PUSAT PENYELIDIKAN KESEJAHTERAAN SOSIAL
Social Wellbeing Research Centre (SWRC)

UNIVERSITI MALAYA

BELANJAWANKU

BELANJAWANKU 2026

Expenditure Guide for Malaysians

KEY FINDINGS AND TECHNICAL NOTES

Klang Valley ■ Johor Bahru ■ Kota Kinabalu ■ Kuala Terengganu ■ Alor Setar
Kuantan ■ Kota Bharu ■ Georgetown ■ Kuching ■ Ipoh ■ Malacca City ■ Seremban

PUSAT PENYELIDIKAN KESEJAHTERAAN SOSIAL
Social Wellbeing Research Centre (SWRC)

BELANJAWANKU

BELANJAWANKU 2026
Expenditure Guide for Malaysians

KEY FINDINGS AND TECHNICAL NOTES

Nik Noor Ainoon Nik Osman & Norma Mansor

Please cite use of document as:

Nik Osman, N. N. A., & Mansor, N. (2026). *Belanjawanku 2026 expenditure guide for Malaysians: Key findings and technical notes*. Social Wellbeing Research Centre.

BELANJAWANKU 2026
Expenditure Guide for Malaysians
KEY FINDINGS AND TECHNICAL NOTES

ISBN 978-629-99003-2-0

Published by Social Wellbeing Research Centre (SWRC)

First published in 2019.
Printed in Kuala Lumpur, Malaysia.

SOCIAL WELLBEING RESEARCH CENTRE (SWRC)
Deputy Vice Chancellor (Research & Innovation) Office
Universiti Malaya, 50603 Kuala Lumpur, Malaysia

Website: https://swrc.um.edu.my

Data Pengkatalogan-dalam-Penerbitan

Perpustakaan Negara Malaysia

Rekod katalog untuk buku ini boleh didapati dari Perpustakaan Negara Malaysia

ISBN 978-629-99003-2-0

BELANJAWANKU 2026

Expenditure Guide for Malaysians

KEY FINDINGS AND TECHNICAL NOTES

Selected Region & Cities

Klang Valley	Alor Setar	Kuching
Johor Bahru	Kuantan	Ipoh
Kota Kinabalu	Kota Bharu	Malacca City
Kuala Terengganu	Georgetown	Seremban

Research Team

Social Wellbeing Research Centre (SWRC)
Universiti Malaya

Professor Emeritus Datuk Norma Mansor
Nik Noor Ainoon Nik Osman
Dr Zulkiply Omar
Muhammad Harith Haziq Aznan
Norhana Muhamad

Faculty of Business and Economics
Universiti Malaya

Dr Sharifah Muhairah Shahabudin
Dr Nurul Huda Mohd Satar
Dr Roza Hazli Zakaria
Dr Yong Sook Lu
Dr Ng Yin Mei

About SWRC

The Social Wellbeing Research Centre (SWRC) is an academic, multidisciplinary research entity with a primary focus on advancing economic development and social cohesion in Malaysia. With a focus on matters relating to social protection, the Centre offers evidence-based expertise and consulting aimed at achieving several key objectives, which include increasing public awareness of the impact of ageing and retirement, establishing a strong foundation of knowledge in the realm of social security and pension reforms, and instigating policies that enable society to age in a healthy and financially secure environment.

With an endowment from the Employees Provident Fund (EPF) Malaysia, the nation's first Social Wellbeing Chair (SWC) was established at Universiti Malaya in July 2009, followed by the inception of SWRC in March 2011. In addition to being highly privileged to collaborate with and partner with EPF in various research endeavours, SWRC has also forged collaborations with other esteemed institutions, which include the Social Security Organisation (PERKESO) Malaysia, the Asian Development Bank (ADB), and numerous higher education institutions and government agencies, both domestically and internationally.

TABLE OF CONTENTS

LIST OF TABLES

EXECUTIVE SUMMARY

Belanjawanku 2026: Expenditure Guide for Malaysians provides estimates of the monthly expenditure required by different household types to attain a reasonable and socially acceptable standard of living in Malaysia. Developed as a reference budget, Belanjawanku goes beyond basic subsistence by recognising that a decent standard of living requires sufficient resources not only for essential needs, but also for participation in society, financial preparedness and a reasonable degree of personal and family wellbeing.

The 2026 edition covers **12 cities and urban areas**: Klang Valley, Georgetown, Johor Bahru, Seremban, Malacca City, Ipoh, Kota Kinabalu, Kuching, Kuantan, Kuala Terengganu, Kota Bharu and Alor Setar. The expenditure estimates are organised around 11 baskets comprising food, housing, transportation, utilities, personal care, healthcare, childcare, ad hoc or one-off expenses, social participation, discretionary expenses and savings.

Household composition matters

A central finding of Belanjawanku 2026 is that the amount required for a reasonable standard of living changes substantially according to **household composition**. These household categories should not be interpreted as life-cycle stages; rather, they represent different household circumstances observed and costed at a particular point in time.

Klang Valley illustrates these differences clearly. A single public transport user requires an estimated **RM2,010 per month**, while a single car owner requires **RM2,850**, approximately **42% more**. The difference demonstrates the substantial financial implications of private vehicle ownership, particularly through loan repayments, fuel, maintenance, insurance, road tax, tolls and parking.

The expenditure requirement becomes considerably larger when comparing single-person and married-couple households. A married couple without children in Klang Valley requires an estimated **RM5,040 per month**, approximately **77% more** than a single car owner. The addition of one child increases the estimated requirement to **RM6,530**, or about **30%**, while a couple with two children requires **RM7,560 per month**, approximately **50% more** than a couple without children.

These differences are not simply the result of having more household members. They reflect changes in the types and quantities of goods and services required by households. For example, the housing assumption changes substantially between single and married households: single individuals are assumed to rent a room, whereas couples require accommodation suitable for establishing a household. In Klang Valley, this increases the housing allocation from **RM410 to RM1,150 per month — an increase of 181%**.

Children introduce another significant expenditure requirement. In particular, childcare is one of the largest additional costs faced by households with young children. In Klang Valley, the estimated childcare requirement increases from **RM680 for one child to RM1,220 for two children**, an increase of approximately **79%**. Focus group findings indicate that childcare costs are particularly high in Klang Valley because of higher fees charged by childcare centres and nurseries.

Household circumstances are also reflected in the estimates for single parents and seniors. In Klang Valley, a single parent with one child requires **RM5,200 per month**, increasing by approximately **19% to RM6,170** with two children. Senior households require **RM2,710 for a single person and RM3,410 for a couple**, a difference of approximately **26%**.

Location also matters

While household composition is an important determinant of expenditure requirements, **where a household lives also matters**. Klang Valley records the highest overall estimated expenditure across all household categories, while Alor Setar records the lowest.

For a single public transport user, the estimated monthly requirement ranges from **RM1,630 in Alor Setar to RM2,010 in Klang Valley**, making Klang Valley approximately **23% more expensive**. For a married couple with two children, the difference becomes larger in absolute terms: **RM5,990 in Alor Setar compared with RM7,560 in Klang Valley**, a difference of **RM1,570 or approximately 26%**. This illustrates how geographical cost differences become increasingly significant as household expenditure requirements grow.

Not every component, however, varies substantially by location. Basic personal care requirements are deliberately held constant across cities because the quantity of basic personal care required by an individual is not assumed to depend on where that person lives. Healthcare follows a similar principle: basic medical treatment costs are standardised across locations, with the relatively small geographical differences arising mainly from ancillary costs such as parking.

What drives household expenditure?

Across the Belanjawanku baskets, **food, housing and transportation remain the major components of household expenditure**. However, the relative importance of individual components changes according to household circumstances. Food expenditure increases as the number of household members increases; housing costs rise substantially when accommodation requirements change; car ownership considerably increases transportation expenditure; and childcare emerges as a major expense for households with children.

Belanjawanku also recognises that a reasonable standard of living extends beyond these basic necessities. The reference budget therefore includes provision for healthcare, personal care, social participation, discretionary expenditure, unexpected or one-off expenses and savings. In this respect, the framework reflects the principle that living adequately involves not only meeting physical needs but also being able to participate meaningfully in family and community life and prepare for future financial needs.

Updating Belanjawanku for 2026

For the 2026 update, expenditure estimates were adjusted to reflect changes in prices using the **Consumer Price Index (CPI)**. CPI data are obtained from the Department of Statistics Malaysia (DOSM), with expenditure components matched to the appropriate CPI indices and sub-indices using the Classification of Individual Consumption According to Purpose (COICOP). This provides a practical mechanism for keeping the reference budget current between more comprehensive rounds of data collection and basket review.

The approach also recognises that Belanjawanku expenditure baskets do not always correspond exactly with CPI categories. Where direct matching is not possible, the closest conceptually appropriate COICOP category is used to maintain consistency with national statistical standards.

Why Belanjawanku matters

Belanjawanku is intended primarily as a **reference and financial planning guide rather than a prescribed household budget**. It provides individuals and families with a practical indication of the expenditure associated with different household circumstances and locations and can help them anticipate how their financial requirements may differ when their circumstances change.

Its applications extend beyond individual financial planning. Differences in expenditure requirements across cities can inform employers considering wages, benefits and compensation across locations, while policymakers may use reference-budget information in assessing cost-of-living pressures, income adequacy, social assistance and minimum-wage considerations.

Ultimately, Belanjawanku 2026 demonstrates that there is **no single cost of a reasonable standard of living**. The amount required depends on who makes up the household, the responsibilities that household carries, its transportation and housing circumstances, and where it lives. By making these differences visible, Belanjawanku provides Malaysians with a practical benchmark for understanding living costs, planning household finances and making more informed financial decisions.

1. BACKGROUND

Belanjawanku is an expenditure guide that provides estimated minimum monthly expenses for various types of goods and services, tailored to different family sizes in Malaysia. It is a budget that can be used for informational purposes or as a guide for personal finance. Elsewhere, it is known as a reference budget or budget standard, containing household expenditures categorised into baskets of goods and services, along with their associated costs. It serves as a guide for families of specific sizes and compositions to attain a decent standard of living.

In the initial stages of Belanjawanku's development, researchers defined a ‘decent standard of living’ as the necessities people need to have to meet their basic needs, not only for physical comfort but also, to some extent, for the social dimensions of human wellbeing. This definition reflects the cultural context and comforts to which people have become accustomed. Thus, a decent standard of living is defined as “having adequate financial resources to afford not only the minimum basics but also the ability to participate in society for a reasonable and dignified living” (SWRC, 2019). Consequently, Belanjawanku provides a list of items (or ‘baskets’) that people need to attain personal and family wellbeing at a reasonable level, including a few extras that are not considered a luxury.

Income, expenditure, and needs all play a significant role in the well-being of individuals and families. Therefore, beyond serving as an informational resource, Belanjawanku is also designed to aid in personal financial planning and debt management. Financial institutions and debt counselors can use it to assess credit scores and provide debt advice, while policymakers may rely on it to evaluate the cost of living, determine minimum wages, and design social assistance programmes.

The underlying motivation for the development of Belanjawanku is the concern over poor personal financial management among Malaysians and the rising cost of living. Financial literacy strongly influences how successfully finances are managed. Poor financial management makes individuals highly vulnerable to the impact of a financial shock, such as the loss of employment, illness, disability, the loss of loved ones, or other unexpected events or emergencies. Poor financial management can lead to problems like over-indebtedness, low savings, and in serious cases, bankruptcy, particularly among youths. The ability to manage personal finances well is an essential life skill for attaining good financial well-being.

This study explores the spending patterns of Malaysian households, focusing on their needs, wants, costs, income, and other characteristics that reflect their circumstances. Based on actual spending patterns, this study aims to identify a specific basket of goods and services that can represent a particular standard of living or well-being for individuals and families from various households across the country.

Since individuals' circumstances depend heavily on their income and expenditure, this study provides details on goods and services and the amount of money required to afford nutritious food, decent housing, access to utilities, adequate healthcare, personal care, proper childcare, and, to some extent, discretionary expenses. These expenditures account for not only basic needs but also allow people to participate in community activities and gatherings with family and friends, enabling them to engage with society for a purposeful and meaningful life.

Apart from providing the minimum monthly expenses required for people to attain a reasonable and acceptable standard of living, Belanjawanku also indicates the actual costs of living, as evidenced by the spending patterns of households involved in the study. Subsequently, the expense guide provided by Belanjawanku can serve as a tool for financial literacy education.

The initial study of Belanjawanku (2019) covers the cities and districts in Klang Valley, namely the Federal Territory of Kuala Lumpur, Putrajaya, and the urban districts in the state of Selangor, including Gombak, Hulu Langat, Petaling, Klang, Kuala Langat, and Sepang. The Belanjawanku Klang Valley 2019 was jointly launched by the Employees Provident Fund (EPF) Malaysia and Universiti Malaya, officiated by the then Finance Minister, YB Mr. Lim Guan Eng.

Subsequently, Belanjawanku was expanded to include additional cities, comprising Alor Setar, Kota Kinabalu, Johor Bahru, Kuala Terengganu, Kuching, Georgetown, Kuantan, Kota Bharu, Ipoh, Seremban, and Malacca City. Due to intermittent disruptions in the data collection process resulting from the Movement Control Orders during the COVID-19 pandemic, the study concluded in April 2022. The 2022/2023 edition was jointly launched by the Employees Provident Fund (EPF) Malaysia and Universiti Malaya, officiated by the Minister of Economy, YB Tuan Mohd Rafizi Ramli. The edition covered all the selected cities except Kangar and WP Labuan. The exclusion of Kangar from the data collection was due to its geographic proximity to Alor Setar and the similar cultural practices and economic activities of the people in these two cities. As for WP Labuan, although it tends to have a lower overall cost of housing and transportation, the cost is offset by the island's remoteness, which contributes to its higher cost of groceries, particularly fresh produce and imported goods that need to be transported from the mainland, thereby leading to higher prices for these items.

Since 2023, this study has included estimated budget for families with secondary school children as well as the cost of living for college students (not inclusive of tuition fees). Previously, our estimates covered the expenses for children from newborn to 13 years old male/female only. This addition was made to better reflect the cost of raising children for families with grown-ups.

Belanjawanku price survey for this wave that began in December 2023 had seen significant price increase reportedly due to depreciation of the Malaysian ringgit, which also coincided with the government’s diesel subsidy rationalization and ongoing climate challenges that affected food prices, compounded by the northeast monsoon which led to severe flooding and substantial damages in the agriculture and agro-food sectors. However, as prices began to stabilize, the study was successfully concluded in October 2024.

2. KEY FINDINGS

This section outlines essential estimated monthly expenses on the baskets of items used in the development of Belanjawanku. The basket includes food, housing, transportation, utilities, personal care, healthcare, childcare, ad hoc expenses, social participation, discretionary expenses, and savings. The largest expense categories typically include food, housing, and transportation. Among all regions, Klang Valley has the highest costs in nearly every category. The estimated monthly expenses for these categories are presented in this section.

2.1 Estimated Monthly Expenses: Food

For single-person households, comprising both public transport users (P.T.U.) and car owners (C.O.), estimated monthly food expenses range from **RM570 in Alor Setar to RM670 in the Klang Valley**. Food expenses generally increase with household size, reflecting the additional food requirements of each household member.

To illustrate, in the Klang Valley, estimated monthly food expenses increase from **RM670 for a single individual to RM1,050 for a married couple without children**, representing an increase of approximately **57%.** The estimates rise further with the addition of children, reaching **RM1,570 for a married couple with one child** and **RM1,870 for a married couple with two children**. This pattern is broadly observed across all cities, with married couples with two children consistently recording the highest estimated food expenses among the household categories.

For senior households, estimated monthly food expenses in the Klang Valley are **RM680 for a senior single and RM1,030 for a senior couple**. The estimates also show that household composition matters: single-parent households with one or two children generally incur higher food expenses than single-person households, but lower expenses than married couples with the corresponding number of children.

Across cities, food expenses tend to be lower in **Alor Setar, Kota Bharu and Kuala Terengganu**, while higher estimates are generally observed in major urban centres such as the **Klang Valley, Georgetown and Johor Bahru**. These differences reflect variations in food costs across locations, while the overall pattern of increasing expenditure with household size remains consistent.

The estimated monthly food expenses for the different household categories across the selected cities are presented in **Table 1** below.

Table 1: Estimated Monthly Expenses (RM): Food

Klang Valley and Selected Cities	Total Expenses for Household Category (RM)								
	Single (P.T.U)	Single (Car Owner)	Married (w/o Children)	Married (1 Child)	Married (2 Children)	Senior Single	Senior Couple	Single Parent (1 Child)	Single Parent (2 Children)
Klang Valley	680	680	1070	1590	1890	680	1040	1190	1500
Johor Bahru	660	660	1050	1540	1800	660	1020	1160	1440
Georgetown	660	660	1040	1550	1850	660	1020	1170	1450
Kota Kinabalu	640	640	1010	1400	1690	650	980	1040	1320
Kuching	640	640	990	1390	1630	630	950	1010	1260
Ipoh	640	640	990	1390	1680	650	1000	1060	1320
Seremban	640	640	1020	1450	1730	650	1010	1060	1350
Malacca City	640	640	1010	1400	1700	650	1000	1040	1320
Kuantan	630	630	1000	1390	1640	640	970	1020	1280
K. Terengganu	620	620	990	1380	1620	620	950	1020	1260
Kota Bharu	600	600	950	1340	1560	600	920	980	1200
Alor Setar	580	580	930	1300	1550	580	880	960	1200
Mean (12 cities)	640	640	1000	1430	1700	640	980	1060	1330

2.2 Estimated Monthly Expenses: Housing

Housing expenses vary considerably across cities and household categories, reflecting differences in accommodation requirements and housing costs across locations. For single individuals, both public transport users (P.T.U.) and car owners (C.O.) are assumed to rent a room. The estimated monthly cost ranges from **RM220 in Alor Setar and Kota Bharu to RM410 in the Klang Valley** (Table 2).

Married couples and single-parent households are assumed to require larger accommodation to meet their household needs. To illustrate, in the Klang Valley, estimated monthly housing cost of RM410 increases by RM740 (181%) to RM1150 as individuals are not expected to rent rooms once they transitioned from single households to couples.Across all cities, the housing estimate remains the same for married couples with or without children and for single-parent households, as these household categories are assigned the same type of accommodation under the Belanjawanku housing assumptions.

Housing expenses for senior singles and senior couples are generally lower than those estimated for married couples and single-parent households. This reflects the assumption that older households are more likely to have purchased their homes earlier and consequently face lower housing costs. Findings underpinning the Belanjawanku estimates indicate that properties purchased 20 to 30 years ago generally involved lower purchase prices and borrowing requirements than comparable properties acquired more recently.

Across the selected cities, the **Klang Valley records the highest estimated housing expenses across all household categories**, followed by **Georgetown and Seremban**, while lower estimates are recorded in cities such as **Kota Bharu, Alor Setar, Kuantan and Kuala Terengganu.** Overall, the estimates demonstrate clear geographical variation in housing costs, with the Klang Valley consistently recording the highest housing expenses among the cities covered by Belanjawanku.

The estimated monthly housing expenses for the different household categories across the selected cities are presented in **Table 2.**

Table 2: Estimated Monthly Expenses (RM): Housing

Klang Valley and Selected Cities	Total Expenses for Household Category (RM)								
	Single (P.T.U)	Single (Car Owner)	Married (w/o Children)	Married (1 Child)	Married (2 Children)	Senior Single	Senior Couple	Single Parent (1 Child)	Single Parent (2 Children)
Klang Valley	410	410	1150	1150	1150	700	700	1150	1150
Georgetown	340	340	1020	1020	1020	680	680	1020	1020
Seremban	310	310	970	970	970	540	540	970	970
Johor Bahru	290	290	870	870	870	580	580	870	870
Ipoh	280	280	820	820	820	480	480	820	820
Malacca City	280	280	820	820	820	470	470	820	820
Kota Kinabalu	270	270	820	820	820	540	540	820	820
Kuching	270	270	760	760	760	460	460	760	760
K. Terengganu	250	250	730	730	730	400	400	730	730
Kuantan	250	250	720	720	720	410	410	720	720
Alor Setar	220	220	660	660	660	400	400	660	660
Kota Bharu	220	220	670	670	670	400	400	670	670
Mean (12 cities)	280	280	830	830	830	510	510	830	830

2.3 Estimated Monthly Expenses: Transportation

Transportation expenses vary substantially across household categories, primarily reflecting differences in the mode of transport and vehicle ownership assumptions applied to each household type. Among single individuals, those who rely on public transport have considerably lower transportation expenses than those who own a car. As shown in Table 3, estimated monthly expenses for a single public transport user (P.T.U.) range from **RM120 to RM160**, compared with **RM620 to RM840 for a single car owner**.

The differences across household categories can be illustrated using the Klang Valley. A single public transport user requires an estimated **RM140 per month**, compared with **RM840 for a single car owner**. This represents an increase of **500%**, highlighting the substantial additional costs associated with private vehicle ownership, including car loan instalments, fuel, maintenance, road tax, insurance, tolls and parking.

Compared with a single car owner, the estimated transportation expense for a **married couple without children increases by approximately 27%, from RM840 to RM1,070**. This reflects the assumption that married-couple households own both a car and a motorcycle. Among married couples, the addition of children results in a relatively small increase in transportation expenses. The estimate rises from **RM1,070 for a married couple without children to RM1,080 for a couple with one child**, and to **RM1,090 for a couple with two children**, representing an overall increase of approximately **2%** between couples without children and those with two children.

A similar pattern is observed among single-parent households. In the Klang Valley, transportation expenses are estimated at **RM850 for a single parent with one child and RM860 for a single parent with two children**, an increase of approximately **1%**. These estimates remain lower than those for married couples with children, reflecting differences in the vehicle ownership and transportation assumptions applied to the respective household categories.

Senior households also record lower estimated transportation expenses than married-couple households. Both senior singles and senior couples are estimated to require **RM500 per month** for transportation in the Klang Valley. This is approximately **53% lower than the RM1,070 estimated for a married couple without children**, reflecting the different transportation and vehicle ownership assumptions applied to senior households.

Geographical differences are also evident. For public transport users, **Kuala Terengganu and Kuantan record the highest estimated monthly expenses at RM160**, while Kota Bharu, Kota Kinabalu and Kuching record the lowest at RM120. Among private vehicle users, the **Klang Valley records the highest transportation expenses**, reflecting higher location-specific costs associated with private vehicle use, particularly parking and highway toll charges.

Overall, the estimates demonstrate that transportation expenses differ considerably according to **household composition, mode of transport and location**, with the most pronounced difference occurring between public transport use and private vehicle ownership. The estimated monthly transportation expenses for the different household categories across the 12 cities are presented in **Table 3**.

Table 3: Estimated Monthly Expenses (RM): Transportation

Klang Valley and Selected Cities	Total Expenses for Household Category (RM)								
	Single (P.T.U)	Single (Car Owner)	Married (w/o Children)	Married (1 Child)	Married (2 Children)	Senior Single	Senior Couple	Single Parent (1 Child)	Single Parent (2 Children)
Klang Valley	140	840	1070	1080	1090	500	500	850	860
Georgetown	140	730	960	970	980	500	500	740	750
K. Terengganu	160	680	910	920	930	500	500	690	700
Kota Bharu	120	680	910	920	930	500	500	690	700
Seremban	140	670	900	910	920	500	500	680	690
Malacca City	130	670	900	910	920	500	500	680	690
Kuantan	160	660	890	900	910	500	500	670	680
Ipoh	130	660	890	900	910	500	500	670	680
Alor Setar	130	650	880	890	900	500	500	660	670
Johor Bahru	130	650	880	890	900	500	500	660	670
Kota Kinabalu	120	630	860	870	880	500	500	640	650
Kuching	120	620	850	860	870	500	500	630	640
Mean (12 cities)	140	680	910	920	930	500	500	690	700

2.4 Estimated Monthly Expenses: Utilities

Utility expenses are an essential component of household expenditure, covering basic services such as electricity, water and internet connectivity. Estimated utility expenses vary primarily according to household composition, reflecting differences in household size, consumption requirements and the utilities included for each household category.

The differences across household categories can be illustrated using the Klang Valley. For a single individual, whether a public transport user (P.T.U.) or car owner (C.O.), estimated utility expenses are **RM90 per month**. This relatively low amount reflects the assumption that single individuals rent a room and share electricity and water expenses with other occupants.

For a **married couple without children**, estimated utility expenses increase to **RM300 per month**, representing an increase of **RM210, or approximately 233%**, compared with a single individual. The higher estimate reflects not only greater electricity and water consumption but also the inclusion of a **home internet subscription** for the household.

Among married couples, the addition of children results in a relatively modest increase in utility expenses. In the Klang Valley, the estimate rises from **RM300 for a married couple without children to RM310 for a couple with one child**, an increase of approximately **3%**. For a married couple with two children, the estimate increases further to **RM320**, representing an overall increase of approximately **7%** compared with a married couple without children.

Differences are also evident among other household categories. A **senior single** in the Klang Valley has an estimated monthly utility expense of **RM160**, while the estimate for a **senior couple is RM300**, approximately **88% higher**. For single-parent households, estimated utility expenses are **RM270 for a parent with one child and RM300 for a parent with two children**, an increase of approximately **11%.**

Unlike some other expenditure components, utility expenses show relatively **limited variation across cities**. The estimate for single individuals is RM90 across all 12 cities, while most differences are concentrated among larger household categories. Klang Valley generally records slightly higher utility estimates, while Kota Kinabalu and Kuching record somewhat lower estimates for several household categories.

Overall, the estimates demonstrate that differences in utility expenses are more closely associated with **household composition and the utilities required by each household category** than with geographical location. The estimated monthly utility expenses for the different household categories across the 12 cities are presented in **Table 4**.

Table 4: Estimated Monthly Expenses (RM): Utilities

Klang Valley and Selected Cities	Total Expenses for Household Category (RM)								
	Single (P.T.U)	Single (Car Owner)	Married (w/o Children)	Married (1 Child)	Married (2 Children)	Senior Single	Senior Couple	Single Parent (1 Child)	Single Parent (2 Children)
Klang Valley	90	90	300	310	320	160	300	270	300
Alor Setar	90	90	290	300	310	160	290	250	280
Johor Bahru	90	90	290	300	310	160	290	250	280
K. Terengganu	90	90	290	300	310	160	290	250	280
Kuantan	90	90	290	300	310	160	290	250	280
Kota Bharu	90	90	290	300	310	160	290	250	280
Georgetown	90	90	290	300	310	160	290	250	280
Ipoh	90	90	290	300	310	160	290	250	280
Seremban	90	90	290	300	310	160	290	250	280
Malacca City	90	90	290	300	310	160	290	250	280
Kota Kinabalu	90	90	270	280	290	150	280	240	270
Kuching	90	90	270	280	290	140	270	240	270
Mean (12 cities)	90	90	290	300	310	160	290	250	280

2.5 Estimated Monthly Expenses: Personal Care

Personal care constitutes a relatively small component of monthly household expenditure. This category covers routine personal care needs, including basic items and services related to personal hygiene and grooming.

Unlike expenditure categories such as housing and transportation, the **personal care requirements for each household category are assumed to be consistent across all 12 cities**. This reflects the principle that basic personal care needs do not differ according to geographical location. For example, an individual living in the Klang Valley is not assumed to require a greater quantity of basic personal care items than an individual living in Alor Setar simply because of where they live. The estimates therefore reflect a **common level of basic personal care needs across locations**, while varying according to household composition.

For a single individual, whether a public transport user (P.T.U.) or car owner (C.O.), estimated personal care expenses are **RM90 per month**. For a married couple without children, the estimate increases to **RM120**, approximately **33% higher** than for a single individual.

Among married couples, the estimated expense increases with the presence and number of children. Personal care expenses rise from **RM120 for a married couple without children to RM140 for a couple with one child**, an increase of approximately **17%**. For a married couple with two children, the estimate increases to **RM160**, approximately **33% higher** than for a married couple without children.

A similar pattern is observed among single-parent households. Estimated personal care expenses are **RM110 for a single parent with one child and RM130 for a single parent with two children**, representing an increase of approximately **18%**. Senior households record estimated personal care expenses of **RM80 for a senior single and RM110 for a senior couple**.

Overall, differences in personal care expenses are driven primarily by **household composition and the number of household members rather than geographical location**. The estimated monthly personal care expenses for the different household categories are presented in **Table 5**.

Table 5: Estimated Monthly Expenses (RM): Personal Care

Klang Valley and Selected Cities	Total Expenses for Household Category (RM)								
	Single (P.T.U)	Single (Car Owner)	Married (w/o Children)	Married (1 Child)	Married (2 Children)	Senior Single	Senior Couple	Single Parent (1 Child)	Single Parent (2 Children)
Klang Valley	90	90	120	140	160	80	110	110	130
Alor Setar	90	90	120	140	160	80	110	110	130
Kota Kinabalu	90	90	120	140	160	80	110	110	130
Johor Bahru	90	90	120	140	160	80	110	110	130
K. Terengganu	90	90	120	140	160	80	110	110	130
Kuching	90	90	120	140	160	80	110	110	130
Kuantan	90	90	120	140	160	80	110	110	130
Kota Bharu	90	90	120	140	160	80	110	110	130
Georgetown	90	90	120	140	160	80	110	110	130
Ipoh	90	90	120	140	160	80	110	110	130
Seremban	90	90	120	140	160	80	110	110	130
Malacca City	90	90	120	140	160	80	110	110	130

2.6 Estimated Monthly Expenses: Healthcare

Healthcare constitutes a relatively small component of monthly household expenditure. The estimates are based on the assumption that individuals and household members are generally in good health, without chronic illnesses, severe allergies or other medical conditions requiring regular or specialised treatment. The healthcare allocation nevertheless provides for basic healthcare needs and routine medical expenses.

Similar to personal care, **basic healthcare needs are assumed to be broadly consistent across locations**. Medical treatment costs are standardised across the 12 cities based on the **Malaysian Medical Association (MMA) 2020 guideline**. Consequently, geographical differences in healthcare estimates are relatively small and arise mainly from ancillary costs associated with accessing healthcare services, particularly **parking charges**, rather than differences in the assumed level or cost of medical treatment.

Differences are more apparent across household categories. Using the Klang Valley as an illustration, estimated healthcare expenses are **RM30 per month for a single individual**, whether a public transport user (P.T.U.) or car owner (C.O.). For a married couple without children, the estimate increases to **RM70**, approximately **133% higher** than for a single individual. Among married couples, the estimate increases further to **RM100 for a couple with one child** and **RM120 for a couple with two children**, reflecting the healthcare provision required for additional household members. Compared with a married couple without children, this represents an increase of approximately **43% for a household with one child and 71% for a household with two children**.

Senior households have comparatively higher healthcare requirements. In the Klang Valley, a senior single is estimated to require **RM70 per month**, compared with RM30 for a non-senior single individual. This represents an additional **RM40, or approximately 133%**. A senior couple is estimated to require **RM140 per month**, twice the amount estimated for a senior single. The higher allocation for senior households reflects their greater healthcare needs and the provision for additional healthcare products and services.

For single-parent households in the Klang Valley, estimated healthcare expenses are **RM60 for a parent with one child and RM80 for a parent with two children**, an increase of approximately **33%** with the addition of a second child.

Overall, healthcare expenses are influenced primarily by **household composition and age-related healthcare requirements**, while geographical variation remains relatively limited. The estimated monthly healthcare expenses for the different household categories across the 12 cities are presented in **Table 6**.

Table 6: Estimated Monthly Expenses (RM): Healthcare

Klang Valley and Selected Cities	Total Expenses for Household Category (RM)								
	Single (P.T.U)	Single (Car Owner)	Married (w/o Children)	Married (1 Child)	Married (2 Children)	Senior Single	Senior Couple	Single Parent (1 Child)	Single Parent (2 Children)
Klang Valley	30	30	70	100	120	70	140	60	80
Johor Bahru	30	30	70	110	120	80	140	60	90
Kota Kinabalu	30	30	60	80	100	80	140	60	80
Kota Bharu	30	30	60	80	100	80	140	60	80
Georgetown	30	30	60	90	110	70	130	60	80
Ipoh	30	30	70	90	110	70	130	60	80
Kuantan	20	20	50	70	80	80	130	40	60
K. Terengganu	30	30	60	80	100	60	120	50	70
Kuching	30	30	60	80	100	70	120	60	80
Seremban	30	30	60	90	110	70	110	60	80
Malacca City	30	30	60	90	100	70	110	50	70
Alor Setar	30	30	50	80	90	60	100	50	60
Mean (12 cities)	30	30	60	90	100	70	130	60	80

2.7 Estimated Monthly Expenses: Childcare

Childcare represents one of the largest expenditure components for households with children. Unlike expenditure categories that apply across most household types, childcare expenses are specific to **married couples and single-parent households with children**, reflecting the cost of formal childcare arrangements included in the Belanjawanku basket.

For households with one child, estimated monthly childcare expenses range from **RM580 in Alor Setar and Kuala Terengganu to RM680 in the Klang Valley, Johor Bahru, Georgetown and Seremban** (Table 7). The financial requirement increases substantially for households with two children.

Using the Klang Valley as an illustration, estimated childcare expenses increase from **RM680 per month for a household with one child to RM1,220 for a household with two children**. This represents an additional **RM540 per month, or an increase of approximately 79%.** Across the 12 cities, the corresponding estimates for households with two children range from **RM940 to RM1,220**, demonstrating the substantial additional childcare costs associated with having two children requiring childcare.

The same childcare estimates are applied to married-couple and single-parent households with the corresponding number of children. For example, in the Klang Valley, both a married couple with one child and a single parent with one child have an estimated childcare expense of **RM680 per month**, while households with two children are allocated **RM1,220 per month**. This reflects the assumption that childcare requirements are determined primarily by the **number of children requiring care**, rather than the marital status of the parent or parents.

Geographical differences are also evident. The Klang Valley records the highest childcare estimate for households with two children at **RM1,220 per month**. Insights from the focus group discussions (FGDs) indicate that higher childcare costs in the Klang Valley are associated with the relatively higher fees charged by **childcare centres and nurseries** compared with those in other cities.

Overall, the estimates demonstrate that childcare can add substantially to the monthly expenditure requirements of households with children, with the financial requirement increasing considerably when childcare is required for a second child. The estimated monthly childcare expenses across the 12 cities are presented in **Table 7**.

Table 7: Estimated Monthly Expenses (RM): Childcare

Klang Valley and Selected Cities	Total Expenses for Household Category (RM)								
	Single (P.T.U)	Single (Car Owner)	Married (w/o Children)	Married (1 Child)	Married (2 Children)	Senior Single	Senior Couple	Single Parent (1 Child)	Single Parent (2 Children)
Klang Valley	0	0	0	680	1220	0	0	680	1220
Johor Bahru	0	0	0	680	1040	0	0	680	1040
Georgetown	0	0	0	680	1040	0	0	680	1040
Seremban	0	0	0	680	1040	0	0	680	1040
Kota Kinabalu	0	0	0	640	1000	0	0	640	1000
Malacca City	0	0	0	640	1000	0	0	640	1000
Kuching	0	0	0	630	990	0	0	630	990
Kuantan	0	0	0	630	990	0	0	630	990
Kota Bharu	0	0	0	630	990	0	0	630	990
Ipoh	0	0	0	630	990	0	0	630	990
Alor Setar	0	0	0	580	940	0	0	580	940
K.Terengganu	0	0	0	580	940	0	0	580	940
Mean (12 cities)	0	0	0	640	1020	0	0	640	1020

2.8 Estimated Monthly Expenses: Ad hoc / One-off

Ad hoc or one-off expenses refer to **irregular or non-monthly expenses for which households need to make financial provision**, such as vehicle-related expenses and school or kindergarten registration fees. Although these expenses may not be incurred every month, they are incorporated into the monthly Belanjawanku estimates to ensure that households set aside sufficient funds when such expenses arise.

The estimates vary considerably across household categories, reflecting differences in vehicle ownership, household composition and the types of irregular expenses applicable to each household. Among single individuals, car owners have substantially higher ad hoc expenses than public transport users, largely due to costs associated with vehicle ownership, including **periodic vehicle maintenance, road tax and motor insurance**.

Using the Klang Valley as an illustration, estimated ad hoc expenses for a single public transport user (P.T.U.) are **RM90 per month**, compared with **RM230 for a single car owner (C.O.)**. This represents an additional RM140 per month, with the estimate for a single car owner approximately **156% higher** than that for a public transport user.

The estimated provision increases further for married-couple households. In the Klang Valley, a married couple without children is allocated **RM370 per month**, approximately **61% higher** than the RM230 estimated for a single car owner. For a married couple with one child, the estimate increases to **RM460**, an increase of approximately **24%** compared with a married couple without children. The estimate rises further to **RM570 for a married couple with two children**, approximately **54% higher** than for a married couple without children. The higher provision for households with children reflects additional irregular expenses, including **school or kindergarten registration fees**, alongside vehicle-related expenses.

Differences are also observed among single-parent households. In the Klang Valley, estimated ad hoc expenses increase from **RM270 for a single parent with one child to RM290 for a single parent with two children**, an increase of approximately **7%.** Senior households are allocated **RM190 for a senior single and RM250 for a senior couple**, reflecting the irregular expenses applicable to these household categories.

Overall, ad hoc or one-off expenses increase with the **range of financial commitments associated with each household category**, particularly vehicle ownership and child-related expenses. The estimates highlight the importance of making regular financial provision for expenses that may occur periodically rather than every month. The estimated monthly provision for ad hoc or one-off expenses across the different household categories and 12 cities is presented in **Table 8**.

Table 8: Estimated Monthly Expenses (RM): Ad hoc / One-off

Klang Valley and Selected Cities	Total Expenses for Household Category (RM)								
	Single (P.T.U)	Single (Car Owner)	Married (w/o Children)	Married (1 Child)	Married (2 Children)	Senior Single	Senior Couple	Single Parent (1 Child)	Single Parent (2 Children)
Klang Valley	90	230	370	460	570	190	250	270	290
Alor Setar	80	180	320	410	500	150	220	240	250
Kota Kinabalu	90	190	340	430	540	170	240	240	280
Johor Bahru	90	190	340	430	540	170	240	240	280
K. Terengganu	80	170	320	410	490	160	220	230	250
Kuching	90	190	340	430	540	170	230	240	280
Kuantan	90	190	340	430	540	170	230	240	280
Kota Bharu	80	180	320	410	490	160	220	230	260
Georgetown	90	210	360	450	570	200	240	270	300
Ipoh	80	170	320	400	490	180	220	230	260
Seremban	80	170	320	400	490	180	220	230	260
Malacca City	80	170	320	400	490	180	220	230	260
Mean (12 cities)	90	190	330	420	520	170	230	240	270

2.9 Estimated Monthly Expenses: Social Participation

Social participation is an important component of the Belanjawanku reference budget, recognising that a reasonable standard of living extends beyond meeting basic material needs to include the ability to participate in **family, community and social activities**. The types and frequency of activities included in this category were determined through consensus reached during the focus group discussions (FGDs), taking into consideration the social customs and practices of Malaysia's diverse multiethnic society.

Estimated social participation expenses vary according to household composition, with larger households generally requiring a higher allocation. Using the Klang Valley as an illustration, a single individual, whether a public transport user (P.T.U.) or car owner (C.O.), requires an estimated **RM180 per month** for social participation. For a married couple without children, the estimate increases to **RM250**, approximately **39% higher** than for a single individual.

Among married couples, the presence of children further increases the estimated allocation. In the Klang Valley, social participation expenses increase from **RM250 for a married couple without children to RM290 for a couple with one child**, an increase of approximately **16%.** The estimate rises to **RM300 for a married couple with two children**, approximately **20% higher** than for a married couple without children. These differences reflect the additional costs associated with enabling more household members to participate in social and community activities.

A similar pattern is observed among single-parent households. In the Klang Valley, estimated social participation expenses are **RM230 for a single parent with one child and RM240 for a single parent with two children**, an increase of approximately **4%.** For senior households, the corresponding estimates are **RM180 for a senior single and RM200 for a senior couple**.

Geographical differences are also evident. The **Klang Valley generally records the highest social participation expenses**, followed by Georgetown, while **Alor Setar and Kota Bharu record the lowest estimates across most household categories**. These differences reflect variations in the costs associated with participating in social activities across locations, while the underlying provision for social participation remains an integral component of the Belanjawanku basket.

Overall, the estimates demonstrate that the financial requirements of a household extend beyond essential physical needs. By incorporating social participation, Belanjawanku recognises the importance of enabling individuals and households to **participate meaningfully in society and maintain social connections as part of a reasonable standard of living**. The estimated monthly expenses for social participation across household categories and the 12 cities are presented in **Table 9**.

Table 9: Estimated Monthly Expenses (RM): Social Participation

Klang Valley and Selected Cities	Total Expenses for Household Category (RM)								
	Single (P.T.U)	Single (Car Owner)	Married (w/o Children)	Married (1 Child)	Married (2 Children)	Senior Single	Senior Couple	Single Parent (1 Child)	Single Parent (2 Children)
Klang Valley	180	180	250	290	300	180	200	230	240
Georgetown	170	170	240	280	300	170	200	220	230
Johor Bahru	160	160	220	260	270	160	190	210	220
Kota Kinabalu	150	150	200	240	250	150	170	190	200
K. Terengganu	150	150	200	240	260	150	170	200	210
Kuching	150	150	200	240	260	140	180	200	210
Kuantan	150	150	200	240	260	150	180	200	210
Ipoh	150	150	200	240	260	150	170	190	210
Seremban	150	150	200	240	260	160	180	190	210
Malacca City	150	150	200	240	260	150	180	200	210
Alor Setar	130	130	180	220	230	130	150	170	180
Kota Bharu	130	130	180	220	230	130	150	170	180
Mean (12 cities)	150	150	210	250	260	150	180	200	210

2.10 Estimated Monthly Expenses: Discretionary Expenses

Discretionary expenses refer to expenditure items that provide households with greater flexibility in how their financial resources are allocated, after making provision for their core expenditure needs. The estimated allocation varies according to household composition, reflecting differences in the types and amounts of discretionary expenditure relevant to each household category.

Using the Klang Valley as an illustration, a single individual, whether a public transport user (P.T.U.) or car owner (C.O.), is allocated **RM130 per month** for discretionary expenses. For a married couple without children, the estimate increases to **RM300**, approximately **131% higher** than for a single individual.

Among married couples, the presence of children further increases the estimated allocation. In the Klang Valley, discretionary expenses increase from **RM300 for a married couple without children to RM390 for a couple with one child**, an increase of **30%.** The estimate rises to **RM400 for a married couple with two children**, approximately **33% higher** than for a married couple without children.

For single-parent households, estimated discretionary expenses in the Klang Valley are **RM220 for a parent with one child and RM230 for a parent with two children**. Senior households are allocated **RM150 for a senior single and RM170 for a senior couple**. Compared with a non-senior single individual at RM130, the allocation for a senior single is approximately **15% higher**. This reflects, among other items, the provision for **health and life insurance** within the discretionary expenditure category.

Some geographical variation is also observed. The **Klang Valley records the highest discretionary expense estimates across all household categories**, while **Alor Setar, Kuala Terengganu and Kota Bharu record the lowest.** The remaining cities generally fall between these two groups.

Overall, discretionary expenses vary according to both **household composition and location**, with larger allocations generally observed among households with children. The estimated monthly discretionary expenses for the different household categories across the 12 cities are presented in **Table 10**.

Table 10: Estimated Monthly Expenses (RM): Discretionary Expenses

Klang Valley and Selected Cities	Total Expenses for Household Category (RM)								
	Single (P.T.U)	Single (Car Owner)	Married (w/o Children)	Married (1 Child)	Married (2 Children)	Senior Single	Senior Couple	Single Parent (1 Child)	Single Parent (2 Children)
Klang Valley	130	130	300	390	400	150	170	220	230
Kota Kinabalu	120	120	260	330	340	130	150	190	200
Johor Bahru	120	120	260	330	340	130	150	190	200
Kuching	120	120	260	330	340	130	150	190	200
Kuantan	120	120	260	330	340	130	150	190	200
Georgetown	120	120	260	330	340	130	150	190	200
Ipoh	120	120	260	330	340	130	150	190	200
Seremban	120	120	260	330	340	130	150	190	200
Malacca City	120	120	260	330	340	130	150	190	200
Alor Setar	110	110	240	300	310	120	140	170	180
K. Terengganu	110	110	240	300	310	120	140	170	180
Kota Bharu	110	110	240	300	310	120	140	170	180
Mean (12 cities)	120	120	260	320	340	130	150	190	200

2.11 Estimated Monthly Expenses: Savings

Savings form an integral component of the Belanjawanku reference budget, recognising the importance of setting aside part of current income to strengthen future financial security and retirement preparedness. In previous waves of Belanjawanku, the savings allocation was determined through consensus reached during the focus group discussions (FGDs). For the current update, a standardised approach was adopted, with the monthly savings allocation set at **10% of the prevailing minimum wage of RM1,700**, equivalent to **RM170 per working adult**.

Accordingly, a single individual, whether a public transport user (P.T.U.) or car owner (C.O.), is allocated **RM170 per month for savings**. The same amount applies to a single-parent household, reflecting the presence of one working adult. For married-couple households, the allocation is doubled to **RM340 per month**, based on two adults each setting aside RM170. The amount remains unchanged regardless of whether the couple has no children, one child or two children, as the savings allocation is determined by the **number of adults in the household rather than household size**.

The revised savings allocation is intended to encourage individuals to build additional financial resources for retirement, over and above mandatory contributions to the **Employees Provident Fund (EPF)**. The additional provision recognises the importance of strengthening retirement preparedness and supporting financial security over a longer period of retirement.

Unlike expenditure components that are influenced by local prices, the savings allocation **does not vary geographically**. The same amount is applied across all 12 cities because it is derived from a common benchmark—the national minimum wage, rather than differences in the cost of goods and services across locations.

No additional savings allocation is included for **senior singles and senior couples** in the reference budget, as these household categories represent individuals who are already in the retirement phase and are therefore assumed to be drawing on savings accumulated during their working years rather than making further provision for retirement savings.

The monthly savings allocations for the different household categories are presented in **Table 11**.

Table 11: Estimated Monthly Expenses: Savings

Klang Valley and Selected Cities	Total Expenses for Household Category (RM)								
	Single (P.T.U)	Single (Car Owner)	Married (w/o Children)	Married (1 Child)	Married (2 Children)	Senior Single	Senior Couple	Single Parent (1 Child)	Single Parent (2 Children)
Klang Valley	170	170	340	340	340	0	0	170	170
Alor Setar	170	170	340	340	340	0	0	170	170
Kota Kinabalu	170	170	340	340	340	0	0	170	170
Johor Bahru	170	170	340	340	340	0	0	170	170
K. Terengganu	170	170	340	340	340	0	0	170	170
Kuching	170	170	340	340	340	0	0	170	170
Kuantan	170	170	340	340	340	0	0	170	170
Kota Bharu	170	170	340	340	340	0	0	170	170
Georgetown	170	170	340	340	340	0	0	170	170
Ipoh	170	170	340	340	340	0	0	170	170
Seremban	170	170	340	340	340	0	0	170	170
Malacca City	170	170	340	340	340	0	0	170	170

2.12 Belanjawanku 2026 Summary of Estimated Monthly Expenses: Klang Valley and Selected Cities by Household Categories

The overall Belanjawanku estimates demonstrate that monthly expenditure requirements vary considerably according to both **household composition and location**. Across all household categories, the **Klang Valley consistently records the highest estimated monthly expenses**, while **Alor Setar records the lowest** (Table 12).

Using the Klang Valley as an illustration, a single public transport user (P.T.U.) requires an estimated **RM2,010 per month**, compared with **RM2,850 for a single car owner**, representing an increase of approximately **42%.** This difference highlights the additional expenditure associated with private vehicle ownership.

The estimated monthly expenses are considerably higher for married-couple households. Compared with a single car owner, the estimated requirement for a **married couple without children increases from RM2,850 to RM5,040**, an increase of approximately **77%.** Among married couples, the estimate rises further to **RM6,530 for a couple with one child**, approximately **30% higher** than for a couple without children. For a married couple with two children, the estimated monthly requirement reaches **RM7,560**, approximately **50% higher** than for a married couple without children. These differences reflect the additional expenditure requirements associated with a larger household, particularly for food, childcare and other child-related expenses.

Household composition also affects the estimated requirements of single-parent and senior households. In the Klang Valley, a **single parent with one child requires an estimated RM5,200 per month**, increasing to **RM6,170 with two children**, an increase of approximately **19%.** For senior households, estimated monthly expenses are **RM2,710 for a senior single and RM3,410 for a senior couple**, with the latter approximately **26% higher**.

Geographical differences remain evident across all household categories. For example, the estimated monthly expenses of a single public transport user range from **RM1,630 in Alor Setar to RM2,010 in the Klang Valley**, a difference of RM380, or approximately **23%** relative to Alor Setar. For a married couple with two children, the corresponding estimates range from **RM5,990 in Alor Setar to RM7,560 in the Klang Valley**, a difference of RM1,570, or approximately **26%.** This demonstrates that the absolute financial difference between cities becomes more substantial for larger households.

Overall, the findings highlight the importance of considering **both household composition and geographical location** when assessing the amount required for a reasonable standard of living. Belanjawanku provides a reference for estimating monthly living expenses across the household categories and cities covered by the study, enabling individuals and households to better understand how their expenditure requirements may differ according to their circumstances and place of residence.

The geographical differences in estimated living expenses may also provide useful information for individuals and families considering **relocation for employment, career opportunities or retirement.** For employers, the estimates offer a reference point for understanding differences in living costs across locations and may inform considerations relating to **wages, employee benefits and compensation practices**.

The estimated monthly expenses for all household categories across the 12 cities are summarised in **Table 12**.

Table 12: Belanjawanku 2026 Summary of Estimated Monthly Expenses (RM): Klang Valley and Selected Cities by Household Categories

Klang Valley and Selected Cities	Total Expenses for Household Category (RM)								
	Single (P.T.U)	Single (Car Owner)	Married (w/o Children)	Married (1 Child)	Married (2 Children)	Senior Single	Senior Couple	Single Parent (1 Child)	Single Parent (2 Children)
Klang Valley	2010	2850	5040	6530	7560	2710	3410	5200	6170
Georgetown	1900	2610	4690	6150	7020	2650	3320	4880	5650
Johor Bahru	1830	2450	4440	5890	6690	2520	3220	4600	5390
Seremban	1820	2440	4480	5850	6670	2470	3110	4590	5380
Malacca City	1780	2410	4320	5610	6440	2390	3030	4380	5150
Ipoh	1780	2400	4300	5580	6410	2400	3050	4380	5140
Kota Kinabalu	1770	2380	4280	5570	6410	2450	3110	4340	5120
Kuching	1770	2370	4190	5480	6280	2320	2970	4240	4990
Kuantan	1770	2370	4210	5490	6290	2320	2970	4240	5000
K. Terengganu	1750	2360	4200	5420	6190	2250	2900	4200	4920
Kota Bharu	1640	2300	4080	5350	6090	2230	2870	4130	4840
Alor Setar	1630	2250	4010	5220	5990	2180	2790	4020	4720
Mean (12 cities)	1790	2430	4350	5680	6500	2410	3060	4430	5210

3. DEVELOPMENT OF ITEM BASKETS

Item baskets refer to baskets of consumer goods and services, selected similarly to those in the Department of Statistics Malaysia's (DOSM) Household Income and Expenditure Survey (HIES) from 2009. Participants in the focus groups agreed that the item baskets should include food, housing, transportation, utilities, personal care, healthcare, childcare, ad hoc / one-off expenses, social participation, discretionary expenses and savings.

The following general assumptions are to be used as a basis for the development of item baskets:

- Access to healthcare services is universal.
- Access to primary and secondary education is universal.
- Housing costs for a single person are based on rental value.

- Housing costs for families are based on the estimated monthly mortgage repayment or rental value, whichever is lower.
- Children are sent to babysitters (no domestic maid).
- Where a price survey is not possible, the pricing criterion for the basket will be the price unanimously agreed upon by participants in the FGDs.
- Couples are assumed to own a car and a motorcycle.
- The travel distance to and from work is within a 30 km radius of their respective residences.
- People are generally healthy.
- People are informed and have the necessary competence to make informed decisions.
- The retailers and shops are reachable and accessible for all households.
- Households are not expected to buy second-hand goods, nor are they dependent on receiving free items from friends or families.

The basket compositions are described in the following table **(refer to Table 13)**:

Table 13: Description of Household Baskets of Expenses

BASKET	DESCRIPTION
Food	Food & non-alcoholic beverages consisting of groceries for home cooking, eating out and takeaways.
Housing	1. For single person - based on monthly room rental. 2. For married/ families/ seniors and single parents - based on monthly housing loan repayment/rent, whichever is lower.
Utility	Monthly bills for water, electricity, pre/postpaid telephone/ internet/personal data plan and free TV entertainments.
Transportation	1. Public - all modes of public transport (trains, buses, e-hailing services). 2. Private - Own vehicles (cars and motorcycles) loan instalment, fuel, highway tolls & parking charges.
Personal Care	Care for hair & body hygiene, feminine hygiene, oral hygiene, and basic personal grooming. (annual total divided by 12 month)
Healthcare	4 x visits to private clinics (GPs) and 1 x visit to dentist a year for treatment of non- acute illness. (annual total divided by 12 month)
Childcare	1. For children 6 years and below - babysitting, diapers, milk & baby food. 2. For children 7-13 years; includes daycare, pocket money, tuition, religious classes and extracurricular activities.
Ad hoc / One-off	Expenses on vehicle maintenance, road tax & insurance, school registration fees, clothing & footwear, instalment of furniture & domestic 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 & recreation and vacation depending on individual priority. (annual total divided by 12 months)
Savings	The amount of savings allocated is based on the focus group participants' consensus.

The costs are stated as monthly. For items that do not occur monthly, an annual total divided by 12 months is applied.

3.1 Development of Food Basket

The food basket is made up of food and non-alcoholic beverages. As a general requirement for food security, the Rome Declaration on World Food Security in 1996 defined its three basic dimensions as availability, accessibility and utilisation; with a central focus on nutritional well-being (Berry et. al., 2015). For this study, the selection of food items is based on the recommendation by the Malaysian Dietary Guideline (MDG), 2020, Ministry of Health, Malaysia. The recommended energy intake is between 1500 - 2000 calories per person. The calorie requirement per person is applied for a reference family of four to allow for varying nutritional needs which consist of two adults aged 40 years and below, and two children aged between 0 to 13 years old, and seniors aged 60 and above.

Guided by the MDG 2020, the selection of food items is proposed and discussed by participants in focus group discussions (FGDs) representing different categories of households according to their typical spending patterns. Distribution of number of servings according to food groups based on calorie value as suggested by the Malaysian Dietary Guideline (MDG) 2020 are as follows:

Table 14: Number of Servings According to Food Groups Recommended by MDG 2020

Food group	**Recommended number of servings**		
	1500 kcal	1800 kcal	2000 kcal
Vegetable	≥ 3	≥ 3	≥ 3
Fruit	2	2	2
Rice, other cereals, wholegrain cereal-based products and tubers	3	4	5
Poultry/ Meat/ Egg	1	1	2
Fish	1	1	1
Legumes (combine bean, lentil and soy)	1	1	1
Milk & milk products	2	2	2
Fats /oils	6	8	9
Sugar	1	1	2

Source: Official portal MyHealth, Ministry of Health, downloaded on 29 November 2024

3.1.1 Home Cooking

Adapting from the Malaysia Healthy Food Plan Basket (Badari & Arcot, 2011 and Williams et. al., 2004), we listed the items and allocated the quantities required for consumption on a weekly basis for a reference family of four for home cooking as in **Table 15** for Klang Valley. Prices for food and groceries for home cooking were obtained from the actual business premises of popular wet markets, supermarkets and local sundry shops encompassing various locations in the cities, selected for the Belanjawanku study. The 25th percentile prices of goods are taken for the calculation of costs for all cities and cross checked online for comparison with DOSM's selected CPI list of selected goods and services, the Federal Agricultural Marketing Authority (FAMA), the Fisheries Development Authority of Malaysia (LKIM) and the Ministry of Domestic Trade and Cost of Living (KPDN).

The calculation for Klang Valley is presented as an example of how the food basket is costed.

Calculation for monthly expenses on home cooked food per person:

Monthly expenses on food item = (Quantity* recommended weekly x price** per gram or litre) / 7 x 30 days

Table 15: Example of Estimated Food Expenses for a Family of Four in Klang Valley, 2026

Food Groups		Quantity* Recommended weekly (kg)	Price** per kg (RM)	Weekly costs of food (RM)	Monthly Costs (RM)
Cereals and Grains	Coconut bread (g)	0.310	14.91	4.62	19.81
	Flour (kg)	2.861	2.92	8.35	35.80
	Vermicelli (kg)	1.040	7.84	8.15	34.94
	Rice (kg)	10.442	4.02	41.98	179.90
	White bread (kg)	0.780	7.17	5.59	23.97
Fruits	Banana	2.320	5.25	12.18	52.20
	Papaya	3.360	6.60	22.18	95.04
	Watermelon	4.000	3.49	13.96	59.83
Vegetables	Cabbage	0.960	3.66	3.51	15.06
	Cucumber	0.456	2.00	0.91	3.91
	Four-angle beans	0.124	13.52	1.68	7.18
	Mustard-leaves	0.384	4.99	1.92	8.21
	Okra	0.388	6.99	2.71	11.62
	Red spinach	0.414	4.51	1.87	8.00
	String beans	0.234	7.69	1.80	7.71
	Ulam raja	0.480	4.06	1.95	8.35
	Kangkung / Spinach	0.576	3.74	2.15	9.23
Meat / Poultry / Egg	Beef	1.400	39.00	54.60	234.00
	Chicken	3.920	7.74	30.34	130.03
	Egg (16pcs)	0.880	0.40	0.35	1.51
Fish	Anchovies	0.320	26.67	8.53	36.58
	Indian mackerel	1.280	12.67	16.22	69.50
	Tuna	0.392	9.95	3.90	16.72
	Sardines	0.213	10.70	2.28	9.77
Legumes	Dhal	0.801	7.87	6.30	27.02
	Fermented soybean	0.352	8.08	2.84	12.19
	Peanuts	0.272	9.25	2.52	10.78
Milk & milk products	Low fat milk (UHT) (litre)	19.251	6.97	134.18	575.05
Other foods	Coffee (instant)	0.108	26.08	2.82	12.07
	Tea	0.252	39.81	10.03	42.99
	Sugar	0.549	2.85	1.56	6.71
	Vegetable oils	0.800	6.18	4.94	21.19
	Iodized salt	0.028	1.93	0.05	0.23
	Onion	0.400	3.79	1.52	6.50
	Garlic	0.160	9.95	1.59	6.82
TOTAL				**420.10**	**1800.44**

3.1.2 Dining Out and Takeaway

The costs for dining out and takeaway food were also considered in the development of food baskets. The types of food selected exclude fine dining and fast food. Outlets chosen were food courts and restaurants that include variety of “Nasi Campur”, (mixed rice) and “Masakan Panas” (freshly prepared food).

The average price as per our findings in Klang Valley was presented and verified by participants in the focus group discussion are as follows:

Table 16: Example of Selected Types of Food for Dining Out / Takeaway, Klang Valley

Type of Food	Average Price (RM)
Nasi Lemak Bungkus	3.50
Fried Rice	6.30
Fried Char Kuey Teow	6.60
Fried Mee Hoon	6.50
Noodles (Soup / Curry)	7.00
Chicken Rice	8.50
Roti Canai	1.80
Drinking Water	1.80
Teh Tarik	2.60
Kopi-O	1.90
Teh-O	1.90
Milo	3.50
Curry Puff (per piece)	1.30
Dessert / Malay Kuih (per piece)	1.50
Plain Rice with chicken or fish, mixed vegetables and egg	10.00

Source: SWRC price survey, December 2023 to September 2024

The typical cost on dining out / takeaway per person as agreed in the FGD for 4 to 5 non-working days are as follows: Participants also agreed that on weekends, many opted for home cooking.

Table 17: Estimated Cost for Dining Out / Takeaway per Person (RM) (Klang Valley)

Breakfast	5.40
Lunch	13.50
Dinner	10.50
Afternoon and Evening Tea	9.60
Cost per day	39.00 (rounded)
Monthly cost (22 × 4.5 non-working days)	175.00 (rounded)

**The cost of eating out is traded off with cooking at home*

Table 18: Selected Market, Supermarkets and Eating Places Surveyed for Home Cooking, Dining-in and Takeaway

Wet Markets			
Klang Valley			
Pasar Tani Stadium Shah Alam	Pasar Taman Tun	Pasar Taman Sri Gombak	Segi Fresh
Pasar TTDI	Pasar Basah SS15	Pasar Tani S17 PJ	Pasar Chow Kit
Alor Setar			
Pasar Kampung Berjaya	Pasar Besar Alor Star	Pasar Nelayan Kuala Kedah	Pasar Pagi Teluk Wan Jah
Pasar Tani Taman Mergong	Pasar Pagi Anak Bukit	Pasar Simpang Kuala	Pasar Tani Kubang Rotan
Pasar Tani Kekal (PTK) Kuala Kedah			
Kota Kinabalu			
Pasar Besar Kota Kinabalu	Pasar Sinsuran	Pasar Putatan	Ridwan's Fresh Market
Kota Kinabalu Fish Market	Pasar Tani Asia City	Pasar Lido	Pasar Kecil Sembulan
Pasar Tani Asia City	Pasar Donggongon	Pasar Besar Kota Kinabalu	Pasar Sinsuran
Pasar Filipino	Wet Market Kota Kinabalu		
Johor Bahru			
Pasar Pemborong Pandan City	Pasar Mazlee Express	Pasar Tani Datin Halimah	Pasar Basah Johor Jaya
Pasar Tani Johor Bahru	Pasar Tani Mutiara Rini	Pasar Awam Taman Universiti	Pasar Awam Taman Perling
Pasar Awam Terminal Larkin	Pasar Peladang Skudai	Pasar Awam Tunku Aminah	
Kuala Terengganu			
Pasar Payang	Jeti Pengkalan Ibai	Pasar Batu Enam	Pasar Manir
Pasar Ikan Kuala Terengganu	Pasar Chabang Tiga	Pasar Bukit Tunggal	Pasar Teluk Ketapang
Pasar Gong Pauh			
Kuching			
Indian Street Market	Pasar Tani Demak Laut	Pasar Tani Bandar Baru Samariang	Petanak Central Market
Pasar Tani Nelayan Kampung Muara	Medan Niaga Siatok	Pasar Sg Apong	Petanak Wet Market
Stutong Wet Market	7th Mile Wet Market	Bandar Riyal Wet Market	Bako Wet Market and Pasar Tani
Indian Street Market	Pasar Tani Demak Laut	Pasar Tani Bandar Baru Samariang	Petanak Central Market
Kuantan			
Pasar Besar Kuantan	Pasar Taman Peramu Jaya	Pasar Tanjung Api	Pasar Basah Gading Jaya
Pasar Tani UTC Kuantan	Pasar Tani Indera Mahkota	Pasar Tani Berserah	
Kota Bahru			

Pasar Pagi Bachok Pasar Pagi Pengkalan Datu Pasar Jelawat Pasar Berek 12	Pasar Tani Pasir Tumboh Pasar Tok Guru Cabang Tiga Pengkalan Chepa Pasar Ketereh	Pasar Kubang Pasu Pasar Besar Siti Khadijah Pasar Peringat	Pasar Kota Jembal Pasar Kubang Pasu Rural Transformation Centre (RTC)
Georgetown			
Pasar Bertam Pasar Awam Chai Leng Pasar Pagi Chowrasta Yee Hong Market	Pasar Bayan Baru Pasar Awam Samagagah Pasar Pulau Tikus Perak Road Market	Pasar Awam Seberang Jaya Pasar Awam Tur Sardon Pasar Tanjung Bungah Taman Lip Sin Old Market	Pasar Awam Bukit Mertajam Pasar Batu Lanchang Pasar Kota Permai Pasar Awam Taman Bagan
Ipoh			
Pasar Kampung Simee Pasar Tani Taman Kledang Sibilin Pasar Besar Ipoh Ampang Ayam Suria Ipoh	Pasar Bercham Pasar Borong Falim Pasar Ayam Amanjaya & Ipoh One	Pasar Gunung Rapat Pasar Kg Tawas Pasar Tani Medan Gopeng	SPKK Wet Market Pasar Borong Ipoh UTC Ipoh
Seremban			
Pasar Ampangan Pasar Pagi Rasah Jaya Pasar Tani Nusari Biz	Pasar Tani Kekal Paroi Pasar Besar Seremban	Pasar Tani Bandar Springhill Pasar Ampangan Berkath	Pasar Tani Taman Tuanku Jaafar Pasar Tani Kemuning Senawang
Malacca City			
Pasar Bukit Beruang Pasar Nelayan Pantai Puteri Pasar Ayer Keroh	Gan Hong Hoe Market Pasar Batang Tiga Pasar Besar Melaka	Pasar Tani UTC Melaka Pasar Taman Kota Laksamana	Pasar Tani Peringgit Pasar Bondong
Supermarkets			
Klang Valley			
Giant Hypermarket Shah Alam TMC Bangsar Rosyam Mart AJ Best 99 Speedmart	Mydin Subang Jaya CS Supermarket Giant PJ Mydin Lotus	KK Mart Jalan Bukit PJ Matahari PJ Lotus Selayang Econmart NSK Kuchai Lama	Speed 99 Jalan Bukit PJ Checkers Hero Putrajaya Econsave Pandamaran
Alor Setar			
Lotus's Aman Central Pacific City Point Pasaraya Istafa	Pasaraya SK Bersatu Supermarket Longwan Jalan Tanjung Bendahara	Pekan Rabu C-Mart Alor Setar TSB Superstore Sdn Bhd	Pasaraya Billion TF Value-Mart Alor Setar Pasaraya Ekonomi S.C.H

Homey Grocer	Pasar Mini PKNK		
Kota Kinabalu			
City Grocer	CKS Supermarket	Merdeka Supermarket	Milimewa Superstore
Lintas Superstore	Sunny Supermart	Bataras Supermarket	Foodtown Kolombong
Servay Hypermarket	CCK Freshmart	Tong Hing	99 Speedmart
Bataras Superstore			
Johor Bahru			
@Mart	Tesco Setia Tropika	Hero Market at Angsana Mall	Giant Hypermarket
Kapitan Mart Galleria	Five Star Supermarket	Maslee Supermarket	Econsave
Five Star Supermarket	Teco Mutiara Rini		
Kuala Terengganu			
Emporium Hock Kee Seng	The Store	Pacific At KTCC Mall	Sabasun Supermarket KT
Mydin Emporium	Tunas Manja Gong Badak	Mydin Kuala Ibai	Giant
Treleaf Mart Gong Tok Nasek	Econsave	XR Mart	
Kuching			
Unaco Enterprise	Emart	CS Mini Market	Farley
Sen Departmental Store	H&L Retail	Everrise	Golden Dragon
Hakri Food Marketing	Choice Daily	Emart	Econsave
H&L Supermarket	Mydin		
Kuantan			
Pasaraya Pantai Selamat	Pasaraya LYC	TMG Mart	Alpha Indah
Nirwana	AEON Big Kuantan	Tunas Manja Supermarket	The Store
TMG Mart Indera Mahkota 2	BS Freshmart		
Kota Bharu			
Pantai Timur Supermarket	The Store KB	Halal Store	Mahsera Mart
Giant Tunjung	Billion	TF Value Mart	Salamku Supermarket
Berkah Mini Market	AEON	Mydin	Pantai Timur
Lotus	Pasaraya PKT Pasar Tumboh		
Georgetown			
Sunshine Supermarket	Mydin Emporium	Lotus's E-Gate	Gama Supermarket
Mercato Supermarket	Billion Supermarket	Econsave Supermaket	Longwan Supermarket
Lotus's Seberang Jaya	Fresh 2U Grocer	911 Groceries Sdn Bhd	Giant Penang Plaza
Ipoh			
Billion Jelapang	AEON Kinta City	Lotus Ipoh	UTC Ipoh

The Store Ipoh Econsave @ Angsana Mall Ipoh	TF Value Mart Ipoh South Precint Mydin Mall Meru Raya	TF Value Mart Tambun Yoon Fong Fair Market	Tesco Station 18 TF Falim
Seremban			
Family Store Seremban Rasah Jaya Daily Mart Family Store NSK Trade City Seremban 2	NSK Trade City Seremban 2 Pasaraya Rakan Senawang Econsave Forest Height Shin Sun Mi Market	TF Value-Mart KIP Mart Senawang Mini Market Semarak Jaya Darusalam Mini Market	The Store Lotus AEON Mall Seremban 2
Malacca City			
Family Store Batu Berendam Family Store Kipmall Econsave Batu Berendam	Pasaraya Sukaria Cowboy Sdn Bhd Lotus	L&L Best Mart Pasaraya NSK Trade City Sdn Bhd AEON Mall	K Grocer One Krubong Mydin Keluargaku Sdn Bhd
Dining-in and Takeaway			
Klang Valley			
Giant Hypermarket Shah Alam TMC Bangsar Rosyam Mart AJ Best 99 Speedmart	Mydin Subang Jaya CS Supermarket Giant PJ Mydin Lotus	KK Mart Jalan Bukit PJ Matahari PJ Lotus Selayang Econmart NSK Kuchai Lama	Speed 99 Jalan Bukit PJ Checkers Hero Putrajaya Econsave Pandamaran
Alor Setar			
Lotus's Aman Central Pacific City Point Pasaraya Istafa Homey Grocer	Pasaraya SK Bersatu Supermarket Longwan Jalan Tanjung Bendahara Pasar Mini PKNK	Pekan Rabu C-Mart Alor Setar TSB Superstore Sdn Bhd	Pasaraya Billion TF Value-Mart Alor Setar Pasaraya Ekonomi S.C.H
Kota Kinabalu			
City Grocer Lintas Superstore Servay Hypermarket Bataras Superstore	CKS Supermarket Sunny Supermart CCK Freshmart	Merdeka Supermarket Bataras Supermarket Tong Hing	Milimewa Superstore Foodtown Kolombong 99 Speedmart
Johor Bahru			
@Mart Kapitan Mart Galleria Five Star Supermarket	Tesco Setia Tropika Five Star Supermarket Tesco Mutiara Rini	Hero Market at Angsana Mall Maslee Supermarket	Giant Hypermarket Econsave
Kuala Terengganu			
Emporium Hock Kee Seng	The Store	Pacific At KTCC Mall	Sabasun Supermarket KT

Mydin KT	Tunas Manja Gong Badak	Mydin Kuala Ibai	Giant
Treleaf Mart Gong Tok Nasek	Econsave	XR Mart	
Kuching			
Unaco Enterprise	Emart	CS Mini Market	Farley
Sen Departmental Store	H&L Retail	Everrise	Golden Dragon
Hakri Food Marketing	Choice Daily	Emart	Econsave
H&L Supermarket	Mydin		
Kuantan			
Pasaraya Pantai Selamat	Pasaraya LYC	TMG Mart	Alpha Indah
Nirwana	AEON Big Kuantan	Tunas Manja Supermarket	The Store
TMG Mart Indera Mahkota 2	BS Freshmart		
Kota Bahru			
Pantai Timur Supermarket	The Store KB	Halal Store	Mahsera Mart
Giant Tunjung	Billion	TF Value Mart	Salamku Supermarket
Berkah Mini Market	AEON	Mydin	Pantai Timur
Lotus	Pasaraya PKT Pasar Tumboh		
Georgetown			
Sunshine Supermarket	Mydin Emporium	Lotus's E-Gate	Gama Supermarket
Mercato Supermarket	Billion Supermarket	Econsave Supermaket	Longwan Supermarket
Lotus's Seberang Jaya	Fresh 2U Grocer	911 Groceries Sdn Bhd	Giant Penang Plaza
Ipoh			
Billion Jelapang	AEON Kinta City	Lotus Ipoh	UTC Ipoh
The Store Ipoh	TF Value Mart Ipoh South Precint	TF Value Mart Tambun	Tesco Station 18
Econsave @ Angsana Mall Ipoh	Mydin Mall Meru Raya	Yoon Fong Fair Market	TF Falim
Seremban			
Family Store Seremban	NSK Trade City Seremban 2	TF Value-Mart KIP Mart Senawang	The Store
Rasah Jaya Daily Mart	Pasaraya Rakan Senawang	Mini Market Semarak Jaya	Lotus
Family Store	Econsave Forest Height	Darusalam Mini Market	AEON Mall Seremban 2
NSK Trade City Seremban 2	Shin Sun Mi Market		
Malacca City			
Family Store Batu Berendam	Pasaraya Sukaria	L&L Best Mart Pasaraya	K Grocer One Krubong
Family Store Kipmall	Cowboy Sdn Bhd	NSK Trade City Sdn Bhd	Mydin
Econsave Batu Berendam	Lotus	AEON Mall	Keluargaku Sdn Bhd

3.2 Development of Housing Basket

As a general premise, calculation of the housing costs is based on the following conditions:

- Single persons (Single Public Transport User & Car Owner) rent a fully furnished room.
- Couples, families and seniors rent or own a minimum of 2–3-bedroom accommodation with a built-up area of between 800sqft – 1500 sqft.
- The calculation of accommodation costs for families is taken from the market rental values of unfurnished property or monthly mortgage repayments, whichever is lower.
- For single persons, the prevailing rent rate for single rooms is taken.
- The costs of maintenance of property, furniture and fittings, electrical appliances and utilities are not included as part of the rental, as these are covered by other baskets.
- Seniors pay lower housing costs compared to married couples and single parents, as properties bought 20 to 30 years ago have considerably lower mortgage repayments compared with mortgage costs for a similar property today.
- The types of dwelling chosen are situated within a 30-kilometre radius of the respective selected city centres.

3.2.1 Rental Cost

Average rental costs were obtained from our own price surveys in the cities concerned, as well as from focus group discussions, official websites of developers, property agents and government housing agencies (NAPIC).

The data collected were average room rental and house rental rates for four types of houses, flats, apartments and single / double storey link-houses from the selected districts used in this study. References were also made to the National Property Information Centre (NAPIC) to obtain insights on the current trend of real estate prices in Malaysia. Property prices were also calculated based on the prevailing market prices of PR1MA, Rumawip and affordable housing under the Rumah Selangorku programme as well as the individual states' affordable housing programmes.

In calculating the acceptable housing expenditure, comparisons were made between the monthly costs of room / house rental and monthly mortgage payments to banks. For rental rates, the average flat / house / room rental for several districts was obtained online at www.mudah.my and www.ibilik.com as well as from the focus group discussions.

3.2.2 Mortgage Repayment

To calculate monthly mortgage repayment, the Home Loan Calculator was obtained from the official website of Credit Counselling and Debt Management Agency (AKPK), Malaysia:

https://www.akpk.org.my/house-loan-calculator

The estimated monthly repayment was calculated based on the following:

1. Loan amount: Property purchased was fully financed (zero down payment)

2. Interest rates: Prevailing rates obtained from official websites of major banks in Malaysia, of which the interest rates were compared. The lowest rate, at the time of the price survey was chosen

3. Tenure: 35 years

4. Location: Within 30 km radius of the selected cities

Table 19: Example of Estimated Mortgage Repayment for Seniors in Klang Valley

Loan Amount (RM)	147,000
Interest rates (%)	4.5
Tenure	35 years

Sources:

1. Average lending rate: https://ringgitplus.com/en/home-loan/

2. NAPIC Malaysian House Price Index 1998: https://napic2.jpph.gov.my/en/archives/indeks-harga-rumah-malaysia

3.2.3 Location

The locations chosen to calculate the housing cost for the selected cities are as follows **(refer to Table 20)**:

Table 20: Locations of Price Surveys for Housing According to Selected Cities

City	Area / Location		
Klang Valley	Gombak Hulu Langat Petaling	Klang Kuala Langat Sepang	Kuala Lumpur Putrajaya
Alor Setar	Kota Setar Ayer Hitam Kepala Batas	Kota Sarang Semut Kuala Kedah Kubang Pasu	Pokok Sena Simpang Empat Langgar
Kuala Terengganu	Kuala Terengganu Marang	Kuala Nerus Manir	
Johor Bahru	Johor Bahru Gelang Patah Kulai Masai Iskandar Puteri,	Pasir Gudang Permas Jaya Plentong Senai Senibong	Setia Indah Setia Tropika Skudai Tampoi Ulu Tiram
Kota Kinabalu	Kota Kinabalu Putatan	Likas Penampang	
Kuantan	Kuantan	Gambang	Bandar Indera Mahkota
Kota Bahru	Kota Bahru Bachok Ketereh Kok Lanas Kubang Kerian	Melor Pasir Mas Tawang Tumpat	Wakaf Baru Pengkalan Chepa Wakaf Che Yeh Pasir Pekan
Georgetown	Ayer Itam Bagan Jermal Balik Pulau Bandar Perda Batu Ferringhi Batu Maung Batu Uban Bayan Baru Bayan Lepas Bukit Dumbar Bukit Jambul Bukit Tengah	Gelugor Greenlane Jelutong Juru Mak Mandin Minden Heights Permatang Pauh Paya Terubong Perai Persiaran Gurney Pulau Tikus Raja Uda	Relau Seberang Jaya Seberang Perai Sungai Ara Sungai Dua Sungai Nibong Sungai Pinang Tanjung Tokong Tanjung Bungah Teluk Bahang Teluk Kumbar USM
Kuching	Pantai Damai Demak Laut Tupong Samariang	Satok Padungan Pending Batu Lintang	Kota Sentosa Batu Kitang Batu Kawa
Ipoh	Batu Gajah Chemor Kampong Kepayang Lahat	Menglembu Pusing Tanjong Rambutan Bercham	Manjoi Ulu Kinta Tambun
Malacca City	Ayer Keroh Bandar Hilir Batu Berendam Bemban	Bukit Beruang Durian Tunggal Jasin Melaka Tengah	Sungai Udang Tanjong Kling Ujong Pasir
Seremban	Ampangan Labu Lenggeng	Pantai Rasah	Rantau Seremban City

Table 21: Belanjawanku: Public & Affordable Housing Benchmarks (Malaysia)

Category	Typical Bedrooms	Size (m^2)	Size (ft^2)	Remarks
Low-Cost Flat	2	**45–60 m^2**	484–646 ft^2	For B40 families
Medium-Cost Flat	3	**65–75 m^2**	700–807 ft^2	For M40 or urban B40
RUMAWIP / PPR / PR1MA	3	**60–90 m^2**	646–969 ft^2	Government affordable housing
Private Sector Affordable	3	**70–90 m^2**	753–969 ft^2	E.g. Rumah Selangorku
Private High-Rise (Mid-Market)	3	90–120 m^2	969–1,290 ft^2	Common in city centres
Landed Terrace House	3–4	120–180 m^2	1,290–1,937 ft^2	Typical in suburbs/semi-urban

3.2.4 Official Guidelines – JPBD (Department of Town and Country Planning)

JPBD's guidelines (e.g. Garis Panduan Perancangan Perumahan) outline minimum space expectations:

Table 22: JPBD (Department of Town and Country Planning) Minimum Space Expectations by Housing Type

Housing Type	Minimum Size (m^2)
Low-cost housing	**Minimum 60 m^2**
Affordable housing (Rumah Mampu Milik)	70–90 m^2
Landed terrace	120 m^2 upwards

3.2.5 Design Considerations in Malaysia

Malaysia doesn't use a universal m^2/person benchmark (like the UK or Hong Kong), but emphasizes:

- **At least 2–3 bedrooms** for family housing
- **Cross-ventilation** and daylight access
- **Functionality for multi-generational households** (common in Malaysian families)
- Adequate space for **prayer, laundry, and food prep**

Table 23: Comparative Housing Size Standards and Sources

Country	Housing Type / Program	Typical Size (3BR)	Key Source	Citation (APA Style)
Malaysia	PR1MA / PPR / Affordable	70–90 m² (753–969 ft²)	Ministry of Local Government Development	Kementerian Pembangunan Kerajaan Tempatan. (2018). *Dasar Perumahan Negara 2018–2025*. Jabatan Perumahan Negara, Malaysia.
Malaysia	JPBD Planning Guidelines	Min. 60 m² (low-cost)	PLANMalaysia	PLANMalaysia. (n.d.). *Garis Panduan Perancangan Perumahan*. Jabatan Perancangan Bandar dan Desa.
Malaysia	National Property Trends	Varies by market	JPPH / NAPIC	JPPH. (2023). *Property Market Report 2022*. National Property Information Centre (NAPIC), Malaysia.
Singapore	HDB 4-room flat	~90 m² (969 ft²)	Housing Development Board (HDB)	HDB. (2024). *Buying a Flat: Flat Types*. Retrieved from https://www.hdb.gov.sg
Singapore	Private Condo	85–120 m²	URA / BCA Guidelines	Urban Redevelopment Authority. (2023). *Development Control Handbook*. Singapore.
UK	NDSS Standard (3BR, 4 pax)	74–84 m²	Department for Communities & Local Government	DCLG. (2015). *Technical housing standards – Nationally described space standard*. UK Government.

Country	Housing Type / Program	Typical Size (3BR)	Key Source	Citation (APA Style)
UK	Older Council Flats	60–75 m^2	Local Housing Authorities	N/A
Netherlands	Social Housing Apartment	70–85 m^2	Dutch Housing Act / Bouwbesluit	Rijksoverheid. (2021). *Bouwbesluit 2012*. Retrieved from https://rijksoverheid.nl
Netherlands	Terraced Family Home	100–120 m^2	Housing Corporations	N/A

Note: The UN-Habitat (under the UN OHCHR) does not specify the exact space for adequate housing. However, a deprivation factor of 5 sq metre (abt 500 sq ft) per person is used. Anyone who are deprived of a 5 sq meter living space is considered as not having adequate housing. In Malaysia, a 3-bedroom house is normally about 60-70 sq meter (abt 700-800 sq feet).

3.3 Development of Transport Basket

Calculating transportation costs involves various options or modes of transportation that are available in the respective cities. Although usage of public transport is encouraged, the relatively limited public transport services and the unpredictable local weather conditions have led to the inclusion of e-hailing services as part of the basket. As a general requirement, the conditions for the development of the basket are as follows:

- Singles comprise 2 categories:
  i) Public transport users who commute using public transportation such as buses, LRT, MRT or commuter trains.
  ii) Private car owners.
- Couples own a car and a motorcycle.
- The type of car owned has a 1,000cc engine, while a motorcycle has a 125cc engine.
- The estimation of petrol costs, vehicle maintenance and monthly instalments on vehicle loans are based on the above selected type of car.
- Senior couples are assumed to own one car.
- Transportation is mainly used for commuting to the workplace, running errands and occasional visits to meet families and friends.
- The calculation of cost for a total travelling distance is 60km per day, multiplied by 30 days a month

3.3.1 Public Transport

These are based on the average prices of tickets for travelling within 30km radius in individual cities using the network of public transportation namely buses, trains, MRT, LRT and commuter trains. For contingencies, e-hailing costs are allocated in addition to monthly travel pass or daily tickets.

The amount allocated for the selected cities are as follows **(refer to Table 23)**:

Table 24: Modes of Transportation and the Allocated Budgets for Klang Valley and Selected Cities

Cities	Modes of Transportation	Name of Available Service / Pass	Allocated Budget
Klang Valley	Bus, LRT, MRT, Trains, Commuter	My50 unlimited travel pass (RM50)	RM140
Johor Bahru	Bus, Taxi / Grabcar	Bas Muafakat Johor (Free)	RM130
Alor Setar	Bus, Taxi / Grabcar	City Bus	RM130
Kota Kinabalu	Bus, Taxi / Grabcar	City Bus	RM120
Kuala Terengganu	Bus, Taxi / Grabcar	City Bus	RM160
Kuching	Bus, Taxi / Grabcar	CRRC Electric City Bus (Free)	RM120
Georgetown	Bus, Taxi / Grabcar, Ferry	Penang CAT (Free) Rapid Penang (RM30)	RM140
Kuantan	Bus, Taxi / Grabcar	Rapid Kuantan (RM30)	RM160
Kota Bharu	Bus, Taxi / Grabcar	SMKK	RM120
Ipoh	Bus, Taxi / Grabcar	mybas Ipoh (Free)	RM130
Seremban	Bus, Taxi / Grabcar	mybas Seremban (Free)	RM140
Malacca City	Bus, Taxi / Grabcar	Panorama Melaka (Free)	RM130

References:

https://www.myrapid.com.my/plan-my-journey.
https://www.myrapid.com.my/fares-and-payments/integrated-fare-table
https://mbkt.terengganu.gov.my/en/visitors/transportation
https://www.causewaylink.com.my/mybas/
http://www.cityliner.com.my/mybas/index.html#PetaLaluan.
https://peraktransit.com.my/routes-2/
https://www.lpkpsabah.gov.my/perhidmatan/bas-berhenti-henti/
https://www.newsarawaktribune.com.my/bus-fare-retained-at-rm1/

3.3.2 Private Transport

Calculation for private transport includes monthly vehicle loan (hire purchase) instalment, fuel consumption, parking charges and highway tolls. Costs were based on prevailing interest rates offered for vehicle loans by major banks in Malaysia (subject to loan eligibility) and prices of petrol, parking and highway toll at the time of the survey **(Tables 24, 25, 26 and 27)**. Cost estimated was for 30 days consumption which includes travelling to work, running errands and occasional visits to family and friends within 30-kilometer radius.

Table 25: Estimated Monthly Loan Repayment for Private Vehicle

Vehicle and Loan Type	Loan* Repayment Amount
Car Capacity: 1000c.c Condition: New (Example, BEZZA 1.0 G, Market Value: RM36,580.00) **Loan Type: Hire Purchase** Tenure: 9 years (108 months) Interest: 2.35 % per annum, (flat rate) Margin of financing: 100% (zero deposit)	RM36,580.00 (principal amount) x 2.35 % (interest rate) = RM859.63 Interest amount for 9 years loan: RM859.63 x 9 = RM7,736.67 Total loan (principal + interest): RM36,580.00) + RM7,736.67 = RM44,316.67 Monthly repayment: RM 44,316.67/108 months = RM410.34
Motorcycle Capacity: 125c.c Condition: New (Example Honda Dash 125i, Market Value: RM6,600.00) **Loan Type: Hire Purchase** Tenure: 5 years (60 months) Interest: 10.0 % per annum, (flat rate) Margin of financing: 100% (zero deposit)	RM6,600 (principal amount) x 10.0 % (interest rate) = RM660.00 Interest amount for 5 years loan: RM660.00 x 5 = RM3,300 Total Loan (principal + interest): RM6,600.00 + RM3,300 = RM9,900.00 Monthly repayment: RM9,900 / 60 months (5 years) = RM165.00

References:

https://www.perodua.com.my/our-models/sedan/bezza.html
https://www.zigwheels.my/new-motorcycles/honda/dash-125

**Loan Eligibility:*

https://ringgitplus.com/en/car-loan/CIMB-Hire-Purchase.html?filter=CIMB
https://ringgitplus.com/en/car-loan/Hong-Leong-Auto-Loan.html
https://ringgitplus.com/en/car-loan/Affin-Islamic-Hire-Purchase-i.html?filter=Affin%20Bank

Table 26: Estimated Vehicle Fuel Consumption

Car Distance covered per day: 2 x 30 km (return) = 60km Total distance covered for 30 days = 60km x 30 days =1800km Vehicle capacity: 1000cc Fuel consumption: 22km / litre *Petrol price: RM1.99 / litre **Petrol prices has been updated in line with Budi Madani RON95 government initiative*	Calculation: With 1 litre of petrol, a 1000cc car can travel up to 22km. For 1800km, the total petrol consumed: 1800 km / 22km / litre = 81.82 litres Total cost for 30 days, assuming 60km distance travelled daily: 81.82 litre x RM2.05 = RM162.81
Motorcycle Distance covered per day: 2 x 30 km (return) = 60km Total distance covered for 30 days = 60km x 30 days = 1800km Vehicle capacity: 125cc Fuel consumption: 55km / litre *Petrol price: RM1.99 / litre **Petrol prices has been updated in line with Budi Madani RON95 government initiative*	With 1 litre of petrol, a 125cc motorcycle can travel up to 55 km. For 1800km the estimated total petrol consumed: 1800km / 55km/ litre = 32.73 litres Total cost for 30 days, assuming 60 km distance travelled daily: 32.73 litres x RM1.99 = RM 65.13

Estimated Highway Toll Cost (applicable to Klang Valley only)

For Klang Valley residents who commute by car to work, it is expected that they would go through tolls during their journey to the workplace if the distance travelled is within 30 km (estimated 60 km round trip). For calculation of distance, the trip between Bangi toll plaza and Jalan Duta toll plaza are taken as a sample **(Table 26).**

Table 27: Estimated Highway Toll Charges for Klang Valley Commuters

Estimated toll charges (per month)	Highways used
The toll fare is calculated as follows: • Toll fare per trip: RM2.30 • Number of trips per day (round trip for commuting to and from work): 2 trips • Number of commuting days per month: 22 Calculation method: *RM2.3 x 2 trips x 22 days* *=RM101.20* Estimates are based on toll charges by major highway toll concessionaires that implements closed system pricing, from starting point to the end (exit) of toll plaza for the distance travelled within 30Km radius.	New Klang Valley Expressway (NKVE), (Bangi exit Jalan Duta)

Reference:
http://kadartol.llm.gov.my/

Parking Charges
For parking charges calculation, estimates were based on the monthly parking passes for various city councils. Prices are presented below for reference only, as the locations of parking facility do not necessarily reflect the choice/s of the FGD participants after taking into account the cost of monthly passes as opposed to private parking facilities.

Table 28: Estimated Monthly Pass Prices for Parking in Selected City Councils

City Council	Monthly Pass Price / Month
Dewan Bandaraya Kuala Lumpur (Zone A)	RM320.00
Dewan Bandaraya Kuala Lumpur (Zone B &C)	RM160.00
Majlis Bandaraya Petaling Jaya (Parking Complex, Jalan 52/12)	RM150.00
Majlis Bandaraya Alor Setar	RM75.00
Majlis Bandaraya Kuala Terengganu	RM100.00
Majlis Bandaraya Johor Bahru	RM75.00
Dewan Bandaraya Kota Kinabalu	RM53.00
Majlis Bandaraya Pulau Pinang	RM150.00
Majlis Perbandaran Kota Bharu	RM106.00
Dewan Bandaraya Kuching Utara & Majlis Bandaraya Kuching Selatan	RM42.40
Majlis Perbandaran Kuantan	RM79.50
Majlis Bandaraya Ipoh	RM80.00
Majlis Bandaraya Seremban	RM90.00
Majlis Bandaraya Melaka Bersejarah	RM157.00

References:

https://parking.com.my/dbkl-monthly-parking-pass-in-ez-smart-park-app/
https://parking.com.my/item/majlis-bandaraya-petaling-jaya-multilevel-parking-lot-jalan-521/
https://www.smartselangorparking.com/
http://www.mbas.gov.my/en/citizens/services/parking
https://mycouncil.citycarpark.my/online_mbkt/
https://mbjbspot.com/monthlypass.html
http://www.mbkt.citycarpark.my/operasi/kadar-parkir.html
https://www.mpk.gov.my/en/citizens/services/parking/page/0/1
http://www.kcps.com.my/
https://parking.com.my/dbkl-monthly-parking-pass-in-ez-smart-park-app/
https://www.mbi.gov.my/en/citizens/services/parking
https://www.mbmb.gov.my/ms/rakyat/perkhidmatan/tempat-letak-kereta

3.3.2 Estimated Transport Costs for Non-working Seniors (Couples and Singles)

Cost estimated was for 30 days consumption which includes running errands and occasional visits to family and friends within a 15-kilometer radius (estimated 30 km round trip).
Type of car: 1000 cc
Instalment* amount per month: RM410.34
Petrol**: RM90.46
Total: RM500 (rounded)
**Instalment was based on bank loan calculation as above*
*** Estimated 1,000 km per month journey for daily running of errands, shopping, occasional visits to family and friends*

3.4 Development of Utility Basket

The utility basket consists of expenses on:

- Communications and entertainment
- Water
- Electricity

3.4.1 Communications and Entertainment

Different categories of household require different mobile internet and home internet plan to meet their daily usage. Therefore, the underlying assumption for each household are as follows:

- Singles (P.T.U and C.O) subscribes to a personal data plan package for telephone and internet and does not subscribe to home internet package and cable TVs.
- Couples and families individually use personal data plans for mobile telephones and only one household member subscribes to a home internet package for the house.
- The choice of internet plans was based on the relative value-for-money and the breadth of coverage, which may not necessarily be the cheapest.
- Each additional child increases monthly utility expenses by RM10 to cover for the child's prepaid mobile data top up.
- For senior singles, it is assumed that their daily internet usage is not as much compared to other household categories.
- The allocation for cable TV services like Astro has been removed from this year's Belanjawanku calculation (regarded as discretionary), as live national TV broadcasts are now accessible via internet platforms such as RTMklik and MyTV for free.

The cost for communications and entertainment comprises mobile internet and home internet plans. The selection of communication products was based on the optimum value (not necessarily the cheapest) in terms of data speed and data quota allocation.

Table 29: Selected Telecommunication and Internet Plans

Telephone Mobile Plans	• RM25.00 (CelcomDigi / Umobile / Maxis prepaid with features including unlimited calls and /or unlimited internet) • RM20.00 (Yes FT5G20 prepaid with 50GB and unlimited calls)
Home Internet Packages	• Unifi 100 Mbps Plan (basic unlimited home internet without Unifi Plusbox) = RM89.00 (per month) • Yes 5G Broadband Flexi 100 GB data (uncapped 5G Data and Speed home internet) = RM58 (per month)

References:

https://unifi.com.my/all-in-one?utm_source=google&utm_medium=sem&utm_campaign=pmunifihome_alwayson_sem_sitelinks&utm_content=bb_netflix_rm139&gad_source=1&gclid=Cj0KCQjw3bm3BhDJARIsAKnHoVXeloyhNJ3nDsS4UpHb3U69wWSxZB914yD370betA6daOLHt9cNz2oaAiCXEALw_wcB
https://www.yes.my/yes5gwirelessbroadband/plans/?utm_source=pmax&utm_medium=cpa&utm_campaign=yes5gbau+prepaid&utm_content=rm20&utm_term=custom&gad_source=1&gclid=Cj0KCQjwj4K5BhDYARIsAD1Ly2oij7LV5xvpccodi5qehLv5yN2nHUYj13bXBiMrJmDU_Aum7Fx1kjkaAsIPEALw_wcB
https://www.u.com.my/en/personal/mobile-plans/prepaid/data-plans
https://www.celcomdigi.com/ms/prepaid/nx#
https://store.yes.my/plan/cart
https://www.rtm.gov.my/
https://www.mana2.my/

3.4.2 Electricity

Electricity charges for Peninsular Malaysia were based on Tenaga Nasional Berhad (TNB). Although Sabah and Sarawak have their own state electricity providers, the difference in rates are negligible. For calculation of household electricity costs, the underlying premises are:

- A single person shares the monthly bill with other 'housemates'
- For couples and families, the pricing of electricity bills is calculated based on the tariff per kWh of total power consumption on a list of common household electrical appliances obtained from the official website of Tenaga Nasional Berhad (TNB) for states in Peninsular Malaysia, Sabah Energy Corporation Sdn Bhd for Sabah and Sarawak Energy Berhad for Sarawak

For the purpose of estimates, we use TNB's monthly electricity tariff for total energy usage per month in a 2-3 bedrooms house with 2 adults and 2-3 children living in **(Table 29)**. However, for single individuals (P.T.U and C.O categories), this calculation does not apply because they rent rooms rather than entire houses. Instead, estimates for these two groups are based on focus group discussion (FGD) results, which indicate that singles, on average, spend approximately RM70 per month on water and electricity bills.

Table 30: Estimated Energy Usage for Household Items

Item	No.	kW	Usage (hours /month)	Total Energy Used (kWh /month)
Kitchen				
Refrigerator	1	0.3	432	129.6
Rice Cooker	1	0.65	30	19.5
Microwave Oven	1	0.8	2	1.6
Oven	1	2.2	2	4.4
Toaster	1	1	5	5
Blender	1	0.4	1	0.4
Bathroom / Laundry / Cleaning				
Water Heater	1	2.7	60	162
Washing Machine	1	2.2	13	28.6
Iron	1	1	15	15
Vacuum Cleaner	1	0.3	8	2.4
Hair Dryer	1	0.3	8	2.4
Living Room / Bedroom				
Fan	6	0.045	300	13.5
Television	1	0.06	180	10.8
Radio	1	0.25	6	1.5
Computer	1	0.12	30	3.6
Air Conditioner (1.5hp)	1	1	60	60
Lighting				
Fluorescent Lamps (18W)	2	0.018	360	6.48
Fluorescent Lamps (32W)	6	0.032	450	14.4
Compact Fluorescent Lamps (11W)	6	0.011	60	0.66
TOTAL (kWh)				**481.84**

Source: Centre for Environment, Technology and Development, Malaysia (CETDEM) 2005
https://www.cetdem.org.my/sustainable_energy/audit_0505v2_en.pdf

Estimated Electricity Cost

Based on monthly electricity tariff for private homes / residence the following charges* applies:

• Energy Charge - For all kWh	= 27.03 (sen/kWh)
• Capacity Charge - For all kWh	= 4.55 (sen/kWh)
• Network Charge - For all kWh	= 12.85 (sen/kWh)
• Energy Efficiency Incentive (451 – 500)	= -12 (sen/kWh)

**Source: Tenaga Nasional Berhad (TNB) official website:*
https://www.mytnb.com.my/tariff/index.html?v=1.1.47

The estimated electricity cost calculated based on the TNB's electricity tariff are as follows:

Table 31: Electricity Cost Calculations (KV)

Usage Cost Breakdown	Energy Charge - For all kWh	Capacity Charge - For all kWh	Network Charge - For all kWh	Network Charge - For all kWh	KWTBB charge
Calculated Units (based on total kWh usage of 482)	0.27	0.05	0.13	-0.12	0.02
Cost (RM)	130.28	21.93	61.94	-57.84	2.50
Total Monthly Bill (RM)	**158.81**				

References:
https://www.tnb.com.my/residential/pricing-tariffs
http://www.cetdem.org.my/sustainable_energy/audit_0505v2_en

3.4.3 Water

For calculation of water bills, prices were obtained from the official websites of the local water concessionaires. Our findings however, shows negligible difference in the rates between states in Malaysia. On average, a Malaysian uses about 220 litres of water per day (or 6.6m³ per month).

Estimated Monthly Water Bills:

For calculation of estimates, we use Klang Valley domestic usage rate* per as charged by Air Selangor as follows:

0-20 m³, rates applicable = RM0.65 per m³, subject to a minimum of RM6.00 per month
21-35 m³, rates applicable = RM1.62 per m³
35 m³ and above, rates applicable = RM3.51 per m³

Domestic Category

Category	Total Usage	Previous Tariff: Rate (RM/m³)	Previous Tariff: Minimum Charge (RM)	Category	Total Usage	Effective 1 September 2025: Rate (RM/m³)	Effective 1 September 2025: Minimum Charge (RM)
Domestic	0 m³ until 20 m³	0.65	6.50	Domestic	0 m³ until 20 m³	0.65	6.50
	More than 20 m³ until 35 m³	1.32			More than 20 m³ until 35 m³	1.62	
	More than 35 m³	2.63			More than 35 m³	3.51	
Bulk Domestic (Condominium)	Flat Rate	1.68	173.00	Bulk Domestic (Condominium)	Flat Rate	2.09	173.00
Bulk Domestic (Estate/Government Quarters)	Flat Rate	1.68	16.80	Bulk Domestic (Estate/Government Quarters)	Flat Rate	2.09	20.90
Bulk Domestic (Low Cost)	Flat Rate	0.98	35.00	Bulk Domestic (Low Cost)	Flat Rate	1.18	35.00

References:
https://www.airselangor.com/whats-happening/news-highlights/announcement-details/e13cbf01-7317-492e-ad24-77ac6272ae5e?lang=en

The estimated monthly water bills for different households are as follows **(Table 31)**.

Table 32: Estimated Water Bill Calculations for Klang Valley

No. of Households	Household Category	Usage	Rates Applicable (RM)	Total Monthly (RM)
1	Single and Senior Single	*6.6m³*	0.65	$6.6m^3$ x 0.65 = RM4.29 **Min RM6.00 applies*
2	Married w/o Children / Single Parent + 1 Child / Senior Couple	*$6.6m^3$ x 2 = 13.2 m^3*	0.65	RM8.58
3	Married + 1 Child / Single Parent + 2 Children	*$6.6m^3$ x 3 = 19.8m^3*	0.65	RM12.87
4	Married + 2 Children	*$6.6m^3$ x 4 = 26.4m^3*	First $20m^3$= 0.65 Next $6.4m^3$ = 1.32	RM23.37

3.5 Development of Personal Care Basket

The personal care budget was calculated based on the average prices of products across a selection of 5 to 10 brands. The recommended quantities (QR)* were derived from the methodology outlined in the E.U. Pilot Project: Developing a Common Methodology on Reference Budgets in Europe by Goedeme et al. (2015).

The average cost of monthly personal care costs for men and women were taken. Additionally, the monthly personal care costs increase by RM20 for each additional child and by RM30 for each additional adult.

For personal grooming, the cost includes haircuts on a monthly basis for male and female. As for tools for personal grooming, combs and hairbrushes are assumed to have a lifespan of one year, with their cost averaged on a monthly basis.

For bathroom essentials, usage of toilet paper is allocated as 4 rolls per months, whereas toilet brushes and toilet bins are given a lifespan of 1 to 15 years respectively. Similarly, bathroom mats and bath towels are expected to last at least 5 years.

Table 33: Personal Care Baskets Calculations

Category	Items	Average Price (RM)**	Average Volume (ml/gm/pc)	(Average price per ml/gm/pc)	QR*/ month (ml/gm/pc)	Monthly cost (F)	Monthly cost (M)	Average M/F (RM)
Hand, Hair & Body Hygiene	Soap/Body wash	18.15	965.00	0.019	200.00	3.77	3.77	3.77
	Deodorant (F)	11.59	55.00	0.219	13.00	2.84		2.95
	Deodorant (M)	11.66	51.00	0.235	13.00		3.05	
	Shampoo (F)	15.65	307.50	0.051	80.00	4.06		2.97
	Shampoo (M)	14.16	304.00	0.047	40.00		1.87	
Oral Care	Toothpaste	9.68	174.00	0.056	15.00	0.84	0.84	0.84
	Toothbrush	6.99	1.20	4.733	0.33	1.58	1.58	1.58
	Dental Floss	8.82	50.00	0.176	1.60	0.28	0.28	0.28
	Mouthwash	14.27	500.00	0.030	200.00	6.05	6.05	6.05
Feminine Hygiene	Sanitary Napkin	7.73	13.80	0.689	16.00	11.03		11.03
Facial Care	Shaver (disposables)	12.23	10.00	2.080	5.00		10.39	10.39
	Shaving foam	17.03	150	0.128	16.67		2.17	2.17
	Facewash (F)	18.34	121.43	0.152	33.00	5.01		5.29
	Facewash (M)	18.49	114.29	0.169	33.00		5.56	
	Moisturizer	19.20	78.75	0.265	25.00	6.61		6.61
	Toner	17.79	140.00	0.133	33.00	4.38		4.38
	Cotton pads	7.1	300.00	0.024	33.00	0.78		1.00
Body Lotion	Body Lotion (M/F)	27.10	420.00	0.067	83.00	5.56	5.56	5.56
Perfume and Cosmetics	Perfume (M/F)	25.81	62.5	0.433	4.20	1.82	1.82	1.82
	Lipstick	28.10	1.00	24.90	0.083	2.07		2.07
	Face powder	21.26	1.00	10.50	0.083	0.88		0.88
	Blusher	23.12	1.00	18.00	0.083	1.50		1.50
Basic Personal Grooming	Tail Comb	1.49	1.00	1.00	0.016		0.02	0.02
	Hairbrush	4.75	1.00	4.755	0.027		0.13	0.13
	Haircut (F)	35.00	1.00	35.50	0.333	11.67		8.83
	Haircut (M)	18.00	1.00	18.00	0.033		6.00	
Bathroom and Toilet	Toilet paper	21.00	10.00	2.10	4.00	8.40	8.40	8.40
	Toilet brush	6.50	1.00	6.50	1.00	0.54	0.54	0.54
	Toilet bin	11.00	1.00	11.00	1.00	0.06	0.06	0.06
	Bathroom mat	10.00	1.00	10.00	2.00	1.75	1.75	0.33
	Bath Towel	35.00	1.00	35.00		1.75	1.75	1.75
	Tissue Paper	5.00	3.00	1.67	1.00			1.67
	TOTAL							**92.87**

3.6 Development of Healthcare Basket

Healthcare basket and pricing was based on the rates guided by the Malaysian Medical Association (MMA), 2017 and the Federal Government gazettes on the regulatory status as of 2026. Adapting from Goedeme et al., 2015 and the feedback from the focus group participants, the healthcare basket estimates are as follows **(Table 34)**.

Table 34: Healthcare Basket and Pricing for Klang Valley

Type of Care	Recommended	Yearly Frequency	Cost (RM)	Average monthly cost (RM)
Everyday disease				
Adult woman	3 GP consultations per year	3	60	15.00
Adult man	3 GP consultations per year	3	60	15.00
Child boy	5 GP consultations per year *	5	60	25.00
Child girl	2 GP consultations per year	2	60	10.00
Injuries				
Adult woman	1 GP consultations per 10 years	0.1	60	0.50
Adult man	1 GP consultations per 10 years	0.1	60	0.50
Child boy	1 GP consultations per 5 years	0.2	60	1.00
Child girl	1 GP consultations per 10 year	0.1	60	0.50
Dental examination				
Adult woman	1 dental examinations per year	1	90	7.50
Adult man	1 dental examinations per year	1	90	7.50
Child boy	1 dental examinations per year	1	90	7.50
Child girl	1 dental examinations per year	1	90	7.50
Contraception				
Adult woman	Condoms per year (One pack of 36)	1	63	5.25
Adult woman	Pill or Mirena spiral (n/a) (for 3 years)	0.33	100	2.78
Adult man	Condoms per year (One pack of 36)	1	63	5.25
Family Medical Chest	Box of first aid kit (pf/2 years)	0.5	15	0.63
	Basic medication for pain / fever / diarrhea / sore throat	1	30	2.50
	Thermometer (for 5 years)	0.2	80	1.33

**Boys are more susceptible to infections as compared to girls, Munchhoff & Goulder, 2014*

3.5.1 Estimated Monthly Healthcare Expenses by Category

Table 35: Malaysia Medical Fee Rates & Methodology Guide

Total adult woman	31.03
Total adult man	28.25
Total child boy	33.50
Total child girl	18.00
Family Medical Chest	4.46
Total	**115.24**

3.5.2 Statutory Medical Fee Schedules (Active 2026 Frameworks)

Table 36: Medical Consultation Brackets

Type of Consultation / Examination	Regulated Range (RM)	Statutory Source Reference
General Practitioner (GP)	10.00 – 80.00	Private Healthcare Facilities and Services (Amendment of Seventh Schedule) Order 2026 [P.U. (A) 150/2026]
Specialist (Private Hospital)	80.00 – 235.00	Private Healthcare Facilities and Services Regulations 2006 [P.U. (A) 138/2006], Thirteenth Schedule
Dental Consultation	30.00 – 285.00	Private Healthcare Facilities and Services Regulations 2006 [P.U. (A) 138/2006], Seventh Schedule
Medical Examination (Non-Specialist)	45.00 – 230.00	Private Healthcare Facilities and Services Regulations 2006 [P.U. (A) 138/2006], Seventh Schedule

Table 37: Medical Examination Fees (PART A - MEDICAL EXAMINATION)

Item / Type of Examination	Fee Bracket / Cap (RM)
Medical examination – pre-employment, routine and annual medical examination, fitness medical examination, comprehensive medical examination, aviation medical examination (excluding laboratory investigation, X-ray, ECG, etc.) [Non-Specialist]	45 – 230
Examination for medico-legal cases [Non-Specialist]	570 – 1145
Examination for evaluation of disability [Non-Specialist]	570 – 1145
Participation in Medical Board Examination [Non-Specialist]	230 – 1145
Medical examination for life insurance [Non-Specialist]	90 – 230
Vocational license health examination (e.g., GDL) [Non-Specialist]	35 – 115
Medical examination – pre-employment, routine and annual medical examination, fitness medical examination, comprehensive medical examination, aviation medical examination (excluding laboratory investigation, X-ray, ECG, etc.) [Specialist]	115 – 570
Examination for medico-legal cases [Specialist]	570 – 2290

Table 38: Dental Fee Schedules (PART B – DENTAL FEE)

Dental Procedure Type & Item Description	Fee Bracket / Cap (RM)
Consultation only	30 – 285
Post-extraction bleeding management	55 – 345
Treatment for dry socket	55 – 345
Temporary clinical dressings	35 – 170
Incision and drainage	55 – 230
Amalgam restoration (one surface to multi-surface complex)	45 – 345
Tooth colored / adhesive restoration	55 – 685
Removal of calculus (Scaling & Polishing)	55 – 345
Removal of plaque and/or extrinsic stains	70 – 285

Acrylic partial dentures (per jaw framework)	115 – 1145
Acrylic full dentures (per jaw framework)	285 – 2290
Non-surgical / simple tooth extraction (Permanent tooth)	45 – 285
Non-surgical / simple tooth extraction (Deciduous / Baby tooth)	30 – 115
Intra-oral periapical / bite wings / occlusal radiograph (per individual X-ray exposure)	25 – 115

Note: The medical fee structures presented in this report are derived directly from the statutory frameworks enacted by the Ministry of Health (MOH) Malaysia under the ***Private Healthcare Facilities and Services Act 1998 (Act 586)****. While professional organizations such as the Malaysian Medical Association (MMA) publish fee guides, the legally enforceable limits and the figures utilized for data updates within this report are governed strictly by Federal Government Gazettes. Data compiled herein reflects the regulatory status as of* ***2026****. Users of these datasets must observe that statutory caps apply exclusively to professional fees (consultation and designated clinical procedures). Private healthcare facility charges, overnight accommodation, pharmaceutical supplies, laboratory diagnostics, and specialized single-use medical equipment remain legally uncapped and are determined independently by individual private clinic or hospital managements. Therefore, for the purpose of calculating the cost of healthcare in this report, only private GP visits are considered while the private healthcare specialist is not included. The general premise for Belanjawanku for healthcare is specialist treatments are sought at government hospitals.*

3.6 Report Data Disclaimer

Disclaimer Note: The values tabulated inside this report section reflect the exact peak professional fee boundaries permitted under national Malaysian medical regulations. Actual retail clinic billing matrices might deviate based on independent private facility consumables, medical brand selections, and clinical variances. This document is intended as a baseline tracking reference for institutional reporting updates only.

3.7 Development of Ad hoc / One-off Expenses

Ad hoc refers to essential expenses that are not incurred on a regular basis, including but not limited to clothing and footwear, instalments and maintenance of household furniture and appliances, school / kindergarten registration fees, vehicle maintenance, road tax and insurance. The annual cost of these expenses is divided by 12 months to obtain the monthly estimates.

i. Clothing and footwear

Cost, as proposed by FGD participants varies between one person to another. The estimated amount ranges from RM360 to RM600 per year for individuals or an average of RM30 to RM50 per month.

ii. Monthly instalment for furniture and household appliances

As agreed by FGD participants the cost of monthly instalment is between RM20 to RM100 a month (amortised over 15 years for furniture and utensils and 5 years for domestic appliances).

iii. School / kindergarten registration fees

Checks with several private day care centres for each city for children below 13 years old and toddlers revealed that the annual registration fees range between RM300 to RM500. The final estimates were obtained from inputs of the FGD participants.

iv. Vehicle maintenance, road tax and insurance

The calculation for vehicle maintenance, road tax, and insurance renewals is based on the following assumptions:

- Car: A 1,000cc vehicle with a market value of RM40,000.
- Motorcycle: A motorcycle with a market value of RM6,549.

The cost of vehicle maintenance was derived from a combination of our price surveys and feedback from FGDs. Differences in the cost of vehicle maintenance can be seen across the cities, with Klang Valley being the highest while Alor Setar recorded the lowest.

For vehicle insurance, it was assumed that both vehicles benefit from a 25% No Claim Bonus (NCB) discount rate, with coverage classified as comprehensive. The breakdown of the annual vehicle maintenance cost are as follows:

Table 39: Estimated Vehicle Annual Maintenance Cost (Klang Valley)

Annual Cost (RM)		
	Car	**Motorcycle**
Road Tax *	20.00	2.00
Insurance ** **(comprehensive)**	965.00	248.62
Service maintenance***	600.00	199.50[#]
Total	1585.00	450.12
Monthly average	132.08	37.51

**Source: Official website of Road Transport Department (RTD), Malaysia*
***References:*
https://www.carbase.my/tool/insurance-calculator
https://www.wapcar.my/tools/insurance-calculator
https://www.wemotor.com/motorcycle-insurance-calculator/

****Based on after sales service maintenance (including estimated labor charges) for a Perodua Bezza 1000cc car per 10000km interval.*

Reference:
https: //www.perodua.com.my/after-sales/service-maintenance.html

[#]Source: FGD consensus (participants' estimates)

Example Estimated Cost for Ad hoc / One-off Expenses for Single Car Owner (RM) (Klang Valley)

Clothing and footwear (yearly)	600.00
Furniture and household appliances (yearly)	480.00
Vehicle maintenance, road tax and insurance (yearly)	1630.00
Annual cost	2710.00
Cost per month (annual cost / 12 months)	230.00 (rounded)

3.8 Development of Childcare Basket

In the first and second waves of Belanjawanku, childcare costs were primarily derived from focus group discussions (FGDs). This year, the FGD locations that we managed to conduct is in Seremban, Melaka, Ipoh and Kota Bharu. In the interest of costs and time, for the remaining cities, data collection for childcare was conducted through telephone interview and self-administered questionnaire survey on the reference persons for the selected households. To complement these findings, childcare product and service prices were obtained through our own price survey based on reputable websites. The reported estimates represent the figures that was agreed upon by respondents and participants.

The methodology assumes that for a child aged newborn to 6 years, expenses should include the costs of babysitting, diapers, milk, and baby food. For additional children, the additional costs are based on economies of scale. The typical cost on childcare for one child are as follows:

Example Estimated Cost for Childcare for married (1 child) (RM) (Klang Valley)

Diapers	110.00
Baby formula	200.00
Daycare	370.00
Cost per day	23.00 (rounded)
Cost per month	680.00 (rounded)

** For an additional child, the calculation was determined based on relevant cost adjustments established by the Belanjawanku team.*

3.9 Development of Savings Basket

The savings amount in the past was obtained through FGDs. However, in this wave, we have revised the amount to 10% of the minimum wage (RM150) for single persons and double the amount for couples or households with 2 adults. Our findings show that experts recommend that at least 10% of income should go towards retirement in addition to EPF's mandatory contributions of 23%. This amount provides basic savings considered sufficient to support EPF members' basic retirement needs for 20 years from age 55 to 75, aligned with the Malaysian life expectancy.

3.10 Development of Social Participation Basket

In previous waves of Belanjawanku, the social participation basket estimates were derived entirely from the findings of focus group discussions (FGDs). The basket accounts for expenditures related to social and cultural activities that support an individual's or household's participation in their community. This includes:

- Festive celebrations – expenses for celebrating major festivals such as Hari Raya Aidilfitri, Chinese New Year, Deepavali, and other similar events.
- Family celebrations – costs associated with family gatherings, including birthday parties and wedding anniversary celebrations.
- Participation in invitations – expenses for attending events such as birthday parties, weddings, farewell receptions for prospective pilgrims (majlis bakal haji), funerals, etc.
- Family outdoor activities – spending on recreational outings, such as watching movies or engaging in other entertainment activities with family.

Since these expenditures are not incurred regularly every month but occur intermittently throughout the year, the annual total was calculated by gathering data through surveys and FGDs. The costs were then averaged and divided over 12 months to arrive at a manageable monthly estimate for budgeting purposes.

3.11 Development of Discretionary Expenses Basket

Similar to the social participation basket, discretionary expenses were derived from the results of FGDs. This basket includes the following components:

- Monthly financial support (nafkah) provided to other individuals (e.g., spouse, parents, etc.).
- Insurance coverage for life, education, health, and accidents.
- Travel packages (domestic and international), excluding religious pilgrimage packages.

Annual totals were calculated and were then averaged and distributed over 12 months to provide a practical monthly estimate for budgeting. Our findings reveal that these estimates have remained consistent with the previous year.

4. TECHNICAL NOTES ON CPI ADJUSTMENT (BELANJAWANKU 2026)

In this year's Belanjawanku update, the figures were adjusted to reflect changes in the price level using the Consumer Price Index (CPI). This ensures that the recommended expenditure baskets remain comparable over time and accurately represent the cost of maintaining a minimum acceptable standard of living in the current economic environment.

4.1 Rationale for CPI Adjustment

The CPI is Malaysia's official measure of price changes for a standard basket of goods and services. Annual updates using the original Belanjawanku methodology, such as price surveys, focus group discussions and item-level validations, are resource-intensive and may not be cost-effective when year-to-year price changes are relatively small.

For example, if Malaysia's inflation between 2024 and 2025 is around 3%, the change in prices across most items would be modest. In such cases, applying CPI adjustments provides a practical and efficient mechanism for short-term updates, ensuring that expenditure estimates remain current every year.

4.2 CPI Data Source

CPI data used for this update is sourced from the *Department of Statistics Malaysia (DOSM)* with reference to *Classification of Individual Consumption by Purpose (COICOP).* The adjustment relies on:

- The **overall CPI** for general indexation of broad expenditure categories; and
- **Selected CPI sub-indices** when a finer level of adjustment is required (e.g., for food-at-home expenditure, sub-indices such as cereals and grains, fruits, vegetables, and other relevant components were used)

4.3 Adjustment Method

In this round of updates, expenditure baskets were adjusted using the standard inflation adjustment formula:

$$\text{Updated Cost}_t = \text{Base Cost}_{t-1} \times \left(\frac{\text{CPI}_t}{\text{CPI}_{t-1}} \right)$$

Where:

- Base Cost (previous year): The cost of each basket from the last Belanjawanku edition (2024/2025)
- CPI (previous year): CPI index value for the base year used in the previous edition (August, 2024)
- CPI (current year): CPI index value for the year of this update (August, 2025)
- Updated Cost (current year): Adjusted expenditure level after applying inflation

This approach is applied systematically across all baskets. When specific components belong to distinct CPI categories, corresponding sub-group indices are used for greater accuracy. For example, transport-related expenditures are scaled based on the transport CPI, while food-related items follow the food CPI index.

4.4 Handling Basket-Specific Variations

The expenditure baskets in Belanjawanku may not be fully congruent with the composition of the CPI basket compiled by DOSM. As a result, a direct categorical one-to-one mapping is not always feasible. To address this structural discrepancy, the adjustment process relies on the Classification of Individual Consumption According to Purpose (COICOP) to identify the CPI sub-group or sub-class index that most closely aligns with each Belanjawanku item category.

Where an exact COICOP match is unavailable, the nearest conceptual counterpart is selected to ensure methodological coherence and to preserve consistency with national statistical standards.

5. CONCLUSION AND WAY FORWARD

Conceptually, Belanjawanku serves as a reference budget for a socially acceptable standard of living. The budget estimates presented in Belanjawanku were derived through consensus, reached after extensive deliberation during multiple focus group discussions involving members of the public. Notably, Belanjawanku goes beyond highlighting basic needs by also considering the costs of social participation and savings for emergencies or future needs.

Overall, findings from Belanjawanku reveal that the highest proportion of household expenses are for basic needs, which include food, housing and transport. It is important to note that, for food expenses, an increase in the number of people in each household will cause a significant increase in the cost of food, albeit with some economies of scale.

As for housing, a significant change is observed when single people become couples, as they no longer rent a room but live in an accommodation conducive enough to raise a family. Single people need to be cautioned that owning a car rather than using public transport will cause a significant increase in their monthly transportation expenses. For couples with children, childcare costs have become one of the biggest expenses apart from the basics. Undeniably, the cost of daycare for children for working parents is relatively expensive in the cities as compared to rural areas.

Across Malaysia, Klang Valley stands out as the most expensive region, leading in almost all expense categories. However, public transport costs in Klang Valley are relatively lower due to the availability of various public transport options and affordable travel passes. In contrast, smaller cities with less efficient public transportation systems see residents relying more heavily on e-hailing services, which can increase transportation expenses.

Moving forward, Belanjawanku is useful for measuring poverty level, debt counselling, credit scores and purchasing power calculations. It can be a valuable tool for an individual's prudent financial management as well as for policymakers to use as a guide in designing appropriate minimum wage policies and adequate income support measures to ensure social inclusion for all Malaysians. For this purpose, EPF and SWRC will continue to update the figures annually, with a comprehensive report to be done biennially, taking into consideration inflation or fluctuations in the prices of goods and services. Belanjawanku figures will also be kept up to date in parallel with any changes in government policies or significant major events taking place.

REFERENCES

Badari, S. A. Z., & Arcot, J. (2014). Development of a Healthy Food and Nutrition Plan (Malaysia Healthy Food Plan Basket [MHFPB]) for Lower-Income Households in Peninsular Malaysia. *Malaysian Journal of Consumer and Family Economics*, 17, 95-117.

Bank Negara Malaysia. (2021*).* Financial Stability Review, 2nd Half 2021. Kuala Lumpur: Bank Negara Malaysia.

Bank Negara Malaysia. (2022). Economic and Monetary Review 2022. Kuala Lumpur: Bank Negara Malaysia.

Beckmann, E. (2013). Financial literacy and household savings in Romania. *Numeracy*, 6(2), 9.

Coady, M. D., Parry, I. W., Sears, L., & Shang, B. (2015). How large are global energy subsidies? International Monetary Fund.

Department of Statistics (DOSM). (2016). Household Expenditure Survey Report 2016. Putrajaya: Department of Statistics Malaysia (DOSM).

Department of Statistics (DOSM). 2019. Household Income & Basic Amenities Survey Report 2019.Putrajaya: Department of Statistics Malaysia (DOSM).

Department of Statistics Malaysia (DOSM). (2020). The key findings: income, poverty, inequality, expenditure, basic amenities. Putrajaya: Department of Statistics Malaysia (DOSM).

Department of Statistics Malaysia (DOSM). (2021). Consumer Price Index April 2021. Putrajaya: Department of Statistics Malaysia (DOSM).

Department of Statistics Malaysia (DOSM). (2021). Gross Domestic Product 2015-2020. Putrajaya: Department of Statistics Malaysia (DOSM).

Department of Statistics Malaysia (DOSM). (2022). Analysis of annual consumer price index 2021. Putrajaya: Department of Statistics Malaysia (DOSM).

Department of Statistics Malaysia. (2021). Supply and utilization accounts selected agricultural commodities, Malaysia 2016-2020.Putrajaya: Department of Statistics Malaysia (DOSM).

Department of Statistics Malaysia. (DOSM). (2022). Consumer Price Index July 2022. Putrajaya: Department of Statistics Malaysia (DOSM).

Diana-Rose, F., & Zariyawati, M. A. (2015). Factors affecting youth bankruptcy in Malaysia. *UPM–SAGE Publications Young Writer's Award*, 18-34.

Economic Planning Unit (EPU). (2020). Twelfth Malaysia Plan, 2021-2025. Putrajaya: Economic Planning Unit (EPU).

Financial Education Network (FEN). (2020). Malaysia National Strategy for Financial Literacy: 2019-2023. Kuala Lumpur: Financial Education Network (FEN).

Goedemé, T., Storms, B., Penne, T., & Van den Bosch, K. (2015). Pilot project for the development of a common methodology on reference budgets in Europe. *Final Report.*

Khazanah Research Institute. (2016). The State of Households II. Kuala Lumpur: Khazanah Research Institute.

Kiss, E. (2017). Spend some, save some, share some: Family Budgeting. Family and Consumer Sciences. RNI, Recommended Nutrients Intakes for Malaysia. A Report of the Technical Working Group on Nutritional Guidelines, National Coordinating on Food and Nutrition MOH.

Malaysian Department of Insolvency (2021). Bankruptcy Statistic 2021. Kuala Lumpur: Malaysia Department of Insolvency.

Ministry of Finance. (2022). RM145 bln EPF savings withdrawn under COVID-related withdrawal programmes. https://www.mof.gov.my/portal/en/news/press-citations/rm145-bln-epf-savings-withdrawn-under-covid-related-withdrawal-programmes

Ministry of Health (MOH). (2010). Malaysian Dietary Guideline (MDG 2010). Putrajaya: Ministry of Health (MOH).

Ministry of Health (MOH). (2010). Malaysian Food Pyramid 2010. Putrajaya: Ministry of Health (MOH).

National Coordinating Committee on Food and Nutrition (NCCFN), Ministry of Health (MOH). (2017). Recommended Nutrient Intakes (RNI) for Malaysia. Putrajaya: Ministry of Health (MOH).

National Property Information Centre (NAPIC) (2021). Annual Property Market Report 2021. Putrajaya: National Property Information Centre (NAPIC).

OECD (2020), OECD/INFE 2020 International Survey of Adult Financial Literacy www.oecd.org/financial/education/launchoftheoecdinfeglobalfinancialliteracysurveyreport.htm

Office of The High Commissioner for Human Rights (OHCHR). (1991). CESCR General Comment No. 4: The Right to Adequate Housing (Art. 11 (1) of the Covenant). Geneva: Office of The High Commissioner for Human Rights (OHCHR).

Prime Minister's Office of Malaysia (2019). National Affordable Housing Policy 2019. Putrajaya: Prime Minister's Office of Malaysia.

RinggitPlus (2021). Malaysian Financial Literacy Survey 2021. https://ringgitplus.com/en/blog/wp-content/uploads/2021/10/RinggitPlus-Financial-Literacy-Survey-2021.pdf

Sabri, M. F., & MacDonald, M. (2010). Savings behavior and financial problems among college students: The role of financial literacy in Malaysia. *Cross-Cultural Communication*, *6*(3), 103-110.

Securities Commission Malaysia. (2021). Capital Market Masterplan 2021-2025.Kuala Lumpur: Securities Commission Malaysia.

Social Wellbeing Research Centre (2019), Belanjawanku 2019 Reference Budget for Malaysians. Kuala Lumpur. Social Wellbeing Research Centre (SWRC).

Social Wellbeing Research Centre (2019), retrieved from BELANJAWANKU Expenditure Guide for Malaysia Individuals & Families, Klang Valley, 2019, retrieved from, https://www.kwsp.gov.my/documents/20126/131635/Panduan_Belanjawanku.pdf/76872674-983a-3860-19a3-c47d2d2d2ab6

Statista. (2022). Average monthly Brent crude oil price from October 2020 to July 2022 (in U.S. dollars per barrel), retrieved from https://www.statista.com/statistics/262861/uk-brent-crude-oil-monthly-price-development/

The Edge Markets (2022). EPF members' savings worrying after RM145b withdrawals, says MOF. https://www.theedgemarkets.com/article/epf-members-savings-worrying-after-rm145b-withdrawals-says-mof

Thornhill, S., & Amit, R. (2003). Learning about failure: Bankruptcy, firm age and the resource-based view. *Organization science*, 14(5), 497-509. BELANJAWANKU 2022/2023l Expenditure Guide for Malaysians 75

World Bank Group. (2020). Aspirations Unfulfilled: Malaysia's Cost of Living Challenges. Kuala Lumpur: World Bank.

World Bank Group. (2021). Updated estimates of the impact of COVID-19 on global poverty: Turning the corner on the pandemic in 2021. Kuala Lumpur: World Bank.

BELANJAWANKU 2026 Expenditure Guide for Malaysians

KEY FINDINGS AND TECHNICAL NOTES

ISBN 978-629-96636-9-0

9 786299 663690

SOCIAL WELLBEING RESEARCH CENTRE