

Can Malaysian families afford homes?

■ Average household income in 2012

RM12,159

Top 20%

RM4,573

Middle 40%

RM1,847

Bottom 40%

■ What kind of home can they afford?

INFOGRAPHIC: NST

Simulated expenses of three families from each income group:

Average family expenditure (family with two children)	Income (RM)		
	High	Middle	Low
	12,159	4,573	1,847
Monthly expenditure			
• Groceries	1,000	600	400
• Car loan	2,500	800	350
• Car maintenance/insurance/petrol	800	550	250
• Food (Dine Out)	800	400	150
• Children's education and expenses	800	500	200
• Insurance	800	250	-
• Satellite TV	155	125	75
• Internet	150	150	150
• Misc expenses clothing, gadgets, electronics, consumables, household, furniture	1,000	600	100
• Savings	1,000	200	50
Total	9,005	4,175	1,725
Monthly surplus income	3,154	398	122

Source: Statistics Department Malaysia