

Urban poverty and life well-being among lower-ranking police officers: An exploratory study in Kuala Lumpur

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Abstract

The issue of urban poverty and its impact on the well-being of lower-ranking government servants has required attention from related agencies. Due to their job prospects and secure monthly salary, they can easily be overlooked as a group which might be affected by urban poverty. The main objective of this paper is to explore the impact of urban poverty on lower-ranking police officers in an urban area. Eleven semi-structured in-depth interviews were conducted among police officers in Kuala Lumpur. All informants were recruited through random sampling based on their specific rank, salary range and stationed location. The acquired data were analysed through thematic analysis: wealth, education and health. The results suggest that all informants were relatively distressed by urban poverty, especially for monthly survival. The imbalance between salary and high living costs in the city significantly impacted their food security, financial savings, children's education and health scheme planning. Theoretically, the research substantiates poverty as a multidimensional concept rather than a single dimension. In addition, the finding on the non-financial dimension of poverty can be used as guidelines in the government's future planning and initiatives to curb urban poverty among lower-ranking government officials.

Keywords: Financial planning, government servants, poverty, SDG4, urban, well-being

Introduction

Throughout the years, Malaysia's urbanisation and industrialisation have offered favourable opportunities for economic gain. Nevertheless, with the change, we are also facing a new challenge in the borough area: urban poverty (Khoo et al., 2018). Urban poverty is one of the rising contemporary issues which could threaten the quality of life of the urban population, especially lower-income dwellers. It is predicted to increase with the speed of urbanisation and city population growth (Chamhuri & Mohd Yusof, 1997). The United Nations Department of Economic and Social Affairs (DESA) (2018) has predicted that urban populations in Asian countries will grow by approximately 720 million. In contrast, the rural population is forecast to decrease. The urbanisation rate in Malaysia also showed a significant increase from 34.2% in 1980 to 71% in 2010 (Department of Statistics Malaysia, 2011). Because of this increase, related agencies and institutions should prepare to address the existing and rising issues of urban poverty in Malaysia.

Poverty in Malaysia is not simply an economic issue but involves social stability between ethnic groups. Following the Sino-Malay riot on 13 May 1969, the Malaysian government focused on eradicating poverty and reducing the income gap between ethnicities. The initiative was successful, particularly after poverty in rural areas gradually dropped from 58.7% to 12.4% in 1970 and 2019, respectively (Economic Planning Unit, 2022). There is, however, a current trend towards urban poverty, which has been reported to increase (Ahmad Fahme et al., 2014). If the issue remains unaddressed and unresolved, it will considerably impact social class and inequality in economic, educational and health facilities, which could have a long-term effect on the country.

Through the years, several studies have been conducted to address the issue, such as on urban planning (Jalihah, 2010; Yurnal & Anis Shafika, 2018), unemployment (Hirschman, 1982; Nor Ermawati, Norehan & Hussin, 2014), crimes (Mazlan, 2012), and inadequate and financial constraints on essential facilities in urban areas (Siti Norasikin, Nurul Huda & Makmor, 2022). However, these studies have primarily focused on lower-income communities regardless of occupation. In addition, there is a lack of research on full-time government workers due to their working conditions – job stability, security and a fixed salary – making them 'silent sufferers' caught between their employment prospects and living costs in a city. This study will therefore focus on the lower-ranking police officers in Kuala Lumpur and the effect of their occupation's fixed salary on their life, well-being and sustainability in the urban setting.

Poverty and its multidimensional issues

In everyday understanding, poverty is usually comprehended as an economic issue. However, in academic understanding, there are debates on whether poverty should be measured and treated as an economic or a multidimensional issue. As for development studies, the concept has evolved from a superficial understanding solely based on income levels to one that now takes a multidimensional approach that exclusively covers other non-financial components (Khoo et al., 2018). Chamhuri (2004) stated that a comprehensive study of poverty should be based on multiple elements such as economic, sociocultural, educational and environmental factors. Poverty measurement based solely on income will only give value to the number of people in poverty, whilst the multidimensional measurement gives value to poverty and its contributory factors (Siti Hadijah, Roslan & Siti Norliza, 2012). Moser and McIlwaine (1999) stated that urban poverty covers income instability and scarcity, lack of access to facilities and basic needs, low-quality housing and neighbourhood, discrimination and limited access to the labour force, especially for women and different ethnic categories in urban areas. From the above arguments, this study considers urban poverty as a multidimensional issue of wealth, education and health, which are significant for personal well-being and growth.

Wealth is the primary assessment of poverty level, measured by individual or household income. The United Nations defines poverty as those with an income less than US\$2 per day. In Malaysia, poverty is determined by the Poverty Line Income (PLI), which is the income required to meet the basic living needs of food, health, clothing, education, recreation, transportation, fuel and rent (Department of Statistics Malaysia, 2019). Based on the Household Income and Basic Amenities Survey Report 2019, the national PLI and food PLI mean monthly values are RM2,208 and RM1,038, respectively.

However, the PLIs for urban and rural households are slightly different due to the divergent urban and rural necessities, requirements and the number of households. The current PLI for urban

areas is RM2,210, and for rural areas is RM2,199 (Bahagian Perancangan Strategik, 2021). It also differs based on geographical territories between the east and west of Malaysia. In the east, the PLI for Sabah/Labuan is RM2,633, whereas for Sarawak it is RM2,131 (Department of Statistics Malaysia, 2019). Those with an income less than the PLI are considered relatively poor, while those with half are considered hard poor. In 2018, the government set the minimum wage at RM1,100 per month, which officially came into effect in January 2019. The government again reset the minimum wage to RM1,500 starting in May 2022. Within this amount, urban residents must decide between their basic monthly needs and property ownership and investment. Different levels of PLI in different areas suggest that poverty measurement and challenges are relative to the context. This situation should be considered as it will affect the effort for the poverty alleviation proposition.

The next dimension of poverty is education, which is well documented in local and international settings. It is often asserted that lower income is at the core of a 'vicious circle', which affects the poverty status, while poverty decreases opportunity in education. Most previous studies have stated that poor households have lower educational achievement rates. Children living in poor households can hardly achieve better living standards as they do not benefit from educational attainment. Financial constraints are one of many reasons for inequality in education. Lack of time among low-income parents also limits their active involvement in their children's education (Hawkins, 2001). Osman Rani and Rasiah (2011) stated that educational expenditure for a child in urban areas is higher than in rural areas based on their learning materials, additional classes outside school and transportation requirements. To fulfil these educational needs, most families in urban areas require two parents in full-time or part-time work, reducing their involvement in their child's educational affairs. Additionally, the Industrial Revolution Four (IR4) and the advancement of information and communication technology (ICT) produce a new form of inequality among those unable to provide internet access for their family. For example, Mulyaningsih, Wahyunengseh and Hastjarjo (2021) found that low digital literacy among urban dwellers in the city of Magelang had become a barrier to poverty eradication programmes.

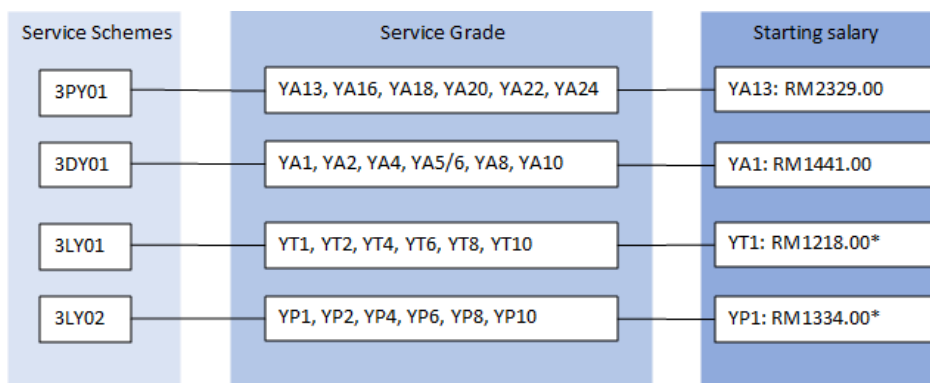
The effect of poverty on health, on the other hand, mainly focuses on food affordability, health expenditure and access to healthcare services. Contrary to popular opinion, healthy food intake and selection are not necessarily cultural or behavioural choices; income plays a crucial role in households' food selection and purchases. Many urban poor have food insecurity because of their inability to buy high-quality foods (Yimensgen & Daba, 2019). Eng et al. (2022) reported that Malaysian low-income urban dwellers inevitably need to spend most of their income on rice, transportation and housing rather than fruits and vegetables. Additionally, Loganathan et al. (2015) found that most low-income urban dwellers lacked savings due to the urgency of meeting their basic needs, which might deter them from seeking better healthcare when needed. Government workers are provided with healthcare benefits limited to government clinics and hospitals. Pillay et al. (2011) found that the waiting time for prescriptions in government hospitals is more than two hours. One factor contributing to this long waiting period is the excessive demand from the public due to the low medical charges compared with private healthcare. Malaysian citizens are only required to pay RM1 (US\$0.22) for outpatient consultation and RM5 (US\$1.11) for specialist consultation. The national healthcare policy is to accept all patients regardless of their background. However, the government reported losses of approximately RM26.1 million in 2006 due to unpaid bills by patients (Asia Pacific Observatory on Health Systems and Policies, 2013). Furthermore, limited savings could lead to people taking desperate solutions for medical expenses, such as

borrowing money or selling property, which could further contribute to stress and depression (Nor Zam Azihan et al., 2022).

In an overview, the discussion above suggests that poverty is a multidimensional situation with economics as its core. Each component, namely income, wealth, education and health, can contribute to poverty, especially to the wellbeing of the individual and their family. A comprehensive poverty curtailment should include all the components with additional consideration to different challenges relative to the urban dwellers' locality context.

Law Enforcement and Life Sustainability in urban areas

The Royal Malaysia Polis (RMP) are the primary law enforcement body in Malaysia. As a law enforcement agency, they are frequently exposed to risk and life-threatening situations in performing their duties, such as processing security intelligence, assisting in protecting life and property, and safeguarding public property from loss or damage (Section 20, Police Act 1967). Currently, there are four grade levels in the RMP: 3PY01, 3LY01, 3LY02 and 3DY01 (see Figure 1).



* Based on the revised starting salary

Figure 1. RMP grade levels and salaries

The 3LY02 (YP) or *Pegawai Rendah Polis dan Konstabel Orang Asli* is a service scheme allocated for Malaysian aboriginal people (based on the Aboriginal People Acts 1974). A further three service schemes are open to all Malaysians regardless of their ethnic category, including the aboriginal people. The 3DY01 (YA) refers to *Pegawai Rendah Polis dan Konstabel* and the 3LY01 (YT) is *Pegawai Rendah Polis dan Konstabel Sokongan*. The minimum requirement for the former is PMR and for the latter it is SPM or any other equivalent qualification. The 3PY01 (YA) is *Pegawai Kanan Polis*, for which the minimum requirement is a degree qualification.

This study will focus on YA and YT only because of the basis of their salary levels. The basic salary for YA is between RM1,441 and RM4,152 (rising by RM100 annual increments) and the basic salary for YT is between RM1,220.00 and RM2,748.00 (rising by RM85 annual increments). The minimum salary for both categories is slightly below the new minimum salary for Malaysians (RM1,500). Even though there are monthly allowances for housing (RM350), cost of living (RM100-RM350), public service (RM95) and a special PDRM allowance (RM200),

which range between RM745 and RM995, the YA and YT police officers in peninsular urban areas could easily be considered relatively poor.

Police officers play a significant role in protecting and maintaining national stability and welfare. However, low-ranking police officers face some consequences due to a lack of disclosure on the impact of urban poverty on them. A sufficient and commensurate salary equal to the job's responsibilities, the expertise required and the nature of work is essential for ensuring the well-being of the employees (Erny Yusnida, Haslinda & Zatul Himmah, 2017). Despite their training to prioritise the protection of society, a salary rate remains vital for maintaining their emotional stability and quality of life, especially with the increases in urban living costs.

Methodology

Research strategy

This study adopted a qualitative approach with an exploratory and interpretative nature due to a need for more grounded and detailed data on urban poverty among government workers. Additionally, some people consider income and economic capability questions as private and sensitive matters. In this case, an in-depth interview is appropriate to avoid derogatory remarks about poverty.

Sampling and instrument

Eleven semi-structured in-depth interviews were conducted in one of the police stations located in Kuala Lumpur. Kuala Lumpur is Malaysia's capital city and is located in the middle of West Malaysia (see Figure 2). Its total population in 2020 was 1,982,112 (Department of Statistics, 2020), comprising a variety of social demographic profiles and backgrounds. As stated above, this research focuses on YA and YT police officers who are more vulnerable to urban poverty. Through random sampling, eleven police officers from YT1 and YA1 working in one of the police stations in Kuala Lumpur, aged between 18 and 28 years old, were recruited and interviewed (see Table 1). Unlike the quantitative approach, the total number of respondents in qualitative research is determined by data saturation status (Glaser & Strauss, 1967). The decision to stop at eleven respondents was based on respondents' point repetition (data saturation), the emergence of regularities and the fulfilment of the research aim.

Gender and ethnicity variables are not applicable to this study as all police officers in these two categories receive the same salary regardless of their gender or ethnic category. Years of service and current salary due to yearly increments are also irrelevant as long as they are in the same rank.

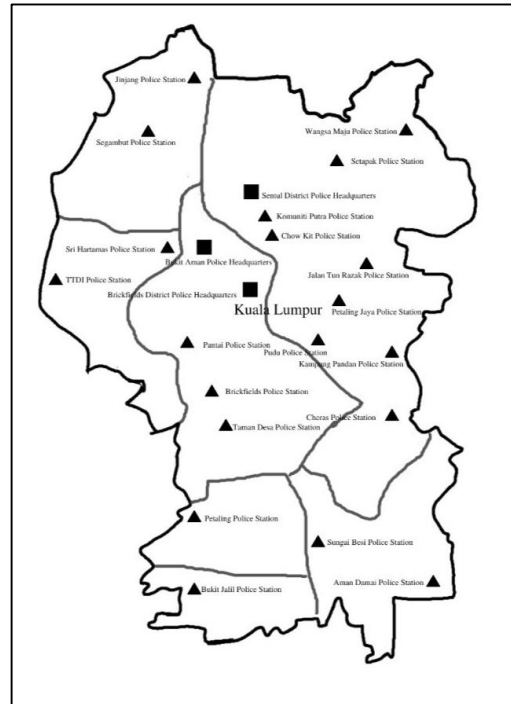


Figure 2. The location of police stations and headquarter in Kuala Lumpur

Table 1. Demographis information of the participants

Informants	Gender	Salary range	Marital status	Family commitment
Informant 1	Male	> RM3,000	Married	Children,
Informant 2	Female	> RM3,000	Married	Children
Informant 3	Female	> RM3,000	Single	-
Informant 4	Male	> RM3,000	Married	Children
Informant 5	Female	> RM3,000	Married	Children
Informant 6	Male	> RM3,000	Married	2 children
Informant 7	Male	> RM3,000	Single	-
Informant 8	Male	> RM3,000	Married	1 child
Informant 9	Female	> RM3,000	Married	2 children
Informant 10	Male	> RM3,000	Married	2 children
Informant 11	Male	>RM3,000	Single	-

Data analysis

All of the interview sessions were conducted in *Bahasa Melayu* (the first language of all the participants) and lasted approximately 30 to 45 minutes and were transcribed and analysed based on the three identified themes: wealth, education and health. Anonymised names were allocated and will be used throughout the discussion to keep the identities of the interviewees private and confidential. We decided to translate the interviews into English as the final step to avoid missing any meaning and value in their colloquial language.

Results and discussion

The principal objective of this study is to understand the impact of urban poverty and life sustainability on lower-rank police officers in Kuala Lumpur, and the findings will be discussed under three themes: wealth, education and health.

Urban poverty and wealth

The discussion under the wealth theme is based on informants' monthly expenses and survival, and their capabilities for saving and investment. An increased cost of living and low salary can significantly affect the quality and standard of living of individuals and their households. Failure to balance these two components will lead to financial problems and difficulties. As explained above, the PLI is regarded as the income required to meet several basic living needs: food, health, clothing, education, recreation, transportation, fuel and rent. The findings from the interviews showed that most of the informants, particularly those married with children, faced difficulties in maintaining their family's monthly basic needs, as stated by one of the informants as follows:

Most things are cheaper in a rural, but in a big city [*pause*], everything costs money although it is barely enough. This really affects me because my wife is not working and we have children. We don't really have buying power; we buy moderately and only during sales. With a limited salary, I can only afford to stay in the barracks because renting outside is expensive. (Informant #1, male married)

In their experience, living in a city required a higher financial commitment for monthly survival compared with rural areas. All police officers of the same rank receive the same allowances regardless of their stationed area. To maintain their monthly commitments, some of their spouses inevitably needed to work to meet the economic needs of their households:

I spend approximately RM400 monthly for my family food and groceries. I need to spend more for my kid [*pause*], buying his baby formula and diapers is a must every month. I usually have to wait for a sale to get a cheaper price for those goods. With my income [*pause*] our comfort is minimal. My wife is working, and she helps me in case we don't have enough money for groceries or for other things. (Informant #6, male married)

Dual-earning families are not a new phenomenon in contemporary society. However, the more parents spend time working outside, the less time they have to spend with their children. In this circumstance, dual-earning families need to have effective time management to avoid the negative impact of their absence on their children. Tolan and Gorman-Smith (1997) stated that children in cities have a higher risk of poor mental wellness due to daily stressors. At the same time, the high monthly expenses have an indirect impact on their ability to save or make long-term investments:

How can I make any savings? My salary is not enough for that. Let's say I want to invest in ASB or in a unit trust ... I don't have enough money for that because my money is just enough for my monthly expenses. (Informant #4, male married)

In terms of the post-retirement plan, Malaysian government workers have the option of a pension scheme or an Employees' Provident Fund (EPF). They would receive monthly pension payments if they chose the first scheme. The amount which they would receive, however, depends on the duration of their service years. If they opted for an EPF, they would need to make a monthly contribution of 11% of their monthly salary. In other words, the amount of pension under both schemes still depends on their salary. Dahlia, Zuraidah and Norhidayah (2012) reported that the majority of the government workers who opted for the first option felt safe and had no worries about their retirement. Despite the government retirement schemes, the amount of the pension is probably not enough to enable them to lead comfortable lives because of the conditions of their low pension or EPF (both depending on their salary), the high cost of living and the gradual increase in life expectancy. This situation made the informants silent sufferers and vulnerable to poverty both before and after their retirement. Moreover, due to their low income and limited disposable income, most B40 households have no savings (Kusairi et al., 2019). This suggests that the informants were incapable of building up savings because of their monthly needs. Saving money was obviously an unaffordable luxury for them:

Frankly speaking, I tried to save money [*laughs*] but always needed to withdraw it because of particular commitments for that month. But I tried to save something for an emergency such as sickness or accident. I also save for my trips to my hometown in Sabah. But I don't have enough to buy a house or for investing. (Informant #11, male single)

Sometimes I can save a little bit and sometimes not. Everything needs money. This does not include my trips to my hometown. Having a lack of savings is an issue that we need to reconsider. (Informant #5, female married)

Being without any savings could expose them to the possibility of bankruptcy. In Malaysia, failure or inability to pay an outstanding debt of RM30,001 can initiate bankruptcy (Malaysian Bankruptcy Act 1967). Over the last five years, the number of bankruptcies among government employees has been worrying. According to the Malaysian Department of Insolvency (2022), civil servants have the fourth highest rate of bankruptcies after private workers and businesspeople. In 2021, personal loans, hire purchases, house loans and credit card debts were the four highest contributors to bankruptcy (Department of Insolvency, 2022). The issue is closely related to low income and the lack of savings choices (Suhail et al., 2019). Although they have fewer financial liabilities now, the risk of future financial needs or urgencies could force them into applying for a loan which could later put them into a debt cycle if it is not properly handled.

Urban poverty and education

The findings suggest two main issues in regard to the impact of urban poverty and education on the informants' life improvements and planning: their own and their children's education. Adult education is one of the 2030 Sustainable Development Goals (SDGs) which refers to the need to "ensure inclusive and equitable quality education and promote lifelong learning opportunities for all" (United Nations, 2015). The target is to increase relevant skills for "employment, decent jobs and entrepreneurship" (United Nations, 2015). In compliance with this SDG, Malaysia's

government is promoting lifelong learning education in public and private education institutions. However, the informants stated that rather than personal educational development, they would prefer to spend their monthly income on their children's education and monthly household expenses. This is not surprising due to the increasing cost of living, especially in urban areas. Even so, the awareness of the importance of education for their children is admirable, especially in the context of their household economic conditions:

I have to think first about [pursuing] my studies because at the moment I need to spend my money for my child. Our income is basically more concentrated on my child. (Informant #2, female married).

The main challenge for the parents in this study was the ability to afford to provide their children with better education options and additional education learning improvements. Private tuition and tutoring in Malaysia is gradually expanding. Marimuthu et al. (1991) suggested that location and ethnicity are the two important socio-demographic characteristics for private tuition class enrolment in that children in urban areas are more likely to be enrolled in private tuition than those in rural areas, and that Malays are less likely to choose private tuition than Indian and Chinese families. Jelani and Tan (2012) identified additional demographic factors, which were the household income and the family's status as a single- or double-parent family. The issue related to household income is a class and inequality issue in the education system which can consequently cause an imbalance in children's educational development in the same cohort (Jelani & Tan, 2012). The lack of disposable income for children's education is becoming a national concern. Responding to this issue, the government encourages parents to commit to early saving in the National Education Saving Scheme (SSPN) for higher education expenses:

Education is important nowadays. I send my children for tuition, and it needs lots of money. Those who can't afford it [*pause*], they won't send their children to tuition. (Informant #4, male married)

I send my child to a public nursery. I can save lots from that because the fee is cheaper, around RM20 a month. I cannot afford to send my child to a private nursery. In the future, I will put savings into SSPN-i for him/her. Not for me but for him/her. (Informant #6, male married)

Poverty and health

Urban poverty could affect health in three ways: access to health services, recreational activities and life safety. The findings from the interviews showed that the majority of the informants admitted that they could only afford treatment in public health institutions. Although they were in receipt of occupational benefits, the services and medical assistance available to them were sometimes unsatisfactory. The situation was more difficult for single breadwinner families with no immediate income surplus or savings:

If I need medical treatment, I will go to a government clinic, but you know [*pause*], it is crowded and uncomfortable. Everyone that needs treatment there is in the same category

(urban poverty) as me – a government worker, a police officer. (Informant #11, male single)

Yes, I can go to public hospitals or clinics [*pause*] but we know, right [*pause*], that we want better services and treatment but of course we cannot afford a private hospital which is more expensive. (Informant #4, male married, sole-earner family)

The analysis of the findings also showed that the respondents will be patient with inadequate customer service such as long waiting times or crowded environments in public clinics or hospitals, but not with medical goods (pharmaceuticals) and inappropriate treatment, which inevitably forced them to seek alternative medicine in the private sector. Nevertheless, the payment for private healthcare services has to come from out-of-pocket (OOP) sources due to the inability to have private health insurance, which would immediately affect their monthly expenses. Based on the National Health Morbidity Survey (2019), the medical payments from those without health insurance in a private clinic or hospital came from current income, savings and borrowing from immediate family members or friends:

Every time my child gets sick [*pause*], the Guarantee Letter (GL) is not necessarily any use or sometimes the medicine is not suitable. So I need to have an alternative, which is private clinics. This affects my monthly expenses and sometimes it can reach to a hundred ringgits. (Informant #2, female married)

It is not worth it to go to a private hospital because of its high fees which are not compatible with our salaries unless if we have medical insurance. But again, the insurance will increase our monthly commitments. For one person, it is around RM100. I calculate that for one family probably it will be RM400 per month, which is a kind of burden on my monthly commitments. (Informant #6, male married).

Based on the Health Morbidity Survey 2019, there are five principal reasons for not having private health insurance: not affordable, not necessary, covered by the government, covered by the employer and declined by an insurance company. Abu Bakar et al. (2012) pointed out that income is among the factors which affect the decision about private insurance among salaried individuals. Additionally, Nur Zahirah Balqis et al. (2021) emphasised that government officers have a higher tendency not to have personal health insurance compared with workers in the private sector. Urban poverty also had impacts on the informants' health supplements. For mild sickness, they focused only on essential medicines such as paracetamol and ibuprofen:

I will buy essentials medicines only. (Informant #7, male single).

Occupation as a law enforcer is basically physically and mentally challenging due to the long working hours and unpredictable shift work affecting individual responsibilities to the family, which makes them vulnerable to occupational burnout. Those who have to deal with violence and street patrolling are reported to have a higher risk of stress than officers who deal with administrative issues (Abdollahi, 2002). In relation to recreational activities to relieve the stress, the informants admitted that they could only afford to use public recreation centres:

We rarely go on vacation and only use public spaces for family recreation. (Informant #1, male married)

This suggests that even with limited resources, the informants had a choice to maintain their health (physical and emotional) by making use of public facilities. However, they were concerned about the safety of their family due to the exposure of their identity in terms of their job, as one informant explained:

We can know who criminals are; they can know us. So the risk to our safety is high. Is the salary enough for my life? Police officers are different from other uniformed institutions. Our occupation is dangerous. Sometimes we cannot apply for insurance because of the nature of our work. Even if we can, the payment is higher. (Informant #5, female married)

In sum, the exploratory findings on urban poverty discussed above suggest that the lower-ranking police officers' salary impacts their monthly survival, which can further influence their children's education prospects, property ownership and financial security, and physical and mental wellness. Instead of focusing on one dimension of poverty, the finding also significantly proves the multidimensionality of poverty.

Conclusion

This study has discussed the impacts of urban poverty on well-being and the sustainability of life among low-ranking police officers in Kuala Lumpur. One of the significant findings which emerged is that the inability to build up savings and to have investments and property are the earliest indicators which make a household vulnerable to urban poverty. This will influence parents' educational planning for their children, particularly the need for additional learning classes and educational savings. The increasing trend for private tutoring and tuition in Malaysia, in particular, will put their children at an educational disadvantage in comparison with their wider cohort. Additionally, the inability to have financial savings would expose the informants to uncertainty over their future financial stability, especially if they were to need serious medical attention. The issue should be addressed from two fronts: the top-down and the bottom-up perspectives. In the former, a different rate of allowance should be introduced for the low-ranking police officers stationed in urban areas in addition to a specific allowance for their health supplement in promoting healthy attributes. Concurrently, police officers should also be taught financial planning and knowledge to prepare them for dealing with living expenses, liabilities, investments and planning for their families. As a conclusion, the findings of the present study provide evidence of the vulnerability of government workers to urban poverty. No occupation is exempt from urban poverty regardless of its prospects or sector. This suggests that poverty is a multidimensional issue. However, the current study was limited to one law enforcement unit in one city in Malaysia. Additionally, the analysis and discussion of the data has been based solely on exploratory research. A further study using a quantitative approach with statistical inferences and in other cities is required for further validation of the findings.

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