



In Collaboration With



PUSAT PENYELIDIKAN KESEJAHTERAAN SOSIAL  
Social Wellbeing Research Centre (SWRC)

# BELANJAWAN **KU**

Expenditure guide for Malaysian individuals and families

**KLANG VALLEY & SELECTED CITIES 2024/2025**



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# *Introduction*

# *Belanjawanku*

Welcome to the third edition of Belanjawanku Expenditure Guide.

Belanjawanku provides estimated monthly expenses on different types of goods and services for various households in Malaysia for the purpose of achieving a reasonable standard of living.

Belanjawanku was first introduced in 2019 to serve as an expenditure guide for people in Klang Valley. It has since been extended to almost all the major cities in Malaysia, except Kangar and Labuan.

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

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

## *A reasonable standard of living is...*



- Having enough money to meet daily necessities.
- Being directly and actively involved in community activities with family and friends.
- Having adequate financial security for emergencies and retirement.
- Living a purposeful and meaningful life.



***Let's Plan!***

# LET'S PLAN!

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

We hope that this expenditure guide will help you in your financial planning and in recognising the important expenses.

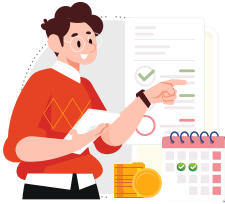
Belanjawanku indicates the minimum level of expenditure required to live a reasonable life, that is sustainable and meaningful.

After the launch of Belanjawanku 2019 for Klang Valley, the EPF and Universiti Malaya introduced Belanjawanku for other selected cities.

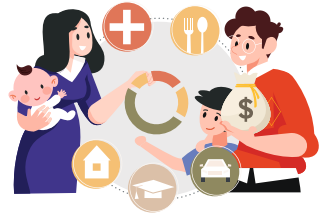
From the 2022/2023 edition, Belanjawanku for Klang Valley was updated and expanded to 11 cities, which include Alor Setar, Kota Kinabalu, Johor Bahru, Kuala Terengganu, Georgetown, Kuching, Kuantan, Kota Bharu, Ipoh, Seremban and Malacca City.

We hope Belanjawanku can help you take the first step in understanding your financial situation and identify the next steps needed to achieve a better life.

# How Belanjawanku can help you



Help you plan your personal and family budgeting in a more organised and effective way



Assist you in managing your savings, expenses and debts systematically

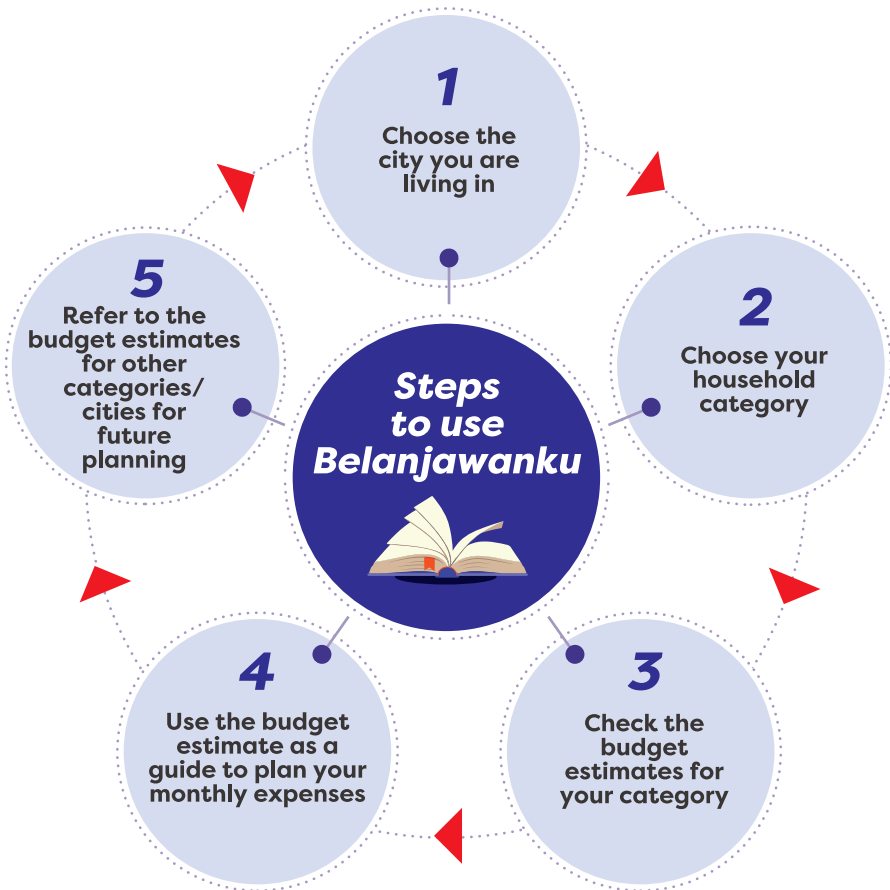
***The more  
you know,  
the better!***



Increase your financial preparedness for any unexpected events

Belanjawanku should not to be taken as a standard on what to spend on and only serves as an expenditure guide.

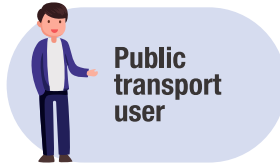
# How to use Belanjawanku



# This is who I am

Choose your category

## SINGLE



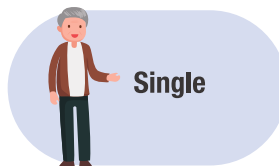
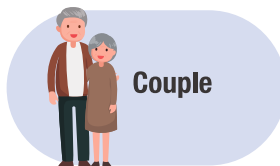
## MARRIED COUPLE



## SINGLE PARENT



## SENIOR



If you do not belong to any of the above household categories, choose the category that best describes you.

# My usual expenses



## Detailed Explanation



### Food

Food and non-alcoholic beverages consisting of groceries for home cooking, dining out and takeaway



### Housing

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



### Healthcare

Treatment of common non-acute illnesses or injuries in a one-year period, comprising:

3 x visits to private doctors (general practitioners), and 1 x visit to private dentists

*(annual cost divided by 12 months)*



### Utilities

Monthly bills for water, electricity, pre / postpaid telephone, home internet, personal data plan and entertainment subscriptions



### Childcare

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

## Detailed Explanation



### Personal Savings

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



### Ad hoc / One-off

Essential expenses that are not incurred on a regular basis, including but not limited to vehicle maintenance, road tax and insurance, school registration fees, clothing and footwear, instalments and maintenance of household furniture and appliances, etc.

*(annual cost divided by 12 months)*



### Social Participation

Expenses related to activities and interactions within a community including festive celebrations, birthdays, anniversaries, wedding invitations, etc.

*(annual cost divided by 12 months)*



### Discretionary Expenses

Non-essential expenses that may vary depending on the personal preferences and priorities of an individual, including but not limited to contribution to parents, medical insurance, sports and recreation, vacation, etc.

*(annual cost divided by 12 months)*



### Transportation

1. **Public** - Regular fare for all types of public transportation or using season / monthly passes where available
2. **Private vehicles** - Monthly payments such as vehicle loan instalments, fuel, highway tolls and parking charges



### Personal Care

Includes toiletries (e.g. body wash, haircare, oral hygiene, feminine hygiene), basic personal grooming (e.g. haircut, shaving) and over-the-counter / non-prescription medication



# ***Minimum Monthly Budget Estimates for Klang Valley and Selected Cities 2024/2025***

# *Belanjawanku now serving...*



# BELANJAWANKU FOR KLANG VALLEY

## Monthly budget estimates

### SINGLE



### MARRIED COUPLE



### SINGLE PARENT



### SENIOR



Estimated monthly budget

## KLANG VALLEY

# SINGLE

**PUBLIC TRANSPORT USER**

# RM1,970



Food

RM660



Housing  
(room rental)

RM400



Healthcare

RM30



Transportation

RM140



Utilities

RM100



Personal Savings

RM150



Personal Care

RM90



Ad hoc / One-off

RM90



Social Participation

RM180



Discretionary Expenses

RM130

**CAR OWNER**

# RM2,800



Food

RM660



Housing  
(room rental)

RM400



Healthcare

RM30



Transportation

RM840



Utilities

RM100



Personal Savings

RM150



Personal Care

RM90



Ad hoc / One-off

RM220



Social Participation

RM180



Discretionary Expenses

RM130

Estimated monthly budget

**KLANG VALLEY**

**MARRIED COUPLE**



**WITHOUT CHILDREN**

**RM4,970**



Food

RM1,040



Housing

RM1,130



Healthcare

RM70



Transportation

RM1,070



Utilities

RM320



Personal Savings

RM300



Personal Care

RM120



Ad hoc / One-off

RM370



Social Participation

RM250



Discretionary Expenses

RM300



**WITH ONE CHILD**  
**RM6,420**



Childcare

RM670



Food

RM1,540



Housing

RM1,130



Healthcare

RM100



Transportation

RM1,080



Utilities

RM330



Personal Savings

RM300



Personal Care

RM140



Ad hoc / One-off

RM450



Social Participation

RM290



Discretionary Expenses

RM390

Estimated monthly budget

**KLANG VALLEY**

# MARRIED COUPLE

WITH TWO CHILDREN

**RM7,440**



Childcare

**RM1,210**



Food

**RM1,830**



Housing

**RM1,130**



Healthcare

**RM120**



Transportation

**RM1,090**



Utilities

**RM340**



Personal Savings

**RM300**



Personal Care

**RM160**



Ad hoc / One-off

**RM560**



Social Participation

**RM300**



Discretionary Expenses

**RM400**

Estimated monthly budget

**KLANG VALLEY**

**SINGLE PARENT**

**WITH ONE CHILD**  
**RM5,120**




Childcare  
RM670



Food  
RM1,150



Housing  
RM1,130




Healthcare  
RM60



Transportation  
RM850



Utilities  
RM290



Personal Savings  
RM150



Personal Care  
RM110



Ad hoc / One-off  
RM260



Social Participation  
RM230



Discretionary Expenses  
RM220

**WITH TWO CHILDREN**  
**RM6,070**




Childcare  
RM1,210



Food  
RM1,450



Housing  
RM1,130




Healthcare  
RM80



Transportation  
RM860



Utilities  
RM300



Personal Savings  
RM150



Personal Care  
RM130



Ad hoc / One-off  
RM290



Social Participation  
RM240



Discretionary Expenses  
RM230

Estimated monthly budget

# KLANG VALLEY

## SENIOR



**COUPLE**  
**RM3,390**



**Food**  
**RM1,010**



**Housing**  
**RM700**



**Healthcare**  
**RM140**



**Transportation**  
**RM500**



**Utilities**  
**RM310**



**Personal Care**  
**RM110**



**Ad hoc / One-off**  
**RM250**



**Social Participation**  
**RM200**



**Discretionary Expenses**  
**RM170**



**SINGLE**  
**RM2,690**



**Food**  
**RM660**



**Housing**  
**RM700**



**Healthcare**  
**RM70**



**Transportation**  
**RM500**



**Utilities**  
**RM160**



**Personal Care**  
**RM80**



**Ad hoc / One-off**  
**RM190**



**Social Participation**  
**RM180**



**Discretionary Expenses**  
**RM150**

# BELANJAWANKU FOR JOHOR BAHRU

## Monthly budget estimates

### SINGLE



Public transport user  
RM1,790



Car owner  
RM2,400

### MARRIED COUPLE



without children  
RM4,360



with one child  
RM5,770



with two children  
RM6,560

### SINGLE PARENT



with one child  
RM4,530



with two children  
RM5,280

### SENIOR



Couple  
RM3,180



Single  
RM2,500

Estimated monthly budget

**JOHOR BAHRU**

**SINGLE**

**PUBLIC TRANSPORT USER**

**RM1,790**



Food

RM640



Housing  
(room rental)

RM280



Healthcare

RM30



Transportation

RM130



Utilities

RM100



Personal Savings

RM150



Personal Care

RM90



Ad hoc / One-off

RM90



Social Participation

RM160

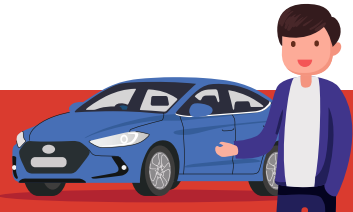


Discretionary Expenses

RM120

**CAR OWNER**

**RM2,400**



Food

RM640



Housing  
(room rental)

RM280



Healthcare

RM30



Transportation

RM650



Utilities

RM100



Personal Savings

RM150



Personal Care

RM90



Ad hoc / One-off

RM180



Social Participation

RM160



Discretionary Expenses

RM120

Estimated monthly budget

**JOHOR BAHRU**

**MARRIED COUPLE**



**WITHOUT CHILDREN**

**RM4,360**



Food

RM1,020



Housing

RM850



Healthcare

RM70



Transportation

RM870



Utilities

RM310



Personal Savings

RM300



Personal Care

RM120



Ad hoc / One-off

RM340



Social Participation

RM220



Discretionary Expenses

RM260



**WITH ONE CHILD**  
**RM5,770**



Childcare

RM670



Food

RM1,490



Housing

RM850



Healthcare

RM110



Transportation

RM880



Utilities

RM320



Personal Savings

RM300



Personal Care

RM140



Ad hoc / One-off

RM420



Social Participation

RM260



Discretionary Expenses

RM330


Estimated monthly budget

**JOHOR BAHRU**


# MARRIED COUPLE

WITH TWO CHILDREN

**RM6,560**



Childcare  
RM1,020



Food  
RM1,750



Housing  
RM850



Healthcare  
RM120



Transportation  
RM890



Utilities  
RM330



Personal Savings  
RM300



Personal Care  
RM160



Ad hoc / One-off  
RM530



Social Participation  
RM270



Discretionary Expenses  
RM340

Estimated monthly budget

**JOHOR BAHRU**

**SINGLE PARENT**

**WITH ONE CHILD**  
**RM4,530**




**Childcare**  
**RM670**



**Food**  
**RM1,120**



**Housing**  
**RM850**



**Healthcare**  
**RM60**



**Transportation**  
**RM660**



**Utilities**  
**RM270**



**Personal Savings**  
**RM150**



**Personal Care**  
**RM110**



**Ad hoc / One-off**  
**RM240**



**Social Participation**  
**RM210**



**Discretionary Expenses**  
**RM190**

**WITH TWO CHILDREN**  
**RM5,280**




**Childcare**  
**RM1,020**



**Food**  
**RM1,400**



**Housing**  
**RM850**



**Healthcare**  
**RM90**



**Transportation**  
**RM670**



**Utilities**  
**RM280**



**Personal Savings**  
**RM150**



**Personal Care**  
**RM130**



**Ad hoc / One-off**  
**RM270**



**Social Participation**  
**RM220**



**Discretionary Expenses**  
**RM200**

Budget estimated/month

# JOHOR BAHRU

## SENIOR



COUPLE

# RM3,180



Food

RM990



Housing

RM580



Healthcare

RM140



Transportation

RM500



Utilities

RM300



Personal Care

RM110



Ad hoc / One-off

RM220



Social Participation

RM190



Discretionary Expenses

RM150



SINGLE

# RM2,500



Food

RM640



Housing

RM580



Healthcare

RM80



Transportation

RM500



Utilities

RM160



Personal Care

RM80



Ad hoc / One-off

RM170



Social Participation

RM160



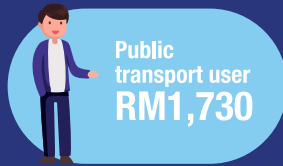
Discretionary Expenses

RM130

# BELANJAWANKU FOR KOTA KINABALU

## Monthly budget estimates

### SINGLE



### MARRIED COUPLE



### SINGLE PARENT



### SENIOR



Estimated monthly budget

# KOTA KINABALU

## SINGLE

### PUBLIC TRANSPORT USER

# RM1,730



Food

RM620



Housing  
(room rental)

RM260



Healthcare

RM30



Transportation

RM120



Utilities

RM100



Personal Savings

RM150



Personal Care

RM90



Ad hoc / One-off

RM90



Social Participation

RM150



Discretionary Expenses

RM120

### CAR OWNER

# RM2,330



Food

RM620



Housing  
(room rental)

RM260



Healthcare

RM30



Transportation

RM630



Utilities

RM100



Personal Savings

RM150



Personal Care

RM90



Ad hoc / One-off

RM180



Social Participation

RM150



Discretionary Expenses

RM120

Estimated monthly budget

**KOTA KINABALU**

**MARRIED COUPLE**



**WITHOUT CHILDREN**

**RM4,200**



Food

**RM980**



Housing

**RM800**



Healthcare

**RM60**



Transportation

**RM850**



Utilities

**RM290**



Personal Savings

**RM300**



Personal Care

**RM120**



Ad hoc / One-off

**RM340**



Social Participation

**RM200**



Discretionary Expenses

**RM260**



**WITH ONE CHILD**

**RM5,460**



Childcare

**RM630**



Food

**RM1,360**



Housing

**RM800**



Healthcare

**RM80**



Transportation

**RM860**



Utilities

**RM300**



Personal Savings

**RM300**



Personal Care

**RM140**



Ad hoc / One-off

**RM420**



Social Participation

**RM240**



Discretionary Expenses

**RM330**

Estimated monthly budget

## KOTA KINABALU

# MARRIED COUPLE

WITH TWO CHILDREN

**RM6,290**



Childcare  
RM990



Food  
RM1,640



Housing  
RM800



Healthcare  
RM100



Transportation  
RM870



Utilities  
RM310



Personal Savings  
RM300



Personal Care  
RM160



Ad hoc / One-off  
RM530



Social Participation  
RM250



Discretionary Expenses  
RM340

Estimated monthly budget

# KOTA KINABALU

## SINGLE PARENT

WITH ONE CHILD  
**RM4,280**



Childcare  
RM630



Food  
RM1,010



Housing  
RM800



Healthcare  
RM60



Transportation  
RM640



Utilities  
RM260



Personal Savings  
RM150



Personal Care  
RM110



Ad hoc / One-off  
RM240



Social Participation  
RM190



Discretionary Expenses  
RM190

WITH TWO CHILDREN  
**RM5,020**



Childcare  
RM990



Food  
RM1,280



Housing  
RM800



Healthcare  
RM80



Transportation  
RM650



Utilities  
RM270



Personal Savings  
RM150



Personal Care  
RM130



Ad hoc / One-off  
RM270



Social Participation  
RM200



Discretionary Expenses  
RM200

Estimated monthly budget

# KOTA KINABALU

## SENIOR



COUPLE

**RM3,080**



Food

**RM950**



Housing

**RM540**



Healthcare

**RM140**



Transportation

**RM500**



Utilities

**RM290**



Personal Care

**RM110**



Ad hoc / One-off

**RM230**



Social Participation

**RM170**



Discretionary Expenses

**RM150**



SINGLE

**RM2,430**



Food

**RM630**



Housing

**RM540**



Healthcare

**RM80**



Transportation

**RM500**



Utilities

**RM150**



Personal Care

**RM80**



Ad hoc / One-off

**RM170**



Social Participation

**RM150**



Discretionary Expenses

**RM130**

# BELANJAWANKU FOR KUALA TERENGGANU

## Monthly budget estimates

### SINGLE



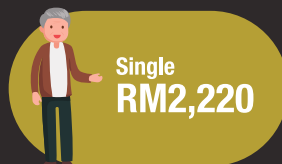
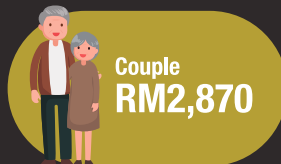
### MARRIED COUPLE



### SINGLE PARENT



### SENIOR



Estimated monthly budget

# KUALA TERENGGANU

## SINGLE

**PUBLIC TRANSPORT USER**

**RM1,710**



Food

RM600



Housing  
(room rental)

RM240



Healthcare

RM30



Transportation

RM160



Utilities

RM100



Personal Savings

RM150



Personal Care

RM90



Ad hoc / One-off

RM80



Social Participation

RM150

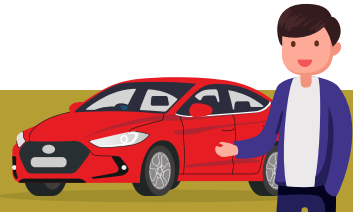


Discretionary Expenses

RM110

**CAR OWNER**

**RM2,320**



Food

RM600



Housing  
(room rental)

RM240



Healthcare

RM30



Transportation

RM680



Utilities

RM100



Personal Savings

RM150



Personal Care

RM90



Ad hoc / One-off

RM170



Social Participation

RM150



Discretionary Expenses

RM110

Estimated monthly budget

**KUALA TERENGGANU**

**MARRIED COUPLE**



**WITHOUT CHILDREN**

**RM4,120**



Food

RM960



Housing

RM720



Healthcare

RM60



Transportation

RM890



Utilities

RM310



Personal Savings

RM300



Personal Care

RM120



Ad hoc / One-off

RM320



Social Participation

RM200



Discretionary Expenses

RM240



**WITH ONE CHILD**  
**RM5,320**



Childcare

RM580



Food

RM1,340



Housing

RM720



Healthcare

RM80



Transportation

RM900



Utilities

RM320



Personal Savings

RM300



Personal Care

RM140



Ad hoc / One-off

RM400



Social Participation

RM240



Discretionary Expenses

RM300

Estimated monthly budget

## KUALA TERENGGANU

# MARRIED COUPLE

WITH TWO CHILDREN

**RM6,080**



Childcare  
RM930



Food  
RM1,570



Housing  
RM720



Healthcare  
RM100



Transportation  
RM910



Utilities  
RM330



Personal Savings  
RM300



Personal Care  
RM160



Ad hoc / One-off  
RM490



Social Participation  
RM260



Discretionary Expenses  
RM310

Estimated monthly budget

**KUALA TERENGGANU**

**SINGLE PARENT**

**WITH ONE CHILD**  
**RM4,150**



Childcare  
RM580



Food  
RM990



Housing  
RM720



Healthcare  
RM50



Transportation  
RM680



Utilities  
RM270



Personal Savings  
RM150



Personal Care  
RM110



Ad hoc / One-off  
RM230



Social Participation  
RM200



Discretionary Expenses  
RM170

**WITH TWO CHILDREN**  
**RM4,830**



Childcare  
RM930



Food  
RM1,220



Housing  
RM720



Healthcare  
RM70



Transportation  
RM700



Utilities  
RM280



Personal Savings  
RM150



Personal Care  
RM130



Ad hoc / One-off  
RM240



Social Participation  
RM210



Discretionary Expenses  
RM180

Estimated monthly budget

# KUALA TERENGGANU

## SENIOR



**COUPLE**  
**RM2,870**



Food

RM920



Housing

RM400



Healthcare

RM120



Transportation

RM500



Utilities

RM300



Personal Care

RM110



Ad hoc / One-off

RM210



Social Participation

RM170



Discretionary Expenses

RM140



**SINGLE**  
**RM2,220**



Food

RM600



Housing

RM400



Healthcare

RM60



Transportation

RM500



Utilities

RM160



Personal Care

RM80



Ad hoc / One-off

RM150



Social Participation

RM150




Discretionary Expenses

RM120

# BELANJAWANKU FOR ALOR SETAR

## Monthly budget estimates

### SINGLE



Public transport user  
**RM1,600**



Car owner  
**RM2,210**

### MARRIED COUPLE



without children  
**RM3,940**



with one child  
**RM5,130**



with two children  
**RM5,880**

### SINGLE PARENT




with one child  
**RM3,970**



with two children  
**RM4,640**

### SENIOR



Couple  
**RM2,760**



Single  
**RM2,160**

Estimated monthly budget

# ALOR SETAR

## SINGLE

### PUBLIC TRANSPORT USER

# RM1,600



Food

RM560



Housing  
(room rental)

RM220



Healthcare

RM30



Transportation

RM130



Utilities

RM100



Personal Savings

RM150



Personal Care

RM90



Ad hoc / One-off

RM80



Social Participation

RM130



Discretionary Expenses

RM110

### CAR OWNER

# RM2,210



Food

RM560



Housing  
(room rental)

RM220



Healthcare

RM30



Transportation

RM650



Utilities

RM100



Personal Savings

RM150



Personal Care

RM90



Ad hoc / One-off

RM170



Social Participation

RM130



Discretionary Expenses

RM110

Estimated monthly budget

**ALOR SETAR**

**MARRIED COUPLE**



**WITHOUT CHILDREN**

**RM3,940**



Food

RM900



Housing

RM650



Healthcare

RM50



Transportation

RM870



Utilities

RM310



Personal Savings

RM300



Personal Care

RM120



Ad hoc / One-off

RM320



Social Participation

RM180



Discretionary Expenses

RM240



**WITH ONE CHILD**  
**RM5,130**



Childcare

RM580



Food

RM1,260



Housing

RM650



Healthcare

RM80



Transportation

RM880



Utilities

RM320



Personal Savings

RM300



Personal Care

RM140



Ad hoc / One-off

RM400



Social Participation

RM220



Discretionary Expenses

RM300

Estimated monthly budget

**ALOR SETAR**

# MARRIED COUPLE

WITH TWO CHILDREN

**RM5,880**



Childcare  
RM930



Food  
RM1,500



Housing  
RM650



Healthcare  
RM90



Transportation  
RM890



Utilities  
RM330



Personal Savings  
RM300



Personal Care  
RM160



Ad hoc / One-off  
RM490



Social Participation  
RM230



Discretionary Expenses  
RM310

Estimated monthly budget

**ALOR SETAR**

**SINGLE PARENT**

**WITH ONE CHILD**  
**RM3,970**



Childcare  
RM580



Food  
RM930



Housing  
RM650



Healthcare  
RM50



Transportation  
RM660



Utilities  
RM270



Personal Savings  
RM150



Personal Care  
RM110



Ad hoc / One-off  
RM230



Social Participation  
RM170



Discretionary Expenses  
RM170

**WITH TWO CHILDREN**  
**RM4,640**



Childcare  
RM930



Food  
RM1,160



Housing  
RM650



Healthcare  
RM60



Transportation  
RM670



Utilities  
RM280



Personal Savings  
RM150



Personal Care  
RM130



Ad hoc / One-off  
RM250



Social Participation  
RM180



Discretionary Expenses  
RM180

Estimated monthly budget

# ALOR SETAR

## SENIOR



**COUPLE**  
**RM2,760**



Food

RM850



Housing

RM400



Healthcare

RM100



Transportation

RM500



Utilities

RM300



Personal Care

RM110



Ad hoc / One-off

RM210



Social Participation

RM150



Discretionary Expenses

RM140



**SINGLE**  
**RM2,160**



Food

RM560



Housing

RM400



Healthcare

RM60



Transportation

RM500



Utilities

RM160



Personal Care

RM80



Ad hoc / One-off

RM150



Social Participation

RM130




Discretionary Expenses

RM120

# BELANJAWANKU FOR KUCHING

## Monthly budget estimates

### SINGLE



Public transport user  
RM1,730



Car owner  
RM2,320

### MARRIED COUPLE



without children  
RM4,120



with one child  
RM5,380



with two children  
RM6,170

### SINGLE PARENT



with one child  
RM4,190



with two children  
RM4,900

### SENIOR



Couple  
RM2,940



Single  
RM2,300

Estimated monthly budget



# KUCHING

# SINGLE

**PUBLIC TRANSPORT USER**

**RM1,730**



 <p><b>Food</b> RM620</p>	 <p><b>Housing (room rental)</b> RM260</p>	 <p><b>Healthcare</b> RM30</p>	 <p><b>Transportation</b> RM120</p>	 <p><b>Utilities</b> RM100</p>
 <p><b>Personal Savings</b> RM150</p>	 <p><b>Personal Care</b> RM90</p>	 <p><b>Ad hoc / One-off</b> RM90</p>	 <p><b>Social Participation</b> RM150</p>	 <p><b>Discretionary Expenses</b> RM120</p>

**CAR OWNER**

**RM2,320**



 <p><b>Food</b> RM620</p>	 <p><b>Housing (room rental)</b> RM260</p>	 <p><b>Healthcare</b> RM30</p>	 <p><b>Transportation</b> RM620</p>	 <p><b>Utilities</b> RM100</p>
 <p><b>Personal Savings</b> RM150</p>	 <p><b>Personal Care</b> RM90</p>	 <p><b>Ad hoc / One-off</b> RM180</p>	 <p><b>Social Participation</b> RM150</p>	 <p><b>Discretionary Expenses</b> RM120</p>

Estimated monthly budget

**KUCHING**

**MARRIED COUPLE**



**WITHOUT CHILDREN**

**RM4,120**



Food

**RM960**



Housing

**RM750**



Healthcare

**RM60**



Transportation

**RM840**



Utilities

**RM290**



Personal Savings

**RM300**



Personal Care

**RM120**



Ad hoc / One-off

**RM340**



Social Participation

**RM200**



Discretionary Expenses

**RM260**



**WITH ONE CHILD**  
**RM5,380**



Childcare

**RM620**



Food

**RM1,350**



Housing

**RM750**



Healthcare

**RM80**



Transportation

**RM850**



Utilities

**RM300**



Personal Savings

**RM300**



Personal Care

**RM140**



Ad hoc / One-off

**RM420**



Social Participation

**RM240**



Discretionary Expenses

**RM330**

Estimated monthly budget

# KUCHING

## MARRIED COUPLE

WITH TWO CHILDREN

**RM6,170**



Childcare  
RM980



Food  
RM1,580




Housing  
RM750



Healthcare  
RM100



Transportation  
RM860



Utilities  
RM310



Personal Savings  
RM300



Personal Care  
RM160



Ad hoc / One-off  
RM530



Social Participation  
RM260



Discretionary Expenses  
RM340

Estimated monthly budget

**KUCHING**

**SINGLE PARENT**

WITH ONE CHILD  
**RM4,190**



Childcare  
RM620



Food  
RM980



Housing  
RM750



Healthcare  
RM60



Transportation  
RM630



Utilities  
RM260



Personal Savings  
RM150



Personal Care  
RM110



Ad hoc / One-off  
RM240



Social Participation  
RM200



Discretionary Expenses  
RM190

WITH TWO CHILDREN  
**RM4,900**



Childcare  
RM980



Food  
RM1,220



Housing  
RM750



Healthcare  
RM80



Transportation  
RM640



Utilities  
RM270



Personal Savings  
RM150



Personal Care  
RM130



Ad hoc / One-off  
RM270



Social Participation  
RM210



Discretionary Expenses  
RM200

Estimated monthly budget

# KUCHING

## SENIOR



**COUPLE**  
**RM2,940**



**Food**  
**RM920**



**Housing**  
**RM460**



**Healthcare**  
**RM120**



**Transportation**  
**RM500**



**Utilities**  
**RM280**



**Personal Care**  
**RM110**



**Ad hoc / One-off**  
**RM220**



**Social Participation**  
**RM180**



**Discretionary Expenses**  
**RM150**



**SINGLE**  
**RM2,300**



**Food**  
**RM610**



**Housing**  
**RM460**



**Healthcare**  
**RM70**



**Transportation**  
**RM500**



**Utilities**  
**RM140**



**Personal Care**  
**RM80**



**Ad hoc / One-off**  
**RM170**



**Social Participation**  
**RM140**




**Discretionary Expenses**  
**RM130**

# BELANJAWANKU FOR KUANTAN

## Monthly budget estimates

### SINGLE



Public transport user  
**RM1,730**



Car owner  
**RM2,320**

### MARRIED COUPLE



without children  
**RM4,130**



with one child  
**RM5,380**



with two children  
**RM6,170**

### SINGLE PARENT




with one child  
**RM4,200**




with two children  
**RM4,910**

### SENIOR



Couple  
**RM2,940**



Single  
**RM2,300**

Estimated monthly budget

# KUANTAN

# SINGLE

**PUBLIC TRANSPORT USER**

**RM1,730**



Food

RM610



Housing  
(room rental)

RM240



Healthcare

RM20



Transportation

RM160



Utilities

RM100



Personal Savings

RM150



Personal Care

RM90



Ad hoc / One-off

RM90



Social Participation

RM150



Discretionary Expenses

RM120

**CAR OWNER**

**RM2,320**



Food

RM610



Housing  
(room rental)

RM240



Healthcare

RM20



Transportation

RM660



Utilities

RM100



Personal Savings

RM150



Personal Care

RM90



Ad hoc / One-off

RM180



Social Participation

RM150



Discretionary Expenses

RM120

Estimated monthly budget

**KUANTAN**

**MARRIED COUPLE**



**WITHOUT CHILDREN**

**RM4,130**



Food

RM970



Housing

RM710



Healthcare

RM50



Transportation

RM870



Utilities

RM310



Personal Savings

RM300



Personal Care

RM120



Ad hoc / One-off

RM340



Social Participation

RM200



Discretionary Expenses

RM260



**WITH ONE CHILD**  
**RM5,380**



Childcare

RM620



Food

RM1,350



Housing

RM710



Healthcare

RM70



Transportation

RM880



Utilities

RM320



Personal Savings

RM300



Personal Care

RM140



Ad hoc / One-off

RM420



Social Participation

RM240



Discretionary Expenses

RM330

Estimated monthly budget

**KUANTAN**

**MARRIED COUPLE**

**WITH TWO CHILDREN**

**RM6,170**



**Childcare**  
**RM980**



**Food**  
**RM1,590**



**Housing**  
**RM710**



**Healthcare**  
**RM80**



**Transportation**  
**RM890**



**Utilities**  
**RM330**



**Personal Savings**  
**RM300**



**Personal Care**  
**RM160**



**Ad hoc / One-off**  
**RM530**



**Social Participation**  
**RM260**



**Discretionary Expenses**  
**RM340**

Estimated monthly budget

**KUANTAN**

**SINGLE PARENT**

**WITH ONE CHILD**  
**RM4,200**



Childcare  
RM620



Food  
RM990



Housing  
RM720



Healthcare  
RM40



Transportation  
RM670



Utilities  
RM270



Personal Savings  
RM150



Personal Care  
RM110



Ad hoc / One-off  
RM240



Social Participation  
RM200



Discretionary Expenses  
RM190

**WITH TWO CHILDREN**  
**RM4,910**



Childcare  
RM980



Food  
RM1,240



Housing  
RM710



Healthcare  
RM60



Transportation  
RM680



Utilities  
RM280



Personal Savings  
RM150



Personal Care  
RM130



Ad hoc / One-off  
RM270



Social Participation  
RM210



Discretionary Expenses  
RM200

Estimated monthly budget

# KUANTAN

# SENIOR



**COUPLE**  
**RM2,940**



**Food**  
**RM940**



**Housing**  
**RM410**



**Healthcare**  
**RM130**



**Transportation**  
**RM500**



**Utilities**  
**RM300**



**Personal Care**  
**RM110**



**Ad hoc / One-off**  
**RM220**



**Social Participation**  
**RM180**



**Discretionary Expenses**  
**RM150**



**SINGLE**  
**RM2,300**



**Food**  
**RM620**



**Housing**  
**RM410**



**Healthcare**  
**RM80**



**Transportation**  
**RM500**



**Utilities**  
**RM160**



**Personal Care**  
**RM80**



**Ad hoc / One-off**  
**RM170**



**Social Participation**  
**RM150**




**Discretionary Expenses**  
**RM130**

# BELANJAWANKU FOR KOTA BHARU

## Monthly budget estimates

### SINGLE



Public transport user  
**RM1,610**



Car owner  
**RM2,260**

### MARRIED COUPLE



without children  
**RM4,010**



with one child  
**RM5,250**



with two children  
**RM5,990**

### SINGLE PARENT




with one child  
**RM4,080**



with two children  
**RM4,750**

### SENIOR



Couple  
**RM2,840**



Single  
**RM2,200**

Estimated monthly budget

# KOTA BHARU

## SINGLE

**PUBLIC TRANSPORT USER**

# RM1,610



Food

RM580



Housing  
(room rental)

RM220



Healthcare

RM30



Transportation

RM120



Utilities

RM100



Personal Savings

RM150



Personal Care

RM90



Ad hoc / One-off

RM80



Social Participation

RM130



Discretionary Expenses

RM110

**CAR OWNER**

# RM2,260



Food

RM580



Housing  
(room rental)

RM220



Healthcare

RM30



Transportation

RM680



Utilities

RM100



Personal Savings

RM150



Personal Care

RM90



Ad hoc / One-off

RM170



Social Participation

RM130



Discretionary Expenses

RM110

Estimated monthly budget

**KOTA BHARU**

**MARRIED COUPLE**



**WITHOUT CHILDREN**

**RM4,010**



Food

RM920



Housing

RM660



Healthcare

RM60



Transportation

RM900



Utilities

RM310



Personal Savings

RM300



Personal Care

RM120



Ad hoc / One-off

RM320



Social Participation

RM180



Discretionary Expenses

RM240



**WITH ONE CHILD**  
**RM5,250**



Childcare

RM620



Food

RM1,300



Housing

RM660



Healthcare

RM80



Transportation

RM910



Utilities

RM320



Personal Savings

RM300



Personal Care

RM140



Ad hoc / One-off

RM400



Social Participation

RM220



Discretionary Expenses

RM300

Estimated monthly budget

**KOTA BHARU**

# MARRIED COUPLE

**WITH TWO CHILDREN**

**RM5,990**



**Childcare**  
RM980



**Food**  
RM1,510



**Housing**  
RM660



**Healthcare**  
RM100



**Transportation**  
RM920



**Utilities**  
RM330



**Personal Savings**  
RM300



**Personal Care**  
RM160



**Ad hoc / One-off**  
RM490



**Social Participation**  
RM230



**Discretionary Expenses**  
RM310

Estimated monthly budget

**KOTA BHARU**

**SINGLE PARENT**

**WITH ONE CHILD**

**RM4,080**



Childcare  
RM620



Food  
RM950



Housing  
RM660



Healthcare  
RM60



Transportation  
RM690



Utilities  
RM270



Personal Savings  
RM150



Personal Care  
RM110



Ad hoc / One-off  
RM230



Social Participation  
RM170



Discretionary Expenses  
RM170

**WITH TWO CHILDREN**

**RM4,750**



Childcare  
RM980



Food  
RM1,160



Housing  
RM660



Healthcare  
RM80



Transportation  
RM700



Utilities  
RM280



Personal Savings  
RM150



Personal Care  
RM130



Ad hoc / One-off  
RM250



Social Participation  
RM180



Discretionary Expenses  
RM180

Estimated monthly budget

# KOTA BHARU

## SENIOR



**COUPLE**

**RM2,840**



Food

RM890



Housing

RM400



Healthcare

RM140



Transportation

RM500



Utilities

RM300



Personal Care

RM110



Ad hoc / One-off

RM210



Social Participation

RM150



Discretionary Expenses

RM140



**SINGLE**

**RM2,200**



Food

RM580



Housing

RM400



Healthcare

RM80



Transportation

RM500



Utilities

RM160



Personal Care

RM80



Ad hoc / One-off

RM150



Social Participation

RM130



Discretionary Expenses

RM120

# BELANJAWANKU FOR GEORGETOWN

## Monthly budget estimates

### SINGLE



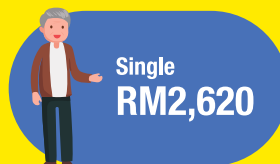
### MARRIED COUPLE



### SINGLE PARENT



### SENIOR



Estimated monthly budget

# GEORGETOWN

# SINGLE

## PUBLIC TRANSPORT USER

# RM1,860



Food

RM640



Housing  
(room rental)

RM330



Healthcare

RM30



Transportation

RM140



Utilities

RM100



Personal Savings

RM150



Personal Care

RM90



Ad hoc / One-off

RM90



Social Participation

RM170



Discretionary Expenses

RM120

## CAR OWNER

# RM2,570



Food

RM640



Housing  
(room rental)

RM330



Healthcare

RM30



Transportation

RM730



Utilities

RM100



Personal Savings

RM150



Personal Care

RM90



Ad hoc / One-off

RM210



Social Participation

RM170



Discretionary Expenses

RM120

Estimated monthly budget

**GEORGETOWN**

**MARRIED COUPLE**



**WITHOUT CHILDREN**

**RM4,600**



Food

RM1,010



Housing

RM1,000



Healthcare

RM60



Transportation

RM940



Utilities

RM310



Personal Savings

RM300



Personal Care

RM120



Ad hoc / One-off

RM360



Social Participation

RM240



Discretionary Expenses

RM260



**WITH ONE CHILD**

**RM6,030**



Childcare

RM670



Food

RM1,500



Housing

RM1,000



Healthcare

RM90



Transportation

RM950



Utilities

RM320



Personal Savings

RM300



Personal Care

RM140



Ad hoc / One-off

RM450



Social Participation

RM280



Discretionary Expenses

RM330

Estimated monthly budget

**GEORGETOWN**

# MARRIED COUPLE

WITH TWO CHILDREN

**RM6,870**



Childcare  
**RM1,020**



Food  
**RM1,790**




Housing  
**RM1,000**




Healthcare  
**RM110**



Transportation  
**RM960**



Utilities  
**RM330**



Personal Savings  
**RM300**



Personal Care  
**RM160**



Ad hoc / One-off  
**RM560**



Social Participation  
**RM300**



Discretionary Expenses  
**RM340**

Estimated monthly budget

## GEORGETOWN

# SINGLE PARENT

WITH ONE CHILD

**RM4,800**



Childcare  
RM670



Food  
RM1,130



Housing  
RM1,000



Healthcare  
RM60



Transportation  
RM740



Utilities  
RM270



Personal Savings  
RM150



Personal Care  
RM110



Ad hoc / One-off  
RM260



Social Participation  
RM220



Discretionary Expenses  
RM190

WITH TWO CHILDREN

**RM5,540**



Childcare  
RM1,020



Food  
RM1,410



Housing  
RM1,000



Healthcare  
RM80



Transportation  
RM750



Utilities  
RM280



Personal Savings  
RM150



Personal Care  
RM130



Ad hoc / One-off  
RM290



Social Participation  
RM230



Discretionary Expenses  
RM200

Estimated monthly budget

# GEORGETOWN

# SENIOR



## COUPLE RM3,300



Food

RM990



Housing

RM680



Healthcare

RM130



Transportation

RM500



Utilities

RM300



Personal Care

RM110



Ad hoc / One-off

RM240



Social Participation

RM200



Discretionary Expenses

RM150



## SINGLE RM2,620



Food

RM640



Housing

RM680



Healthcare

RM70



Transportation

RM500



Utilities

RM160



Personal Care

RM80



Ad hoc / One-off

RM190



Social Participation

RM170



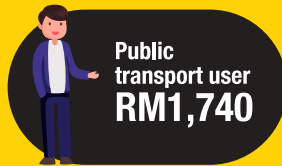
Discretionary Expenses

RM130

# BELANJAWANKU FOR IPOH

## Monthly budget estimates

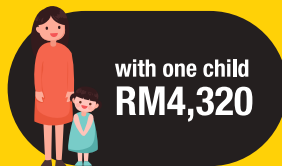
### SINGLE



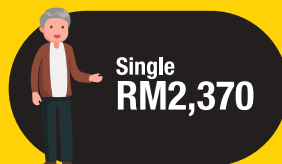
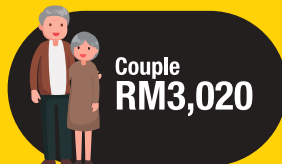
### MARRIED COUPLE



### SINGLE PARENT



### SENIOR



Estimated monthly budget





IPOH

# SINGLE

**PUBLIC TRANSPORT USER**

**RM1,740**



 <p><b>Food</b> RM620</p>	 <p><b>Housing (room rental)</b> RM270</p>	 <p><b>Healthcare</b> RM30</p>	 <p><b>Transportation</b> RM130</p>	 <p><b>Utilities</b> RM100</p>
 <p><b>Personal Savings</b> RM150</p>	 <p><b>Personal Care</b> RM90</p>	 <p><b>Ad hoc / One-off</b> RM80</p>	 <p><b>Social Participation</b> RM150</p>	 <p><b>Discretionary Expenses</b> RM120</p>

**CAR OWNER**

**RM2,360**



 <p><b>Food</b> RM620</p>	 <p><b>Housing (room rental)</b> RM270</p>	 <p><b>Healthcare</b> RM30</p>	 <p><b>Transportation</b> RM660</p>	 <p><b>Utilities</b> RM100</p>
 <p><b>Personal Savings</b> RM150</p>	 <p><b>Personal Care</b> RM90</p>	 <p><b>Ad hoc / One-off</b> RM170</p>	 <p><b>Social Participation</b> RM150</p>	 <p><b>Discretionary Expenses</b> RM120</p>

Estimated monthly budget

IPOH

# MARRIED COUPLE



WITHOUT CHILDREN

**RM4,210**



Food

RM960



Housing

RM800



Healthcare

RM70



Transportation

RM870



Utilities

RM310



Personal Savings

RM300



Personal Care

RM120



Ad hoc / One-off

RM320



Social Participation

RM200



Discretionary Expenses

RM260



WITH ONE CHILD

**RM5,470**



Childcare

RM620



Food

RM1,350



Housing

RM800



Healthcare

RM90



Transportation

RM880



Utilities

RM320



Personal Savings

RM300



Personal Care

RM140



Ad hoc / One-off

RM400



Social Participation

RM240



Discretionary Expenses

RM330

Estimated monthly budget

**IPOH**

# MARRIED COUPLE

WITH TWO CHILDREN

**RM6,290**



Childcare  
RM980



Food  
RM1,630



Housing  
RM800



Healthcare  
RM110



Transportation  
RM890



Utilities  
RM330



Personal Savings  
RM300



Personal Care  
RM160



Ad hoc / One-off  
RM490



Social Participation  
RM260



Discretionary Expenses  
RM340

Estimated monthly budget

IPOH

# SINGLE PARENT

WITH ONE CHILD  
**RM4,320**



Childcare  
RM620



Food  
RM1,030



Housing  
RM800



Healthcare  
RM60



Transportation  
RM670



Utilities  
RM270



Personal Savings  
RM150



Personal Care  
RM110



Ad hoc / One-off  
RM230



Social Participation  
RM190



Discretionary Expenses  
RM190

WITH TWO CHILDREN  
**RM5,040**



Childcare  
RM980



Food  
RM1,280



Housing  
RM800



Healthcare  
RM80



Transportation  
RM680



Utilities  
RM280



Personal Savings  
RM150



Personal Care  
RM130



Ad hoc / One-off  
RM250



Social Participation  
RM210



Discretionary Expenses  
RM200

Estimated monthly budget

IPOH

# SENIOR



**COUPLE**  
**RM3,020**



Food  
RM970



Housing  
RM480



Healthcare  
RM130



Transportation  
RM500



Utilities  
RM300



Personal Care  
RM110



Ad hoc / One-off  
RM210



Social Participation  
RM170



Discretionary Expenses  
RM150



**SINGLE**  
**RM2,370**



Food  
RM630



Housing  
RM480



Healthcare  
RM70



Transportation  
RM500



Utilities  
RM160



Personal Care  
RM80



Ad hoc / One-off  
RM170



Social Participation  
RM150




Discretionary Expenses  
RM130

# BELANJAWANKU FOR SEREMBAN

## Monthly budget estimates

### SINGLE



Public transport user  
RM1,780



Car owner  
RM2,400

### MARRIED COUPLE



without children  
RM4,390



with one child  
RM5,740



with two children  
RM6,540

### SINGLE PARENT



with one child  
RM4,530



with two children  
RM5,270

### SENIOR



Couple  
RM3,080



Single  
RM2,440

Estimated monthly budget

# SEREMBAN

## SINGLE

**PUBLIC TRANSPORT USER**

**RM1,780**



Food

RM620



Housing  
(room rental)

RM300



Healthcare

RM30



Transportation

RM140



Utilities

RM100



Personal Savings

RM150



Personal Care

RM90



Ad hoc / One-off

RM80



Social Participation

RM150



Discretionary Expenses

RM120

**CAR OWNER**

**RM2,400**



Food

RM620



Housing  
(room rental)

RM300



Healthcare

RM30



Transportation

RM670



Utilities

RM100



Personal Savings

RM150



Personal Care

RM90



Ad hoc / One-off

RM170



Social Participation

RM150



Discretionary Expenses

RM120

Estimated monthly budget

**SEREMBAN**

**MARRIED COUPLE**



**WITHOUT CHILDREN**

**RM4,390**



Food

RM990



Housing

RM950



Healthcare

RM60



Transportation

RM880



Utilities

RM310



Personal Savings

RM300



Personal Care

RM120



Ad hoc / One-off

RM320



Social Participation

RM200



Discretionary Expenses

RM260



**WITH ONE CHILD**  
**RM5,740**



Childcare

RM670



Food

RM1,410



Housing

RM950



Healthcare

RM90



Transportation

RM890



Utilities

RM320



Personal Savings

RM300



Personal Care

RM140



Ad hoc / One-off

RM400



Social Participation

RM240



Discretionary Expenses

RM330

Estimated monthly budget

# SEREMBAN

## MARRIED COUPLE

WITH TWO CHILDREN

**RM6,540**



Childcare  
RM1,020



Food  
RM1,680



Housing  
RM950



Healthcare  
RM110



Transportation  
RM900



Utilities  
RM330



Personal Savings  
RM300



Personal Care  
RM160



Ad hoc / One-off  
RM490



Social Participation  
RM260



Discretionary Expenses  
RM340

Estimated monthly budget

**SEREMBAN**

**SINGLE PARENT**

**WITH ONE CHILD**  
**RM4,530**



Childcare  
RM670



Food  
RM1,030



Housing  
RM950



Healthcare  
RM60



Transportation  
RM680



Utilities  
RM270



Personal Savings  
RM150



Personal Care  
RM110



Ad hoc / One-off  
RM230



Social Participation  
RM190



Discretionary Expenses  
RM190

**WITH TWO CHILDREN**  
**RM5,270**



Childcare  
RM1,020



Food  
RM1,310



Housing  
RM950



Healthcare  
RM80



Transportation  
RM690



Utilities  
RM280



Personal Savings  
RM150



Personal Care  
RM130



Ad hoc / One-off  
RM250



Social Participation  
RM210



Discretionary Expenses  
RM200

Estimated monthly budget

# SEREMBAN

## SENIOR



**COUPLE**  
**RM3,080**



Food

RM980



Housing

RM540



Healthcare

RM110



Transportation

RM500



Utilities

RM300



Personal Care

RM110



Ad hoc / One-off

RM210



Social Participation

RM180



Discretionary Expenses

RM150



**SINGLE**  
**RM2,440**



Food

RM630



Housing

RM540



Healthcare

RM70



Transportation

RM500



Utilities

RM160



Personal Care

RM80



Ad hoc / One-off

RM170



Social Participation

RM160



Discretionary Expenses

RM130

# BELANJAWANKU FOR MALACCA CITY

## Monthly budget estimates

### SINGLE



Public transport user  
RM1,740



Car owner  
RM2,370

### MARRIED COUPLE



without children  
RM4,230



with one child  
RM5,500



with two children  
RM6,320

### SINGLE PARENT



with one child  
RM4,320



with two children  
RM5,050

### SENIOR



Couple  
RM3,000



Single  
RM2,360

Estimated monthly budget

# MALACCA CITY

## SINGLE

**PUBLIC TRANSPORT USER**

# RM1,740



Food

RM620



Housing  
(room rental)

RM270



Healthcare

RM30



Transportation

RM130



Utilities

RM100



Personal Savings

RM150



Personal Care

RM90



Ad hoc / One-off

RM80



Social Participation

RM150



Discretionary Expenses

RM120

**CAR OWNER**

# RM2,370



Food

RM620



Housing  
(room rental)

RM270



Healthcare

RM30



Transportation

RM670



Utilities

RM100



Personal Savings

RM150



Personal Care

RM90



Ad hoc / One-off

RM170



Social Participation

RM150



Discretionary Expenses

RM120

Estimated monthly budget

**MALACCA CITY**

**MARRIED COUPLE**



**WITHOUT CHILDREN**

**RM4,230**



Food

RM980



Housing

RM800



Healthcare

RM60



Transportation

RM880



Utilities

RM310



Personal Savings

RM300



Personal Care

RM120



Ad hoc / One-off

RM320



Social Participation

RM200



Discretionary Expenses

RM260



**WITH ONE CHILD**

**RM5,500**



Childcare

RM630



Food

RM1,360



Housing

RM800



Healthcare

RM90



Transportation

RM890



Utilities

RM320



Personal Savings

RM300



Personal Care

RM140



Ad hoc / One-off

RM400



Social Participation

RM240



Discretionary Expenses

RM330

Estimated monthly budget

**MALACCA CITY**

**MARRIED COUPLE**

**WITH TWO CHILDREN**

**RM6,320**



**Childcare**  
**RM990**



**Food**  
**RM1,650**



**Housing**  
**RM800**



**Healthcare**  
**RM100**



**Transportation**  
**RM900**



**Utilities**  
**RM330**



**Personal Savings**  
**RM300**



**Personal Care**  
**RM160**



**Ad hoc / One-off**  
**RM490**



**Social Participation**  
**RM260**



**Discretionary Expenses**  
**RM340**

Estimated monthly budget

**MALACCA CITY**

**SINGLE PARENT**

**WITH ONE CHILD**  
**RM4,320**



Childcare  
RM630



Food  
RM1,010



Housing  
RM800



Healthcare  
RM50



Transportation  
RM680



Utilities  
RM270



Personal Savings  
RM150



Personal Care  
RM110



Ad hoc / One-off  
RM230



Social Participation  
RM200



Discretionary Expenses  
RM190

**WITH TWO CHILDREN**  
**RM5,050**



Childcare  
RM990



Food  
RM1,280



Housing  
RM800



Healthcare  
RM70



Transportation  
RM690



Utilities  
RM280



Personal Savings  
RM150



Personal Care  
RM130



Ad hoc / One-off  
RM250



Social Participation  
RM210



Discretionary Expenses  
RM200

Estimated monthly budget

# MALACCA CITY

## SENIOR



**COUPLE**  
**RM3,000**



Food

RM970



Housing

RM470



Healthcare

RM110



Transportation

RM500



Utilities

RM300



Personal Care

RM110



Ad hoc / One-off

RM210



Social Participation

RM180



Discretionary Expenses

RM150



**SINGLE**  
**RM2,360**



Food

RM630



Housing

RM470



Healthcare

RM70



Transportation

RM500



Utilities

RM160



Personal Care

RM80



Ad hoc / One-off

RM170



Social Participation

RM150



Discretionary Expenses

RM130



# *Summary for all cities*



**SINGLE  
PUBLIC  
TRANSPORT  
USER**



**SINGLE  
CAR OWNER**



**MARRIED  
COUPLE  
WITHOUT  
CHILDREN**



**MARRIED  
COUPLE  
WITH  
ONE CHILD**

	<b>SINGLE PUBLIC TRANSPORT USER</b>	<b>SINGLE CAR OWNER</b>	<b>MARRIED COUPLE WITHOUT CHILDREN</b>	<b>MARRIED COUPLE WITH ONE CHILD</b>
<b>Klang Valley</b>	RM1,970	RM2,800	RM4,970	RM6,420
<b>Johor Bahru</b>	RM1,790	RM2,400	RM4,360	RM5,770
<b>Kota Kinabalu</b>	RM1,730	RM2,330	RM4,200	RM5,460
<b>Kuala Terengganu</b>	RM1,710	RM2,320	RM4,120	RM5,320
<b>Alor Setar</b>	RM1,600	RM2,210	RM3,940	RM5,130
<b>Kuching</b>	RM1,730	RM2,320	RM4,120	RM5,380
<b>Kuantan</b>	RM1,730	RM2,320	RM4,130	RM5,380
<b>Kota Bharu</b>	RM1,610	RM2,260	RM4,010	RM5,250
<b>Georgetown</b>	RM1,860	RM2,570	RM4,600	RM6,030
<b>Ipoh</b>	RM1,740	RM2,360	RM4,210	RM5,470
<b>Seremban</b>	RM1,780	RM2,400	RM4,390	RM5,740
<b>Malacca City</b>	RM1,740	RM2,370	RM4,230	RM5,500



**MARRIED  
COUPLE**  
WITH TWO  
CHILDREN



**SINGLE  
PARENT**  
WITH ONE CHILD



**SINGLE  
PARENT**  
WITH TWO  
CHILDREN



**SENIOR  
COUPLE**



**SENIOR  
SINGLE**

RM7,440

RM5,120

RM6,070

RM3,390

RM2,690

RM6,560

RM4,530

RM5,280

RM3,180

RM2,500

RM6,290

RM4,280

RM5,020

RM3,080

RM2,430

RM6,080

RM4,150

RM4,830

RM2,870

RM2,220

RM5,880

RM3,970

RM4,640

RM2,760

RM2,160

RM6,170

RM4,190

RM4,900

RM2,940

RM2,300

RM6,170

RM4,200

RM4,910

RM2,940

RM2,300

RM5,990

RM4,080

RM4,750

RM2,840

RM2,200

RM6,870

RM4,800

RM5,540

RM3,300

RM2,620

RM6,290

RM4,320

RM5,040

RM3,020

RM2,370

RM6,540

RM4,530

RM5,270

RM3,080

RM2,440

RM6,320

RM4,320

RM5,050

RM3,000

RM2,360

# Tracking the Trends in Living Expenses

Over the past two years, prices of goods and services have steadily increased across Malaysia, with expenses rising in all states. From 2022 to 2024, every household category nationwide experienced an increasing cost of living, especially in Klang Valley, which continues to be the most expensive region in Malaysia.

Recognising this upward trend is essential for effective financial planning. By understanding how expenses have increased, you can make more informed decisions for your financial future.

Whether you're planning a major life change, such as buying a car or starting a family, or trying to spend more prudently, it is important to account for these rising costs in your budget.

Belanjawanku serves as a valuable guide to help you navigate these changes and offers insights into essential spending to help you plan a more sustainable financial future.

KLANG VALLEY AT A GLANCE:

## DIFFERENCE BETWEEN 2022/2023 AND 2024/2025

### SINGLE



Public transport user

2022 RM1,930  +2.1% 2024 RM1,970



Car owner

2022 RM2,600  +7.7% 2024 RM2,800

### MARRIED COUPLE



without children

2022 RM4,630  +7.3% 2024 RM4,970



with one child

2022 RM5,980  +7.4% 2024 RM6,420



with two children

2022 RM6,890  +8.0% 2024 RM7,440

### SINGLE PARENT



with one child

2022 RM4,740  +8.0% 2024 RM5,120



with two children

2022 RM5,650  +7.4% 2024 RM6,070

### SENIOR



Couple

2022 RM3,210  +5.6% 2024 RM3,390



Single

2022 RM2,520  +6.7% 2024 RM2,690

# INCREASE IN EXPENDITURE ACCORDING TO HOUSEHOLD LIFE STAGES IN KLANG VALLEY

## SINGLE

Public transport user



RM1,970

42%

Increase due to car instalments, fuel, vehicle maintenance, parking charges and highway tolls.

Car owner



RM2,800

## MARRIED COUPLE

Single Car Owner



RM2,800

78%

Increase due to transition from room rental to house rental / mortgage, transportation and food.

Without children



RM4,970

29%

Increase due to childcare and food.

With one child



RM6,420

16%

Increase due to additional spending on childcare and food.

With two children



RM7,440

## SINGLE PARENT

With one child



RM5,120

19%

Increase due to additional spending on childcare and food.

With two children



RM6,070

## SENIOR

Single



RM2,690

26%

Increase due to spending on food and utilities.

Couple



RM3,390



# ***Do you want to know more about Belanjawanku?***

- Methodology and data collection
- Basis of development of Belanjawanku
- Construction of Belanjawanku
- Full-length report on Belanjawanku 2024/2025



**Scan here for more information**



In collaboration with



PUSAT PENYELIDIKAN KESEJAHTERAAN SOSIAL  
Social Wellbeing Research Centre (SWRC)

## BELANJAWANKU

Expenditure guide for Malaysian  
individuals and families

KLANG VALLEY & SELECTED CITIES  
2024/2025

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