

RELATIONSHIP OF DEMAND AND SUPPLY FACTORS WITH COST OF LIVING PRESSURE AMONG B40s' COMMUNITY

**Nurulhayah Muhamad¹, Norhawina Wirman¹, Nurul Liyana Hussin¹, Maryam Mohd Esa¹,
Norhazanah Miskan¹, Norzaimah Zainol²**

¹Faculty of Business Innovation and Technology,
Universiti Melaka, Batu 28, 78200 Kuala Sungai Baru, Melaka, Malaysia.

²Faculty of Information Technology and Digital Media,
Universiti Melaka, Batu 28, 78200 Kuala Sungai Baru, Melaka, Malaysia.

Corresponding author's email: nurulhayah@unimel.edu.my

Article History :

Received : 30 August 2023

Accepted : 3 October 2023

Published : 19 October 2023

©2023 Nurulhayah et al. Published by Penerbit Universiti Melaka. This is an open article under the CC-BY-NC-ND license (<https://creativecommons.org/licenses/by-nc-nd/4.0/>).

ABSTRACT

The increase in the cost of living is often associated with various global issues faced by many developing countries and it is also not a new issue in the field of economics and social well-being. The main reason for the cost of living pressure is based on the increase in the price of goods to the detriment of the low-income group. The cost of living is a cost that households have to bear not only to meet basic necessities such as food, clothing and shelter but also other necessities for the comfort of living including the cost of education, the cost of mobile services and the cost of vehicles for daily use. The aim of this study was to look at the relationship between demand factors (household expenses) and supply factors (household income) with the pressure of facing rising cost of living among the B40 community. This survey was conducted on 74 respondents comprising staff at private company who were directly involved in answering the questionnaire distributed and the data was analyzed using the Statistical Package for The Social Science (SPSS) version 27.0 software. The results showed that supply factors (household income) and demand factors (household expenses) had a positive relationship with increased cost of living pressures among the B40 community. The supply factor (household income) has a strong relationship with cost-of-living pressures. Therefore, the government needs to raise the minimum wage limit to create a balance with the rising price of goods while reducing the burden on society and thus increasing the standard of living.

Keywords : cost of living pressure, supply, demand.

INTRODUCTION

The cost of living is the cost that households have to bear not only to meet basic needs such as food, clothing and shelter but also other needs for the comfort of life including the cost of education, the cost of mobile services and the cost of vehicles for daily use. In addition, the cost of living also refers to the total household expenses including financial obligations such as car and housing loans, to maintain the standard of living at a certain level. As expenditure patterns are unique as they are measured by income level, location and household consumption group, the cost of living differs between each household in Malaysia. Therefore, understanding consumer behavior plays an important role in implementing effective strategies to achieve the goal of national economic growth and improve the well-being and standard of living of the community, (BNM Annual Report, 2021). An increase in income that is not in line with the increase in the cost of living is squeezing society today. According to Dr. Mohamad Fazli Sabri, Head of the Department of Resource Management and Consumer Studies, Faculty of Human Ecology, Universiti Putra Malaysia (UPM), the inflation rate is around 3.2 for 2014 and the increase in the annual salary of Malaysians is only two to three percent, causing most disposable income to be spent on necessities basic. The majority of income is used to pay installments such as housing, vehicles, education and personal loans.

Based on the Concept and Classification of Households Report (2019), there are three main concepts of expenditure that need to be understood in analyzing household expenditure data, namely household consumption expenditure, household non-consumption expenditure and current expenditure. Household expenditure is expenditure on personal consumption of goods and services. This expenditure refers to the value of consumer goods and services acquired, used or paid for by the household through direct purchase, self-production, through the exchange of goods and services or income in the form of property to meet the needs and wants of household members. Meanwhile, non-household expenditure refers to payments on financial services and other payments to the government for the purpose of increasing national income. For example, non-consumption expenditures are payments in the form of transfers such as income tax, social security contributions, compensation payments, compulsory payments and fines, other household grants and loan repayments such as housing, vehicles and investments. The sum of these two expenses constitutes the current expenditure of the household. In order to determine the value of expenditure for certain goods and services, three approaches are used which are procurement, consumption and payment. Revenue is the purchase value recorded at the time the goods and services are acquired while the consumption method is for durable goods that have a long lifespan such as furniture and carpentry tools. This method is also used in evaluating the use of utilities such as water and electricity. The payment approach involves an advance payment to obtain certain goods and services which the goods and services have not been received such as the payment of education fees and childcare services, Expenditure Survey Household (2019).

Bank Negara Malaysia's annual report (2021) states that the high expense of living has long been a major concern for many households. The pandemic has recently made it worse by upsetting supply systems and creating mismatches in the supply and demand. While necessary in certain situations, temporary fixes won't stop this problem from happening again and might even have unforeseen repercussions. Because of this, structural changes that address cost as well as income issues are necessary to increase households' resilience to shocks in the future. Mohd Aqmin et al. (2018) states that the increase in the cost of living can be dealt with if the factor of spending patterns that increase sharply compared to the increase in income can be well controlled.

The increase in the cost of living occurs every year despite many complaints and moans from the people about the increase in the price of consumer goods. However, the cost of living in Malaysia is said to be lower when compared to other countries because we need to be aware that the salary received in Malaysia is also lower compared to other countries. The pressure of the rising cost of living in Malaysia and the impact is worse among the B40 people. Data from the Department of Statistics shows that households with an income of less than RM3,000 face the issue of an increase in the price of eggs by 13.4 percent, the price of beef 4.5 percent, vegetables 4.3 percent and the price of seafood 3.7 percent, only in February 2022. In addition, if this problem continues, it will have an impact on the M40 group who are increasingly included in the B40 group. In a country that is still struggling with high unemployment and low wage increases, the cost of living pressure is forcing

people to lower their standard of living. The most feared is that children from low-income families will be forced to starve and many citizens will experience a lack of savings due to this increase in the cost of living.

In the face of a very challenging economic uncertainty, Malaysians are haunted by the problem of increasing household income not keeping pace with the rising cost of living. In fact, it is exacerbated by the problem of unemployment and loss of income as a result of the unstable labor market. Although the inflation rate in Malaysia is among the lowest compared to neighboring countries in ASEAN such as Thailand, the Philippines and Indonesia, the increase in the cost of living is said to exceed the increase in household income (Wahab et al., 2018). Among the causes that cause the increase in the cost of living include the depreciation of the Malaysian Ringgit (RM), low average household income, high import inflation and an increase in the unemployment rate (Latimaha et al., 2020).

According to Harian Metro (2022), the relatively slow global economic momentum over the past few years, especially in the last two years due to COVID-19, will take a long time to fully recover. Malaysia is no exception to the scourge when a total of 46,132 individuals administered by the Malaysian Insolvency Department (MDI) were declared bankrupt from 2018 until May 2022. Based on MDI data, the total number of bankrupt individuals for the year 2022 until May is 2,694 cases. From a five-year period, the number declared bankrupt was the highest in 2018 with a figure of 16,482 bankrupt individuals. Bankruptcy occurs due to various causes which are not only due to external factors such as economy and career but also personal factors such as expenses exceeding income which can lead an individual to be declared bankrupt.

The research conducted is aimed at:

1. To identify the relationship between the demand factor (household expenditure) and the cause of pressure on the cost of living.
2. To identify the relationship between the supply factor (household income) and the cause of pressure on the cost of living.

LITERATURE REVIEW

Demand Factors (Household Expenditures)

An increase in income that is not in line with the increase in the cost of living is squeezing people's lives today and this situation affects the purchasing power of consumers and the ability to save among consumers. In fact, the household had to allocate spending that is higher than before, especially for spending on daily goods (Eh Noi et al., 2017). According to Basil (2017), basically the increase in the price of goods is closely related to the ability or purchasing power of consumers. This is because it will put pressure especially on low-income households because the quality of goods that can be bought will decrease. While according to Chiew (2018), low-income groups are said to be more vulnerable to risk due to their financial ability and low level of savings. However, the increasing cost of living as a result of economic uncertainty and the increase in the price of goods and services puts pressure on all but more significantly on the B40 group (Hafizuddin Syah et al., 2019).

Supply Factor (Household Income)

Household income is the total income earned by the household, either in cash or in kind, and can be referred to as gross income. According to Latimaha et al. (2020), the results of an empirical study show that per capita income is significant in increasing the cost of living. This is due to the increase in demand for goods and services which has an effect on the overall price level. However, Siwar (2019) argues that per capita income is not a significant variable in determining the cost of living because the matter is not clear based on a study of 12 different expenditure categories giving different results based on different opinions and choices. Bahari et al. (2018) also agreed that per capita income has a significant relationship to the cost of living because using real income is a better measure of economic well-being to identify cost of living changes.

Cost of Living Pressure

The issue of the rising cost of living is a global issue faced by many developing countries and is not a new issue in the field of economics and social well-being. In fact, developed countries such as the

United States and Japan are also faced with the problem of increasing the standard of living of their people (Mohd Aqmin et al., 2018). Meanwhile, according to the Worldwide Cost of Living Survey (2017), Singapore is the city with the highest cost of living in the world. The cost of living is the cost of expenses that are allocated to meet every household's needs and wants according to location and time at a certain time (Bahari et al., 2018). Among the costs of basic necessities borne by households are food, drink, housing and clothing (Rose et al., 2020). In addition, other requirements that are considered necessary in this day and age include the cost of health, education and transportation to ensure the comfort of the household in line with the globalization of the world.

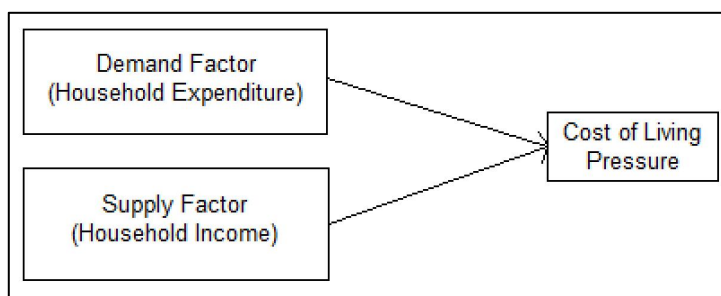


Diagram 1 : Research Framework (Mohd Aqmin et al., 2018)

METHODOLOGY

This study was conducted on the staff of a private company in the State of Melaka. This research uses correlation studies which examines the relationship between variables to explain the phenomenon that occurs. This study was made to determine between two independent variables which are the demand factor in household expenditure and the supply factor in household income with one dependent variable which is the cost of living pressure. In this research instrument, the researcher uses a questionnaire to collect data from the respondents directly to answer the questionnaire that has been set. This study involved staff with income between RM2,500 to RM4,850. The sample is determined based on the Tabachnick & Fidell (2013) formula and the recommended formula is $N > 50 + 8m$ where m is the number of independent variables. So, based on the current number of employees of the company and the calculation formula $50 + 8(2) = 66$, so the minimum number of respondents that need to be collected is 66 respondents.

In this study, the researcher chose non-random sampling because this sampling involves the selection of a sample from a population that has been identified based on set criteria and the selection of the sample is also not determined with any restrictions. In this study, the researcher use a primary data where a total of 74 survey forms has been distributed to the company's staff as a respondent. Once the data from the questionnaire is obtained, the researcher enter the data into the computer to be analyzed using the software Statistical Package for Social Science (SPSS) version 27. There are two analyzes used in this study which are descriptive analysis and Pearson correlation analysis. Descriptive analysis was used to express the frequency, percentage, mean and standard deviation of the studied variables. Pearson's correlation analysis was used to measure the strength and direction of the linear relationship between two variables to see the relationship between demand factor variables, supply factors and cost of living pressure.

RESEARCH FINDINGS

Table 1 : Demographic Information

	Profile	Frequency	Percentage (%)
Gender	Male	30	45.5
	Female	44	54.5
	Total	74	100.0

Working experience	1 – 5 years	19	25.7
	6 – 10 years	32	43.2
	11 – 15 years	13	17.6
	15 years and above	10	13.5
	Total	74	100.0
Income (RM)	Below RM2500	36	48.6
	RM2,501 – RM3,170	17	23.0
	RM3,171 – RM3,970	13	17.6
	RM3,971 – RM4,850	8	10.8
	Total	74	100.0

Table 1 above shows the frequency and percentage of respondents according to gender, total income and length of work experience for the company's staff. Based on the analysis of the study, there are 40.5 percent of male respondents involved in this study while the remaining amount is made up of female respondents which is 59.5 percent. This shows that the number of female respondents is more than the male respondents involved in this study. The above table also shows the years of working experience of respondents where there are a total of 19 respondents who have served between 1 to 5 years where they represent 25.7 percent. While for work experience between 6 to 10 years there are 32 respondents representing 43.2 percent and is the highest percentage. Next, for years 11 to 15 years there are as many as 13 respondents where the percentage is as much as 17.6 percent, lastly for 15 years and above which is the lowest percentage of 10 respondents representing as much as 13.5 percent. The distribution of respondents for monthly income shows 48.6 percent of respondents from income less than RM2500, 23.0 percent from income RM2,501 - RM3,170, 17.6 percent from income RM3,171 - RM3,970, while income 10.8 percent from an income of RM3,971 - RM4,850. This shows that the monthly income of less than RM2500 is the highest which is 36 respondents with 48.6 percent.

Correlation Analysis

Table 2 shows the relationship between the variables studied, namely the relationship between the supply factor (household expenditure) and the demand factor (household income) with the cost of living pressure. The results of the findings of this study show that the variables of the supply factor (household income) and the demand factor (household expenditure) show a very strong relationship and this can be seen according to table of Davis (1971) regarding relation strength between variables..

Table 2 : Correlation between variables and cost of living pressure

Variables	<i>r</i>	<i>p</i>
Demand (Expenditure)	0.355**	0.000
Supply (Income)	0.677**	0.000

The results of the study show that there is a positive relationship between demand and cost of living pressure among the B40 community ($r = 0.355$, $p < 0.000$). Based on table of strength of relationship between variables by Davis (1971), the relationship between demand and cost of living pressure is a moderate relationship. This positive correlation shows that there is a positive relationship that the higher the demand, the higher the cost of living pressure among the B40 community.

There is a significant positive relationship between supply and cost of living pressure among the B40 community which is supported by the correlation coefficient ($r = 0.677$, $p < 0.000$). Based on table of strength of relationship between variables by Davis (1971), the relationship between supply and cost of living pressure is a strong relationship. The positive correlation shows that there is a

positive relationship that the higher the supply, the higher the cost of living pressure among the B40 community.

DISCUSSION & CONCLUSION

Based on the results of the study, the supply factor ie household income has a strong relationship with the cost of living pressure. This shows that the respondents feel that their current income is not able to cover the current spending pattern. Thus, this results in the pressure of their living costs increasing. This point is also supported by Latimaha et al. (2020), in the results of an empirical study showed that per capita income is significant in increasing the cost of living. This is due to the increase in demand for goods and services which has an effect on the overall price level. In addition, Bahari et al. (2018) agreed that per capita income has a significant relationship to the cost of living because using real income is a measure of well-being better economics to identify changes in the cost of living.

Based on the results of the study obtained, the demand factor which is household expenditure has a moderate relationship with the cost of living pressure. Wherein, the respondents involved in the study think that increased household expenses will put pressure on the cost of living for low-income households. Undoubtedly there are some consumers who are affected but consumers have to adapt due to the unstable economic situation. This can be proven through the study of Basil (2017) according to him basically the increase in the price of goods is closely related to the ability or purchasing power of consumers. This is because it will put pressure especially on low-income households because the quality of goods that can be purchased decreases. However, according to Hafizuddin et al., (2019), the increasing cost of living as a result of economic uncertainty and the increase in the price of goods and services puts pressure on all but more significantly on the B40.

According to the research conducted by the researcher, the researcher hopes that the involvement of various parties will play an important role in ensuring the well-being of the community from the B40 group. This proposal is focused on the Malaysian government and future researchers. The supply factor (household income) is the main aspect that should be emphasized in increasing the cost of living among the B40 community. As we know on May 1, 2022, the Minister of Human Resources (National Salary Consultative Council) has enforced an increase in the minimum wage from RM1,200 to RM1,500. The minimum wage is the basic wage only and does not include other benefits, the rate is as stipulated under Section 23, National Wage Consultation Council Act 2011 under Act 732. Although, the government has ordered every employer to provide a minimum wage limit to employees but there are some employers who disobey the order. In addition, there are also employers who do not pay other benefits because of the increase in the minimum wage. So, the government should monitor the employers whether they are following the government's order or not and the government should also ensure that the employees get the benefits promised by the employer. Employees can also make a report to the labor office if the employer does not comply with the minimum wage order and the employer who is found guilty will be fined as a result of that act.

The next suggestion is the demand factor (household spending) which is increasing due to drastic price increases, especially basic necessities. This is because there are a few traders who want to increase the price of goods, especially on certain days such as festivals and public holidays. To prevent this from continuing to happen, the Ministry of Domestic Trade and Consumer Affairs (KPDNHEP) must go into the field to monitor the price of coins that have been set by the work, this monitoring is not only for large supermarkets but also for small traders such as shops retail and wet markets outside the city. Recently the government has introduced the Rahmah menu to the whole country and there are also traders who have taken up the challenge to add this Rahmah menu to consumers. However, there are suggestions for improvements to this Rahmah menu because not everyone thinks RM5 is something cheap, especially for the poor, so the government can prepare this Rahmah menu in the form of a package of basic necessities (rice, oil, sugar and others) at a price that is much cheaper if bought separately. This is an incentive for the government to help the poor in the country.

AUTHOR CONTRIBUTIONS

Nurulhayah M.: Drafted this manuscript, involved in planning and supervised this project; Norhawina W.: Drafted this manuscript, collected the data and performed the analysis; Nurul Liyana H.: Aided in interpreting the results and worked on the manuscript; Maryam M.E.: wrote the manuscript with input from all authors; Norhazanah M.: investigate and supervised the findings of this work; Norzaimah Z.: contributed to the final version of the manuscript. All authors provided critical feedback and helped shape the research, analysis and manuscript.

CONFLICTS OF INTEREST

The manuscript has not been published elsewhere and is not under consideration by other journals. All authors have approved the review, agree with its submission and declare no conflict of interest on the manuscript.

REFERENCES

- Azalia A., Hafizuddin S., Rubayah. (2019). Penentu Pemilikan Takaful Mikro dalam Kalangan Kumpulan Berpendapatan Rendah. *Journal of Nusantara Studies* 4(2): 101-125.
- Bahari, Z., & Ismail, N. A. (2018). Factors influencing the basic needs budget among the middle income earners in selected major cities in Malaysia. *Jurnal Ekonomi Malaysia*, 52(3), 29-39.
- Bank Negara Annual Report. (2021). Cost of Living Revisited: Causes and Consequences. Kuala Lumpur, Malaysia. <https://www.bnm.gov.my/bnm-annual-report>. 13-18.
- Basil, M. (2017). Have Profits Kept Pace with the Cost of Living? *The Annals of the American Academy of Political and Social Science* 89 (1): 157-162.
- Berita Harian. (2022). Ringgit lemah: Kos Sara Hidup Rakyat Meningkat. <https://www.bharian.com.my/bisnes/pasaran/2022/05/953694/ringgit-lemah-kossara-hidup-rakyat-meningkat>.
- Berita Harian. (2022). Waspada Kesan Kenaikan Kos Sara Hidup Terhadap Kesihatan Mental. <https://www.bharian.com.my/kolumnis/2022/07/972759/waspada-kesan-kenaikan-kos-sara-hidup-terhadap-kesihatan-mental>.
- Chiew, H.L. (2018). Expanding Insurance and Takaful Solutions for the Underserved Segment. Kuala Lumpur: Bank Negara Malaysia. Kuala Lumpur, Malaysia. 1-6.
- Department of Statistics Malaysia (2022). Statistics on Demand. Time Series Data. https://www.dosm.gov.my/v1/index.php?r=column/ctimeseries&menu_id=bnk3bk
- Mohammad Fazli (2014). Kesan Harga Makanan Pengaruhi Kos Sara Hidup. Fakulti Ekologi Manusia, Universiti Putra Malaysia (UPM). https://upm.edu.my/berita/kesan_harga_makanan_pengaruh_kos_sara_hidup-20541
- Eh Run, E.N., Hairunnizam, W. (2017). Gelagat tabungan dan tahap pengetahuan pembeli rumah terhadap proses kelayakan pembiayaan perumahan: Kajian di Lembah Klang. *Prosiding Persidangan Kebangsaan Ekonomi Malaysia ke-12 (PERKEM 2017)*. 1199 - 1209.
- Faeza, A., Hairunnizam, W., Suhaili, A. (2016). Strategi belia dalam menghadapi kos sara hidup. *Prosiding Persidangan Kebangsaan Ekonomi Malaysia (PERKEM) ke-11*, 648 - 657.
- Haryanti, N. (2019). Teori Permintaan Dalam Perspektif Ekonomi Islam Dan Konvensional. *Ejournal Sunan Gunung Djati State Islamic University*, 1(2). 216 - 224.
- Ishak, AB. G., Mohd Fadzil, A.R. (2007). Migrasi dan kemiskinan bandar: Suatu kajian literatur. *Seminar Kebangsaan Pembangunan Persekitaran & Masyarakat, Pulau Pinang*. 1-11.
- Jabatan Perangkaan Malaysia. (2019). Laporan Survei Perbelanjaan Isi Rumah. https://www.dosm.gov.my/v1/uploads/files/1_Articles_By_Themes/Prices/HIES/HES-Report/HE_S_Malaysia.pdf
- Julizah, S. (2014). Kenaikan Kos Sara Hidup, Kesan Kepada Rakyat. *Maktab Koperasi Malaysia Cawangan Selatan*. 15-19.
- Kakwani, N. & Son, H.H. (2006). Pro-Poor Growth: The Asian Experience. UNU World Institute for Development Economics Research (UNU-WIDER). Research Paper No. 2006/56. 1-23. <https://www.wider.unu.edu/sites/default/files/rp2006-56.pdf>
- Latimaha, R., Ismal, N. A., & Bahari, Z. (2020). Cost of Living and Standard of Living Nexus: The Determinants of Cost of Living. *Jurnal Ekonomi Malaysia*, 54(3), 1-14.
- Li, Hongyi & Heng-fu, Z. (2002). Inflation, Growth, and Income Distribution: A CrossCountry Study. *Annals of Economics and Finance* 3(1): 85-101.
- M. Fadzli. (2017). Cabaran Kewangan Isi Rumah Miskin Bandar Rentetan Peningkatan Kos Sara Hidup. Ringgit (April), Bank Negara Malaysia & Persatuan-Persatuan Pengguna Malaysia.
- Mohd Aqmin, A. W., Hazrul Izuan, S., Mustazar, M. & Mohd Azlan Shah, Z. (2018). The Rising Cost of Living in Malaysia : A Slow Household Income Growth or Increasing Standard of Living. *Jurnal Ekonomi Malaysia*. 52(1), 117 - 133.
- Muflihini, M. D. (2019). Permintaan, Penawaran Dan Keseimbangan Harga Dalam Perspektif Ekonomi Mikro Islam. *Jurnal Ekonomi Syariah (JES)*, 4(2). 185-195. <http://dx.doi.org/10.30736/jesa.v4i2.68>
- Muslimin, S., Zainab, Z., & Jafar, W. (2020). Konsep Penetapan Harga Dalam Perspektif Islam. *Al-Azhar Journal of Islamic Economics*, 2(1), 1-11. <http://dx.doi.org/10.37146/ajie.v2i1.30>

- Nikkei Asia. (2022). Malaysia should open its markets to lower the cost of living. <https://asia.nikkei.com/Opinion/Malaysia-should-open-its-markets-to-lower-the-cost-of-living>.
- Nelson, F. H. (1991). An Interstate Cost-of-Living Index. *Educational Evaluation and Policy Analysis*, 13(1), 103–111. <https://doi.org/10.2307/1164460>
- Nurshuhada, Z., Faizul Azli. MR., Syazwani. S., Saipol Bari. AK., Atikah. H. (2007). Factor Affecting the Demand of Affordable Housing among the Middle-Income Groups in Klang Valley Malaysia. *Journal of Design and Built Environment*. Special Issue, 1-10. <https://doi.org/10.22452/jdbe.sp2017no1.1>
- Rose, R. A. C., & Mutsamy, R. (2020). Kenaikan harga barangan dan impaknya terhadap penduduk B40 di Muar, Johor. *Asian People Journal (APJ)*, 3(2), 106-121.
- Schulte, I. & Heindl, P. (2017). Price and Income Elasticities of Residential Energy Demand in Germany Price and Income Elasticities of Residential Energy Demand in Germany. *Energy Policy* 102(16). 512–528.
- Sinar Harian. (2022). Kos Meningkatkan, Impak Lebih Teruk Pada B40. <https://www.sinarharian.com.my/article/196572/berita/nasional/kos-hidup-meningkat-impak-lebih-teruk-pada-b40-faiz>
- Siwar, C., Ismail, M. K., Alias, N. A., & Zahari, S. Z. (2019). *Kumpulan isi rumah berpendapatan 40 peratus terendah (B40) di Malaysia: Mengenal pasti trend, ciri, isu dan cabaran*. Bangi: Penerbit Universiti Kebangsaan Malaysia.
- Tan, B.S. (2016). On comparing cost of living of cities using expatriate price surveys. *Policy Studies* 37(1), 53–71.
- Thinagaran, Moga & M.Fazli. (2017). The Financial Status and Factors Affecting Personal Well-Being Among Urban Poor in Kuala Lumpur. *Malaysian Journal of Social Sciences and Humanities*, 2(1), 21–39.
- United Nations. (2016). Sustainable Development Goals - 17 Goals to Transform Our World. United Nations Development Program (UNDP).
- Wahab, M. A. A., Shahiri, H. I., Mansur, M., & Zaidi, M. A. S. (2018). Kos Sara Hidup Tinggi di Malaysia: Pertumbuhan Pendapatan Isi Rumah yang Perlahan atau Taraf Hidup yang Meningkatkan. *Jurnal Ekonomi Malaysia*, 52(1), 117-133.
- Wan Nor Azriyati Wan Abd Aziz, Faizah Ahmad, Noor Rosly Hanif & Wang Hong Kok. (2011). Pembasmian Kemiskinan Bandar ke arah Bandar Inklusif dan Sejahtera: Cabaran Kuala Lumpur. *Journal of Surveying, Construction & Property*, 2 (1) 107-124.
- Worldwide Cost of Living Survey (2017), The Economist.com. Laman sesawang: <http://www.eiu.com/topic/worldwidecost-of-living>
- Yahaya, Nurizan.(1991). A profile of the urban poor in Malaysia. *Journal of Contemporary Asia*, 21 (2): 212–222.