

Analysing Socioeconomic Patterns through Income Disparities among B40 Households

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ABSTRACT

This study analyses socioeconomic patterns through income disparities, offering a comprehensive overview of three critical factors: household income, size and composition, and consumption and expenditures. Apparently, the decline in average consumer spending due to job losses and reduced income levels is further exacerbated by the increased cost of living which has intensified financial pressures causing people to struggle financially. Considering the persistent income gap, B40 households are vulnerable to financial instability arising from low incomes, economic uncertainty, and a lack of resources that significantly limit their ability to afford basic needs and save for emergencies. Subsequently, the provision of essentials for household dependents is largely determined by household income. Nevertheless, household size and composition with the presence of multiple dependents substantially influence resource allocation and expenditure priorities. Following a comprehensive database search, this study employs Scopus AI to perform an extensive analysis of the academic publications, applying methods such as descriptions and concept maps. The findings shed light on the disparities between higher-income and lower-income households. Addressing income inequality and allocating household resources efficiently could enhance the financial resilience of B40 households, promoting stronger economic stability and progress towards sustainable development goals.

1. INTRODUCTION

The 2030 agenda for the Sustainable Development Goals (SDGs) outlines 17 objectives that represent a comprehensive and purposeful global structure (Scott & Rajabifard, 2017) in attaining economic, environmental, and social development for future generations (Mohamed et al., 2022). Particularly, these objectives serve as a blueprint for addressing significant global issues, including poverty, inequalities, and economic disparities. Nevertheless, achieving these objectives is an uphill endeavour that requires battling a multitude of challenges.

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In compliance with the Sustainable Development Goals (SDGs) framework of SDG-1 aims to end poverty, ensure social protection for the underprivileged, and improve their standard of living, whereas SDG-10 on reducing inequalities, emphasises narrowing income gaps and promoting inclusive access to economic opportunities. Following the SDG Index (Sachs et al., 2024), Malaysia has successfully eradicated poverty (Goh et al., 2023). Notwithstanding the global efforts to bridge economic inconsistencies and development in certain areas, income inequalities are a concerning issue among low-income groups (in Malaysia known as B40 households). As shown in Figure 1, SDG-10 in Malaysia indicates that major challenges remain, specifically in reducing inequalities.

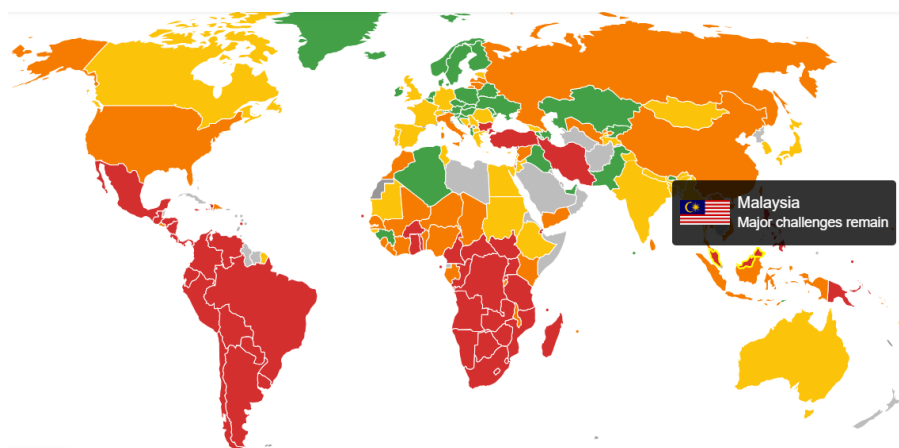


Fig. 1. Indicator for SDG-10 in Malaysia Shows Major Challenges Remain

Source: SDG Index (<https://dashboards.sdgindex.org/profiles/malaysia>)

The underlying explanation behind the decline in the economic situation is primarily due to the outbreak of the COVID-19 pandemic, which has been recognised as a global disaster with significant ramifications. Beyond the evident health consequences, the pandemic has substantially weakened the country's economic and financial stability, threatening industrial activities and labour markets (McKibbin & Fernando, 2023), and more importantly, adversely influencing the vulnerable groups of households (Pak et al., 2020). Considering the rising cost of living and poverty rates, income uncertainty due to job losses, limited access to quality education, healthcare, and digital technology (Roslan & Samsudin, 2024; Sulaiman et al., 2024) has further widened the socioeconomic disparities between the income groups.

As part of the fundamental socioeconomic units in societies, households are defined as a group of individuals that share a home, food, expenses, and other necessities of life (Menashe-Oren et al., 2023; Randall et al., 2011). As described by Esteeve et al. (2024), households are important as they provide guidance and understanding on the relationship between living arrangements and population structure. Fundamentally, the social and economic landscape is profoundly determined by households due to the fact that households serve as both consumers and labour suppliers, directly affecting the demand and supply within an economy. Therefore, household income, employment opportunities, and resource availability consequently impact a household's capacity to sustain consistent standards of living, while adapting to unforeseen financial strain and expanding living expenses (Abdullah Salim et al., 2024).

According to Bakri et al. (2017), ensuring that their family members (dependents) have access to food, clothing, housing, transportation, as well as education are priorities and responsibilities of households, which signifies the importance of income in providing the essentials. Nevertheless, financial challenges, including limited job opportunities, disproportionate income distribution, wage stagnation, and inflation further strain households especially among low-income households, hindering their ability to attain financial stability. Mohamed et al. (2022) emphasised that low-income households often experience

financial instability, limited access to essential resources, and restricted economic mobility, thereby perpetuating cycles of poverty and social exclusion. By reason of, the Department of Statistics Malaysia (DOSM, 2023) highlights the significance of understanding household income as individuals often reside within families despite earning income on their own. Hence, this study focuses on household income, size, consumption patterns, and expenditures as the relationship between these factors is significant in evaluating the household's financial vulnerability and resilience, thereby increasing their financial well-being (Zakaria et al., 2024; Mumtaz & Smith, 2021).

Thus, this paper aims to examine the role of household income and the influence of household size and composition on household consumption and expenditure. The relationship between household income, household size and expenditure patterns significantly affects income inequality among B40 households. This is because, differences in household income level and composition lead to distinct spending patterns which heighten inequalities within this socioeconomic category.

2. METHODOLOGY

Using a conceptual paper approach, this paper is based on existing literature and empirical evidence from previous studies, with the aim of offering a better understanding of socioeconomic patterns through income disparities among B40 households. A comprehensive literature review search was conducted using Scopus AI to identify the related key themes of socioeconomic patterns and household income. The literature search was conducted using the Scopus AI database which was chosen due to its wide coverage of high quality, peer-reviewed journals in the field of social sciences and advanced AI-assisted search features. The main keywords included “*household income*” AND “*B40 households*” AND “*socioeconomic patterns*”. To ensure relevance and academic rigor, the review focused on journal articles written in English while excluding non-academic sources that not directly related to household-level socioeconomic analysis. This approach is suitable for conceptual papers as it allows the development of an integrated perspective and theoretical foundation to guide future empirical research.

3. FINDINGS AND DISCUSSION

1.1 Household Income

Research Question 1:

How does household income influence socioeconomic patterns of among B40 households?

In Malaysia, households are categorised into three primary income-based groups, namely Top 20% (T20), Middle 40% (M40), and Bottom 40% (B40) which reflect their respective socioeconomic positions within the population (DOSM, 2022). By representing Malaysia's total population of approximately 34.1 million (DOSM, 2024), it indicates that 20% are among the highest-income earners, 40% are among the middle-income earners, and another 40% are among the lowest-income earners.

According to the Department of Statistics Malaysia (DOSM, 2022), statistics indicate that the B40 consists of around 3.16 million bottom-tier households with income less than RM4,850. The M40 also includes 3.16 million middle-tier households with incomes ranging between RM4,850 and RM10,959. While over RM10,959 is earned by 1.58 million top-tier households in the T20 category. Table 1 shows the categories of the main income classification in Malaysia.

Table 1. Category of Main Income Classification in Malaysia

| Household Group | Mean Household Income (RM) | Median Household Income (RM) | Income Threshold (RM) |
|-----------------|----------------------------|------------------------------|-----------------------|
| B1 | 1,941 | 2,012 | Less than 2,560 |
| B2 | 3,018 | 3,034 | 2,560 – 3,439 |
| B3 | 3,874 | 3,875 | 3,440 – 4,309 |
| B4 | 4,771 | 4,764 | 4,310 – 5,249 |

| | | | |
|----|--------|--------|------------------|
| M1 | 5,782 | 5,770 | 5,250 – 6,339 |
| M2 | 6,989 | 6,979 | 6,340 – 7,689 |
| M3 | 8,536 | 8,523 | 7,690 – 9,449 |
| M4 | 10,577 | 10,552 | 9,450 – 11,819 |
| T1 | 13,585 | 13,475 | 11,820 – 15,869 |
| T2 | 25,719 | 20,776 | 15,870 and above |

Source: Department of Statistics Malaysia (DOSM): 2022 Household Income Survey

Correspondingly, the income segment is further segregated into subcategories to offer a more comprehensive representation of income distribution. The B40 household group is divided into four subcategories, namely B1, B2, B3, and B4. The B1 category represents the most vulnerable with income below RM2,560, while B4 category includes households with income ranges from RM4,310 to RM5,249. Similarly, the second category of M40 that reflects the middle-income segment is divided into four main classes known as M1, M2, M3, and M4. In these classes, the M1 category is the lowest income which earns below RM6,339, while the M4 category is the highest income ranging from RM9,450 to RM11,819. Whilst the T20 household group which represents 20% of the income classification is divided into two classes, namely T1 and T2 with income exceeding RM11,820.

As a matter of course, Malaysia's income classification is dynamic and susceptible to periodic adjustments by the Department of Statistics Malaysia (DOSM). This is because it aligns with Malaysia's changing economic circumstances. To maintain relevancy and accuracy of income classification in reflecting the current cost of living, several factors are taken into consideration during these periodic assessments, including national income growth, inflation rates, as well as household spending patterns (Roslan & Samsudin, 2024; Ismail et al., 2023; Sulaiman et al., 2024). The structured approach to income classification as highlighted by Samsudin and Nadzrulizam (2020) allows the government to monitor the economic growth across various aspects, implement strategies for inclusive development, distribute resources effectively, and address income inequality. For these reasons, Malaysian households at the moment are battling with the rising concerns over the income disparities (DOSM, 2022) that are influenced through individual lifestyles which vary according to factors such as age, occupation, and urbanisation of the living area (Samsudin & Nadzrulizam, 2020).

Household income can be defined as the total amount of earnings received by a household's members (dependents) on a weekly, monthly, or yearly basis that is readily available to satisfy everyday demands and financial needs, calculated through the median and mean values (DOSM, 2022). Likewise, among the indicators used to measure household income including the mean income of the household members, the sector-specific economic performance, employment structure, and household demographics (DOSM, 2022). Nevertheless, despite being a major indicator in determining social and economic well-being, household income in Malaysia continues to reflect the significant disparities between higher and lower income groups. Consequently, the income disparities between these groups remain an intense discussion, particularly for the B40 households that are still struggling with financial challenges due to insufficient income and limited employment opportunities (Bukhari, 2024; Roslan & Samsudin, 2024).

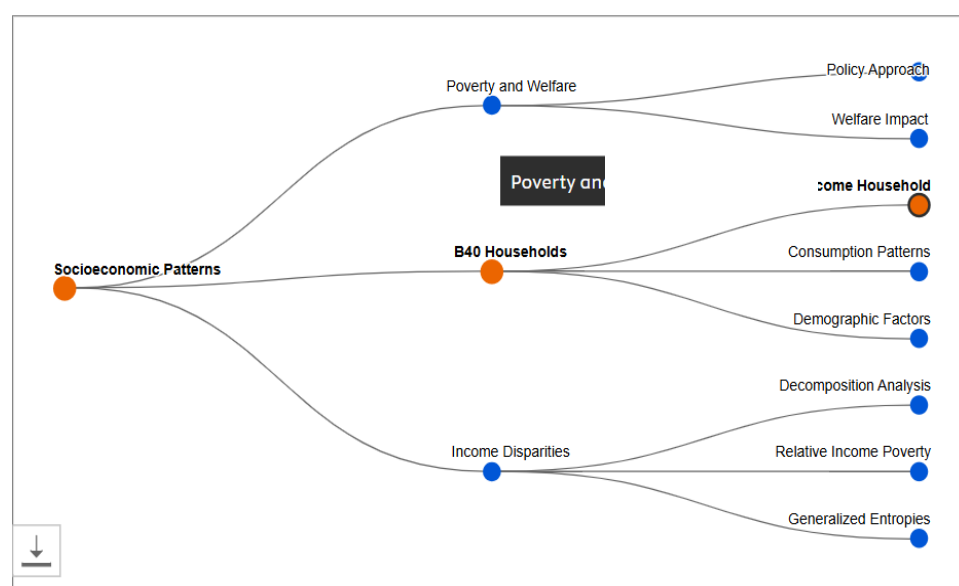
Furthermore, it is believed that the COVID-19 pandemic has caused unprecedented economic disruptions that have impacted around 25 million people globally, leading to job losses and income reduction (International Labour Organization, 2020; Zakaria et al., 2023; Magli et al., 2021). The adverse implications of the pandemic extended beyond profit-generating activities specifically for entrepreneurs and independent businesses, resulting in limited operating and less demand (Akpan et al., 2020). Considering the issues at hand, the Department of Statistics Malaysia (DOSM, 2020) through the Household Income Estimates and Incidence of Poverty reported a decline in the mean and median of the monthly household gross income between 2019 and 2020 as represented in Table 2.

Table 2. Monthly Household Gross Income

| Year | Mean of Monthly Household Gross Income (RM) | Median of Monthly Household Gross Income (RM) |
|------|---|---|
| 2019 | 7,901 | 5,873 |
| 2020 | 7,089 | 5,209 |
| 2022 | 8,479 | 6,338 |

Source: Department of Statistics Malaysia (DOSM)

In 2022, the Department of Statistics Malaysia (DOSM, 2022) conducted the Household Income Survey by addressing the issues of current household income distribution, economic disparities as well as poverty. As reported in Table 2, the mean and median of monthly household income in 2022 recorded an increase of RM8,479 and RM6,338 respectively, slightly higher as compared RM7,089 and RM5,209 as recorded in 2020. It can be asserted that the positive growth is presumably due to the gradual recovery from the COVID-19 pandemic. However, despite the development, the survey's outcomes reported that the income for B40 households was negatively skewed (DOMS, 2022).

**Fig. 2.** Framework Socioeconomic Patterns of B40 Households

Source: Scopus AI

As highlighted in Figure 2, the socioeconomic patterns of B40 households are influenced by significant variables of income, consumption patterns, and demographic characteristics. Indeed, the presence of economic challenges, rising cost of living, and changes in household consumption patterns is more evident among B40 households as low-income earners (Ismail et al., 2023; Sulaiman et al., 2024). This is because the B40 households in Malaysia depend upon monthly paychecks from unstable informal employment and limited job opportunities due to skills incompatibility which makes them highly susceptible to income instability (DOSM, 2020; World Bank, 2020).

1.2 Household Size and Composition in Malaysia

Research Question 2:

In what ways do household size and composition affect consumption and expenditure decisions among B40 households?

The size and composition of a household remarkably determine the consumption and expenditure levels of households. Hypothetically, as the number of household members increases, it is also estimated that not only will the cost to meet basic living standards expand (Magli et al., 2021), but it will also presumably increase the financial burden on the household head. Considering that, households with more dependents such as young children or elderly members naturally require more financial resources (income) in supporting their essential and care-related expenses including food, shelter, education, housing, and other needs. While the presence of single-income earners increases financial pressure and restricts consumption options which exacerbates economic vulnerability in families led by women. For B40 households, this pressure is far more intense due their limited income in adjusting their spending habits. This is because, B40 households often prioritize and allocate a higher amount of their income on immediate necessities over investment and well-being. By contrast, higher-income households are often able to secure their income toward savings, investments and quality-of-life improvements (Ismail et al., 2023; Applanaidu et al., 2022), thereby enhancing their financial security and long-term resilience.

In 2022, the Department of Statistics Malaysia (DOSM, 2022) reported an average number of household size in Malaysia of 3.8 persons as compared to 3.9 persons in 2019. The differences in household size are presented in Figure 3, which shows the number and average household size in Malaysia from 1995 to 2022 as reported by the Department of Statistics Malaysia (DOSM, 2022). Over the years, the average household size has declined, signifying a demographic transition towards households with fewer dependents. This phenomenon pertains to factors such as urbanization, changes in lifestyle preferences, delayed marriages, lower fertility rates, and high cost of living (Nadarajan et al., 2024; Peng, 2020; Zulkefly et al., 2023).

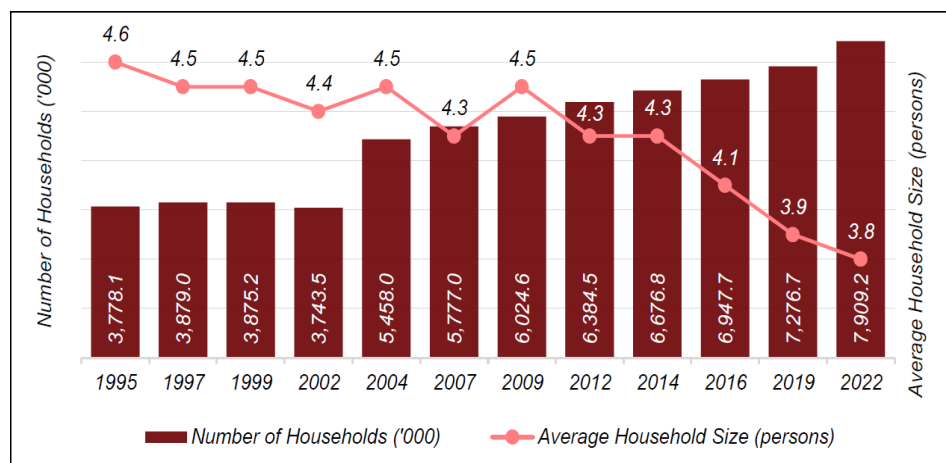


Fig. 3. Number and Average Household Size in Malaysia from 1995 – 2022

Source: Department of Statistics Malaysia (DOSM) 2022

Additionally, the relationship among household members – the dynamic between parents, children, siblings, grandparents, and other relatives is known as household composition (Menashe-Oren et al., 2023), substantially impacts the household's financial burden. Likewise, household composition is divided into three (3) categories, namely primary, secondary, and tertiary (Musyoka, 2014).

Table 3. Type of Household Composition

| Type of Household Composition | Category | Description |
|-------------------------------|---------------------------------|--|
| Type 1 | Single member | Household consists of only one person |
| Type 2 | Unrelated member households | Consists of the head of households and members unrelated to the head |
| Type 3 | Nuclear family households | Household comprising the head of household and spouse only |
| Type 4 | Nuclear family households | Comprises the head of the household, spouse, and unmarried children |
| Type 5 | Nuclear family households | Consists of a parent (widowed or divorced or permanently separated) and unmarried children |
| Type 6 | Extended family households | Consists of married couples (with or without children) with one parent also include other related or unrelated person. |
| Type 7 | Extended family households | Household consists of parents and married children (with or without spouse) |
| Type 8 | Extended family households | Consists of members of nuclear family and other members related to the head (other than parents or children), may also include unrelated persons |
| Type 9 | Other related member households | Consists of the head of household and members related to the head (other than parents or children), may also include unrelated persons |

Source: Population and Housing Census of Malaysia Survey (DOSM, 2020)

Accordingly, the Department of Statistics Malaysia (DOSM, 2020), through the survey of the Population and Housing Census in Malaysia, as presented in Table 3, categorised household composition into three (3) main groups. The primary household, also known as the nuclear family, consists of members related by blood, marriage, or adoption who essentially live, eat, and sleep together. The secondary household is the extended relative including grandparents, aunts, uncles, and cousins. Last but not least, a tertiary household that comprises friends and neighbours who are not related biologically yet put pressure on the household to provide financial assistance.

1.3 Household Consumption and Expenditures

Research Question 3:

How do household income disparities influence consumption and expenditure patterns among B40 households in Malaysia?

Analysing patterns of consumption and expenditure particularly among low-income households requires an understanding of household income. The idea of household income is relatively better understood as the difference between household gross income and household disposable income. Specifically, household disposable income refers to the total amount of money following the deduction of income taxes, interest on loans, zakat payments, and other current transfers paid and received (in kind) that are available for household consumption, savings, and investment which reflect the actual income, while gross income is the amount of depreciation expenses that are not deducted (DOSM, 2022). As a matter of fact, gross income indicates the ability of a household to generate earnings, while disposable income is the household's amount of income to sustain their consumption expenditures and savings during the reference period.

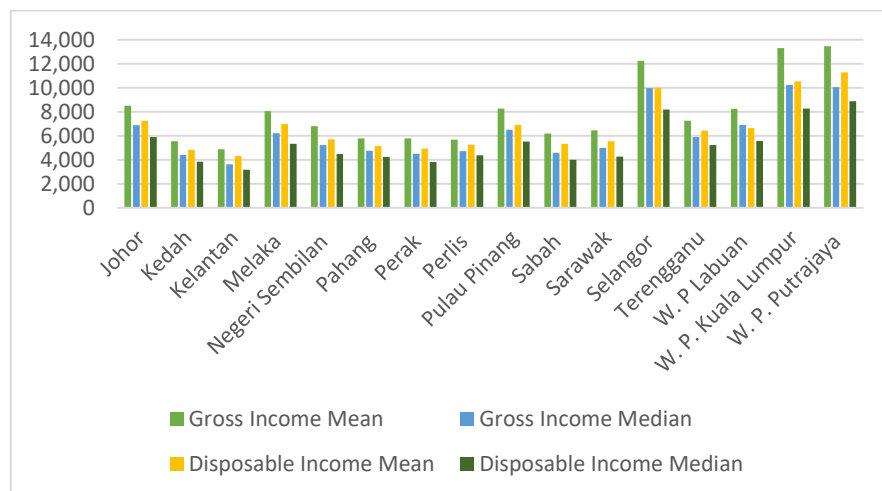


Fig. 4. Household Gross Income and Disposable Income by State in Malaysia
Source: Department of Statistics Malaysia (DOSM) 2022

As presented in Figure 4, the mean and median of gross income and disposable income as reported by the Department of Statistics Malaysia (DOSM, 2022) vary across different states in Malaysia. Particularly, it indicates the economic disparities and cost of living between urban and rural areas. As shown in Figure 4, states including Selangor, Wilayah Persekutuan Kuala Lumpur, and Putrajaya recorded higher gross and disposable income, indicating their urban economic activities and better job prospects, while states including Kelantan and Kedah reported lower household gross and disposable income. Particularly, household consumption and expenditure patterns are directly determined by disposable income. In comparison to 2019, the mean of disposable income in 2022 increased by 1.7% to RM7,111 (DOSM, 2022). Referring to the report of the Household Expenditure Survey conducted by the Department of Statistics Malaysia (2022), the mean and median of monthly household consumption expenditure accelerated to RM5,150 and RM4,282 respectively in 2022 as compared to RM4,609 and RM3,683 respectively in 2019. The discrepancies in household income levels across the demographic groups and geographical areas lead to differences in consumption and expenditure patterns that indicate unequal access to resources and economic potential.

The relationship between income and household consumption indicates that income is the major determinant influencing household consumption (Bakri et al., 2017). As household income rises, it increases household expenditures, implying that better financial capacity allows families to allocate more expenditure on a variety of goods and services. Household consumption is the term referred to any financial transaction carried out by households to purchase products and services to fulfil their needs and wants (DOSM, 2017; OECD, 2013). The majority of household consumption expenditures are determined by price and variables such as income, tax, and import levels (Bakri et al., 2017). As the demands and size normally dictate, several factors are determined by one's spending habits. Indeed, the expenses needed to sustain basic living standards increase with the number of household members (Magli et al., 2021; DOSM, 2023). All things considered, the emergence of socioeconomic and demographic factors has a significant impact on the changing patterns of household spending habits (Ismail et al., 2023).

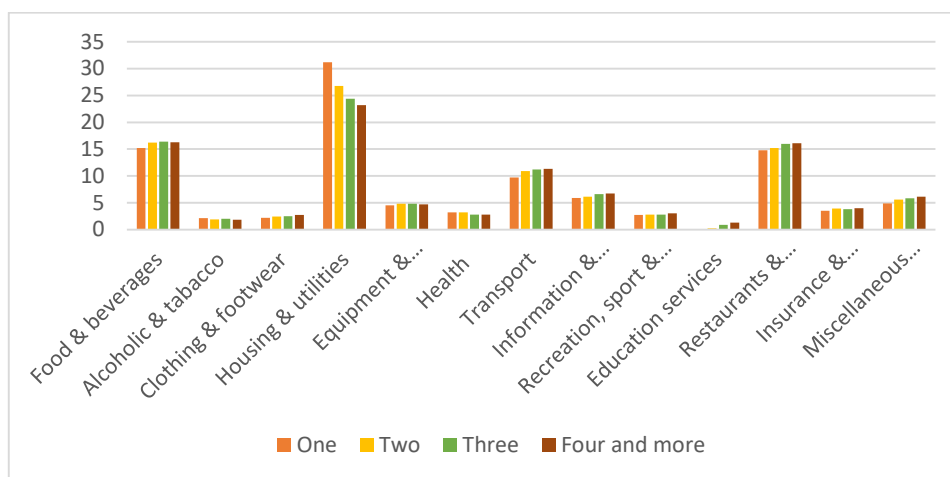


Fig. 5. Percentage of Mean Monthly Household Consumption Expenditure by Household Size
Source: Cost of Living Indicators by Department of Statistics Malaysia (DOSM, 2023)

In 2023, the Department of Statistics Malaysia (DOSM, 2023) reported through the Cost-of-Living Indicators highlighted the percentage of mean monthly household consumption expenditure assessed through household size. As shown in Figure 5, households with four or more members allocate around 16.3% to food and beverages as compared to single-member households. Furthermore, a study conducted by Ismail et al. (2023) on the consumption pattern determinants among the B40 households shows that the largest percentage of household expenditure was food, followed by housing, restaurants and hotels, and transportation. In highlighting the spending patterns, the data indicates that food and necessities remain the primary expenditure structure, specifically for large households. Nevertheless, as B40 households earn substantially lower incomes as compared to M40 and T20 groups, resulting in a greater percentage of their income being allocated to goods and services (DOSM, 2022; Safari et al., 2019). Such circumstances reflect the financial vulnerability of B40 households and the importance of developing policies to address the persistent inequality in household resources. As a result, B40 households remain particularly exposed to rising living costs, underscoring the persistent influence of income disparities on consumption and expenditure behaviour. Thus, the findings provide insight into how Malaysian B40 consumption and expenditure are influenced by income inequality.

3. CONCLUSION AND RECOMMENDATIONS

In analysing the socioeconomic patterns of B40 households, factors including income, size and composition as well as consumption and expenditure are significant in determining the standard of living and their financial stability. Fundamentally, household income impacts a household's capacity to satisfy its basic needs and access to essential services, including housing, education, and healthcare (Bakri et al., 2017), directly affecting their consumption patterns for greater expenditure across a wide range of products and services (Rahman et al., 2021). Nevertheless, households continuously experiencing income disparities, are presently susceptible to financial instability, resulting from unstable employment and low salaries, specifically among B40 households. Besides, a household's economic capacity and ability to withstand financial pressure are also considerably determined by its demographic structure, for example – the number of dependents and the age structure all which have been shown to affect economic resilience and financial capacity (Abdullah et al., 2024; Kang & Hu, 2022; Fuller & Lain, 2019).

The findings of this study provide several important implications for policymakers in addressing the socioeconomic disparities among B40 households in Malaysia. The substantial impact of household income, size and composition on household consumption and expenditure requires an extensive social protection measure. To ensure equitable allocation of resources, government initiatives including subsidies

and financial support programs should be able to target the needs of households. To encourage the development of financial resilience, economic inclusion, and better management skills, households must be supported with financial literacy and profit-generating programs in coping with financial challenges, particularly with rising cost of living. Future research could extend this perspective by comparing rural and urban B40 households to determine whether the government initiatives adequately address the issues.

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CONFLICT OF INTEREST STATEMENT

The authors agree that this research was conducted in the absence of any self-benefits, commercial or financial conflicts and declare the absence of conflicting interests with the funders.

AUTHORS' CONTRIBUTIONS

Fatin Athirah Mohd Fazi carried out the research, wrote and revised the article. Fadzlan Sufian supervised the research progress, Siti Nurul Akma Ahmad and Nurul Amyra Mat Isa conceptualised the research idea.

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