

BELANJAWAN **KU**

Expenditure Guide For Malaysian
Individuals & Families

KLANG VALLEY & SELECTED CITIES 2022/2023



KWSP | EPF®

In Collaboration With



Social Wellbeing Research Centre
(SWRC)

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Introduction

Belanjawanku

Belanjawanku is an expenditure guide, providing estimated minimum monthly expenses on different types of goods and services for various households in Malaysia.

Belanjawanku can help you plan your personal and family budgeting to achieve a reasonable standard of living.

It is developed based on actual spending patterns on common goods and services by urban households in Klang Valley and selected cities in Malaysia.

A Reasonable Standard of Living is...



- Having enough money to meet basic needs.
- Being involved in community activities and gatherings of families and friends.
- Living a purposeful and meaningful life.



Let's Plan!

LET'S PLAN!

Belanjawanku is an expenditure guide for planning your finances according to different stages of life and suitability of expenditure based on the cost of living in selected cities.

Mind you, this is not the ultimate guide book, but we hope it can serve to assist and guide you in your financial planning. This expenditure guide will also help you in recognising the important expenses.

Belanjawanku indicates the minimum level of expenditure required for people to live a sustainable and meaningful life.

After the launch of Belanjawanku 2019 for Klang Valley, the EPF and Universiti Malaya embarked on introducing Belanjawanku to other selected cities.

To date, Belanjawanku for Klang Valley has been updated and expanded to 11 cities, which include Alor Setar, Kota Kinabalu, Johor Bahru, Kuala Terengganu, Georgetown, Kuching, Kuantan, Kota Bharu, Ipoh, Seremban and Malacca City.

We hope Belanjawanku can become a kick-starter to help you in understanding your financial situation and to figure out the next steps in making your life better.

How can Belanjawanku help you?



Help you plan your personal and family budgeting



Assist you in managing your debts

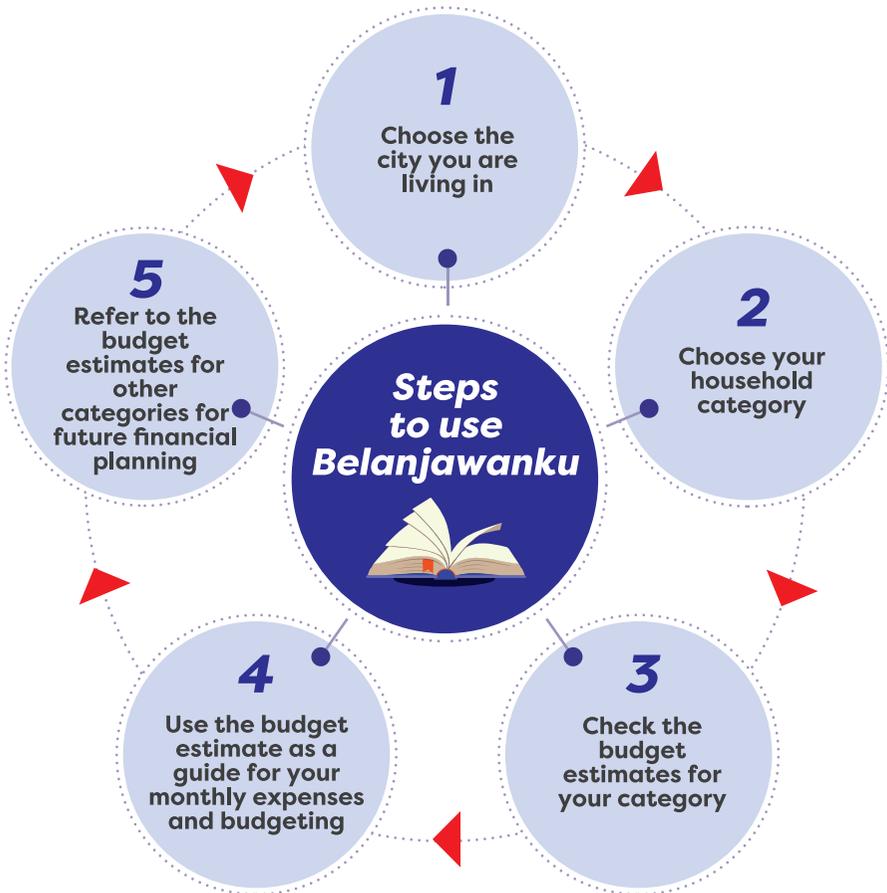
The more you know, the better!



Increase your financial preparedness for any unexpected events

Belanjawanku is not to be taken as the standard on how much you should or what you should spend on. It is just a guide on the minimum you need.

How to use Belanjawanku



This is who I am

Choose your category

SINGLE



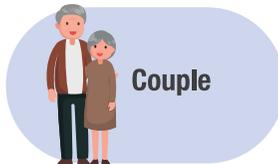
MARRIED COUPLE



SINGLE PARENT



SENIOR



If you do not belong to any of the household categories as above, choose the category closest to you for your budget estimation.

My usual expenses



Detailed Explanation



Food

Food & non-alcoholic beverages consisting of groceries for home cooking, eating out and takeaways



Housing

1. **Single person** - cost is based on monthly rental for a fully furnished room
2. **Married / Families / Elderly Single / Couples / Single Parents** - cost is based on monthly housing loan repayment/rent, whichever is lower
3. **Senior** - cost is based on monthly housing loan repayment which was purchased 20-30 years ago or current monthly rental, whichever is lower
4. **Location** of the housing is within 30 km radius from the city centre



Healthcare

3 x visits to private doctors (general practitioners)

1 x visit to private dentists a year for treatment of common non-acute illnesses or injuries (annual total divided by 12 months)



Utilities

Monthly bills for water, electricity, pre / postpaid telephone / internet / personal data plan and ASTRO TV



Childcare

1. **Child 6 years and below** - baby-sitting, diapers, milk and baby food
2. **Child 7-13 years** - including daycare, pocket money, tuition, religious classes and extra-curricular activities

Detailed Explanation



Personal Savings

Amount allocated for each household is based on the focus group participants' indication of their ability to save and how much is deemed to be sufficient



Ad hoc / One-off

Ad hoc / One-off expenses consisting of vehicle maintenance, road tax & insurance, school registration fees, clothing & footwear, instalment of furniture & domestic appliances, maintenance of household furniture & appliances (annual total divided by 12 months)



Social Participation

Includes festive celebrations, birthdays, anniversaries, invitations to weddings, etc. (annual total divided by 12 months)



Discretionary Expenses

Includes contribution to parents, medical insurance, sports and recreation as well as vacation, depending on individual priorities (annual total divided by 12 months)



Transportation

1. **Public** - all public transportation using season tickets or monthly passes (where available)
2. **Private vehicles** - including vehicle loan instalment, fuel, highway tolls and parking charges



Personal Care

Includes care for body, hair and feminine hygiene, oral hygiene and basic personal grooming



Minimum Monthly Budget Estimates for Klang Valley and Selected Cities 2022/2023

Belanjawanku now serving...



BELANJAWANKU FOR KLANG VALLEY

Monthly budget estimates

SINGLE



MARRIED COUPLE



SINGLE PARENT



SENIOR



Estimated monthly budget

KLANG VALLEY

SINGLE

PUBLIC TRANSPORT USER

RM1,930



 <p>Food RM610</p>	 <p>Housing (room rental) RM370</p>	 <p>Healthcare RM30</p>	 <p>Transportation RM140</p>	 <p>Utilities RM90</p>
 <p>Personal Savings RM250</p>	 <p>Personal Care RM70</p>	 <p>Ad hoc / One-off RM90</p>	 <p>Social Participation RM150</p>	 <p>Discretionary Expenses RM130</p>

CAR OWNER

RM2,600



 <p>Food RM610</p>	 <p>Housing (room rental) RM370</p>	 <p>Healthcare RM30</p>	 <p>Transportation RM760</p>	 <p>Utilities RM90</p>
 <p>Personal Savings RM250</p>	 <p>Personal Care RM70</p>	 <p>Ad hoc / One-off RM140</p>	 <p>Social Participation RM150</p>	 <p>Discretionary Expenses RM130</p>

Estimated monthly budget

KLANG VALLEY

MARRIED COUPLE



WITHOUT CHILDREN

RM4,630



Food

RM960



Housing

RM1,000



Healthcare

RM70



Transportation

RM990



Utilities

RM310



Personal Savings

RM400



Personal Care

RM100



Ad hoc / One-off

RM300



Social Participation

RM200



Discretionary Expenses

RM300



WITH ONE CHILD

RM5,980



Childcare

RM650



Food

RM1,420



Housing

RM1,000



Healthcare

RM100



Transportation

RM1,000



Utilities

RM320



Personal Savings

RM400



Personal Care

RM120



Ad hoc / One-off

RM340



Social Participation

RM240



Discretionary Expenses

RM390

Estimated monthly budget

KLANG VALLEY

MARRIED COUPLE

WITH TWO CHILDREN

RM6,890



Childcare
RM1,150



Food
RM1,690



Housing
RM1,000



Healthcare
RM120



Transportation
RM1,010



Utilities
RM330



Personal Savings
RM400



Personal Care
RM140



Ad hoc / One-off
RM400



Social Participation
RM250



Discretionary Expenses
RM400

Estimated monthly budget

KLANG VALLEY

SINGLE PARENT

WITH ONE CHILD
RM4,740



Childcare
RM650



Food
RM1,060



Housing
RM1,000



Healthcare
RM60



Transportation
RM770



Utilities
RM270



Personal Savings
RM250



Personal Care
RM90



Ad hoc / One-off
RM180



Social Participation
RM190



Discretionary Expenses
RM220

WITH TWO CHILDREN
RM5,650



Childcare
RM1,150



Food
RM1,330



Housing
RM1,000



Healthcare
RM80



Transportation
RM780



Utilities
RM280



Personal Savings
RM250



Personal Care
RM110



Ad hoc / One-off
RM240



Social Participation
RM200



Discretionary Expenses
RM230

Estimated monthly budget

KLANG VALLEY

SENIOR



COUPLE

RM3,210



Food

RM930



Housing

RM700



Healthcare

RM140



Transportation

RM490



Utilities

RM290



Personal Care

RM90



Ad hoc / One-off

RM230



Social Participation

RM170



Discretionary Expenses

RM170

SINGLE

RM2,520



Food

RM610



Housing

RM700



Healthcare

RM70



Transportation

RM490



Utilities

RM150



Personal Care

RM60



Ad hoc / One-off

RM140



Social Participation

RM150



Discretionary Expenses

RM150

BELANJAWANKU FOR JOHOR BAHRU

Monthly budget estimates

SINGLE



MARRIED COUPLE



SINGLE PARENT



SENIOR



Estimated monthly budget

JOHOR BAHRU

SINGLE

PUBLIC TRANSPORT USER

RM1,760



Food

RM600



Housing
(room rental)

RM250



Healthcare

RM30



Transportation

RM130



Utilities

RM90



Personal Savings

RM250



Personal Care

RM70



Ad hoc / One-off

RM90



Social Participation

RM130



Discretionary Expenses

RM120

CAR OWNER

RM2,290



Food

RM600



Housing
(room rental)

RM250



Healthcare

RM30



Transportation

RM620



Utilities

RM90



Personal Savings

RM250



Personal Care

RM70



Ad hoc / One-off

RM130



Social Participation

RM130



Discretionary Expenses

RM120

Estimated monthly budget

JOHOR BAHRU

MARRIED COUPLE



WITHOUT CHILDREN

RM4,110



Food

RM950



Housing

RM750



Healthcare

RM60



Transportation

RM840



Utilities

RM300



Personal Savings

RM400



Personal Care

RM100



Ad hoc / One-off

RM280



Social Participation

RM170



Discretionary Expenses

RM260



WITH ONE CHILD
RM5,360



Childcare

RM580



Food

RM1,400



Housing

RM750



Healthcare

RM90



Transportation

RM850



Utilities

RM310



Personal Savings

RM400



Personal Care

RM120



Ad hoc / One-off

RM320



Social Participation

RM210



Discretionary Expenses

RM330

Estimated monthly budget

JOHOR BAHRU

MARRIED COUPLE

WITH TWO CHILDREN

RM6,100



Childcare
RM910



Food
RM1,670



Housing
RM750



Healthcare
RM110



Transportation
RM860



Utilities
RM320



Personal Savings
RM400



Personal Care
RM140



Ad hoc / One-off
RM380



Social Participation
RM220



Discretionary Expenses
RM340

Estimated monthly budget

JOHOR BAHRU

SINGLE PARENT

WITH ONE CHILD
RM4,200




Childcare
RM580



Food
RM1,060



Housing
RM750



Healthcare
RM60



Transportation
RM630



Utilities
RM250



Personal Savings
RM250



Personal Care
RM90



Ad hoc / One-off
RM170



Social Participation
RM170



Discretionary Expenses
RM190

WITH TWO CHILDREN
RM4,940




Childcare
RM910



Food
RM1,330



Housing
RM750



Healthcare
RM80



Transportation
RM640



Utilities
RM260



Personal Savings
RM250



Personal Care
RM110



Ad hoc / One-off
RM230



Social Participation
RM180



Discretionary Expenses
RM200

Budget estimated/month

JOHOR BAHRU

SENIOR



COUPLE

RM3,020



Food

RM930



Housing

RM580



Healthcare

RM130



Transportation

RM490



Utilities

RM290



Personal Care

RM90



Ad hoc / One-off

RM210



Social Participation

RM150



Discretionary Expenses

RM150



SINGLE

RM2,330



Food

RM600



Housing

RM580



Healthcare

RM60



Transportation

RM490



Utilities

RM150



Personal Care

RM60



Ad hoc / One-off

RM130



Social Participation

RM130



Discretionary Expenses

RM130

BELANJAWANKU FOR KOTA KINABALU

Monthly budget estimates

SINGLE



MARRIED COUPLE



SINGLE PARENT



SENIOR



Estimated monthly budget

KOTA KINABALU

SINGLE

PUBLIC TRANSPORT USER

RM1,710



Food

RM590



Housing
(room rental)

RM250



Healthcare

RM20



Transportation

RM110



Utilities

RM90



Personal Savings

RM250



Personal Care

RM70



Ad hoc / One-off

RM90



Social Participation

RM120



Discretionary Expenses

RM120

CAR OWNER

RM2,230



Food

RM590



Housing
(room rental)

RM250



Healthcare

RM20



Transportation

RM590



Utilities

RM90



Personal Savings

RM250



Personal Care

RM70



Ad hoc / One-off

RM130



Social Participation

RM120



Discretionary Expenses

RM120

Estimated monthly budget

KOTA KINABALU

MARRIED COUPLE



WITHOUT CHILDREN

RM4,000



Food

RM910



Housing

RM750



Healthcare

RM40



Transportation

RM820



Utilities

RM280



Personal Savings

RM400



Personal Care

RM100



Ad hoc / One-off

RM280



Social Participation

RM160



Discretionary Expenses

RM260



WITH ONE CHILD

RM5,130



Childcare

RM550



Food

RM1,280



Housing

RM750



Healthcare

RM60



Transportation

RM830



Utilities

RM290



Personal Savings

RM400



Personal Care

RM120



Ad hoc / One-off

RM320



Social Participation

RM200



Discretionary Expenses

RM330

Estimated monthly budget

KOTA KINABALU

MARRIED COUPLE

WITH TWO CHILDREN

RM5,840



Childcare
RM880



Food
RM1,520



Housing
RM750



Healthcare
RM80



Transportation
RM840



Utilities
RM300



Personal Savings
RM400



Personal Care
RM140



Ad hoc / One-off
RM380



Social Participation
RM210



Discretionary Expenses
RM340

Estimated monthly budget

KOTA KINABALU

SINGLE PARENT

WITH ONE CHILD

RM4,000



Childcare
RM550



Food
RM960



Housing
RM750



Healthcare
RM40



Transportation
RM600



Utilities
RM240



Personal Savings
RM250



Personal Care
RM90



Ad hoc / One-off
RM170



Social Participation
RM160



Discretionary Expenses
RM190

WITH TWO CHILDREN

RM4,710



Childcare
RM880



Food
RM1,200



Housing
RM750



Healthcare
RM60



Transportation
RM610



Utilities
RM250



Personal Savings
RM250



Personal Care
RM110



Ad hoc / One-off
RM230



Social Participation
RM170



Discretionary Expenses
RM200

Estimated monthly budget

KOTA KINABALU

SENIOR



COUPLE

RM2,930



Food

RM890



Housing

RM540



Healthcare

RM130



Transportation

RM490



Utilities

RM270



Personal Care

RM90



Ad hoc / One-off

RM220



Social Participation

RM150



Discretionary Expenses

RM150



SINGLE

RM2,290



Food

RM590



Housing

RM540



Healthcare

RM70



Transportation

RM490



Utilities

RM140



Personal Care

RM60



Ad hoc / One-off

RM140



Social Participation

RM130



Discretionary Expenses

RM130

BELANJAWANKU FOR KUALA TERENGGANU

Monthly budget estimates

SINGLE



Public transport user
RM1,630



Car owner
RM2,160

MARRIED COUPLE



without children
RM3,820



with one child
RM4,920



with two children
RM5,610

SINGLE PARENT



with one child
RM3,820



with two children
RM4,510

SENIOR



Couple
RM2,730



Single
RM2,090

Estimated monthly budget

KUALA TERENGGANU

SINGLE

PUBLIC TRANSPORT USER

RM1,630



Food

RM570



Housing
(room rental)

RM220



Healthcare

RM20



Transportation

RM150



Utilities

RM90



Personal Savings

RM200



Personal Care

RM70



Ad hoc / One-off

RM80



Social Participation

RM120



Discretionary Expenses

RM110

CAR OWNER

RM2,160



Food

RM570



Housing
(room rental)

RM220



Healthcare

RM20



Transportation

RM640



Utilities

RM90



Personal Savings

RM200



Personal Care

RM70



Ad hoc / One-off

RM120



Social Participation

RM120



Discretionary Expenses

RM110

Estimated monthly budget

KUALA TERENGGANU

MARRIED COUPLE



WITHOUT CHILDREN

RM3,820



Food

RM890



Housing

RM620



Healthcare

RM40



Transportation

RM860



Utilities

RM300



Personal Savings

RM350



Personal Care

RM100



Ad hoc / One-off

RM260



Social Participation

RM160



Discretionary Expenses

RM240



WITH ONE CHILD
RM4,920



Childcare

RM550



Food

RM1,240



Housing

RM620



Healthcare

RM60



Transportation

RM870



Utilities

RM310



Personal Savings

RM350



Personal Care

RM120



Ad hoc / One-off

RM300



Social Participation

RM200



Discretionary Expenses

RM300

Estimated monthly budget

KUALA TERENGGANU

MARRIED COUPLE

WITH TWO CHILDREN

RM5,610



Childcare
RM880



Food
RM1,470



Housing
RM620



Healthcare
RM80



Transportation
RM880



Utilities
RM320



Personal Savings
RM350



Personal Care
RM140



Ad hoc / One-off
RM350



Social Participation
RM210



Discretionary Expenses
RM310

Estimated monthly budget

KUALA TERENGGANU

SINGLE PARENT

WITH ONE CHILD

RM3,820



Childcare
RM550



Food
RM930



Housing
RM620



Healthcare
RM40



Transportation
RM650



Utilities
RM250



Personal Savings
RM200



Personal Care
RM90



Ad hoc / One-off
RM160



Social Participation
RM160



Discretionary Expenses
RM170

WITH TWO CHILDREN

RM4,510



Childcare
RM880



Food
RM1,160



Housing
RM620



Healthcare
RM60



Transportation
RM660



Utilities
RM260



Personal Savings
RM200



Personal Care
RM110



Ad hoc / One-off
RM210



Social Participation
RM170



Discretionary Expenses
RM180

Estimated monthly budget

KUALA TERENGGANU

SENIOR



COUPLE

RM2,730



Food

RM860



Housing

RM400



Healthcare

RM120



Transportation

RM490



Utilities

RM290



Personal Care

RM90



Ad hoc / One-off

RM200



Social Participation

RM140



Discretionary Expenses

RM140

SINGLE

RM2,090



Food

RM570



Housing

RM400



Healthcare

RM60



Transportation

RM490



Utilities

RM150



Personal Care

RM60



Ad hoc / One-off

RM120



Social Participation

RM120



Discretionary Expenses

RM120

BELANJAWANKU FOR ALOR SETAR

Monthly budget estimates

SINGLE



MARRIED COUPLE



SINGLE PARENT



SENIOR



Estimated monthly budget

ALOR SETAR

SINGLE

PUBLIC TRANSPORT USER

RM1,530



Food

RM530



Housing
(room rental)

RM200



Healthcare

RM20



Transportation

RM130



Utilities

RM90



Personal Savings

RM200



Personal Care

RM70



Ad hoc / One-off

RM80



Social Participation

RM100



Discretionary Expenses

RM110

CAR OWNER

RM2,060



Food

RM530



Housing
(room rental)

RM200



Healthcare

RM20



Transportation

RM620



Utilities

RM90



Personal Savings

RM200



Personal Care

RM70



Ad hoc / One-off

RM120



Social Participation

RM100



Discretionary Expenses

RM110

Estimated monthly budget

ALOR SETAR

MARRIED COUPLE



WITHOUT CHILDREN

RM3,680



Food

RM830



Housing

RM580



Healthcare

RM40



Transportation

RM840



Utilities

RM300



Personal Savings

RM350



Personal Care

RM100



Ad hoc / One-off

RM260



Social Participation

RM140



Discretionary Expenses

RM240



WITH ONE CHILD

RM4,760



Childcare

RM540



Food

RM1,170



Housing

RM580



Healthcare

RM60



Transportation

RM850



Utilities

RM310



Personal Savings

RM350



Personal Care

RM120



Ad hoc / One-off

RM300



Social Participation

RM180



Discretionary Expenses

RM300

Estimated monthly budget

ALOR SETAR

MARRIED COUPLE

WITH TWO CHILDREN

RM5,430



Childcare
RM870



Food
RM1,390



Housing
RM580



Healthcare
RM70



Transportation
RM860



Utilities
RM320



Personal Savings
RM350



Personal Care
RM140



Ad hoc / One-off
RM350



Social Participation
RM190



Discretionary Expenses
RM310

Estimated monthly budget

ALOR SETAR

SINGLE PARENT

WITH ONE CHILD
RM3,660



Childcare
RM540



Food
RM860



Housing
RM580



Healthcare
RM40



Transportation
RM630



Utilities
RM250



Personal Savings
RM200



Personal Care
RM90



Ad hoc / One-off
RM160



Social Participation
RM140



Discretionary Expenses
RM170

WITH TWO CHILDREN
RM4,340



Childcare
RM870



Food
RM1,090



Housing
RM580



Healthcare
RM50



Transportation
RM640



Utilities
RM260



Personal Savings
RM200



Personal Care
RM110



Ad hoc / One-off
RM210



Social Participation
RM150



Discretionary Expenses
RM180

Estimated monthly budget

ALOR SETAR

SENIOR



COUPLE
RM2,630



Food

RM800



Housing

RM400



Healthcare

RM100



Transportation

RM490



Utilities

RM290



Personal Care

RM90



Ad hoc / One-off

RM200



Social Participation

RM120



Discretionary Expenses

RM140



SINGLE
RM2,020



Food

RM530



Housing

RM400



Healthcare

RM50



Transportation

RM490



Utilities

RM150



Personal Care

RM60



Ad hoc / One-off

RM120



Social Participation

RM100



Discretionary Expenses

RM120

BELANJAWANKU FOR KUCHING

Monthly budget estimates

SINGLE



Public transport user
RM1,680



Car owner
RM2,210

MARRIED COUPLE



without children
RM3,920



with one child
RM5,020



with two children
RM5,720

SINGLE PARENT



with one child
RM3,890



with two children
RM4,590

SENIOR



Couple
RM2,790



Single
RM2,160

Estimated monthly budget

KUCHING

SINGLE

PUBLIC TRANSPORT USER

RM1,680



Food

RM580



Housing
(room rental)

RM250



Healthcare

RM20



Transportation

RM90



Utilities

RM90



Personal Savings

RM250



Personal Care

RM70



Ad hoc / One-off

RM90



Social Participation

RM120



Discretionary Expenses

RM120

CAR OWNER

RM2,210



Food

RM580



Housing
(room rental)

RM250



Healthcare

RM20



Transportation

RM580



Utilities

RM90



Personal Savings

RM250



Personal Care

RM70



Ad hoc / One-off

RM130



Social Participation

RM120



Discretionary Expenses

RM120

Estimated monthly budget

KUCHING

MARRIED COUPLE



WITHOUT CHILDREN

RM3,920



Food

RM900



Housing

RM690



Healthcare

RM40



Transportation

RM810



Utilities

RM280



Personal Savings

RM400



Personal Care

RM100



Ad hoc / One-off

RM280



Social Participation

RM160



Discretionary Expenses

RM260



WITH ONE CHILD

RM5,020



Childcare

RM540



Food

RM1,250



Housing

RM690



Healthcare

RM60



Transportation

RM820



Utilities

RM290



Personal Savings

RM400



Personal Care

RM120



Ad hoc / One-off

RM320



Social Participation

RM200



Discretionary Expenses

RM330

Estimated monthly budget

KUCHING

MARRIED COUPLE

WITH TWO CHILDREN

RM5,720



Childcare
RM870



Food
RM1,480



Housing
RM690



Healthcare
RM80



Transportation
RM830



Utilities
RM300



Personal Savings
RM400



Personal Care
RM140



Ad hoc / One-off
RM380



Social Participation
RM210



Discretionary Expenses
RM340

Estimated monthly budget

KUCHING

SINGLE PARENT

WITH ONE CHILD
RM3,890



Childcare
RM540



Food
RM930



Housing
RM690



Healthcare
RM40



Transportation
RM590



Utilities
RM240



Personal Savings
RM250



Personal Care
RM90



Ad hoc / One-off
RM170



Social Participation
RM160



Discretionary Expenses
RM190

WITH TWO CHILDREN
RM4,590



Childcare
RM870



Food
RM1,160



Housing
RM690



Healthcare
RM60



Transportation
RM600



Utilities
RM250



Personal Savings
RM250



Personal Care
RM110



Ad hoc / One-off
RM230



Social Participation
RM170



Discretionary Expenses
RM200

Estimated monthly budget

KUCHING

SENIOR



COUPLE
RM2,790



Food

RM870



Housing

RM460



Healthcare

RM120



Transportation

RM490



Utilities

RM260



Personal Care

RM90



Ad hoc / One-off

RM210



Social Participation

RM140



Discretionary Expenses

RM150



SINGLE
RM2,160



Food

RM580



Housing

RM460



Healthcare

RM60



Transportation

RM490



Utilities

RM130



Personal Care

RM60



Ad hoc / One-off

RM130



Social Participation

RM120



Discretionary Expenses

RM130

BELANJAWANKU FOR KUANTAN

Monthly budget estimates

SINGLE



Public transport user
RM1,710



Car owner
RM2,230

MARRIED COUPLE



without children
RM3,910



with one child
RM5,030



with two children
RM5,740

SINGLE PARENT



with one child
RM3,900



with two children
RM4,610

SENIOR



Couple
RM2,780



Single
RM2,130

Estimated monthly budget

KUANTAN

SINGLE

PUBLIC TRANSPORT USER

RM1,710



Food

RM580



Housing
(room rental)

RM230



Healthcare

RM20



Transportation

RM140



Utilities

RM90



Personal Savings

RM250



Personal Care

RM70



Ad hoc / One-off

RM90



Social Participation

RM120



Discretionary Expenses

RM120

CAR OWNER

RM2,230



Food

RM580



Housing
(room rental)

RM230



Healthcare

RM20



Transportation

RM620



Utilities

RM90



Personal Savings

RM250



Personal Care

RM70



Ad hoc / One-off

RM130



Social Participation

RM120



Discretionary Expenses

RM120

Estimated monthly budget

KUANTAN

MARRIED COUPLE



WITHOUT CHILDREN

RM3,910



Food

RM900



Housing

RM630



Healthcare

RM40



Transportation

RM840



Utilities

RM300



Personal Savings

RM400



Personal Care

RM100



Ad hoc / One-off

RM280



Social Participation

RM160



Discretionary Expenses

RM260



WITH ONE CHILD
RM5,030



Childcare

RM550



Food

RM1,260



Housing

RM630



Healthcare

RM60



Transportation

RM850



Utilities

RM310



Personal Savings

RM400



Personal Care

RM120



Ad hoc / One-off

RM320



Social Participation

RM200



Discretionary Expenses

RM330

Estimated monthly budget

KUANTAN

MARRIED COUPLE

WITH TWO CHILDREN

RM5,740



Childcare
RM880



Food
RM1,500



Housing
RM630



Healthcare
RM80



Transportation
RM860



Utilities
RM320



Personal Savings
RM400



Personal Care
RM140



Ad hoc / One-off
RM380



Social Participation
RM210



Discretionary Expenses
RM340

Estimated monthly budget

KUANTAN

SINGLE PARENT

WITH ONE CHILD
RM3,900



Childcare
RM550



Food
RM940



Housing
RM630



Healthcare
RM40



Transportation
RM630



Utilities
RM250



Personal Savings
RM250



Personal Care
RM90



Ad hoc / One-off
RM170



Social Participation
RM160



Discretionary Expenses
RM190

WITH TWO CHILDREN
RM4,610



Childcare
RM880



Food
RM1,180



Housing
RM630



Healthcare
RM60



Transportation
RM640



Utilities
RM260



Personal Savings
RM250



Personal Care
RM110



Ad hoc / One-off
RM230



Social Participation
RM170



Discretionary Expenses
RM200

Estimated monthly budget

KUANTAN

SENIOR



COUPLE
RM2,780



Food
RM880



Housing
RM410



Healthcare
RM120



Transportation
RM490



Utilities
RM290



Personal Care
RM90



Ad hoc / One-off
RM210



Social Participation
RM140



Discretionary Expenses
RM150



SINGLE
RM2,130



Food
RM580



Housing
RM410



Healthcare
RM60



Transportation
RM490



Utilities
RM150



Personal Care
RM60



Ad hoc / One-off
RM130



Social Participation
RM120



Discretionary Expenses
RM130

BELANJAWANKU FOR KOTA BHARU

Monthly budget estimates

SINGLE



Public transport user
RM1,540



Car owner
RM2,110

MARRIED COUPLE



without children
RM3,750



with one child
RM4,830



with two children
RM5,520

SINGLE PARENT



with one child
RM3,720



with two children
RM4,400

SENIOR



Couple
RM2,690



Single
RM2,050

Estimated monthly budget

KOTA BHARU

SINGLE

PUBLIC TRANSPORT USER

RM1,540



Food

RM550



Housing
(room rental)

RM200



Healthcare

RM20



Transportation

RM120



Utilities

RM90



Personal Savings

RM200



Personal Care

RM70



Ad hoc / One-off

RM80



Social Participation

RM100



Discretionary Expenses

RM110

CAR OWNER

RM2,110



Food

RM550



Housing
(room rental)

RM200



Healthcare

RM20



Transportation

RM650



Utilities

RM90



Personal Savings

RM200



Personal Care

RM70



Ad hoc / One-off

RM120



Social Participation

RM100



Discretionary Expenses

RM110

Estimated monthly budget

KOTA BHARU

MARRIED COUPLE



WITHOUT CHILDREN

RM3,750



Food

RM870



Housing

RM580



Healthcare

RM40



Transportation

RM870



Utilities

RM300



Personal Savings

RM350



Personal Care

RM100



Ad hoc / One-off

RM260



Social Participation

RM140



Discretionary Expenses

RM240



WITH ONE CHILD

RM4,830



Childcare

RM540



Food

RM1,210



Housing

RM580



Healthcare

RM60



Transportation

RM880



Utilities

RM310



Personal Savings

RM350



Personal Care

RM120



Ad hoc / One-off

RM300



Social Participation

RM180



Discretionary Expenses

RM300

Estimated monthly budget

KOTA BHARU

MARRIED COUPLE

WITH TWO CHILDREN

RM5,520



Food

RM1,440



Housing

RM580



Healthcare

RM80



Transportation

RM890



Utilities

RM320



Personal Savings

RM350



Personal Care

RM140



Ad hoc / One-off

RM350



Social Participation

RM190



Discretionary Expenses

RM310

Estimated monthly budget

KOTA BHARU

SINGLE PARENT

WITH ONE CHILD
RM3,720



Childcare
RM540



Food
RM890



Housing
RM580



Healthcare
RM40



Transportation
RM660



Utilities
RM250



Personal Savings
RM200



Personal Care
RM90



Ad hoc / One-off
RM160



Social Participation
RM140



Discretionary Expenses
RM170

WITH TWO CHILDREN
RM4,400



Childcare
RM870



Food
RM1,110



Housing
RM580



Healthcare
RM60



Transportation
RM670



Utilities
RM260



Personal Savings
RM200



Personal Care
RM110



Ad hoc / One-off
RM210



Social Participation
RM150



Discretionary Expenses
RM180

Estimated monthly budget

KOTA BHARU

SENIOR



COUPLE

RM2,690



Food

RM840



Housing

RM400



Healthcare

RM120



Transportation

RM490



Utilities

RM290



Personal Care

RM90



Ad hoc / One-off

RM200



Social Participation

RM120



Discretionary Expenses

RM140



SINGLE

RM2,050



Food

RM550



Housing

RM400



Healthcare

RM60



Transportation

RM490



Utilities

RM150



Personal Care

RM60



Ad hoc / One-off

RM120



Social Participation

RM100



Discretionary Expenses

RM120

BELANJAWANKU FOR GEORGETOWN

Monthly budget estimates

SINGLE



MARRIED COUPLE



SINGLE PARENT



SENIOR



Estimated monthly budget

GEORGETOWN

SINGLE

PUBLIC TRANSPORT USER

RM1,830



Food

RM600



Housing
(room rental)

RM300



Healthcare

RM30



Transportation

RM140



Utilities

RM90



Personal Savings

RM250



Personal Care

RM70



Ad hoc / One-off

RM90



Social Participation

RM140



Discretionary Expenses

RM120

CAR OWNER

RM2,430



Food

RM600



Housing
(room rental)

RM300



Healthcare

RM30



Transportation

RM690



Utilities

RM90



Personal Savings

RM250



Personal Care

RM70



Ad hoc / One-off

RM140



Social Participation

RM140



Discretionary Expenses

RM120

Estimated monthly budget

GEORGETOWN

MARRIED COUPLE



WITHOUT CHILDREN

RM4,360



Food

RM940



Housing

RM900



Healthcare

RM60



Transportation

RM910



Utilities

RM300



Personal Savings

RM400



Personal Care

RM100



Ad hoc / One-off

RM300



Social Participation

RM190



Discretionary Expenses

RM260



WITH ONE CHILD

RM5,640



Childcare

RM600



Food

RM1,400



Housing

RM900



Healthcare

RM90



Transportation

RM920



Utilities

RM310



Personal Savings

RM400



Personal Care

RM120



Ad hoc / One-off

RM340



Social Participation

RM230



Discretionary Expenses

RM330

Estimated monthly budget

GEORGETOWN

MARRIED COUPLE

WITH TWO CHILDREN

RM6,370



Childcare
RM930



Food
RM1,660



Housing
RM900



Healthcare
RM110



Transportation
RM930



Utilities
RM320



Personal Savings
RM400



Personal Care
RM140



Ad hoc / One-off
RM400



Social Participation
RM240



Discretionary Expenses
RM340

Estimated monthly budget

GEORGETOWN

SINGLE PARENT

WITH ONE CHILD

RM4,460



Childcare
RM600



Food
RM1,060



Housing
RM900



Healthcare
RM60



Transportation
RM700



Utilities
RM250



Personal Savings
RM250



Personal Care
RM90



Ad hoc / One-off
RM180



Social Participation
RM180



Discretionary Expenses
RM190

WITH TWO CHILDREN

RM5,190



Childcare
RM930



Food
RM1,320



Housing
RM900



Healthcare
RM80



Transportation
RM710



Utilities
RM260



Personal Savings
RM250



Personal Care
RM110



Ad hoc / One-off
RM240



Social Participation
RM190



Discretionary Expenses
RM200

Estimated monthly budget

GEORGETOWN

SENIOR



COUPLE

RM3,140



Food

RM920



Housing

RM680



Healthcare

RM130



Transportation

RM490



Utilities

RM290



Personal Care

RM90



Ad hoc / One-off

RM230



Social Participation

RM160



Discretionary Expenses

RM150



SINGLE

RM2,450



Food

RM600



Housing

RM680



Healthcare

RM60



Transportation

RM490



Utilities

RM150



Personal Care

RM60



Ad hoc / One-off

RM140



Social Participation

RM140



Discretionary Expenses

RM130

BELANJAWANKU FOR IPOH

Monthly budget estimates

SINGLE



MARRIED COUPLE



SINGLE PARENT



SENIOR



Estimated monthly budget

IPOH

SINGLE

PUBLIC TRANSPORT USER

RM1,680



 <p>Food RM590</p>	 <p>Housing (room rental) RM250</p>	 <p>Healthcare RM30</p>	 <p>Transportation RM80</p>	 <p>Utilities RM90</p>
 <p>Personal Savings RM250</p>	 <p>Personal Care RM70</p>	 <p>Ad hoc / One-off RM80</p>	 <p>Social Participation RM120</p>	 <p>Discretionary Expenses RM120</p>

CAR OWNER

RM2,270



 <p>Food RM590</p>	 <p>Housing (room rental) RM250</p>	 <p>Healthcare RM30</p>	 <p>Transportation RM630</p>	 <p>Utilities RM90</p>
 <p>Personal Savings RM250</p>	 <p>Personal Care RM70</p>	 <p>Ad hoc / One-off RM120</p>	 <p>Social Participation RM120</p>	 <p>Discretionary Expenses RM120</p>

Estimated monthly budget

IPOH

MARRIED COUPLE



WITHOUT CHILDREN

RM3,970



Food

RM900



Housing

RM700



Healthcare

RM50



Transportation

RM840



Utilities

RM300



Personal Savings

RM400



Personal Care

RM100



Ad hoc / One-off

RM260



Social Participation

RM160



Discretionary Expenses

RM260



WITH ONE CHILD
RM5,140



Childcare

RM600



Food

RM1,260



Housing

RM700



Healthcare

RM70



Transportation

RM850



Utilities

RM310



Personal Savings

RM400



Personal Care

RM120



Ad hoc / One-off

RM300



Social Participation

RM200



Discretionary Expenses

RM330

Estimated monthly budget

IPOH

MARRIED COUPLE

WITH TWO CHILDREN

RM5,850



Childcare
RM930



Food
RM1,510



Housing
RM700



Healthcare
RM90



Transportation
RM860



Utilities
RM320



Personal Savings
RM400



Personal Care
RM140



Ad hoc / One-off
RM350



Social Participation
RM210



Discretionary Expenses
RM340

Estimated monthly budget

IPOH

SINGLE PARENT

WITH ONE CHILD
RM4,020



Childcare
RM600



Food
RM950



Housing
RM700



Healthcare
RM40



Transportation
RM630



Utilities
RM250



Personal Savings
RM250



Personal Care
RM90



Ad hoc / One-off
RM160



Social Participation
RM160



Discretionary Expenses
RM190

WITH TWO CHILDREN
RM4,730



Childcare
RM930



Food
RM1,200



Housing
RM700



Healthcare
RM60



Transportation
RM640



Utilities
RM260



Personal Savings
RM250



Personal Care
RM110



Ad hoc / One-off
RM210



Social Participation
RM170



Discretionary Expenses
RM200

Estimated monthly budget

IPOH

SENIOR



COUPLE
RM2,840



Food

RM890



Housing

RM480



Healthcare

RM110



Transportation

RM490



Utilities

RM290



Personal Care

RM90



Ad hoc / One-off

RM200



Social Participation

RM140



Discretionary Expenses

RM150



SINGLE
RM2,190



Food

RM590



Housing

RM480



Healthcare

RM50



Transportation

RM490



Utilities

RM150



Personal Care

RM60



Ad hoc / One-off

RM120



Social Participation

RM120



Discretionary Expenses

RM130

BELANJAWANKU FOR SEREMBAN

Monthly budget estimates

SINGLE



Public transport user
RM1,720



Car owner
RM2,300

MARRIED COUPLE



without children
RM4,170



with one child
RM5,400



with two children
RM6,130

SINGLE PARENT



with one child
RM4,250



with two children
RM4,980

SENIOR



Couple
RM2,910



Single
RM2,250

Estimated monthly budget

SEREMBAN

SINGLE

PUBLIC TRANSPORT USER

RM1,720



Food

RM590



Housing
(room rental)

RM280



Healthcare

RM30



Transportation

RM90



Utilities

RM90



Personal Savings

RM250



Personal Care

RM70



Ad hoc / One-off

RM80



Social Participation

RM120



Discretionary Expenses

RM120

CAR OWNER

RM2,300



Food

RM590



Housing
(room rental)

RM280



Healthcare

RM30



Transportation

RM630



Utilities

RM90



Personal Savings

RM250



Personal Care

RM70



Ad hoc / One-off

RM120



Social Participation

RM120



Discretionary Expenses

RM120

Estimated monthly budget

SEREMBAN

MARRIED COUPLE



WITHOUT CHILDREN

RM4,170



Food

RM930



Housing

RM850



Healthcare

RM60



Transportation

RM850



Utilities

RM300



Personal Savings

RM400



Personal Care

RM100



Ad hoc / One-off

RM260



Social Participation

RM160



Discretionary Expenses

RM260



WITH ONE CHILD
RM5,400



Childcare

RM630



Food

RM1,310



Housing

RM850



Healthcare

RM90



Transportation

RM860



Utilities

RM310



Personal Savings

RM400



Personal Care

RM120



Ad hoc / One-off

RM300



Social Participation

RM200



Discretionary Expenses

RM330

Estimated monthly budget

SEREMBAN

MARRIED COUPLE

WITH TWO CHILDREN

RM6,130



Childcare
RM980



Food
RM1,560



Housing
RM850



Healthcare
RM110



Transportation
RM870



Utilities
RM320



Personal Savings
RM400



Personal Care
RM140



Ad hoc / One-off
RM350



Social Participation
RM210



Discretionary Expenses
RM340

Estimated monthly budget

SEREMBAN

SINGLE PARENT

WITH ONE CHILD
RM4,250



Childcare
RM630



Food
RM970



Housing
RM850



Healthcare
RM60



Transportation
RM640



Utilities
RM250



Personal Savings
RM250



Personal Care
RM90



Ad hoc / One-off
RM160



Social Participation
RM160



Discretionary Expenses
RM190

WITH TWO CHILDREN
RM4,980



Childcare
RM980



Food
RM1,220



Housing
RM850



Healthcare
RM80



Transportation
RM650



Utilities
RM260



Personal Savings
RM250



Personal Care
RM110



Ad hoc / One-off
RM210



Social Participation
RM170



Discretionary Expenses
RM200

Estimated monthly budget

SEREMBAN

SENIOR



COUPLE

RM2,910



Food

RM900



Housing

RM540



Healthcare

RM110



Transportation

RM490



Utilities

RM290



Personal Care

RM90



Ad hoc / One-off

RM200



Social Participation

RM140



Discretionary Expenses

RM150



SINGLE

RM2,250



Food

RM590



Housing

RM540



Healthcare

RM50



Transportation

RM490



Utilities

RM150



Personal Care

RM60



Ad hoc / One-off

RM120



Social Participation

RM120



Discretionary Expenses

RM130

BELANJAWANKU FOR MALACCA CITY

Monthly budget estimates

SINGLE



Public transport user
RM1,730



Car owner
RM2,270

MARRIED COUPLE



without children
RM4,010



with one child
RM5,140



with two children
RM5,850

SINGLE PARENT



with one child
RM4,020



with two children
RM4,720

SENIOR



Couple
RM2,830



Single
RM2,180

Estimated monthly budget

MALACCA CITY

SINGLE

PUBLIC TRANSPORT USER

RM1,730



Food

RM590



Housing
(room rental)

RM250



Healthcare

RM30



Transportation

RM130



Utilities

RM90



Personal Savings

RM250



Personal Care

RM70



Ad hoc / One-off

RM80



Social Participation

RM120



Discretionary Expenses

RM120

CAR OWNER

RM2,270



Food

RM590



Housing
(room rental)

RM250



Healthcare

RM30



Transportation

RM630



Utilities

RM90



Personal Savings

RM250



Personal Care

RM70



Ad hoc / One-off

RM120



Social Participation

RM120



Discretionary Expenses

RM120

Estimated monthly budget

MALACCA CITY

MARRIED COUPLE



WITHOUT CHILDREN

RM4,010



Food

RM910



Housing

RM710



Healthcare

RM60



Transportation

RM850



Utilities

RM300



Personal Savings

RM400



Personal Care

RM100



Ad hoc / One-off

RM260



Social Participation

RM160



Discretionary Expenses

RM260



WITH ONE CHILD
RM5,140



Childcare

RM560



Food

RM1,270



Housing

RM710



Healthcare

RM80



Transportation

RM860



Utilities

RM310



Personal Savings

RM400



Personal Care

RM120



Ad hoc / One-off

RM300



Social Participation

RM200



Discretionary Expenses

RM330

Estimated monthly budget

MALACCA CITY

MARRIED COUPLE

WITH TWO CHILDREN

RM5,850



Childcare
RM890



Food
RM1,520



Housing
RM710



Healthcare
RM100



Transportation
RM870



Utilities
RM320



Personal Savings
RM400



Personal Care
RM140



Ad hoc / One-off
RM350



Social Participation
RM210



Discretionary Expenses
RM340

Estimated monthly budget

MALACCA CITY

SINGLE PARENT

WITH ONE CHILD
RM4,020



Childcare
RM560



Food
RM960



Housing
RM710



Healthcare
RM50



Transportation
RM640



Utilities
RM250



Personal Savings
RM250



Personal Care
RM90



Ad hoc / One-off
RM160



Social Participation
RM160



Discretionary Expenses
RM190

WITH TWO CHILDREN
RM4,720



Childcare
RM890



Food
RM1,200



Housing
RM710



Healthcare
RM70



Transportation
RM650



Utilities
RM260



Personal Savings
RM250



Personal Care
RM110



Ad hoc / One-off
RM210



Social Participation
RM170



Discretionary Expenses
RM200

Estimated monthly budget

MALACCA CITY

SENIOR



COUPLE

RM2,830



Food

RM890



Housing

RM470



Healthcare

RM110



Transportation

RM490



Utilities

RM290



Personal Care

RM90



Ad hoc / One-off

RM200



Social Participation

RM140



Discretionary Expenses

RM150



SINGLE

RM2,180



Food

RM590



Housing

RM470



Healthcare

RM50



Transportation

RM490



Utilities

RM150



Personal Care

RM60



Ad hoc / One-off

RM120



Social Participation

RM120



Discretionary Expenses

RM130



Comparison Between Cities



**SINGLE
PUBLIC
TRANSPORT
USER**



**SINGLE
CAR OWNER**



**MARRIED
COUPLE
WITHOUT
CHILDREN**



**MARRIED
COUPLE
WITH
ONE CHILD**

	SINGLE PUBLIC TRANSPORT USER	SINGLE CAR OWNER	MARRIED COUPLE WITHOUT CHILDREN	MARRIED COUPLE WITH ONE CHILD
Klang Valley	RM1,930	RM2,600	RM4,630	RM5,980
Johor Bahru	RM1,760	RM2,290	RM4,110	RM5,360
Kota Kinabalu	RM1,710	RM2,230	RM4,000	RM5,130
Kuala Terengganu	RM1,630	RM2,160	RM3,820	RM4,920
Alor Setar	RM1,530	RM2,060	RM3,680	RM4,760
Kuching	RM1,680	RM2,210	RM3,920	RM5,020
Kuantan	RM1,710	RM2,230	RM3,910	RM5,030
Kota Bharu	RM1,540	RM2,110	RM3,750	RM4,830
Georgetown	RM1,830	RM2,430	RM4,360	RM5,640
Ipoh	RM1,680	RM2,270	RM3,970	RM5,140
Seremban	RM1,720	RM2,300	RM4,170	RM5,400
Malacca City	RM1,730	RM2,270	RM4,010	RM5,140



**MARRIED
COUPLE**
WITH TWO
CHILDREN



**SINGLE
PARENT**
WITH
ONE CHILD



**SINGLE
PARENT**
WITH TWO
CHILDREN



**SENIOR
COUPLE**



**SENIOR
SINGLE**

RM6,890

RM4,740

RM5,650

RM3,210

RM2,520

RM6,100

RM4,200

RM4,940

RM3,020

RM2,330

RM5,840

RM4,000

RM4,710

RM2,930

RM2,290

RM5,610

RM3,820

RM4,510

RM2,730

RM2,090

RM5,430

RM3,660

RM4,340

RM2,630

RM2,020

RM5,720

RM3,890

RM4,590

RM2,790

RM2,160

RM5,740

RM3,900

RM4,610

RM2,780

RM2,130

RM5,520

RM3,720

RM4,400

RM2,690

RM2,050

RM6,370

RM4,460

RM5,190

RM3,140

RM2,450

RM5,850

RM4,020

RM4,730

RM2,840

RM2,190

RM6,130

RM4,250

RM4,980

RM2,910

RM2,250

RM5,850

RM4,020

RM4,720

RM2,830

RM2,180



Do you want to know more about Belanjawanku?

- Methodology and data collection
- Basis of development of Belanjawanku
- Construction of Belanjawanku
- Full-length report on Belanjawanku 2022/2023



Scan here for more information





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