

BELANJAWAN**KU** 2024/2025

Expenditure Guide for Malaysians

KEY FINDINGS AND TECHNICAL NOTES

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BELANJAWANKU 2024/2025

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Please cite use of document as:

Nik Osman, N. N. A., & Mansor, N. (2024). *Belanjawanku 2024/2025 expenditure guide for Malaysians key findings and technical notes*. Social Wellbeing Research Centre.

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ISBN 978-629-99003-2-0

Published by Social Wellbeing Research Centre (SWRC)

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First published in 2019.

Printed in Kuala Lumpur, Malaysia.

SOCIAL WELLBEING RESEARCH CENTRE (SWRC)

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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

BELANJAWAN**KU** 2024 / 2025

Expenditure Guide for Malaysians

KEY FINDINGS AND TECHNICAL NOTES

Selected Region & Cities

Klang Valley
Johor Bahru
Kota Kinabalu
Kuala Terengganu

Alor Setar
Kuantan
Kota Bharu
Georgetown

Kuching
Ipoh
Malacca City
Seremban

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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 (SOCSO) Malaysia, the Asian Development Bank (ADB), and numerous higher education institutions and government agencies, both domestically and internationally.

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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 the 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 expense for these categories is presented in this section.

2.1 Estimated Monthly Expenses: Food

For the single-person category, which includes single public transport users (P.T.U), single car owners (C.O), and senior singles, the monthly cost of food is highest in the Klang Valley (RM660), while the lowest is recorded at RM560 in Alor Setar. A shift from being a single individual (P.T.U and C.O) to a married couple results in an average increase of 56% in food expenses across all cities. Additionally, married couples with two children, representing households of four, face the highest food costs.

In general, food expenses are lower in smaller cities, such as Alor Setar, Kuala Terengganu, Kota Bharu, and Kuantan. Conversely, rapidly growing urban centers like Klang Valley, Georgetown, and Johor Bahru experience significantly higher food costs. The monthly food expenditures for various household categories are detailed in **Table 1**:

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	660	660	1040	1540	1830	660	1010	1150	1450
Alor Setar	560	560	900	1260	1500	560	850	930	1160
Kota Kinabalu	620	620	980	1360	1640	630	950	1010	1280
Johor Bahru	640	640	1020	1490	1750	640	990	1120	1400
K. Terengganu	600	600	960	1340	1570	600	920	990	1220
Kuching	620	620	960	1350	1580	610	920	980	1220
Kuantan	610	610	970	1350	1590	620	940	990	1240
Kota Bharu	580	580	920	1300	1510	580	890	950	1160
Georgetown	640	640	1010	1500	1790	640	990	1130	1410
Ipoh	620	620	960	1350	1630	630	970	1030	1280
Seremban	620	620	990	1410	1680	630	980	1030	1310
Malacca City	620	620	980	1360	1650	630	970	1010	1280
Average	620	620	970	1380	1640	620	950	1030	1280

2.2 Estimated Monthly Expenses: Housing

A single public transport user and a single car owner are assumed to rent a room, which costs approximately RM220 to RM400 a month (**Table 2**). Married couples and single parents spend the most on housing, which assumes that they rent or own a 2-4 bedroom accommodation.

Housing costs for senior singles and senior couples are lower than those for married couples and single parents. This is due to cheaper mortgage repayments, as our findings show that a property purchased 20 to 30 years ago costs much less than a similar property sampled in this study, requiring lower borrowings from banks.

Housing in Klang Valley is predominantly the most expensive across all cities, reflecting the higher property prices in a more developed city. Several major factors influence the rise in housing prices in the Klang Valley, including fluctuations in the housing market, an increase in construction costs, population growth, and higher demand. The second highest housing costs are in Georgetown, followed by Johor Bahru, Seremban, Ipoh, Malacca City, Kuching, Kota Kinabalu, Kuantan, Kuala Terengganu, Kota Bharu, and Alor Setar.

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	400	400	1130	1130	1130	700	700	1130	1130
Alor Setar	220	220	650	650	650	400	400	650	650
Kota Kinabalu	260	260	800	800	800	540	540	800	800
Johor Bahru	280	280	850	850	850	580	580	850	850
K. Terengganu	240	240	720	720	720	400	400	720	720
Kuching	260	260	750	750	750	460	460	750	750
Kuantan	240	240	710	710	710	410	410	720	710
Kota Bharu	220	220	660	660	660	400	400	660	660
Georgetown	330	330	1000	1000	1000	680	680	1000	1000
Ipoh	270	270	800	800	800	480	480	800	800
Seremban	300	300	950	950	950	540	540	950	950
Malacca City	270	270	800	800	800	470	470	800	800
Average	270	270	820	820	820	510	510	820	820

2.3 Estimated Monthly Expenses: Transportation

A single person commuting by public transport in Kuala Terengganu and Kuantan incurs the highest expenses due to the limited availability of public transport buses. In contrast, Kota Bharu, Kuching, and Kota Kinabalu have the lowest estimates.

Transportation costs for a single person increase substantially when they own a car. An average increase of 386% is observed when a single public transport user (P.T.U) decides to own a car. The additional costs include, but are not limited to, monthly car loan installments, vehicle maintenance, fuel prices, highway tolls, road tax, and insurance. Transportation costs for couples are relatively higher due to the assumption that they own both a car and a motorcycle. Meanwhile, senior categories are assumed to own only one car, resulting in lower transportation costs for seniors.

It is worth noting that those who commute using their own transport in the Klang Valley incur relatively higher transportation costs due to higher parking fees and toll charges on highways, compared to other cities in Malaysia.

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
Alor Setar	130	650	870	880	890	500	500	660	670
Kota Kinabalu	120	630	850	860	870	500	500	640	650
Johor Bahru	130	650	870	880	890	500	500	660	670
K. Terengganu	160	680	890	900	910	500	500	680	700
Kuching	120	620	840	850	860	500	500	630	640
Kuantan	160	660	870	880	890	500	500	670	680
Kota Bharu	120	680	900	910	920	500	500	690	700
Georgetown	140	730	940	950	960	500	500	740	750
Ipoh	130	660	870	880	890	500	500	670	680
Seremban	140	670	880	890	900	500	500	680	690
Malacca City	130	670	880	890	900	500	500	680	690
Average	140	680	890	900	910	500	500	690	700

2.4 Estimated Monthly Expenses: Utility

Utility expenses are an essential aspect of ensuring household comfort. As expected, utility consumption rises with an increase in household size. For example, a single individual (e.g., a single P.T.U or C.O) in the Klang Valley spends RM100 per month on utilities, as the costs for electricity and water are typically shared among housemates. However, when the household size increases to two people (e.g., from a single P.T.U to a married couple without children), the monthly utility expenses rise by RM220.

This increase is attributed not only to higher electricity and water usage but also to the addition of a home internet subscription. Adding one child to the household results in an additional RM10 increase in utility costs. The estimated monthly utility expenses for various household sizes are summarized as follows: **(Table 4):**

Table 4: Estimated Monthly Expenses (RM): Utility

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	100	100	320	330	340	160	310	290	300
Alor Setar	100	100	310	320	330	160	300	270	280
Kota Kinabalu	100	100	290	300	310	150	290	260	270
Johor Bahru	100	100	310	320	330	160	300	270	280
K. Terengganu	100	100	310	320	330	160	300	270	280
Kuching	100	100	290	300	310	140	280	260	270
Kuantan	100	100	310	320	330	160	300	270	280
Kota Bharu	100	100	310	320	330	160	300	270	280
Georgetown	100	100	310	320	330	160	300	270	280
Ipoh	100	100	310	320	330	160	300	270	280
Seremban	100	100	310	320	330	160	300	270	280
Malacca City	100	100	310	320	330	160	300	270	280
Average	100	100	310	320	330	160	300	270	280

2.5 Estimated Monthly Expenses: Personal Care

Spending on personal care ranks as one of the lowest monthly expense, followed closely by healthcare costs. This assumption is based on the general health of individuals, with no significant medical conditions, allergies, or disabilities requiring additional expenses.

The pattern of spending on personal care remains the same across all cities and household categories. For example, a single parent with two children spends a similar amount on personal care in every city, averaging RM130 per month (**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
Average	90	90	120	140	160	80	110	110	130

2.6 Estimated Monthly Expenses: Healthcare

This observation is based on the assumption that individuals / household members are generally in good health, with no chronic illnesses or severe allergies. However, senior singles and senior couples face higher healthcare expenses due to their increased susceptibility to illnesses, which require more healthcare products and services.

The findings further reveal that in the Klang Valley, a senior single incurs an additional RM40 in health-related expenses compared to a single public transport user (e.g., a transition from a single P.T.U to a senior single), a trend that is less pronounced in other cities. **(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
Alor Setar	30	30	50	80	90	60	100	50	60
Kota Kinabalu	30	30	60	80	100	80	140	60	80
Johor Bahru	30	30	70	110	120	80	140	60	90
K. Terengganu	30	30	60	80	100	60	120	50	70
Kuching	30	30	60	80	100	70	120	60	80
Kuantan	20	20	50	70	80	80	130	40	60
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
Seremban	30	30	60	90	110	70	110	60	80
Malacca City	30	30	60	90	100	70	110	50	70
Average	30	30	60	90	100	70	130	60	80

2.7 Estimated Monthly Expenses: Childcare

Childcare is one of the largest expenses for couples with children. According to our findings (Table 7), couples with one child spend between RM580 and RM670 per month on childcare. Adding a second child increases costs by an average of 59% across all cities.

Insights from focus group discussions indicate that childcare costs are highest in the Klang Valley compared to other cities in Malaysia, largely due to the relatively higher fees charged by daycare centers and nurseries.

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	670	1210	0	0	670	1210
Alor Setar	0	0	0	580	930	0	0	580	930
Kota Kinabalu	0	0	0	630	990	0	0	630	990
Johor Bahru	0	0	0	670	1020	0	0	670	1020
K. Terengganu	0	0	0	580	930	0	0	580	930
Kuching	0	0	0	620	980	0	0	620	980
Kuantan	0	0	0	620	980	0	0	620	980
Kota Bharu	0	0	0	620	980	0	0	620	980
Georgetown	0	0	0	670	1020	0	0	670	1020
Ipoh	0	0	0	620	980	0	0	620	980
Seremban	0	0	0	670	1020	0	0	670	1020
Malacca City	0	0	0	630	990	0	0	630	990
Average	0	0	0	630	1000	0	0	630	1000

2.8 Estimated Monthly Expenses: Ad hoc / One off

Ad-hoc or one-off expenses vary across different household categories. For the single category, single public transport users (P.T.U) spend on average 100% less on such expenses compared to single car owners (C.O) across all cities. The higher expenses for single car owners are primarily driven by the costs associated with car ownership which includes annual vehicle maintenance, road tax, and insurance.

In the married categories, the highest proportion of ad hoc or one-off expenses is observed in households with two children. This is largely attributed to the additional expenses for school or kindergarten registration fees for both children. Furthermore, these households face higher costs for vehicle maintenance, road tax, and insurance, as they are assumed to own both a car and a motorcycle (**refer to 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	220	370	450	560	190	250	260	290
Alor Setar	80	170	320	400	490	150	210	230	250
Kota Kinabalu	90	180	340	420	530	170	230	240	270
Johor Bahru	90	180	340	420	530	170	220	240	270
K. Terengganu	80	170	320	400	490	150	210	230	240
Kuching	90	180	340	420	530	170	220	240	270
Kuantan	90	180	340	420	530	170	220	240	270
Kota Bharu	80	170	320	400	490	150	210	230	250
Georgetown	90	210	360	450	560	190	240	260	290
Ipoh	80	170	320	400	490	170	210	230	250
Seremban	80	170	320	400	490	170	210	230	250
Malacca City	80	170	320	400	490	170	210	230	250
Average	90	180	330	420	520	170	220	240	260

2.9 Estimated Monthly Expenses: Social Participation

The estimated cost of social participation is based on a consensus reached during focus group discussions. Participants agreed that as household size increases, so does the cost of social participation. For example, the cost for a married couple without children is, on average, 40% higher than that of a single public transport user (P.T.U), considering the customs and traditions of Malaysia's diverse multiethnic society. The detailed findings regarding social participation costs are provided 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
Alor Setar	130	130	180	220	230	130	150	170	180
Kota Kinabalu	150	150	200	240	250	150	170	190	200
Johor Bahru	160	160	220	260	270	160	190	210	220
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
Kota Bharu	130	130	180	220	230	130	150	170	180
Georgetown	170	170	240	280	300	170	200	220	230
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
Average	150	150	210	250	260	150	180	200	210

2.10 Estimated Monthly Expenses: Discretionary Expenses

Consumer spending on discretionary expenses varies by household category, based on the assumption that essential needs are prioritized before funds are allocated to non-essential items.

The findings indicate that seniors in Klang Valley allocate more discretionary spending than younger individuals, primarily due to subscriptions for health and life insurance. Among the cities, Klang Valley records the highest discretionary expenses, while less developed cities like Alor Setar, Kuala Terengganu, and Kota Bharu show the lowest discretionary spending. The recommended budget allocations for discretionary expenses are detailed 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
Alor Setar	110	110	240	300	310	120	140	170	180
Kota Kinabalu	120	120	260	330	340	130	150	190	200
Johor Bahru	120	120	260	330	340	130	150	190	200
K. Terengganu	110	110	240	300	310	120	140	170	180
Kuching	120	120	260	330	340	130	150	190	200
Kuantan	120	120	260	330	340	130	150	190	200
Kota Bharu	110	110	240	300	310	120	140	170	180
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
Average	120	120	260	330	340	130	150	190	200

2.11 Estimated Monthly Expenses: Savings

In previous waves of Belanjawanku, the savings amount was determined through focus group discussions (FGDs). However, in this wave, the amount has been revised to reflect 10% of the minimum wage (RM150) for a single individual, with the figure doubled (RM300) for couples or households with two adults.

This adjustment aligns with expert recommendations that at least 10% of income should be allocated for retirement savings, in addition to the mandatory 23% contribution to the Employees Provident Fund (EPF). The revised savings estimate is designed to support EPF members' basic retirement needs for 20 years, from age 55 to 75, consistent with Malaysia's average life expectancy. The estimates for each household 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	150	150	300	300	300	0	0	150	150
Alor Setar	150	150	300	300	300	0	0	150	150
Kota Kinabalu	150	150	300	300	300	0	0	150	150
Johor Bahru	150	150	300	300	300	0	0	150	150
K. Terengganu	150	150	300	300	300	0	0	150	150
Kuching	150	150	300	300	300	0	0	150	150
Kuantan	150	150	300	300	300	0	0	150	150
Kota Bharu	150	150	300	300	300	0	0	150	150
Georgetown	150	150	300	300	300	0	0	150	150
Ipoh	150	150	300	300	300	0	0	150	150
Seremban	150	150	300	300	300	0	0	150	150
Malacca City	150	150	300	300	300	0	0	150	150
Average	150	150	300	300	300	0	0	150	150

2.12 Belanjawanku 2024/2025 Summary of Estimated Monthly Expenses (RM): Klang Valley and Selected Cities by Household Categories

When comparing household expenses across different categories in Klang Valley and selected cities in Malaysia, Klang Valley consistently ranks as the most expensive place to live. In contrast, Alor Setar records the lowest cost of living.

Table 12: Belanjawanku 2024/2025 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	1970	2800	4970	6420	7440	2690	3390	5120	6070
Alor Setar	1600	2210	3940	5130	5880	2160	2760	3970	4640
Kota Kinabalu	1730	2330	4200	5460	6290	2430	3080	4280	5020
Johor Bahru	1790	2400	4360	5770	6560	2500	3180	4530	5280
K. Terengganu	1710	2320	4120	5320	6080	2220	2870	4150	4830
Kuching	1730	2320	4120	5380	6170	2300	2940	4190	4900
Kuantan	1730	2320	4130	5380	6170	2300	2940	4200	4910
Kota Bharu	1610	2260	4010	5250	5990	2200	2840	4080	4750
Georgetown	1860	2570	4600	6030	6870	2620	3300	4800	5540
Ipoh	1740	2360	4210	5470	6290	2370	3020	4320	5040
Seremban	1780	2400	4390	5740	6540	2440	3080	4530	5270
Malacca City	1740	2370	4230	5500	6320	2360	3000	4320	5050
Average	1840	2480	4360	5660	6470	2380	3030	4460	5200

Belanjawanku serves as a financial reference to estimate living expenses in Klang Valley and other selected cities across Malaysia. With the increasing trend of urban migration, understanding the cost of living differences between these cities provides valuable guidance for individuals or families considering relocation for employment, career growth, or retirement. For employers, these cost differences offer insights for setting fair and competitive wages and benefits, ensuring equity in compensation across various locations.

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 table below:

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 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 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 Based as 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 A 2) 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 Estimated Expenses for Food for a Family of Four in Klang Valley

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	13.21	4.10	17.58
	Flour (kg)	2.861	2.40	6.85	29.37
	Vermicelli (kg)	1.040	6.44	6.70	28.69
	Rice (kg)	10.442	2.60	27.14	116.31
	White bread (kg)	0.780	6.26	4.88	20.93
Fruits	Banana	2.320	4.39	10.18	43.65
	Papaya	3.360	4.00	13.42	57.53
	Watermelon	4.000	2.67	10.68	45.69
Vegetables	Cabbage	0.960	4.00	3.84	16.44
	Cucumber	0.456	3.24	1.48	6.33
	Four-angle beans	0.124	12.00	1.49	6.38
	Mustard-leaves	0.384	3.99	1.53	6.57
	Okra	0.388	8.99	3.49	14.95
	Red spinach	0.414	4.98	2.06	8.84
	String beans	0.234	13.00	3.04	13.03
	Ulam raja	0.480	10.00	4.80	20.57
	Kangkung / Spinach	0.576	4.74	2.73	11.71
Meat / Poultry / Egg	Beef	1.400	40.00	56.00	240.00
	Chicken	3.920	8.90	34.89	149.52
	Egg (16pcs)	0.880	6.24	5.49	23.53
Fish	Anchovies	0.320	23.93	7.66	32.81
	Indian mackerel	1.280	14.00	17.91	76.77
	Tuna	0.392	12.00	4.70	20.16
	Sardines	0.213	12.60	2.68	11.50
Legumes	Dhal	0.801	5.50	4.41	18.88
	Fermented soybean	0.352	7.14	2.51	10.78
	Peanuts	0.272	7.95	2.16	9.26
Milk & milk products	Low fat milk (UHT) (litre)	19.251	5.80	111.66	478.52
Other foods	Coffee (instant)	0.108	76.75	8.29	35.52
	Tea	0.252	71.75	18.08	77.49
	Sugar	0.549	2.85	1.56	6.71
	Vegetable oils	0.800	5.72	4.58	19.61
	Iodized salt	0.028	4.25	0.12	0.51
	Onion	0.400	2.99	1.20	5.13
	Garlic	0.160	6.99	1.12	4.79
TOTAL				393.41	1686.03

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 Selected Types of Food for Dining Out/ Takeaway, Klang Valley

Type of Food	Average Price (RM)
Nasi Lemak Bungkus	3.00
Fried Rice	6.50
Fried Char Kuey Teow	6.50
Fried Mee Hoon	6.50
Noodles (Soup / Curry)	7.00
Chicken Rice	7.00
Roti Canai	1.50
Drinking Water	0.60
Teh Tarik	2.60
Kopi-O	1.90
Teh-O	1.90
Milo	3.30
Curry Puff (per piece)	0.80
Dessert / Malay Kuih (per piece)	0.80
Plain Rice with chicken or fish, mixed vegetables and egg	9.00

Source: SWRC price survey, December 2023 to September 2024

The typical cost on dining out / takeaway per person as agreed in the FGD for 22 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	4.90
Lunch	9.00
Dinner	6.50
Afternoon Tea	1.90
Cost per day	22.00 (rounded)
Monthly cost (22 X 8 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 TTDI	Pasar Taman Tun Pasar Basah SS15	Pasar Taman Sri Gombak Pasar Tani S17 PJ	Segi Fresh Pasar Chow Kit
Alor Setar			
Pasar Kampung Berjaya Pasar Tani Taman Mergong Pasar Tani Kekal (PTK) Kuala Kedah	Pasar Besar Alor Star Pasar Pagi Anak Bukit	Pasar Nelayan Kuala Kedah Pasar Simpang Kuala	Pasar Pagi Teluk Wan Jah Pasar Tani Kubang Rotan
Kota Kinabalu			
Pasar Besar Kota Kinabalu Kota Kinabalu Fish Market Pasar Tani Asia City Pasar Filipino	Pasar Sinsuran Pasar Tani Asia City Pasar Donggongan Wet Market Kota Kinabalu	Pasar Putatan Pasar Lido Pasar Besar Kota Kinabalu	Ridwan's Fresh Market Pasar Kecil Sembulan Pasar Sinsuran
Johor Bahru			
Pasar Pemborong Pandan City Pasar Tani Johor Bahru Pasar Awam Terminal Larkin	Pasar Mazlee Express Pasar Tani Mutiara Rini Pasar Peladang Skudai	Pasar Tani Datin Halimah Pasar Awam Taman Universiti Pasar Awam Tunku Aminah	Pasar Basah Johor Jaya Pasar Awam Taman Perling
Kuala Terengganu			
Pasar Payang Pasar Ikan Kuala Terengganu Pasar Gong Pauh	Jeti Pengkalan Ibai Pasar Chabang Tiga	Pasar Batu Enam Pasar Bukit Tunggal	Pasar Manir Pasar Teluk Ketapang
Kuching			
Indian Street Market Pasar Tani Nelayan Kampung Muara Stutong Wet Market Indian Street Market	Pasar Tani Demak Laut Medan Niaga Siatok 7th Mile Wet Market Pasar Tani Demak Laut	Pasar Tani Bandar Baru Samariang Pasar Sg Apong Bandar Riyal Wet Market Pasar Tani Bandar Baru Samariang	Petanak Central Market Petanak Wet Market Bako Wet Market and Pasar Tani Petanak Central Market
Kuantan			
Pasar Besar Kuantan Pasar Tani UTC Kuantan	Pasar Taman Peramu Jaya Pasar Tani Indera Mahkota	Pasar Tanjung Api Pasar Tani Berserah	Pasar Basah Gading Jaya
Kota Bahru			
Pasar Pagi Bachok	Pasar Tani Pasir Tumboh	Pasar Kubang Pasu	Pasar Kota Jembal

Pasar Pagi Pengkalan Datu	Pasar Tok Guru Cabang Tiga Pengkalan Chepa	Pasar Besar Siti Khadijah	Pasar Kubang Pasu
Pasar Jelawat	Pasar Ketereh	Pasar Peringat	Rural Transformation Centre (RTC)
Pasar Berek 12			
Georgetown			
Pasar Bertam	Pasar Bayan Baru	Pasar Awam Seberang Jaya	Pasar Awam Bukit Mertajam
Pasar Awam Chai Leng	Pasar Awam Samagagah	Pasar Awam Tur Sardon	Pasar Batu Lanchang
Pasar Pagi Chowrasta	Pasar Pulau Tikus	Pasar Tanjung Bungah	Pasar Kota Permai
Yee Hong Market	Perak Road Market	Taman Lip Sin Old Market	Pasar Awam Taman Bagan
Ipoh			
Pasar Kampung Simee	Pasar Bercham	Pasar Gunung Rapat	SPKK Wet Market
Pasar Tani Taman Kledang Sibilin	Pasar Borong Falim	Pasar Kg Tawas	Pasar Borong Ipoh
Pasar Besar Ipoh Ampang	Pasar Ayam Amanjaya & Ipoh One	Pasar Tani Medan Gopeng	UTC Ipoh
Ayam Suria Ipoh			
Seremban			
Pasar Ampangan	Pasar Tani Kekal Paroi	Pasar Tani Bandar Springhill	Pasar Tani Taman Tuanku Jaafar
Pasar Pagi Rasah Jaya	Pasar Besar Seremban	Pasar Ampangan Berkath	Pasar Tani Kemuning Senawang
Pasar Tani Nusari Biz			
Malacca City			
Pasar Bukit Beruang	Gan Hong Hoe Market	Pasar Tani UTC Melaka	Pasar Tani Peringgit
Pasar Nelayan Pantai Puteri	Pasar Batang Tiga	Pasar Taman Kota Laksamana	Pasar Bondong
Pasar Ayer Keroh	Pasar Besar Melaka		
Supermarkets			
Klang Valley			
Giant Hypermarket Shah Alam	Mydin Subang Jaya	KK Mart Jalan Bukit PJ	Speed 99 Jalan Bukit PJ
TMC Bangsar	CS Supermarket	Matahari PJ	Checkers
Rosyam Mart	Giant PJ	Lotus Selayang	Hero Putrajaya
AJ Best	Mydin	Econmart	Econsave Pandamaran
99 Speedmart	Lotus	NSK Kuchai Lama	
Alor Setar			
Lotus's Aman Central	Pasaraya SK	Pekan Rabu	Pasaraya Billion
Pacific City Point	Bersatu Supermarket	C-Mart Alor Setar	TF Value-Mart Alor Setar
Pasaraya Istana	Longwan Jalan Tanjung Bendahara	TSB Superstore Sdn Bhd	Pasaraya Ekonomi S.C.H
Homey Grocer	Pasar Mini PKNK		
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 Teco Mutiara Rini	Hero Market at Angsana Mall Maslee Supermarket	Giant Hypermarket Eonsave
Kuala Terengganu			
Emporium Hock Kee Seng Mydin Emporium Treleaf Mart Gong Tok Nasek	The Store Tunas Manja Gong Badak Eonsave	Pacific At KTCC Mall Mydin Kuala Ibai XR Mart	Sabasun Supermarket KT Giant
Kuching			
Unaco Enterprise Sen Sen Departmental Store Hakri Food Marketing H&L Supermarket	Emart H&L Retail Choice Daily Mydin	CS Mini Market Everrise Emart	Farley Golden Dragon Eonsave
Kuantan			
Pasaraya Pantai Selamat Nirwana TMG Mart Indera Mahkota 2	Pasaraya LYC AEON Big Kuantan BS Freshmart	TMG Mart Tunas Manja Supermarket	Alpha Indah The Store
Kota Bharu			
Pantai Timur Supermarket Giant Tunjung Berkah Mini Market Lotus	The Store KB Billion AEON Pasaraya PKT Pasar Tumbuh	Halal Store TF Value Mart Mydin	Mahsera Mart Salamku Supermarket Pantai Timur
Georgetown			
Sunshine Supermarket Mercato Supermarket Lotus's Seberang Jaya	Mydin Emporium Billion Supermarket Fresh 2U Grocer	Lotus's E-Gate Eonsave Supermaket 911 Groceries Sdn Bhd	Gama Supermarket Longwan Supermarket Giant Penang Plaza
Ipoh			
Billion Jelapang The Store Ipoh Eonsave @ Angsana Mall Ipoh	AEON Kinta City TF Value Mart Ipoh South Precint Mydin Mall Meru Raya	Lotus Ipoh TF Value Mart Tambun Yoon Fong Fair Market	UTC Ipoh 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 Mydin KT Treleaf Mart Gong Tok Nasek	The Store Tunas Manja Gong Badak Econsave	Pacific At KTCC Mall Mydin Kuala Ibai XR Mart	Sabasun Supermarket KT Giant

Kuching			
Unaco Enterprise Sen Sen Departmental Store Hakri Food Marketing H&L Supermarket	Emart H&L Retail Choice Daily Mydin	CS Mini Market Everrise Emart	Farley Golden Dragon Econsave
Kuantan			
Pasaraya Pantai Selamat Nirwana TMG Mart Indera Mahkota 2	Pasaraya LYC AEON Big Kuantan BS Freshmart	TMG Mart Tunas Manja Supermarket	Alpha Indah The Store
Kota Bharu			
Pantai Timur Supermarket Giant Tunjung Berkah Mini Market Lotus	The Store KB Billion AEON Pasaraya PKT Pasar Tumboh	Halal Store TF Value Mart Mydin	Mahsera Mart Salamku Supermarket Pantai Timur
Georgetown			
Sunshine Supermarket Mercato Supermarket Lotus's Seberang Jaya	Mydin Emporium Billion Supermarket Fresh 2U Grocer	Lotus's E-Gate Econsave Supermaket 911 Groceries Sdn Bhd	Gama Supermarket Longwan Supermarket Giant Penang Plaza
Ipoh			
Billion Jelapang The Store Ipoh Econsave @ Angsana Mall Ipoh	AEON Kinta City TF Value Mart Ipoh South Precint Mydin Mall Meru Raya	Lotus Ipoh TF Value Mart Tambun Yoon Fong Fair Market	UTC Ipoh 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

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.*

3.1.1 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.

3.1.2 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/tools/calculators/calc/content_1

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

3.1.3 Location

The locations chosen to calculate the housing cost for the selected cities are as follows:

Table 19: 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 Dumbur 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 Kampung 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

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, we have included 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:*
 - Public Transport Users who commute using public transportation such as buses, LRT, MRT or commuter trains.*
 - 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 installments 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*

3.1.1 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:

Table 20: 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/>

3.1.2 Private Transport

Calculation for private transport includes monthly vehicle loan (hire purchase) installment, 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 (petrol, parking and highway toll) at the time of the survey. **(Tables 19, 20, 21 and 22)**. 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 21: 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 22: 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: RM2.05 / litre	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 litres x RM2.05 =RM167.73
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: RM2.05 / litre	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 RM2.05= RM 67.09

Estimated Highway Toll Cost (applicable to Klang Valley only)

For Klang Valley residents who commute by car to work, it is expected that they will 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 21**).

Table 23: Estimated Highway Toll Charges for Klang Valley Commuters

Estimated toll charges (per month)	Highways used
<p>The toll fare is calculated as follows:</p> <ul style="list-style-type: none"> • 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 <p>Calculation method:</p> $RM2.3 \times 2 \text{ trips} \times 22 \text{ days}$ $= RM101.20$ <p>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</p>	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 24: 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.mmbm.gov.my/ms/rakyat/perkhidmatan/tempat-letak-kereta>

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

Installment* amount per month: RM410.34

Petrol**: RM93.18

Total: RM500

**Installment 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*

4.1 Development of Utility Basket

The utility basket consists of expenses on:

- Communications and entertainment
- Water
- Electricity

4.1.1 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 25: Selected Telecommunication and Internet Plans

Telephone Mobile Plans	<ul style="list-style-type: none"> • 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	<ul style="list-style-type: none"> • Unifi 30 Mbps Plan (basic unlimited home internet without Unifi Plusbox) = RM89.00 (per month) • Yes 5G Broadband Flexi 100 Mbps (basic uncapped 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/yes-prepaid-plans/?utm_source=pmax&utm_medium=cpa&utm_campaign=yes5gbau+prepaid&utm_content=rm20&utm_term=custom&gad_source=1&gclid=Cj0KCQjw3bm3BhDJARIsAD1Ly2oij7LV5xvpccodi5qehLv5yN2nHUYj13bXBiMrJmDU_Aum7Fx1kjkAAsIPEALw_wcB
<https://www.u.com.my/en/personal/mobile-plans/prepaid/data-plans>
<https://www.yes.my/yes5gwirelessbroadband/>
<https://www.rtm.gov.my/>
<https://www.mana2.my/>

4.1.2 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 A 12)**. 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 26: 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				
Flourescent Lamps (18W)	2	0.018	360	6.48
Flourescent Lamps (32W)	6	0.032	450	14.4
Compact Flourescent 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:

- For the first 200 kWh (1-200 kWh per month) = 21.80 (sen/kWh)
- For the next 100 kWh (201 – 300 kWh per month) = 33.40 (sen/kWh)
- For the next 300 kWh (301 – 600 kWh per month) = 51.60 (sen/kWh)
- For the next 300 kWh (601 – 900 kWh per month) = 54.60 (sen/kWh)
- For the next kWh (901 kWh onwards per month) = 57.10 (sen/kWh)

*Source: Tenaga Nasional Berhad (TNB) official website; <https://www.tnb.com.my/residential/pricing-tariffs>

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

Table 27: Electricity Cost Calculations

Usage Cost Breakdown	For the first 200 kWh (1-200 kWh per month) = 21.80 (sen/kWh)	For the next 100 kWh (201 – 300 kWh per month) = 33.40 (sen/kWh)	For the next 300 kWh (301 – 600 kWh per month) = 51.60 (sen/kWh)
Calculated Units (based on total kWh usage of 482.40)	200	100	181.84
Cost (RM)	43.60	33.40	93.83
Total Monthly Bill:	43.60 + 33.40 + 93.83 = RM170.83		

References:

<https://www.tnb.com.my/residential/pricing-tariffs>

http://www.cetdem.org.my/sustainable_energy/audit_0505v2_en

4.1.3 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 use 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 = RM1.32 per m³

35 m³ and above, rates applicable = RM2.63 per m³

References:

<https://www.airselangor.com/tariff2024/?lang=ms>

The estimated monthly water bills for different households are as follows (**Table A 14**).

Table 28: Estimated Water Bill Calculations for Klang Valley

No. of Households	Household Category	Usage	Rates Applicable (RM)	Total Monthly (RM)
1	Single and Senior Single	$6.6m^3$	0.65	$6.6m^3 \times 0.65 = RM4.29$ <small>*Min RM6.00 applies</small>
2	Married w/o Children / Single Parent + 1 Child / Senior Couple	$6.6m^3 \times 2 = 13.2 m^3$	0.65	RM8.58
3	Married + 1 Child / Single Parent + 2 Children	$6.6m^3 \times 3 = 19.8m^3$	0.65	RM12.87
4	Married + 2 Children	$6.6m^3 \times 4 = 26.4m^3$	First $20m^3 = 0.65$ Next $6.4m^3 = 1.32$	RM21.49

5.1 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.

Table 29: Personal Care Baskets Calculations

Category	Items	Average Price (RM)**	Average Volume per product (ml/gm/pc)	(Average price per ml/gm/pc)	QR*/ month (ml/gm/pc)	Monthly cost (Woman)	Monthly cost (Man)	Average Monthly cost (RM)
Hand, Hair & Body Hygiene	Soap/Body wash	18.15	965.00	0.019	200.00	3.77	3.77	3.77
	Deodorant (woman)	11.59	55.00	0.219	13.00	2.84		2.95
	Deodorant (man)	11.66	51.00	0.235	13.00		3.05	
	Shampoo (woman)	15.65	307.50	0.051	80.00	4.06		2.97
	Shampoo (man)	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 (woman)	18.34	121.43	0.152	33.00	5.01		5.29
	Facewash (man)	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 (man, woman)	27.10	420.00	0.067	83.00	5.56	5.56	5.56
Perfume and Cosmetics	Perfume (man/woman)	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
	Foundation/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 (woman)	35.00	1.00	35.50	0.333	11.67		8.83
	Haircut (man)	18.00	1.00	18.00	0.033		6.00	
Bathroom and Toilet	Toilet paper (4 rolls a month)	21.00	10.00	2.10	4.00	8.40	8.40	8.40
	Toilet brush (1/12 months)	6.50	1.00	6.50	1.00	0.54	0.54	0.54
	Toilet bin (1/15 years)	11.00	1.00	11.00	1.00	0.06	0.06	0.06
	Bathroom mat (2 pcs / 60 months)	10.00	1.00	10.00	2.00	1.75	1.75	0.33

	Bath Towel (3 pcs / 60 months)	35.00	1.00	35.00		1.75	1.75	1.75
	Tissue Paper (1 box /.month)	5.00	3.00	1.67	1.00			1.67
	TOTAL							92.87

6.1 Development of Healthcare Basket

Healthcare Basket and Pricing was based on the rates guided by the Malaysian Medical Association (MMA), 2017. Adapting from Goedeme et al., 2015 and the feedback from the focus group participants, the healthcare basket estimates are as follows (**Table 28**).

Table 30: 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
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

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

Table 31: Medical Fee Rates (MMA,2017)

Medical Fee Rates	
Private Medical Fees for Selected Types of Consultation / Medical Examination	RM
General practitioner	30.00-125.00
Specialist	80.00-235.00
Dental	30.00-285.00
Medical examination (non-specialist) for routine, annual, pre-employment (including X-rays), fitness and comprehensive	45.00-230.00

Table 32: Medical Examination Fees

Medical Examination Fee	
(a) Non-specialist	
Item	Fee (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.	45 - 230
Examination for medico-legal cases	570 - 1145
Examination for evaluation of disability	570 - 1145
Participation in Medical Board Examination	230 - 1145
Medical examination for life insurance	90 – 230
Vocational license health examination	35 – 115
(b) Specialist	

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.	115 - 570
Examination for medico-legal cases	570 - 2290
PART B – DENTAL FEE	
I. Consultation fee	
Item	Fee (RM)
Consultation only	30 - 285
Consultation with examination	
Consultation with examination and treatment plan	
II. Basic dental procedure fee	
Item	Fee (RM)
Post-extraction bleeding	55 - 345
Treatment for dry socket	55 - 345
Temporary dressings	35 - 170
Incision and drainage	55 - 230
Amalgam restoration	45 - 345
Tooth colored /adhesive restoration	55 - 685
Removal of calculus	55 - 345
Removal of plaque and/or extrinsic stains	70 - 285
Dentures acrylic (partial) per jaw	115 - 1145
Dentures acrylic (full) per jaw Non-surgical / simple extraction of teeth and / or roots(s)	285 - 2290
Permanent	45 - 285

Deciduous	30 -115
Intra-oral periapical / bite wings / occlusal radiograph – per exposure	25 - 115

7.1 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 RM200 to RM600 per year for individuals or an average of RM17 to RM50 per month.

ii. Monthly installment for furniture and household appliances

As agreed by FGD participants the cost of monthly installment is between RM40 to RM80 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 RM150 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. This year's findings indicate a significant increase in labor charges, as well as the cost of maintenance materials such as engine oil.

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 33: Estimated Vehicle Annual Maintenance Cost

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	600.00
Furniture and household appliances	480.00
Vehicle maintenance, road tax and insurance	1585.00
Annual cost	2665.00
Cost per month (annual cost / 12 months)	220.00 (rounded)

8.1 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	107.10
Baby formula	198.00
Daycare	360.00
Cost per day	22.17
Cost per month	670.00 (rounded)

**For an additional child, calculation was made based on what is appropriate by the Belanjawanku team*

9.1 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.

10.1 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. Our findings indicate that the estimates remain almost unchanged from the previous year.

11.1 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. 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.

Comparing 2022 to 2024, the cost of goods and services in Malaysia saw a consistent upward trend, leading to higher expenses across all states. This rise in costs can be attributed to several factors, including fluctuations in the Malaysian ringgit, which experienced significant depreciation during this period. Additionally, the government's diesel subsidy rationalization contributed to slight increase in transportation and production costs, further impacting prices. Seasonal climatic challenges also played a role, particularly the northeast monsoon in December 2022 and September 2024, which caused severe flooding and extensive damage to the agriculture and agro-food sectors. These disruptions not only affected food supply chains but also drove up the prices of essential commodities. However, as the economy began to stabilize, the study was successfully concluded, with the first draft completed in October 2024.

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.

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BELANJAWANKU 2024/2025 Expenditure Guide for Malaysians

ISBN 978-629-96636-9-0



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