

Comparing Belanjawanku/Malaysia Reference Budget 2019 and 2022–2023

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Abstract

Reference budgets provide a structured benchmark for household financial planning, but comparisons across editions require consistent household definitions, expenditure coverage and calculation procedures. This study compares Belanjawanku 2019 with Belanjawanku 2022/2023, focusing on published monthly budget estimates for the Klang Valley. A descriptive documentary approach is used to examine methodological differences, recalculate expenditure changes and compare household profiles. The analysis covers six household categories available in both editions and reports three additional categories separately for 2022/2023. Total monthly budgets, including savings where allocated, increased by 3.21% for single public-transport users, 4.42% for single car owners, 4.75% for married couples without children, 4.36% for married couples with one child, 4.08% for married couples with two children and 3.88% for senior couples. Food and housing account for much of the increase among working-age household categories, partly offset by lower transport allocations. In 2022/2023, the monthly budgets for single parents with one and two children were RM4,740 and RM5,650, respectively, while the budget for a senior single was RM2,520. These figures describe reference household types rather than expenditure trajectories of the same households over time. Edition-to-edition differences cannot be attributed solely to inflation, recession or the COVID-19 pandemic because basket specifications, pricing and household assumptions may also differ. The study clarifies the interpretation of Belanjawanku as a planning benchmark and highlights the need to adapt its assumptions to individual circumstances before assessing affordability or financial resilience.

Keywords: Belanjawanku; reference budget; household expenditure; financial planning; financial literacy; Malaysia

Introduction

Households must allocate limited financial resources across daily needs, debt commitments, savings and longer-term goals. These decisions become more difficult when income is uncertain or the costs of essential goods and services change. A reference budget can help households organise these competing demands by identifying the goods, services and financial allocations associated with a specified standard of living. Its usefulness depends on

understanding both the amounts presented and the assumptions underlying them.

Belanjawanku is an expenditure guide developed through collaboration between the Employees Provident Fund (EPF/KWSP) and the Social Wellbeing Research Centre (SWRC), Universiti Malaya. The first edition was launched in March 2019 and focused on the Klang Valley (EPF, 2019). The 2022/2023 edition provides estimates for the Klang Valley and 11 additional cities. Its budgets extend

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beyond basic consumption to include social participation, discretionary expenditure and savings for applicable household categories (SWRC, 2019, 2023). These are reference allocations for particular household circumstances, rather than universal spending limits or observed average expenditures for all Malaysians.

Comparing editions can reveal which published allocations have changed and how budget requirements differ across household types. However, a change in a reference budget is not automatically a measure of inflation. It may reflect revised prices, quantities, product choices, household definitions or estimation procedures. Similarly, differences between a single adult, a family with children and a senior couple do not demonstrate how the spending of one household evolves over its lifetime. Maintaining these distinctions is necessary if the guide is to support sound financial advice.

This study addresses two research questions. First, how do the coverage, construction and published expenditure estimates of Belanjawanku 2019 and 2022/2023 differ? Second, how do the monthly reference budgets vary across single adults, married couples, single parents and seniors in the Klang Valley? The contribution is a transparent comparison of published estimates, with consistent treatment of savings, unavailable observations and percentage changes. The analysis is deliberately historical; it does not present the 2022/2023 figures as current expenditure recommendations.

Literature Review

Household Finance and Financial Literacy

Household finance examines interconnected decisions about consumption, saving, borrowing, insurance, housing and retirement. Gomes et al. (2021) emphasise the complexity and heterogeneity of these decisions, including the role of financial knowledge and the social environment. A household budget

therefore needs to be interpreted alongside income security, family responsibilities, existing assets and access to financial services. Similar expenditure totals may be associated with very different financial positions.

Financial literacy provides knowledge and skills relevant to managing these choices. Lusardi (2019) documents widespread gaps in understanding basic financial concepts and explains their implications for financial decision-making. A reference budget can translate some of these concepts into a practical discussion of spending priorities and future commitments. Nevertheless, providing a budget guide and demonstrating that it improves financial literacy are separate tasks. The present study assesses the guide's published estimates; it does not evaluate changes in users' knowledge or behaviour.

Financial Vulnerability and Resilience

Financial vulnerability concerns a household's difficulty meeting commitments or absorbing adverse events. Malaysian survey evidence associates vulnerability with financial and socioeconomic characteristics, including income, marital status, age and education (Daud et al., 2019). This perspective cautions against attributing financial hardship solely to poor budgeting. Income constraints and household responsibilities can limit the choices available even when individuals understand the principles of financial management.

Financial resilience also extends beyond a single measure of savings or debt. Salignac et al. (2019) conceptualise resilience through economic resources, access to financial products and services, financial knowledge and behaviour, and social capital. Reference budgets can inform an assessment of expenditure needs, but they do not directly measure these wider resources. Establishing resilience requires information about the household's ability to respond to disruptions, as well as its routine monthly spending.

Reference Budgets and Comparability

Reference budgets specify the resources needed for participation in a particular social and institutional setting. Penne et al. (2020) examine their use in assessing minimum-income adequacy, including the relevance of public services. Mäkinen (2021) demonstrates that reference budgets constructed for similar household types can nevertheless differ because of their information bases, selection criteria and pricing methods. These studies support examining the construction of a budget alongside its numerical totals.

For Belanjawanku, this implies that common category labels are only the starting point for comparison. Housing may represent a room rental, a mortgage-related allocation or another valuation convention; childcare depends on children's ages and care arrangements; and transport depends on assumed vehicle ownership and travel needs. Consequently, the present analysis reports differences in published reference allocations while explicitly limiting claims about price changes, affordability and household behaviour.

Data and Methodology

Research Design and Source Selection

The study uses a descriptive documentary comparison of two SWRC reports: Belanjawanku

2019: Reference Budget for Malaysians and Belanjawanku 2022/2023: Expenditure Guide for Malaysians. The 2019 values are taken from Table 15, "Reference Budget Estimates with Savings" (p. 39). The later values are taken from the Klang Valley rows of Tables 12–20 (pp. 57–65). These locations provide an explicit and reproducible basis for the numerical comparison. The original report tables, rather than secondary summaries, determine the values used here.

The geographical comparison is restricted to the Klang Valley, which appears in both editions. The additional cities in the later report are excluded from the numerical time comparison, preventing a change in the regional composition of the dataset from driving the reported differences. This restriction does not establish that all underlying price-survey locations or household assumptions are identical. The study neither collects new household observations nor reanalyses the original survey microdata.

Nine household categories are presented in the later edition, of which six have corresponding estimates in the 2019 report (Table 1). Single parents with one or two children and senior singles are reported as 2022/2023 profiles only. Their absence from the selected 2019 tables is treated as unavailable information, not as zero expenditure. No edition-to-edition percentage change is calculated for these categories.

Table 1

Household coverage in the two editions

Household category	2019	2022/2023	Two-edition comparison
Single: public transport	Available	Available	Yes
Single: car owner	Available	Available	Yes
Married: no children	Available	Available	Yes
Married: one child	Available	Available	Yes
Married: two children	Available	Available	Yes
Single parent: one child	—	Available	No
Single parent: two children	—	Available	No
Senior single	—	Available	No
Senior couple	Available	Available	Yes

Sources: SWRC (2019), Table 15, p. 39; SWRC (2023), Tables 12–20, pp. 57–65. — = no corresponding estimate in the selected 2019 table. Senior couple, rather than senior single, is the comparable older-household category.

Harmonisation and Calculations

Eleven categories are retained: food and non-alcoholic beverages, housing, utilities, transport, personal care, healthcare, childcare, ad hoc expenses, social participation, discretionary expenses and savings. Where the 2019 report separates public and private transport, rental and mortgage-related housing, or childcare by age group, the applicable entries are combined to match these headings. Subtotals are excluded from the addition to avoid double counting. Each total is checked against the sum of its component allocations.

Savings are included consistently when a source table allocates them. Accordingly, the total is termed a monthly reference budget rather than consumption expenditure alone. Allocations reported as monthly averages, including annual or irregular expenses, remain on that basis. All amounts are nominal Malaysian ringgit (RM) per household per month, except that a single-person household naturally contains one person.

For each matched household category and budget component, the percentage difference is calculated as:

$$\begin{aligned} & \text{Percentage change} \\ &= \frac{2022/2023 \text{ amount} - 2019 \text{ amount}}{2019 \text{ amount}} \quad (1) \\ & \times 100 \end{aligned}$$

The same calculation is applied to total budgets. Changes are rounded to two decimal places and represent the full difference between the editions, not

annual growth rates. A percentage is not calculated when the 2019 amount is zero or unavailable; an em dash is used instead. A zero monetary allocation is retained where explicitly shown in the source. For comparisons between household types within 2022/2023, the denominator is stated in the accompanying discussion. No statistical significance tests are performed because the analysis concerns published benchmark amounts rather than a sample-based estimator with reported sampling uncertainty.

Methodological Comparability

Both reports use household consultation and price information to construct reference budgets. Their methodological descriptions also reflect the development and expansion of the project over several waves. The 2022/2023 report describes follow-up telephone interviews, an online survey and interactive questionnaires for locations where face-to-face discussions were constrained. These procedures are described as surveys, interviews and interactive questionnaires in the report (SWRC, 2023, Chapter 5). A broader geographical scope does not, by itself, establish superior statistical validity.

The main comparability considerations are summarised in Table 2. In particular, the reports do not supply the matched item-level prices and quantities needed here to hold the basket constant. The analysis can decompose the total monetary difference into contributions from expenditure categories, but it cannot separate a pure price effect from changes in quantities, quality or estimation conventions.

Table 2

Comparability considerations for interpreting budget differences

Dimension	2019 report	2022/2023 report	Treatment in this study
Geography	Klang Valley	Klang Valley and 11 cities	Use Klang Valley only
Household coverage	Six budget categories	Nine budget categories	Compare six; report three separately
Data collection	Focus groups, questionnaires and price information	Multi-wave consultation, surveys, interviews and price information	Do not pool respondents or rank validity
Children's ages	Profile text: younger child aged 4 or below; childcare table: below 6	Younger child: birth to 6; older child: 7–13	Treat age alignment as imperfect
Housing	Room rental or household-specific housing valuation	Room rental or household-specific housing valuation	Common label does not guarantee identical valuation
Transport	Profile-specific public/private transport	Profile-specific public/private transport	Keep single transport groups separate
Savings	Separate allocations included in Table 15 totals	Separate allocations included in household totals	Include consistently; distinguish from consumption
Basket specification	Published category estimates	Updated category estimates	No constant-basket price index estimated

Sources: SWRC (2019), Chapters 5–8; SWRC (2023), Chapters 5–9. The 2019 report's age descriptions are not fully uniform, so exact age equivalence is not assumed. Differences are interpreted as changes in published reference allocations.

Results and Discussion

Coverage and Household Assumptions

The later edition expands the range of locations and household categories for which budget estimates are available. Within its Klang Valley description, the named Selangor districts are Gombak, Hulu Langat, Petaling, Klang, Kuala Langat and Sepang; six districts, alongside Kuala Lumpur and Putrajaya. The expansion improves the range of reference profiles available to users, although this study does not compare budgets across the additional cities.

Household assumptions are central to interpreting the results. Working-age single adults rent a room, whereas family profiles use a dwelling-level housing allocation. Married couples are assumed to own a car and a motorcycle; the later report specifies a car without a motorcycle for single parents. The younger-child and older-child assumptions determine childcare provision. The later report's healthcare basket includes routine private general-practitioner and

dental visits (SWRC, 2023, pp. 27–28, 33–34, 64). These assumptions describe reference cases rather than the full range of household circumstances.

Single-Person Households

Table 3 shows that the monthly budget for a single public-transport user increased from RM1,870 in 2019 to RM1,930 in 2022/2023, a rise of RM60 or 3.21%. For a single car owner, it increased from RM2,490 to RM2,600, a rise of RM110 or 4.42%.

Both profiles have identical food and housing increases: food rises by RM60, from RM550 to RM610 (10.91%), and housing by RM70, from RM300 to RM370 (23.33%). Utilities decline by RM10 (10.00%) in each profile. Transport differs substantially: the allocation for public-transport users falls from RM200 to RM140 (30.00%), whereas that for car owners falls from RM770 to RM760 (1.30%). All other displayed allocations remain unchanged. Thus, the larger transport reduction offsets more of the food and housing increase for public-transport users.

Table 3

Monthly reference budgets for single adults in the Klang Valley (RM)

Budget component	Public transport 2019	Public transport 2022/2023	Change (%)	Car owner 2019	Car owner 2022/2023	Change (%)
Food and non-alcoholic beverages	550	610	+10.91	550	610	+10.91
Housing	300	370	+23.33	300	370	+23.33
Utilities	100	90	-10.00	100	90	-10.00
Transport	200	140	-30.00	770	760	-1.30
Personal care	70	70	0.00	70	70	0.00
Healthcare	30	30	0.00	30	30	0.00
Childcare	0	0	—	0	0	—
Ad hoc expenses	90	90	0.00	140	140	0.00
Social participation	150	150	0.00	150	150	0.00
Discretionary expenses	130	130	0.00	130	130	0.00
Savings	250	250	0.00	250	250	0.00
Total including savings	1,870	1,930	+3.21	2,490	2,600	+4.42

Sources: SWRC (2019), Table 15, p. 39; SWRC (2023), Tables 12–13, pp. 57–58. Changes recalculated from displayed amounts. — = percentage undefined because the baseline is zero; it does not indicate missing expenditure in this table.

Within 2022/2023, the car-owner budget exceeds the public-transport budget by RM670, or 34.72% of the public-transport total. This difference comprises RM620 in transport and RM50 in ad hoc expenses. It illustrates the budget implications of the two assumed transport arrangements, but it does not establish that every household could save RM670 by switching modes. Actual feasibility depends on service access, journey requirements and existing vehicle commitments.

Married-Couple Households

Table 4 presents married couples in three panels. For couples without children, the total rises from RM4,420 to RM4,630, an increase of RM210 or 4.75%. Food, housing and utilities increase by RM90, RM130 and RM20, respectively, while transport declines by RM30. Housing records the largest absolute increase. The remaining categories, including the RM400 savings allocation, are unchanged.

Table 4

Panel A. Monthly reference budget: married: no children (RM)

Budget component	2019	2022/2023	Change (%)
Food and non-alcoholic beverages	870	960	+10.34
Housing	870	1,000	+14.94
Utilities	290	310	+6.90
Transport	1,020	990	-2.94
Personal care	100	100	0.00
Healthcare	70	70	0.00
Childcare	0	0	—
Ad hoc expenses	300	300	0.00
Social participation	200	200	0.00
Discretionary expenses	300	300	0.00
Savings	400	400	0.00
Total including savings	4,420	4,630	+4.75

Sources: SWRC (2019), Table 15, p. 39; SWRC (2023), Table 14, p. 59. Changes recalculated. — = undefined percentage where the baseline allocation is zero.

For married couples with one child, the total increases from RM5,730 to RM5,980, or RM250 (4.36%). Food increases by 9.23%, housing by 14.94% and utilities by 6.67%. Transport declines by

2.91%, while discretionary expenditure rises by 2.63%. Childcare remains RM650 and savings remain RM400. Unchanged reference allocations do not

demonstrate unchanged market prices for every underlying item.

Table 4

Panel B. Monthly reference budget: married: one child (RM)

Budget component	2019	2022/2023	Change (%)
Food and non-alcoholic beverages	1,300	1,420	+9.23
Housing	870	1,000	+14.94
Utilities	300	320	+6.67
Transport	1,030	1,000	-2.91
Personal care	120	120	0.00
Healthcare	100	100	0.00
Childcare	650	650	0.00
Ad hoc expenses	340	340	0.00
Social participation	240	240	0.00
Discretionary expenses	380	390	+2.63
Savings	400	400	0.00
Total including savings	5,730	5,980	+4.36

Sources: SWRC (2019), Table 15, p. 39; SWRC (2023), Table 15, p. 60. Changes recalculated. — = undefined percentage where the baseline allocation is zero.

For married couples with two children, the total rises from RM6,620 to RM6,890, or RM270 (4.08%). Food, housing and utilities increase by 9.03%, 14.94% and 6.45%, respectively. Transport declines by 2.88%, and discretionary expenditure increases by 2.56%.

Childcare remains RM1,150. Although this household category has the largest absolute increase among the six matched profiles, its percentage increase is below that of married couples without children because its initial budget is larger.

Table 4

Panel C. Monthly reference budget: married: two children (RM)

Budget component	2019	2022/2023	Change (%)
Food and non-alcoholic beverages	1,550	1,690	+9.03
Housing	870	1,000	+14.94
Utilities	310	330	+6.45
Transport	1,040	1,010	-2.88
Personal care	140	140	0.00
Healthcare	120	120	0.00
Childcare	1,150	1,150	0.00
Ad hoc expenses	400	400	0.00
Social participation	250	250	0.00
Discretionary expenses	390	400	+2.56
Savings	400	400	0.00
Total including savings	6,620	6,890	+4.08

Sources: SWRC (2019), Table 15, p. 39; SWRC (2023), Table 16, p. 61. Changes recalculated. — = undefined percentage where the baseline allocation is zero.

The 2022/2023 budgets also illustrate differences across family configurations. The one-child couple profile exceeds the childless-couple profile by RM1,350 (29.16% of RM4,630). The two-child profile exceeds the one-child profile by RM910 (15.22% of RM5,980). These are comparisons between reference household types, not estimates of

the causal or lifetime cost of having a child. The selected ages, care arrangements and common housing allocation shape the differences.

Single-Parent Households

Table 5 reports single-parent profiles for 2022/2023 only. The monthly totals are RM4,740 for a single parent with one child and RM5,650 for a

single parent with two children. Both totals include RM250 in savings. The one-child profile includes RM650 in childcare. These values follow the original report's Tables 19 and 20, including their savings columns.

Table 5

Monthly reference budgets for single parents in the Klang Valley, 2022/2023 (RM)

Budget component	One child	Two children
Food and non-alcoholic beverages	1,060	1,330
Housing	1,000	1,000
Utilities	270	280
Transport	770	780
Personal care	90	110
Healthcare	60	80
Childcare	650	1,150
Ad hoc expenses	180	240
Social participation	190	200
Discretionary expenses	220	230
Savings	250	250
Total including savings	4,740	5,650

Source: SWRC (2023), Tables 19–20, pp. 64–65. No corresponding 2019 estimates are available in the selected source table, so no temporal percentage change is reported. The source allocates childcare of RM650 and RM1,150 and savings of RM250 to both profiles.

The two-child profile is RM910 higher, equivalent to 19.20% of the one-child budget. Childcare accounts for RM500 of this difference and food for RM270; together, they explain RM770, or 84.62%, of the displayed gap. Other increases occur in utilities, transport, personal care, healthcare, ad hoc expenses, social participation and discretionary expenses. Housing and savings are identical across the two profiles. Childcare and food account for most of the difference.

Single-parent budgets are lower than married-couple budgets with the same number of children. The one-child single-parent budget is RM1,240 below RM5,980, or 20.74% lower using the married-couple budget as the denominator. The two-child single-parent budget is also RM1,240 below the

corresponding married-couple budget of RM6,890, or 18.00% lower. These smaller totals do not establish greater affordability for single parents: the number and stability of income sources, transfers and caring responsibilities are not observed in this comparison.

Senior Households

Table 6 shows a monthly budget of RM2,520 for a senior single in 2022/2023. A corresponding 2019 estimate is unavailable, so no temporal change is calculated. For senior couples, the total increases from RM3,090 to RM3,210, a rise of RM120 or 3.88%. Food increases by RM80 (9.41%), healthcare by RM10 (7.69%) and discretionary expenses by RM40 (30.77%), while transport declines by RM10 (2.00%). The remaining allocations are unchanged.

Table 6

Monthly reference budgets for seniors in the Klang Valley (RM)

Budget component	Senior single 2019	Senior single 2022/2023	Senior couple 2019	Senior couple 2022/2023	Couple change (%)
Food and non-alcoholic beverages	—	610	850	930	+9.41
Housing	—	700	700	700	0.00
Utilities	—	150	290	290	0.00
Transport	—	490	500	490	-2.00
Personal care	—	60	90	90	0.00
Healthcare	—	70	130	140	+7.69
Childcare	—	0	0	0	—
Ad hoc expenses	—	140	230	230	0.00
Social participation	—	150	170	170	0.00
Discretionary expenses	—	150	130	170	+30.77
Savings	—	0	0	0	—
Total	—	2,520	3,090	3,210	+3.88

Sources: SWRC (2019), Table 15, p. 39; SWRC (2023), Tables 17–18, pp. 62–63. — in the senior-single 2019 column denotes unavailable estimates; — in the percentage column denotes a zero baseline. Childcare and savings are explicitly zero in the source profiles.

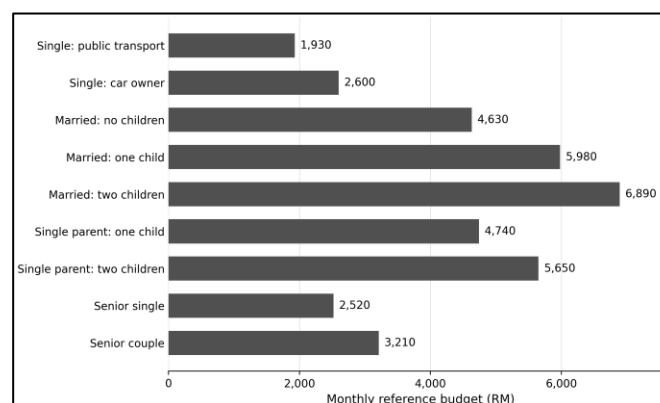
The senior-couple budget exceeds the senior-single budget by RM690, or 27.38%, in 2022/2023. Shared housing and transport allocations contribute to this difference being smaller than the cost of duplicating an entire single-person budget. Nevertheless, these reference cases do not capture all forms of disability, chronic illness, long-term care or family support. The zero savings allocation is a feature of the source estimates and should not be interpreted as evidence that older households have no need for liquidity or contingency planning.

Household Profiles and the Interpretation of Change

Figure 1 presents the 2022/2023 totals as a cross-sectional profile of household archetypes. Married couples with two children have the highest reference budget among the categories shown, while single public-transport users have the lowest. Senior households and single-parent households are separate profiles. The figure does not connect them as stages in a life-cycle trajectory because no household is followed over time.

Figure 1

Cross-sectional profile of monthly reference budgets by household type, Klang Valley, 2022/2023



Source: SWRC (2023), Tables 12–20, pp. 57–65; verified totals reproduced in Tables 3–6. Savings are included where allocated. Household types are illustrative reference categories, not sequential observations of the same household.

Across the six matched categories, nominal total increases range from 3.21% to 4.75%. Food allocations rise in every matched profile, while housing rises for working-age singles and married couples but remains unchanged for senior couples. Transport allocations decline in all six profiles. These component movements explain the arithmetic changes in totals. They do not, on their own, identify the economic mechanisms behind each revised allocation.

Inflation, changes in household needs and pandemic-related disruptions are possible contextual influences. However, neither their individual effects nor their relative contributions can be estimated using the published category totals alone. An unchanged allocation could coexist with different prices and quantities, while a higher allocation could reflect a revised housing or service assumption. This interpretation is consistent with the methodological sensitivity of reference budgets discussed by Mäkinen (2021). Consequently, the results should not be presented as a causal estimate of the pandemic's impact, a national cost-of-living index or evidence that households have become less financially literate.

Practical Implications, Limitations and Future Research

Implications for Financial Planning

The principal practical use of the comparison is to structure a discussion of household commitments. A planner can select the closest household profile, examine each expenditure category and replace reference values with the client's documented circumstances. Housing tenure, actual rent or mortgage payments, commuting arrangements, children's ages and health needs deserve particular attention. An expenditure level above the reference amount is not, by itself, evidence of overspending; necessary costs may differ from the assumed case.

Savings and consumption should be kept distinct when applying the totals. The displayed savings allocations are part of the budget requirement, while some housing values may reflect a valuation convention rather than a current cash payment. Actual cash-flow planning must therefore reconcile the guide with take-home income and payments already included elsewhere. Vehicle finance should not be counted again if it is already incorporated in transport, and insurance or annual charges should be checked against the discretionary and ad hoc categories before being added.

The household comparisons can support discussions about transport choices, care arrangements and family commitments. They cannot determine an individual household's ability to afford a car, support another child or retire. Those decisions require income, assets, liabilities, dependants and contingency needs. Moreover, because this is a historical comparison, practitioners should obtain an appropriately dated guide and current client information before using it for present-day advice.

For policymakers, reference budgets can inform discussion of income adequacy and access to services. They should be used alongside household-level evidence rather than treated as a single national threshold. Differences in public transport, housing and childcare access can affect the resources required to participate in society, consistent with the wider reference-budget literature (Penne et al., 2020). Assessing the adequacy of support therefore requires attention to both income and the availability of relevant services.

Limitations

The analysis is limited to two published editions and the Klang Valley. Retaining a common region reduces one comparability problem, but does not establish identical sampling locations, product specifications or household assumptions. Children's ages are not described uniformly across the reports, and housing valuations require careful interpretation. No matched item-level dataset is available in this study to separate changes in prices from changes in quantities, quality, service use or methodology.

The underlying fieldwork also predates the edition labels. Publication years should therefore not be interpreted as identical calendar-year observation windows for every component. The source reports describe evolving fieldwork procedures and do not provide a harmonised sample that can be treated as a longitudinal dataset. The recalculated percentages are descriptive differences in published nominal amounts,

without sampling-error estimates or tests of statistical significance.

The household profiles do not cover every combination of income, employment, disability, care needs or living arrangements. The analysis includes no household-level information on financial literacy, income adequacy, debt, assets or financial well-being. It cannot test whether users follow the guide, whether the recommended savings allocations are sufficient, or whether use of Belanjawanku improves resilience. Its findings also cannot be generalised to all regions of Malaysia.

Future Research

Future work could construct a matched database recording item descriptions, quantities, prices, outlets, pricing dates and replacement intervals for each household profile and edition. Repricing a fixed basket would help distinguish price movements from basket revisions. Sensitivity analysis could then show how alternative housing, transport, childcare and healthcare assumptions affect the totals. Clear version documentation would make edition-to-edition comparisons more reproducible.

Linking reference budgets to representative household surveys would allow researchers to estimate affordability gaps and examine how they vary by income, location and household circumstances. Panel data would be needed to investigate expenditure changes over the household life cycle. Separate evaluations of budget-guide users and suitable comparison groups could assess whether financial education and budgeting tools improve behaviour or resilience, rather than assuming such effects from the existence of a guide.

Conclusion

This study compares Belanjawanku 2019 and 2022/2023 using verified Klang Valley reference-budget tables. Monthly totals rise across all six

matched household categories, by 3.21%–4.75%. Food and housing are the main positive contributors for working-age profiles, partly offset by lower transport allocations. Senior couples record an increase of 3.88%. The later-edition totals for single parents with one and two children are RM4,740 and RM5,650, respectively, and the senior-single total is RM2,520. These three categories can be compared across household types within the later edition only.

Belanjawanku provides a useful structure for comparing expenditure needs under explicit household assumptions. Its interpretation must remain consistent with its design: the figures are reference allocations, the household profiles are cross-sectional, and edition differences combine potentially changing prices and assumptions. The comparison does not establish the causal effects of inflation, recession or COVID-19, nor does it measure actual household affordability. Its value for financial planning lies in making commitments and assumptions explicit, while supporting further assessment with household-specific evidence.

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