

UNIVERSITI TEKNOLOGI MARA

**THE QUALITY OF LIFE
AMONG B40 CITIZENS
IN RISING COST OF LIVING**

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ABSTRACT

The issue pertaining to the quality of life or well-being involving the low-income or poor people has frequently be regarded as worrying especially those who live in urban areas. In Malaysia, this group of people is known as the B40 citizens. The B40 citizens in urban areas are very vulnerable to the economic changes such as the increasing cost of living as they have limited income to spend on the socio-economic aspects such as education, health and living environment as compared to the middle income (M40) and high income group of people (T20). Hence, the main objective of this research is to identify the level of quality of life among B40 citizens at the three low-costs flats in one parliamentary area of Puteri Wangsa in Mukim Tebrau, Johor Bahru based on the determinants of children's education, family's health status and residential environment. The unit analysis of this study is the low-income households in the low-costs flats in Johor Bahru. The finding shows that the level of quality of life among the low-income households within the territory of the study is at the moderate level as the average value is 3. While the findings for the relationship between children's education, family's health status and residential environment indicates the moderate relationship at positive significant correlation towards the quality of life among B40 citizens in rising cost of living. The findings also shows that, there are moderator effect of income and distribution in the relationship between the children's education, family's health status and residential environment towards the quality of life among B40 citizens pertaining to the rising cost of living as the significant p-value is less than 0.05. Last but not least, in order to reduce the problem regarding the quality of life among B40 citizens in the increasing living cost, it is recommended that the government policy and initiatives to be enhanced, added and changed so that the concerns about the poor and vulnerable sections of society are acknowledge and be included in National policies pertaining to the socio-economic aspects.

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CHAPTER ONE

INTRODUCTION

1.1 PREAMBLE

As for the introductory part, this chapter focused on the background of the study which is on the problem of quality of life faced by low-income earners due to the rising cost of living. First section discussed about the situation and reasons as to why this research title matters to be brought up where the second section explained about the problem statement of the study. Move on to the third and fourth section, where the research questions and objectives are being stated. Next section elaborates on the information regarding the scope of study which consists of level, territories and time. Further details provided in the sixth section which highlighted about the significance of the study to the particular parties and the last section clarifies on the definition of terms and concepts used in this study.

1.2 BACKGROUND OF STUDY

Many of the citizens are still not living in comfortable lives in Malaysia's bustling cities. As stated by Idris K et al (2016), a developed country is not rated only based on the economic achievements and rapid progress as the quality of life (QoL) and well-being of its people also play a significant role. According to Aieyda Nazri (2009), quality of life contains the social, psychological, cultural, political, environment and economic development aspects which hold the same concept with well-being as stated by Aisyah et al (2015) where the elements of physical, social and positive mental state in the connection of various relationship with places and people are being emphasized. As the quality of life consists of economic well-being as one of the factors, this is the reason as why the standard of living are often equated with the concept of quality of life (Fontinelle, 2017).