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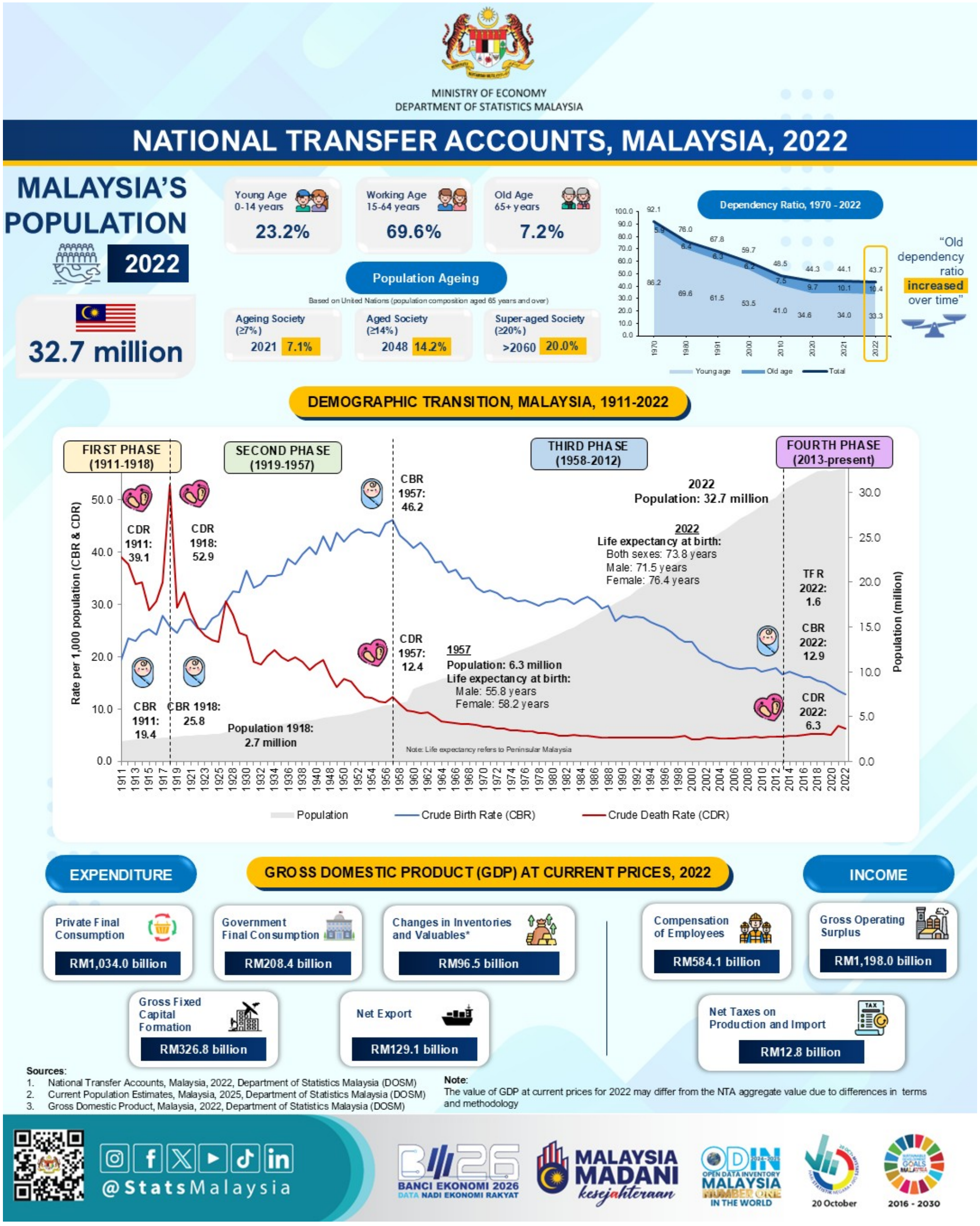
MINISTRY OF ECONOMY
DEPARTMENT OF STATISTICS MALAYSIA

NATIONAL TRANSFER ACCOUNTS, MALAYSIA, 2022



- Malaysia has released its first National Transfer Accounts (NTA) for the reference year 2022, becoming the third statistical office globally to do so and thereby strengthening understanding of how income, consumption and economic support are distributed across different age groups.
- In 2022, individuals at the age 0–28 years old experience a life cycle deficit as labour income is insufficient to meet consumption needs.
- The deficit on individuals aged 0–28 years old is mainly financed through transfers including public transfers (such as government support for education, healthcare, and subsidies) and private transfers (such as financial support from parents or relatives).
- At the age 20 to 25 years old, asset-based reallocations (such as asset income and savings) begin to emerge but it is still not enough to significantly reduce the financial deficit.
- Between ages 29 and 55 years old, individuals experience a life cycle surplus with labour income exceeding consumption.
- Maximum life cycle surplus is recorded at the age of 44 years old amounting to RM14,523 per capita per year in 2022.
- This surplus enables the individuals to reallocate their resources to support younger and older age groups through public transfers and private transfers.
- From age 56 years onwards, life cycle deficit reappears when labour income gradually decreases after the age of 49 years old onwards.
- At older ages, the deficits is mainly covered by asset-based reallocation, along with continued support from the government (public transfers) and family members (private transfers).

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