Malaysia’s average household spending is a poor benchmark for your own budget

The 2024 figures show why location, household size and the composition of spending deserve more attention when households compare their costs.

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Kundasang vegetable market, Sabah, 3 January 2014. Historical contextual photograph. Photo by CEphoto, Uwe Aranas / CC-BY-SA-3.0. Resized proportionally, uncropped.

How much is reasonable for a household to spend each month? Malaysia’s national mean of RM5,566 offers a starting point. Yet the median in 2024 was RM4,758, leaving a gap of RM808 between two common measures of household consumption. Choosing a benchmark changes the comparison. [S1] [S4]

Our judgement is that households should start with comparisons that match their location and size more closely. This report brings together official tables, reproducible calculations and four perspectives on why spending differs across households.

Two national figures tell different parts of the story

The mean spreads total consumption expenditure across households. The median marks the middle of the spending distribution. Their RM808 difference in 2024 shows that the national mean sits above the midpoint. It is a difference between indicators; interpreting it as an accounting error or an extra charge to every household would go beyond the evidence. [S1]

Monthly consumption	2022	2024	Two-year increase
Mean	RM5,150	RM5,566	8.1%
Median	RM4,282	RM4,758	11.1%

The mean rose by RM416 and the median by RM476. The median's cumulative increase was about 3.0 percentage points faster. That warrants attention to the middle of the distribution. Changes in household composition and consumption choices may also matter; the underlying causes require further analysis. [S1]

Urban and rural means differ by RM2,353

Urban households recorded mean monthly consumption of RM6,103 in 2024, compared with RM3,750 in rural areas. The national mean was RM537 below the urban mean and RM1,816 above the rural mean. [S3]

These group estimates reflect a combination of prices, incomes, household characteristics, housing arrangements and consumption choices. The gap cannot be interpreted directly as the extra cost an otherwise identical household would face after moving to a city.

Household size changes the comparison

People in household	Mean monthly consumption, 2024
One	RM3,676
Two	RM4,795
Three	RM5,596
Four or more	RM6,237

Households with four or more people spent RM2,561 more than one-person households on average. Their totals cover more people. The open-ended four-or-more group also prevents a valid per-person estimate simply by dividing its mean by four. [S2]

Four perspectives in one infographic

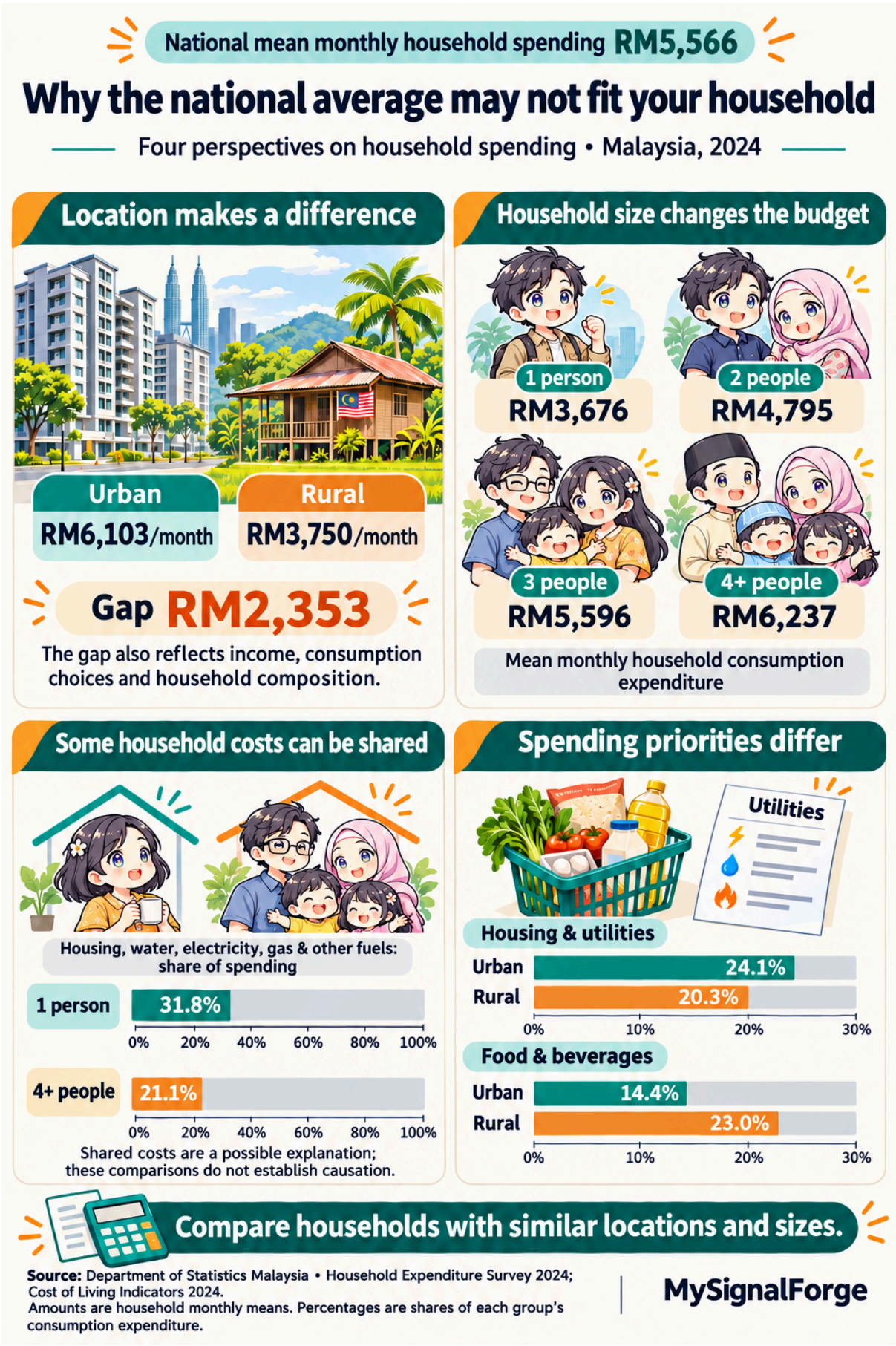

Figure 1. Source: Department of Statistics Malaysia. Compilation and calculations by MySignalForge. The four perspectives overlap; cost sharing is a proposed explanation. Housing includes imputed rent. Characters and scenes are AI-assisted illustrations.

Sharing a home may spread some costs

Housing, water, electricity, gas and other fuels accounted for 31.8% of one-person households' consumption, compared with 21.1% for households with four or more people: a 10.7 percentage-point difference. Shared facilities are a plausible explanation. Housing quality, income and other spending can also affect these shares, so the comparison does not isolate the contribution of sharing. [S2]

The consumption measure includes imputed rent for owner-occupied homes. A household can therefore be assigned a housing-service value even when it pays no rent that month. Comparisons with bank-account outgoings need a consistent definition. [S1]

Similar food spending takes different budget shares

Spending category, 2024	Urban	Rural
Food and beverages, monthly	RM879	RM864
Food and beverages, share	14.4%	23.0%
Housing and utilities, monthly	RM1,469	RM760
Housing and utilities, share	24.1%	20.3%

Mean food-and-beverage spending differed by just RM15, while its rural budget share was 8.6 percentage points higher. The lower rural consumption total is an important arithmetic reason for that difference. The RM709 housing-category gap accounts for about 30.1% of the RM2,353 total urban-rural gap. This is a descriptive decomposition, with no causal attribution to a particular policy or price change. [S3]

Food and beverages is reported separately from restaurants and accommodation services. The RM879 and RM864 figures therefore should not be used as a measure of all food-related expenditure including eating out. [S3]

A closer comparison gives households more context

Location and household size offer a better starting point, followed by housing, transport and care needs. Lower spending can reflect thrift or constrained consumption; an assessment of wellbeing also needs income and living conditions. These tables support more specific comparisons, while the causal contribution of each factor remains unmeasured.

Scope and definitions

This is descriptive secondary analysis of public aggregate statistics on household consumption in Malaysia. Time comparisons use 2022 and 2024; location and size comparisons use 2024. The report was compiled on 20 November 2026. We use the official total rows, which include citizen and non-citizen households, rather than a citizen-only subset.

DOSM estimates consumption through a household survey covering private living quarters. Consumption includes cash or credit purchases and imputed values for goods in kind, own production and owner-occupied housing. Income tax and EPF contributions fall under other classifications; loan repayments also require separate treatment under the technical notes. [S1]

Calculation rules

Measure	Calculation	Result
Mean minus median, 2024	5,566 − 4,758	RM808
Mean cumulative growth	(5,566 ÷ 5,150 − 1) × 100	8.1%
Median cumulative growth	(4,758 ÷ 4,282 − 1) × 100	11.1%
Urban minus rural	6,103 − 3,750	RM2,353
Four-plus minus one person	6,237 − 3,676	RM2,561
Housing-share gap by size	31.8 − 21.1	10.7 pp
Food-share gap, rural minus urban	23.0 − 14.4	8.6 pp
Housing gap / total location gap	(1,469 − 760) ÷ 2,353 × 100	30.1%

Inputs are published whole-ringgit amounts and shares. Derived percentages are rounded to one decimal place. Two-year cumulative growth differs from annual compound growth, which is approximately 3.9% for the mean and 5.3% for the median. Ratios recomputed from rounded amounts can differ slightly from published shares.

Interpretive limits

Amounts are nominal. Spending growth does not identify price inflation, and successive medians do not track the same household. We have not re-estimated results from microdata, survey weights or confidence intervals, or tested statistical significance. Location, size and housing structure overlap; the four perspectives cannot be added as independent causes. The contribution of shared costs remains a hypothesis.

Official sources and table locations

Sources checked on 20 November 2026. Upload dates in filenames are distinct from the reference year. We use the specified tables and national total rows as the basis for the figures.

S1

DOSM — Household Expenditure Survey Report 2024, Kedah edition, national Table 1.2, printed p.34; technical notes, pp.122–124. October 2025.

https://www.dosm.gov.my/uploads/release-content/file_20260312085807.pdf

S2

DOSM — Cost of Living Indicators, Malaysia, 2024. Table 1, printed p.37. December 2025.

https://www.dosm.gov.my/uploads/release-content/file_20260327171809.pdf

S3

DOSM — Household Expenditure Survey Report 2024. National composition by strata, Table 3.3, printed p.46.

https://www.dosm.gov.my/uploads/release-content/file_20260312090753.pdf

S4

DOSM — Household Expenditure Survey Report 2024, Malaysia and States. Release dated 8 October 2025.

https://www.dosm.gov.my/portal-main/release-content/household-expenditure-survey-report--malaysia--states

S1 is the national comparison table reproduced in the Kedah volume, not Kedah-only observations. S2 supplies the household-size table. S3 supplies urban-rural amounts and composition. S4 verifies the national mean and release information.

Source consistency

Some official web prose and tables contain inconsistent shares or wording. We use S3 table values for food and housing, and S2 for household size. We exclude contradictory historical restaurant-share wording from the release page. Some PDF links used in earlier drafts became unavailable; this edition lists traceable official replacements.

Photography and infographic credits

The hero image shows Kundasang vegetable market, Sabah, on 3 January 2014. It provides historical context. Photo by CEphoto, Uwe Aranas / CC-BY-SA-3.0. Resized proportionally and uncropped; the image retains its licence. Original and attribution · Licence terms.

The English infographic adapts the approved Chinese artwork and character style. “Housing and utilities” abbreviates Housing, water, electricity, gas and other fuels. Illustrated characters do not represent respondents. Statistical attribution: Source: Department of Statistics Malaysia; compilation and calculations: MySignalForge.