	Nisbah Serakan / Dispersion Ratio					
	p90/p10	p90/p50	p10/p50	p75/p25	p95/p5	p99/p1
<b>Malaysia</b>	<b>6.02</b>	<b>2.53</b>	<b>0.42</b>	<b>2.51</b>	<b>10.31</b>	<b>29.86</b>
<b>Bandar / Urban</b>	5.63	2.47	0.44	2.39	9.65	28.13
<b>Luar bandar / Rural</b>	4.90	2.27	0.46	2.25	7.78	18.27

**Jadual 6.6: Nisbah serakan mengikut kumpulan etnik dan persentil menggunakan pendapatan isi rumah boleh guna per kapita bulanan, Malaysia, 2024**

*Table 6.6: Dispersion ratio by ethnic group and percentile using monthly household disposable income per capita, Malaysia, 2024*

Kumpulan Etnik <i>Ethnic group</i>	Nisbah Serakan / Dispersion Ratio					
	p90/p10	p90/p50	p10/p50	p75/p25	p95/p5	p99/p1
<b>Malaysia</b>	<b>6.02</b>	<b>2.53</b>	<b>0.42</b>	<b>2.51</b>	<b>10.31</b>	<b>29.86</b>
<b>Bumiputera</b>	5.48	2.35	0.43	2.41	9.09	23.73
<b>Cina / Chinese</b>	5.60	2.48	0.44	2.45	9.55	26.39
<b>India / Indians</b>	5.36	2.50	0.47	2.37	9.09	27.10
<b>Lain-lain / Others</b>	4.18	2.29	0.55	2.22	8.47	39.48

**JADUAL STATISTIK /**  
**STATISTICAL TABLES**

**Jadual 7.1: Pekali Gini mengikut kumpulan etnik ketua kumpulan isi rumah, strata dan negeri, Malaysia, 1970 - 2024**  
 Table 7.1: Gini coefficient by ethnic group of head of household, strata and state, Malaysia, 1970 - 2024

Malaysia	1970	1974*	1976*	1979	1984	1987	1989**	1992	1995	1997	1999	2002	2004	2007	2009	2012	2014	2016	2019	2022	2024	
	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	0.431	0.401	0.399	0.407	0.404	0.390	
<b>Kumpulan etnik</b>																						
<i>Ethnic group</i>																						
Bumiputera	0.466	0.476	0.506	0.468	0.464	0.447	0.429	0.444	0.441	0.448	0.433	0.435	0.452	0.430	0.440	0.421	0.389	0.385	0.389	0.387	0.369	
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	0.412	0.412	
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	0.406	0.380	
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	0.397	0.352	
<b>Strata</b>																						
Bandar / Urban	na	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	0.393	0.378	
Luar bandar / Rural	na	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	0.351	0.344	
<b>Negeri/State</b>																						
Johor	na	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	0.366	0.348	
Kedah	na	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	0.359	0.334	
Kelantan	na	0.612	0.505	0.438	0.464	0.414	0.407	0.451	0.442	0.442	0.444	0.446	0.416	0.405	0.428	0.410	0.393	0.389	0.378	0.385	0.356	
Melaka	na	0.506	0.558	0.472	0.438	0.403	0.396	0.397	0.399	0.371	0.399	0.386	0.352	0.380	0.411	0.355	0.316	0.337	0.383	0.370	0.337	
Negeri Sembilan	na	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	0.369	0.373	
Pahang	na	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	0.308	0.319	
Pulau Pinang	na	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	0.371	0.361	
Perak	na	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	0.362	0.377	0.368	0.368	
Penis	na	0.425	0.498	0.440	0.459	0.408	0.377	0.415	0.379	0.412	0.394	0.437	0.423	0.423	0.454	0.434	0.455	0.346	0.327	0.334	0.336	
Selangor	na	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	0.361	0.332	
Terengganu	na	0.502	0.482	0.458	0.461	0.478	0.459	0.448	0.464	0.466	0.440	0.424	0.443	0.418	0.426	0.360	0.328	0.335	0.326	0.299		
Sabah	na	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	0.395	0.389	
Sarawak	na	n.a.	n.a.	0.501	0.498	0.465	0.441	0.467	0.440	0.447	0.407	0.445	0.442	0.448	0.440	0.442	0.440	0.391	0.386	0.387	0.382	
W.P. Kuala Lumpur	na	n.a.	n.a.	0.486	0.465	0.428	0.443	0.417	0.414	0.448	0.467	0.446	0.374	0.442	0.407	0.378	0.350	0.380	0.375			
W.P. Labuan	na	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.	0.327	0.300	0.327			
W.P. Putrajaya	na	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.	0.374	0.369	0.361	0.324		

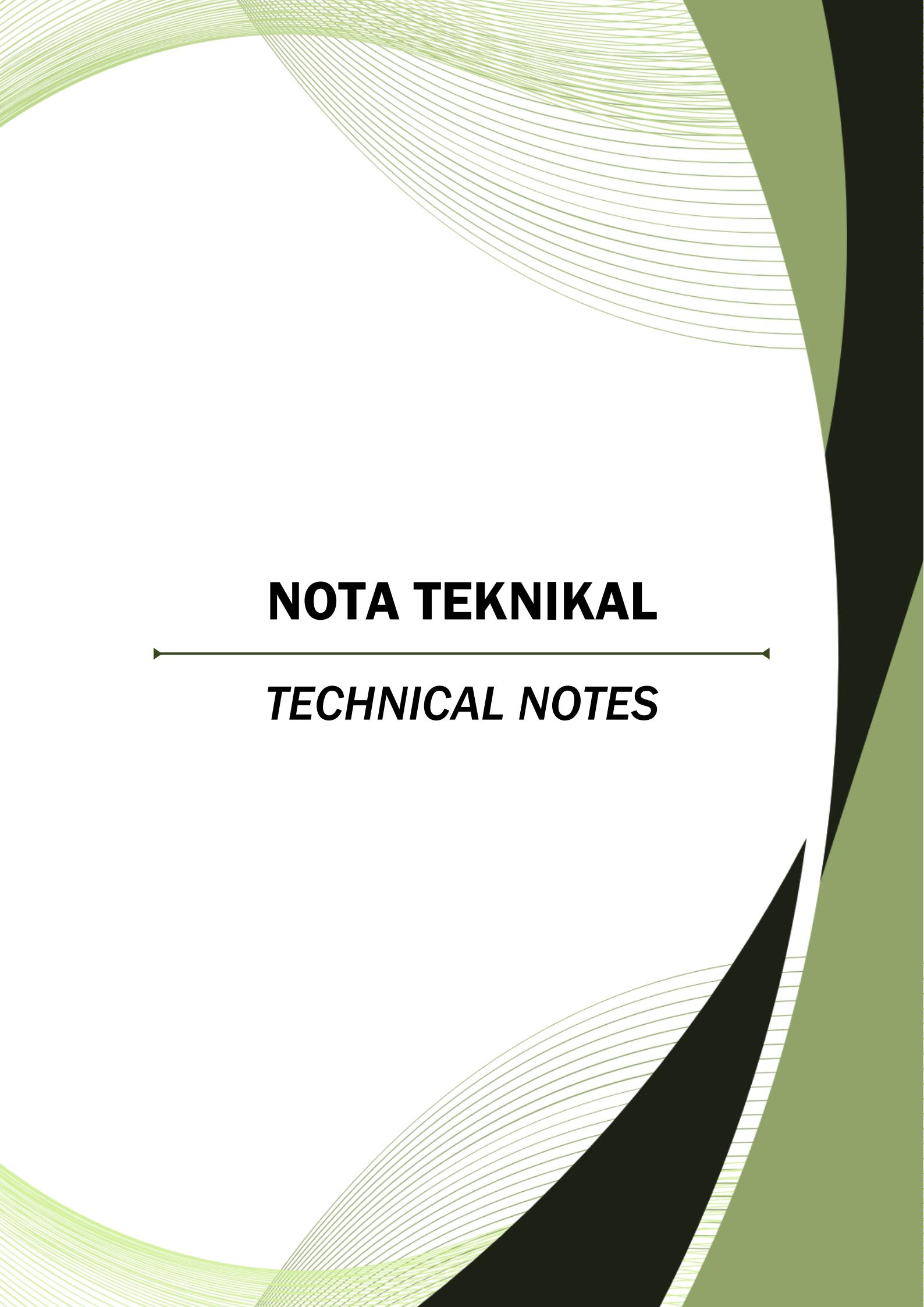
Nota/Notes:

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

\*\* Mulai tahun 1989, data adalah berasaskan kepada warganegara sahaja / Starting 1989, data is based on Malaysian citizens

n.a. Tidak berkenaan / Not applicable

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# **NOTA TEKNIKAL**

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## **TECHNICAL NOTES**

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## 1. PENDAHULUAN

Laporan teknikal ini bertujuan untuk menganalisis dan membentangkan dapatan yang lebih terperinci mengenai ketidaksamarataan pendapatan oleh setiap isi rumah di Malaysia. Penerbitan ini juga menjelaskan konsep dan definisi ketidaksamarataan berdasarkan garis panduan daripada *United Nations, World Bank Group (Inclusive Growth & Sustainable Finance)* serta penulis lain bagi menambah pengetahuan dan pemahaman pengguna data.

## 2. OBJEKTIF

2.1 Objektif utama adalah seperti berikut:

- Menilai tahap ketidaksamarataan pendapatan dalam kalangan isi rumah menggunakan pelbagai kaedah pengukuran.
- Menganalisis corak agihan pendapatan bagi mengenal pasti jurang pendapatan isi rumah.

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

## 3. METODOLOGI DAN SUMBER DATA

3.1 Metodologi yang digunakan adalah selaras dengan piawaian antarabangsa, melibatkan pengiraan metrik utama seperti Pekali Gini serta ukuran lain seperti Indeks *Theil*, Indeks *Atkinson* dan nisbah serakan persentil, yang dikira berdasarkan unit ukuran pendapatan isi rumah. Pendekatan ini memastikan dapatan adalah tepat, konsisten dan boleh dibandingkan dengan kajian-kajian lain di peringkat nasional dan antarabangsa.

3.2 Data yang digunakan untuk laporan ini diperoleh daripada sumber rasmi dari Survei Pendapatan, Perbelanjaan Isi Rumah dan Kemudahan Asas (HIES/BA) yang dilaksanakan oleh Jabatan Perangkaan Malaysia (DOSM).

## 4. KONSEP DAN DEFINISI

### 4.1 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.

### 4.2 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*.

#### 4.3 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).

#### 4.4 PENERIMA PENDAPATAN

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

#### 4.5 PENDAPATAN KASAR DAN PENDAPATAN BOLEH GUNA

Pendapatan kasar dan pendapatan boleh guna merupakan unit ukuran yang digunakan di dalam penerbitan ini dan boleh ditakrifkan seperti berikut:

i) **Pendapatan Kasar**

Pendapatan kasar adalah jumlah pendapatan yang diperoleh oleh isi rumah daripada semua punca pendapatan.

ii) **Pendapatan Boleh Guna**

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

iii) **Pendapatan Kasar per Kapita**

Pendapatan kasar per kapita merujuk kepada pendapatan kasar isi rumah dibahagikan dengan saiz isi rumah, memberikan purata pendapatan kasar setiap ahli isi rumah.

iv) **Pendapatan Boleh Guna per Kapita**

Pendapatan boleh guna per kapita merujuk kepada pendapatan boleh guna isi rumah dibahagikan dengan saiz isi rumah, memberikan purata pendapatan boleh guna setiap ahli isi rumah.

#### 4.6 KUMPULAN ETNIK

Kumpulan etnik warganegara Malaysia dikategorikan seperti berikut:

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

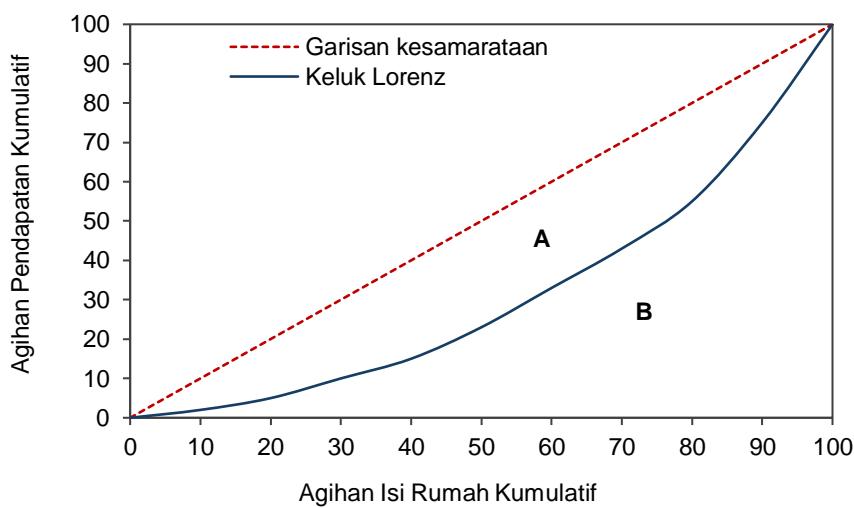
#### 4.7 PEKERJAAN

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.

### 5. KAE DAH PENGUKURAN KETIDAKSAMARATAAN

#### 5.1 KELUK LORENZ DAN PEKALI GINI

Keluk Lorenz dan Pekali Gini merupakan salah satu kaedah pengukuran ketidaksamarataan yang sering digunakan oleh kebanyakan negara. Pada paksi mendatar ialah bilangan kumulatif penerima pendapatan sama ada individu atau isi rumah paling miskin kepada paling kaya. 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. Garis 45 darjah mewakili kesamarataan sempurna di mana setiap  $x$  persentil penduduk menerima  $x$  persentil pendapatan yang sama. Oleh itu, semakin jauh keluk Lorenz dengan garis 45 darjah, semakin tidak sama agihan pendapatan.



$$Gini, G = \frac{A}{A + B}$$

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

## 5.2 INDEKS ATKINSON

Indeks *Atkinson* merupakan satu ukuran ketidaksamarataan pendapatan yang mengambil kira kepekaan sosial terhadap jurang pendapatan. Tidak seperti indeks lain, Indeks *Atkinson* membolehkan penganalisis menetapkan tahap keengganan terhadap ketidaksamarataan (*inequality aversion*) melalui satu parameter kepekaan (biasanya dilambangkan sebagai  $\varepsilon$ ). Parameter ini menentukan sejauh mana berat diberikan kepada perbezaan pendapatan di pelbagai bahagian dalam taburan, terutamanya dalam kalangan isi rumah berpendapatan rendah. Nilai  $\varepsilon$  yang lebih tinggi mencerminkan keprihatinan yang lebih besar terhadap ketidaksamarataan, dan memberikan penekanan yang lebih kepada kesejahteraan golongan berpendapatan rendah. Indeks ini mempunyai julat antara 0 (kesamarataan sempurna) hingga 1 (ketidaksamarataan maksimum), dan fleksibilitinya menjadikannya sangat berguna untuk menilai kesan dasar pengagihan semula pendapatan. Dengan melaraskan nilai  $\varepsilon$ , pembuat dasar dan penyelidik boleh meneroka bagaimana tahap keengganan terhadap ketidaksamarataan mempengaruhi penilaian keseluruhan terhadap agihan pendapatan.

$$\text{Indeks Atkinson} = 1 - \left[ \frac{1}{N} \sum_{i=1}^N \left( \frac{y_i}{\bar{y}} \right)^{1-\varepsilon} \right]^{\frac{1}{1-\varepsilon}}$$

di mana:

- $N$  ialah bilangan isi rumah dalam populasi
- $y_i$  mewakili pendapatan setiap isi rumah
- $\bar{y}$  ialah purata pendapatan dalam populasi
- $\varepsilon$  ialah parameter '*inequality aversion*'

## 5.3 INDEKS THEIL DAN GENERAL ENTROPY (GE)

Indeks *Theil* ialah statistik yang digunakan terutamanya untuk mengukur ketidaksamarataan ekonomi. Ia juga sering digunakan untuk mengukur perbandingan antara etnik. Indeks *Theil* memiliki keupayaan untuk mengukur ketidaksamarataan iaitu dengan cara unik untuk menganalisis corak dan perubahan yang berlaku dalam ketidaksamarataan. 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. Ciri penting indeks ini ialah ia boleh diuraikan kepada ketidaksamarataan dalam-dan antara-kumpulan.

$$GE(1) = \frac{1}{N} \sum_{i=1}^N \frac{y_i}{\bar{y}} \ln \left( \frac{y_i}{\bar{y}} \right)$$

di mana:

- $N$  ialah bilangan isi rumah dalam populasi
- $y_i$  ialah pendapatan untuk setiap isi rumah
- $\bar{y}$  ialah purata jumlah pendapatan

#### 5.4 NISBAH SERAKAN PERSENTIL

Ukuran ketidaksamarataan yang mudah dan popular ialah nisbah serakan persentil, yang menunjukkan nisbah purata pendapatan atau penggunaan 10 peratus terkaya (contohnya, persentil ke-90) dengan nisbah 10 peratus termiskin (persentil ke-10). Nisbah ini mudah ditafsirkan dengan menyatakan pendapatan orang kaya sebagai gandaan pendapatan orang miskin. Walau bagaimanapun, ia mengabaikan maklumat pendapatan di tengah-tengah pengagihan pendapatan dan tidak menggunakan maklumat tentang pengagihan pendapatan dalam desil atau persentil atas dan bawah. Nisbah serakan persentil boleh digunakan untuk melihat dengan jelas sejauh mana kadar cukai yang lebih tinggi yang dibayar oleh orang kaya dengan bantuan diterima oleh golongan miskin dapat mengurangkan ketidaksamarataan pendapatan dalam masyarakat dengan sistem cukai progresif. Kebiasaannya nisbah serakan persentil adalah: p90/p10: nisbah pendapatan 10 peratus terkaya berbanding 10 peratus miskin; p90/p50: nisbah pendapatan 10 peratus terkaya kepada pendapatan penengah; p50/p10: nisbah pendapatan penengah kepada pendapatan 10 peratus termiskin.

$$\text{Nisbah persentil} = \frac{\text{Pendapatan bagi peratusan teratas, } i}{\text{Pendapatan bagi peratusan terbawah, } j}$$

#### 6. NOTA DAN SIMBOL

GE	<i>General Entropy</i>
RM	Ringgit Malaysia
-	Tiada/kosong/tiada kes
n.a.	Tidak Berkenaan
n.s.	Tidak signifikan

## 1. INTRODUCTION

*This technical report aims to analyse and present more detailed findings on income inequality by household in Malaysia. This publication also explains the concept and definition of inequality based on guidelines from the United Nations, World Bank Group (Inclusive Growth & Sustainable Finance) and other authors to increase the knowledge and understanding of data users.*

## 2. OBJECTIVE

*2.1 The main objectives are as follows:*

- *To assess the level of income inequality among households using various measurement methods.*
- *To analyse patterns of income distribution in order to identify household income gaps.*

*2.2 Statistics from this publication are information that can be used by government agencies as input in planning, formulating and monitoring national development plans. These statistics can also be used as reference for economists, academicians, private sectors and individuals for more detailed research and analysis needed.*

## 3. METHODOLOGY AND SOURCE OF DATA

*3.1 The methodology used is in line with international standards, involving the calculation of key metrics such as the Gini Coefficient as well as other measures like the Theil Index, Atkinson Index and percentile dispersion ratios, which are calculated based on the unit of measurement of household income. This approach ensures that the findings are accurate, consistent and comparable with other studies at the national and international levels.*

*3.2 The data used for this report was obtained from official sources from the Household Income, Expenditure and Basic Amenities Survey (HIES/BA) conducted by the Department of Statistics Malaysia (DOSM).*

## 4. CONCEPTS AND DEFINITIONS

### 4.1 HOUSEHOLD

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

### 4.2 INCOME

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

#### 4.3 HOUSEHOLD INCOME

*Household income refers to the total income received (accrued) by household members, in the form of cash or goods received repeatedly during the survey's reference period (within a year or more).*

#### 4.4 INCOME RECIPIENT

*Income recipient refers to all household member who receives income from any sources within the reference period. One household may have more than one income recipient.*

#### 4.5 GROSS AND DISPOSABLE INCOME

*Gross income and disposable income are the measurement unit that are being applied in this report and can be defined as follow:*

- i) **Gross Income**  
*Gross income is the total amount of income received by household members derived from each component or source of income.*
- ii) **Disposable Income**  
*Disposable income is obtained by total household gross income after deducting current transfers paid such as direct taxes, contributions to other household, zakat and other current transfer paid.*
- iii) **Gross Income per Capita**  
*Gross income per capita refers to the gross income of a household divided by its household size, providing an average gross income per household member.*
- iv) **Disposable Income per Capita**  
*Disposable income per capita refers to the disposable income of a household divided by its household size, providing an average disposable income per household member.*

#### 4.6 ETHNIC GROUPS

*Ethnic groups of Malaysian citizens are categorised as follows:*

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

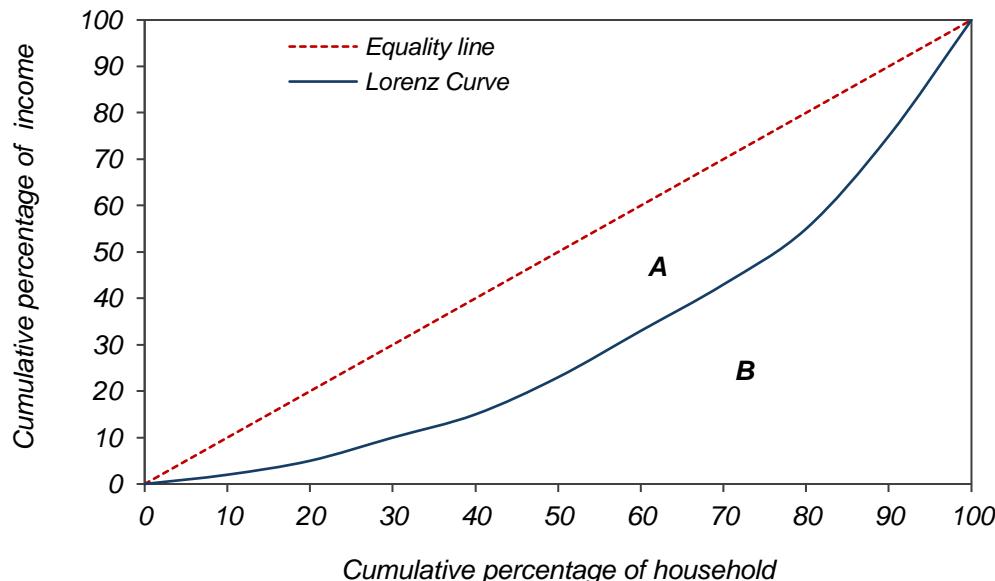
#### 4.7 OCCUPATION

Occupations are classified according to the Malaysian Occupational Classification Standard (MASCO) 2013 based on the International Standard Classification of Occupations (ISCO-08). For a person who has more than one job, only the job that takes the most time during the reference period is considered as the principal occupation. If the working time of each job is the same, then the job that produces the highest income is the principal occupation. In cases where the length of work and income are the same for each job, the job in which he has worked the longest is considered as the principal occupation.

### 5. METHODS OF MEASURING INEQUALITY

#### 5.1 LORENZ CURVE AND GINI COEFFICIENT

The Lorenz curve and Gini coefficient are one of the methods of measuring inequality that are often used by most countries. On the horizontal axis is the cumulative number of income recipients, either individuals or households, from the poorest to the richest. The value of the Gini coefficient is between 0 and 1, where 0 indicates an equal distribution of income, while a value of 1 indicates the most unequal distribution of income. The 45-degree line represents perfect equality where every  $x$  percentile of the population receives the same  $x$  percentile of income. Therefore, the further the Lorenz curve is from the 45-degree line, the more unequal the income distribution.



$$Gini, G = \frac{A}{A + B}$$

$$G = \frac{\text{Area between the curve}}{\text{Area under the diagonal line}}$$

## 5.2 ATKINSON INDEX

The Atkinson Index is a widely used measure of income inequality that incorporates societal preferences regarding equity. Unlike other indices, it allows analysts to specify a level of inequality aversion through a sensitivity parameter (commonly denoted as  $\varepsilon$ ). This parameter determines how much weight is given to income differences at various points in the distribution, particularly among lower-income households. A higher value of  $\varepsilon$  reflects greater concern for inequality and gives more emphasis to the well-being of the poorest. The index ranges from 0 (perfect equality) to 1 (maximum inequality), and its flexibility makes it especially useful for evaluating the impact of redistributive policies. By adjusting  $\varepsilon$ , policymakers and researchers can explore how different degrees of inequality aversion affect the overall assessment of income distribution.

$$\text{Atkinson Index} = 1 - \left[ \frac{1}{N} \sum_{i=1}^N \left( \frac{y_i}{\bar{y}} \right)^{1-\varepsilon} \right]^{\frac{1}{1-\varepsilon}}$$

where:

- $N$  is the number of households in the population
- $y_i$  representing the income of each household
- $\bar{y}$  is the average income in the population
- $\varepsilon$  is an inequality aversion parameter

## 5.3 THEIL INDEX AND GENERAL ENTROPY (GE)

The Theil index is a statistic used primarily to measure economic inequality. It is also often used to measure comparisons between ethnicities. The Theil Index has the ability to measure inequality in a unique way to analyse patterns and changes in inequality. The Theil Index is highly sensitive to changes in income distribution, whether it occurs in the highest, middle or lowest income household groups. An important feature of this index is that it can be decomposed into within- and between-group inequality.

$$GE(1) = \frac{1}{N} \sum_{i=1}^N \frac{y_i}{\bar{y}} \ln \left( \frac{y_i}{\bar{y}} \right)$$

where:

- $N$  is the number of households in the population
- $y_i$  is the income for each household
- $\bar{y}$  is the average total income

#### 5.4 PERCENTILE DISPERSION RATIO

The measure of inequality is the percentile dispersion ratio, which shows the ratio of the average income or consumption of the richest 10 per cent (for example, the 90<sup>th</sup> percentile) to the ratio of the poorest 10 per cent (10<sup>th</sup> percentile). This ratio is easy to interpret by expressing the income of the rich as a multiple of the income of the poor. However, it ignores income information in the middle of the income distribution and does not use information about income distribution in deciles or upper and lower percentiles. The percentile dispersion ratio can be used to see to what extent a higher tax rate paid by the rich with the assistance received by the poor can reduce income inequality in a society with a progressive tax system. Usually, the percentile dispersion ratio is: p90/p10: the ratio of income of the richest 10 per cent compared to the poorest 10 per cent; p90/p50: the ratio of the income of the richest 10 per cent to the median income; p50/p10: the ratio of the median income to the income of the poorest 10 per cent.

$$\text{Percentile ratio} = \frac{\text{Income for the top per cent, } i}{\text{Income for the below per cent, } j}$$

#### 6. NOTES AND SYMBOL

GE	General Entropy
RM	Ringgit Malaysia
-	Nil/blank/no case
n.a.	Not applicable
n.s.	Not significant