

Key Household Income Trends, 2016

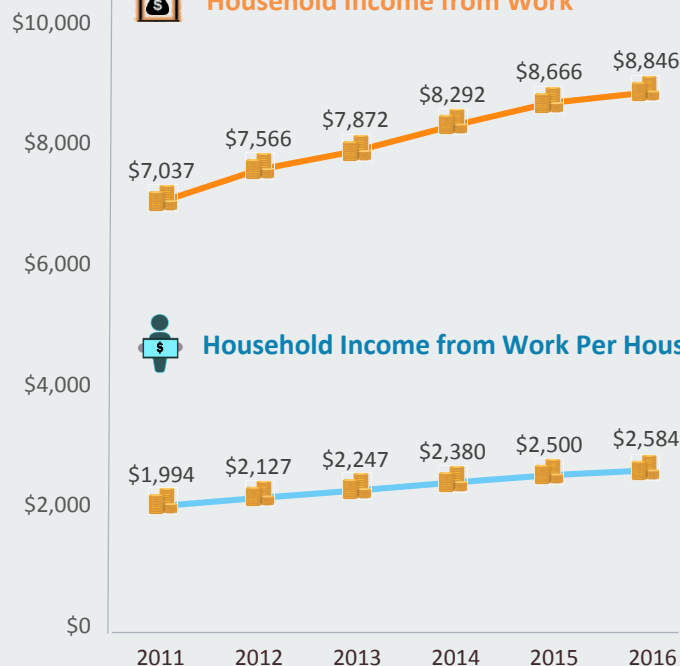
KEY HOUSEHOLD INCOME TRENDS 2016

Among Resident Employed Households,

Median Household Income from Work Grew in 2016



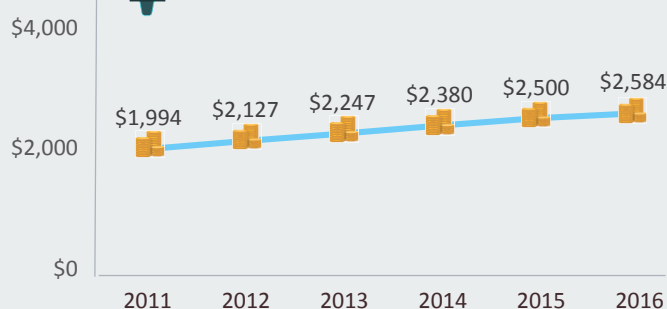
Household Income from Work



	2015	2016	From 2011 to 2016
... in Nominal terms	4.5%	2.1%	25.7% (4.7% p.a.)
... in Real terms	4.9%	2.6%	16.9% (3.2% p.a.)



Household Income from Work Per Household Member



	2015	2016	From 2011 to 2016
... in Nominal terms	5.0%	3.4%	29.6% (5.3% p.a.)
... in Real terms	5.4%	3.8%	20.5% (3.8% p.a.)

The dollar values in the charts above are in nominal terms.

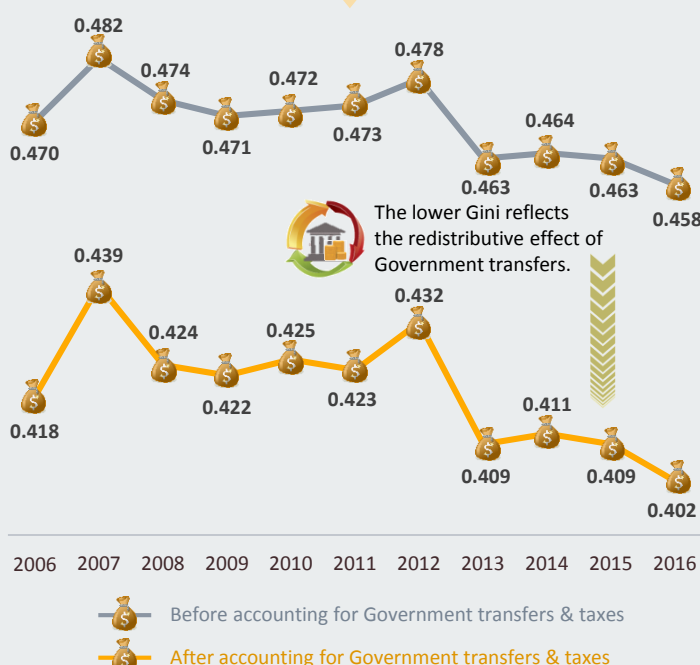
Real Growth in Average Household Income from Work Per Household Member for All Deciles*

Gini Coefficient Fell in 2016 and was the Lowest in a Decade



Deciles*

Deciles*	2015	2016	From 2011 to 2016
91 st – 100 th	7.2%	0.2%	14.3% (2.7% p.a.)
81 st – 90 th	5.8%	3.2%	18.9% (3.5% p.a.)
71 st – 80 th	5.7%	4.3%	19.3% (3.6% p.a.)
61 st – 70 th	6.3%	3.8%	20.1% (3.7% p.a.)
51 st – 60 th	6.2%	3.5%	20.6% (3.8% p.a.)
41 st – 50 th	5.9%	3.3%	21.2% (3.9% p.a.)
31 st – 40 th	6.7%	2.4%	21.7% (4.0% p.a.)
21 st – 30 th	7.2%	3.0%	22.9% (4.2% p.a.)
11 th – 20 th	8.3%	3.4%	23.0% (4.2% p.a.)
1 st – 10 th	10.7%	1.4%	19.4% (3.6% p.a.)



Before accounting for Government transfers & taxes
After accounting for Government transfers & taxes

* It is notable, for example, that some resident employed households in the lowest 10% owned a car (14.0%), employed a maid (10.9%), lived in private property (6.5%) or were headed by persons aged 60 years and over (41.9%) in 2016. It is important to recognise that not all households are consistently in the same decile group from one year to the next. For example, a household may move down from a higher decile in a particular year due to temporary unemployment of a household member, before moving up the deciles when the member resumes work in the subsequent year. In comparing the performance of any particular decile group over time, it is therefore relevant to note that they may not pertain to the same group of households.

Key Household Income Trends, 2016

Highlights

Median Household Income from Work Grew in 2016

1 Among resident employed households¹, median monthly household income from work² grew by 2.1 per cent in nominal terms from \$8,666 in 2015 to \$8,846 in 2016, or 2.6 per cent in real³ terms. This was a moderation from the increase of 4.5 per cent (nominal) and 4.9 per cent (real) in 2015⁴. Over the five-year period from 2011 to 2016, median monthly household income from work of resident employed households increased in real terms by 16.9 per cent cumulatively or 3.2 per cent per annum.

2 After taking household size into account, median monthly household income from work per household member rose in 2016 by 3.4 per cent in nominal terms, or 3.8 per cent in real terms. This was lower than the 5.0 per cent nominal growth and 5.4 per cent real growth in 2015. From 2011 to 2016, median monthly household income per household member increased in real terms by 20.5 per cent cumulatively or 3.8 per cent per annum.

Households in All Deciles⁵ Experienced Real Growth in Household Income Per Household Member

3 Resident employed households in all income groups experienced real growth in average household income from work per household member in 2016, albeit at slower rates compared to 2015. In 2016, real growth in average household income from work per household member ranged from 0.2 to 4.3 per cent across the different income groups. In comparison, real income growth in 2015 was between 5.7 and 10.7 per cent.

¹ A resident employed household refers to a household headed by a Singapore citizen or permanent resident and with at least one working person.

² Household income from work includes employer Central Provident Fund (CPF) contributions.

³ The Consumer Price Index (CPI) for All Items is used as a deflator to compute real income changes.

⁴ The slower growth in median household income from work is consistent with the slower growth in median income of full-time employed residents in 2016. According to the “Labour Force in Singapore 2016” report published by MOM, median income grew at a slower pace in 2016 amid the weaker economic environment. Median income of full-time employed residents rose by 2.7% (nominal) and 3.3% (real) in 2016, compared to the higher increase of 4.7% (nominal) and 5.3% (real) in 2015.

⁵ Not all households are consistently in the same decile group from one year to the next. For example, a household may move down from a higher decile in a particular year due to temporary unemployment of a household member, before moving up the deciles when the member resumes work in the subsequent year. In comparing the performance of any particular decile group over time, it is therefore relevant to note that they may not pertain to the same group of households.

4 From 2011 to 2016, resident employed households in all income groups saw real growth in average household income from work per household member. Households in the top 10% experienced slower real income growth (2.7 per cent per annum) compared to households in the other income groups (3.5 to 4.2 per cent per annum).

Households in HDB 1- & 2-Room Flats Received More Government Transfers

5 Resident households (including households with no working person) received \$4,168 per household member on average from various Government schemes in 2016. Resident households in HDB 1- & 2-room flats received \$9,806 per household member on average, more than double the transfers received by resident households staying in other dwelling types.

The Gini Coefficient Fell in 2016

6 The Gini coefficient⁶ declined from 0.463 in 2015 to 0.458 in 2016, and was the lowest in a decade. After adjusting for Government transfers and taxes, the Gini coefficient in 2016 fell from 0.458 to 0.402, reflecting the redistributive effect of Government transfers.

⁶ The Gini coefficient is a summary measure of income inequality. It is equal to zero in the case of total income equality and to one in the case of total inequality.

Key Household Income Trends, 2016

I Introduction

1 This paper highlights the key trends in household income from work¹ and the impact of Government transfers on household income in 2016.

2 For the purpose of detailed analyses of households by type of dwelling and different income groups², the paper focuses on household income per household member. This enables comparable analyses of households as it takes into account differences in the size of households in each group. It also enables analyses of changes in household income over time, adjusted for changes in household size over time.

3 Time series data for total household income from work and household income from work per household member are included in the Statistical Appendices.

II Household Income

4 The analyses in this paper focus on resident households³ with at least one working person (i.e. resident employed households) as the data covers only income from work. These households constituted 89.2 per cent of resident households in 2016. The remaining 10.8 per cent were mainly ‘retiree households’⁴ (Chart 1). Households with no working person could have income from non-work sources⁵.

¹ Household income from work refers to the sum of income received by working members of the household from employment and business. However, it does not include the income of maids. Household income from work includes one-twelfth of annual bonus. Data on household income from work refers to household income from work before accounting for Government transfers and taxes, unless stated otherwise. For the analyses in this paper, household income from work includes employer CPF contributions.

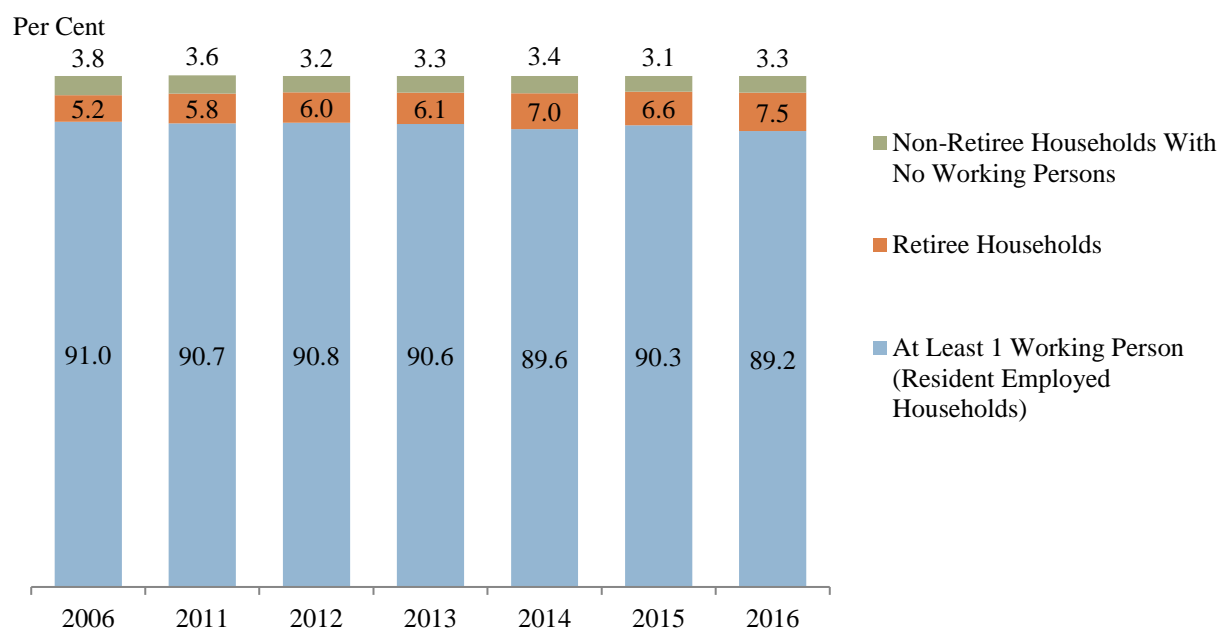
² In comparing the performance of any particular decile group over time, it is important to note that they may not pertain to the same group of households.

³ A resident household refers to a household headed by a Singapore citizen or permanent resident.

⁴ For statistical purposes, ‘retiree households’ are defined as those comprising solely non-working persons aged 60 years and over.

⁵ Income from non-work sources includes income from rental, investment, contribution from relatives/friends, social welfare grants, etc. Based on the Household Expenditure Survey 2012/13, more than 90 per cent of households with no working person reported having regular income from non-work sources. For more information on household income from all sources, readers may wish to access the publication via the following web-link: <http://www.singstat.gov.sg/publications/household-expenditure-survey>.

Chart 1 Resident Households by Number of Working Persons



Median Household Income Grew in 2016

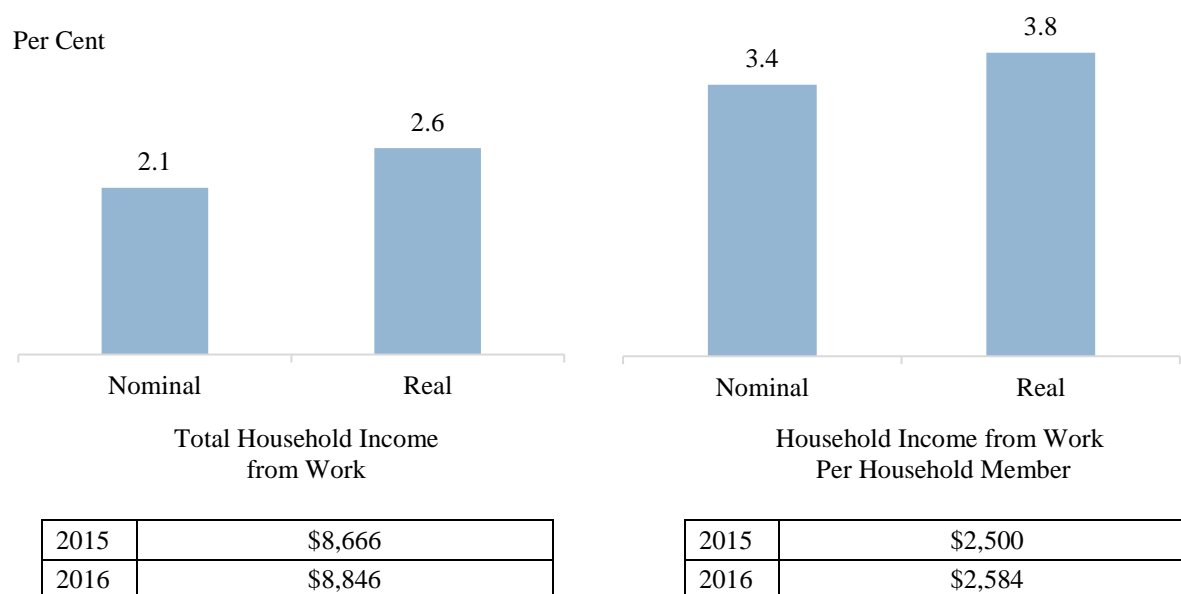
5 Among resident employed households, median monthly household income from work grew by 2.1 per cent in nominal terms from \$8,666 in 2015 to \$8,846 in 2016, or 2.6 per cent in real⁶ terms. This was a moderation from the increase of 4.5 per cent (nominal) and 4.9 per cent (real) in 2015⁷.

6 After accounting for household size, median monthly household income from work per household member rose in 2016 by 3.4 per cent in nominal terms, or 3.8 per cent in real terms. This was lower than the 5.0 per cent nominal growth and 5.4 per cent real growth in 2015.

⁶ The Consumer Price Index (CPI) for All Items is used as a deflator to compute real income changes.

⁷ The slower growth in median household income from work is consistent with the slower growth in median income of full-time employed residents in 2016. According to the “Labour Force in Singapore 2016” report published by MOM, median income grew at a slower pace in 2016 amid the weaker economic environment. Median income of full-time employed residents rose by 2.7% (nominal) and 3.3% (real) in 2016, compared to the higher increase of 4.7% (nominal) and 5.3% (real) in 2015.

Chart 2 Change in Median Monthly Household Income from Work
Among Resident Employed Households, 2016



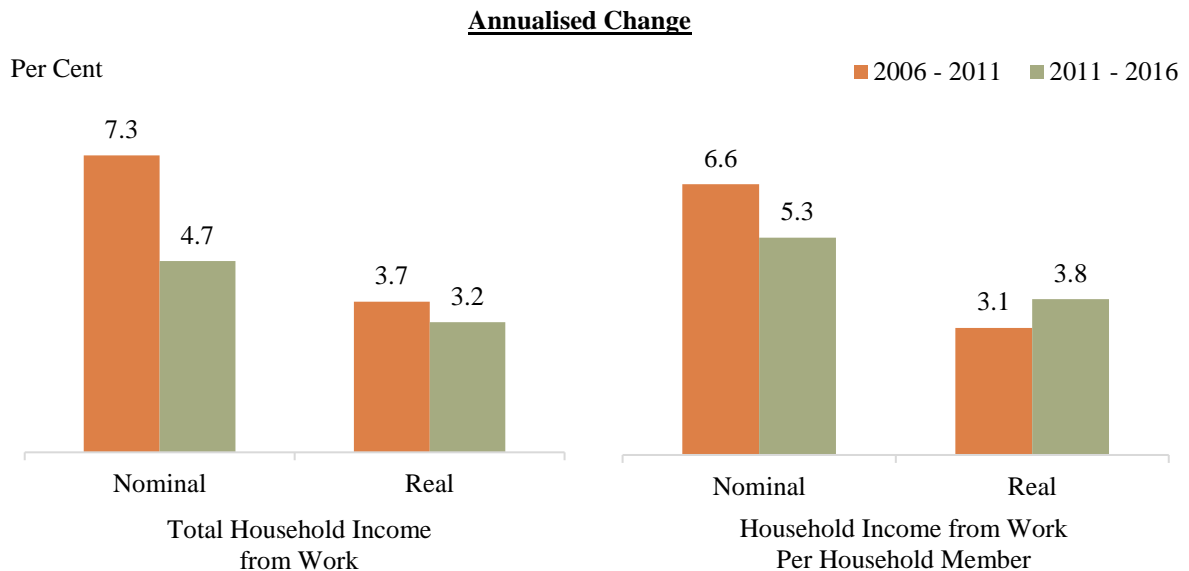
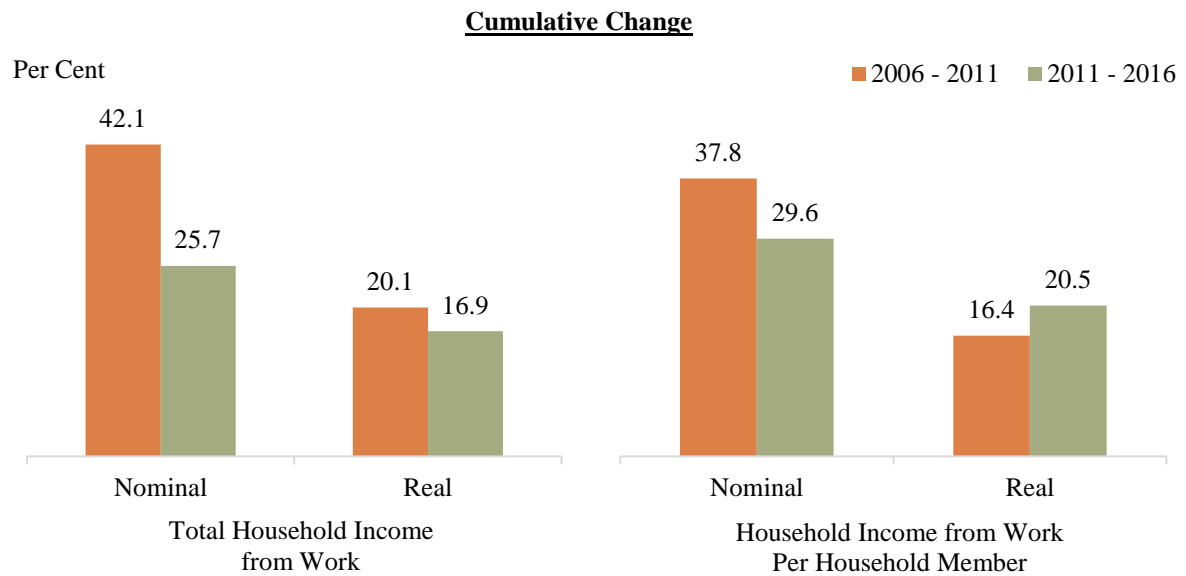
Note:

Household income from work includes employer CPF contributions. The dollar values in the table above are in nominal terms.

7 Median monthly household income from work increased over the last ten years. From 2011 to 2016, real growth in median monthly household income from work among resident employed households was 16.9 per cent cumulatively or 3.2 per cent per annum (Chart 3). For the earlier period of 2006 to 2011, real growth in income was 20.1 per cent cumulatively or 3.7 per cent per annum.

8 Taking household size into consideration, median monthly household income from work per household member also rose in the last decade, with households recording real growth of 20.5 per cent cumulatively or 3.8 per cent per annum from 2011 to 2016, and 16.4 per cent cumulatively or 3.1 per cent per annum from 2006 to 2011.

Chart 3 Change in Median Monthly Household Income from Work
Among Resident Employed Households



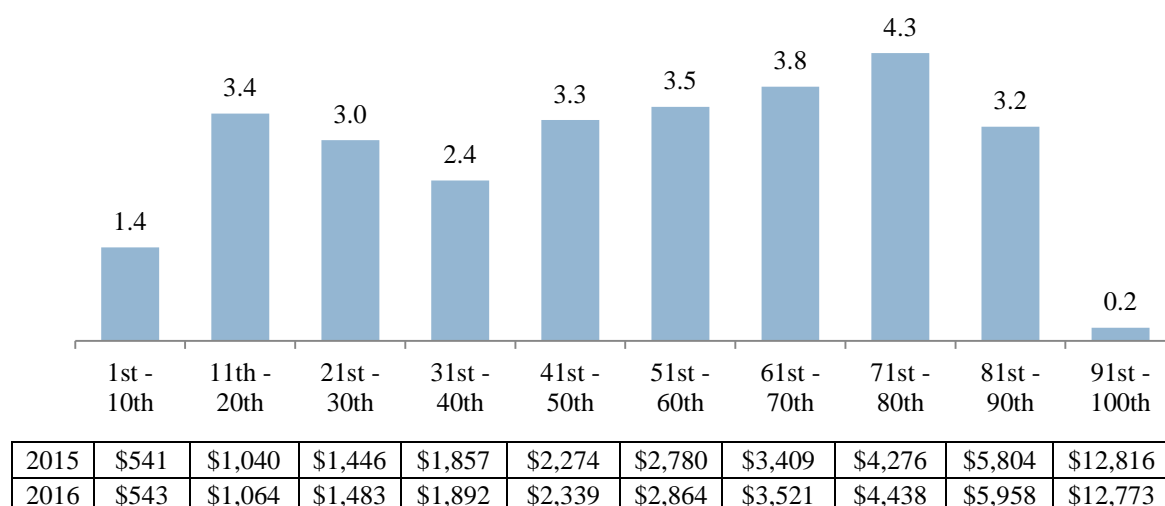
Note: Household income from work includes employer CPF contributions.

Households in All Deciles Experienced Real Growth in Household Income Per Household Member

9 For the following analysis on household income by income groups, all resident employed households were ranked from lowest to highest by their monthly household income from work per household member, and subsequently divided into ten equal groups or deciles.

10 Resident employed households in all income groups experienced real growth in average household income from work per household member in 2016 (Chart 4), albeit at slower rates compared to 2015. In 2016, real growth in average household income from work per household member ranged from 0.2 to 4.3 per cent across the different income groups. In comparison, real income growth in 2015 was between 5.7 and 10.7 per cent.

Chart 4 Real Change in Average Monthly Household Income from Work Per Household Member Among Resident Employed Households by Deciles, 2016
Per Cent

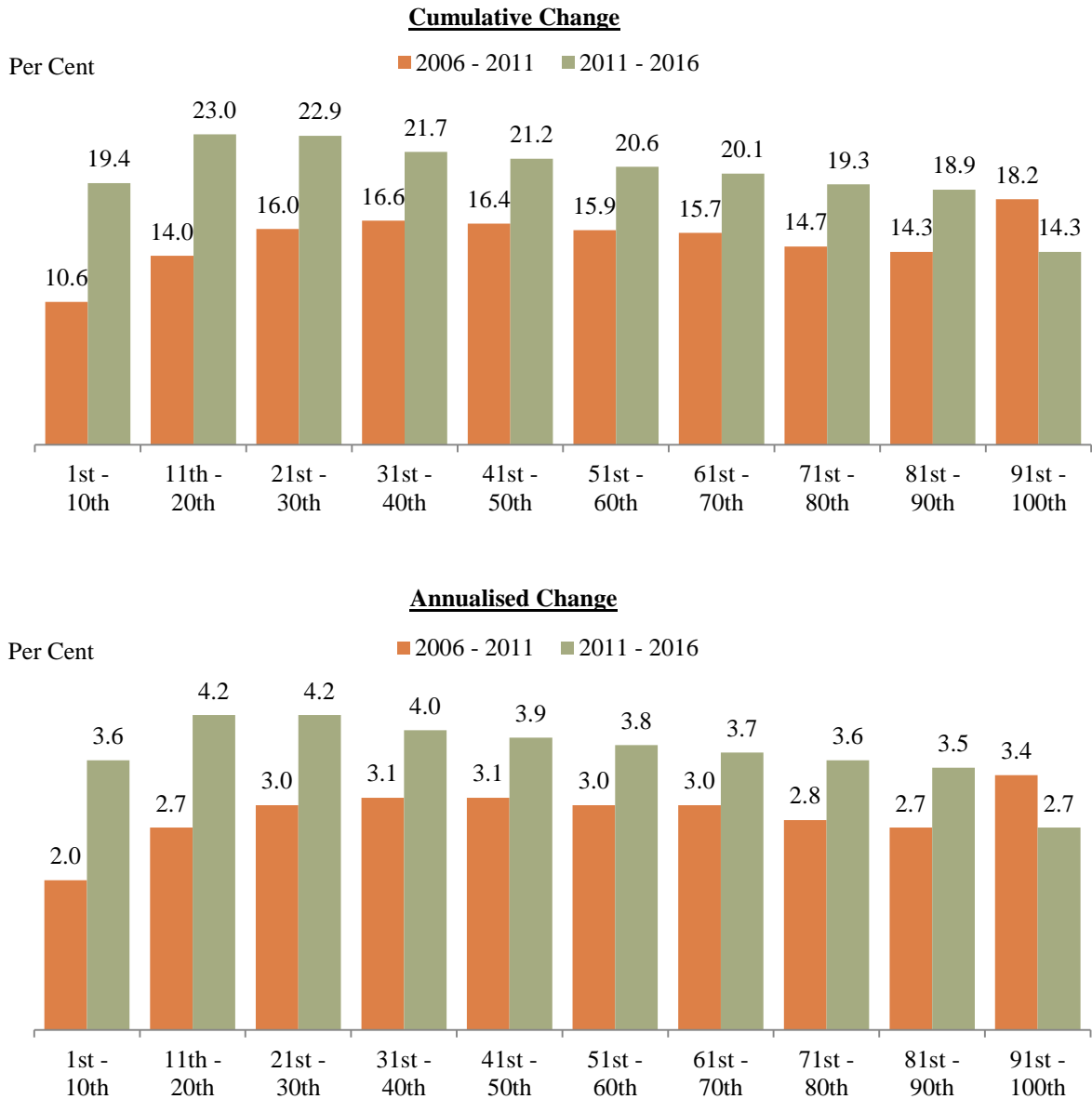


Notes:

- Household income from work includes employer CPF contributions. The dollar values in the table above are in nominal terms.
- It is notable, for example, that some resident employed households in the lowest 10% owned a car (14.0%), employed a maid (10.9%), lived in private property (6.5%) or were headed by persons aged 60 years and over (41.9%) in 2016. It is also important to recognise that not all households are consistently in the same decile group from one year to the next. For example, a household may move down from a higher decile in a particular year due to temporary unemployment of a household member, before moving up the deciles when the member resumes work in the subsequent year. In comparing the performance of any particular decile group over time, it is therefore relevant to note that they may not pertain to the same group of households.

11 From 2006 to 2016, resident employed households in all income groups saw real growth in average household income from work per household member (Chart 5). In the last five years from 2011 to 2016, the top 10% households had slower real income growth than the other income groups. Specifically, the average household income per household member of the top 10% households grew by 2.7 per cent per annum in real terms over this period, as compared to 3.5 to 4.2 per cent per annum for the other income groups.

Chart 5 Real Change in Average Monthly Household Income from Work Per Household Member
Among Resident Employed Households by Deciles



Notes:

- Household income from work includes employer CPF contributions.
- It is notable, for example, that some resident employed households in the lowest 10% owned a car (14.0%), employed a maid (10.9%), lived in private property (6.5%) or were headed by persons aged 60 years and over (41.9%) in 2016. It is also important to recognise that not all households are consistently in the same decile group from one year to the next. For example, a household may move down from a higher decile in a particular year due to temporary unemployment of a household member, before moving up the deciles when the member resumes work in the subsequent year. In comparing the performance of any particular decile group over time, it is therefore relevant to note that they may not pertain to the same group of households.

III Government Transfers Received by Resident Households

Households in HDB 1- & 2-Room Flats Received More Government Transfers

12 Various schemes such as the Workfare Income Supplement, GST Vouchers, rebates on utilities, service and conservancy charges, Pioneer Generation Package and Silver Support have been introduced over the years to supplement individual and household income. Similar to past practice, as more administrative data on transfers or taxes become available, the coverage for Government transfers has been expanded to include more types of transfers⁸.

13 Overall, resident households (including households with no working person) received \$4,168 per household member on average from various Government schemes in 2016 (Chart 6). Compared to 2015, resident households received additional transfers in 2016 from GST Voucher – Cash Special Payments⁹, Silver Support, SkillsFuture Credit and MediShield Life premium subsidies¹⁰. However, households staying in HDB 5-room & Executive Flats, Condominiums & Other Apartments and Landed Properties received less Government transfers on average in 2016, due to the one-off income tax rebate provided in 2015.

14 Resident households staying in HDB 1- & 2-room flats continued to receive more Government transfers than other households. They received \$9,806 per household member on average from Government schemes in 2016, more than double the transfers received by resident households staying in other dwelling types.

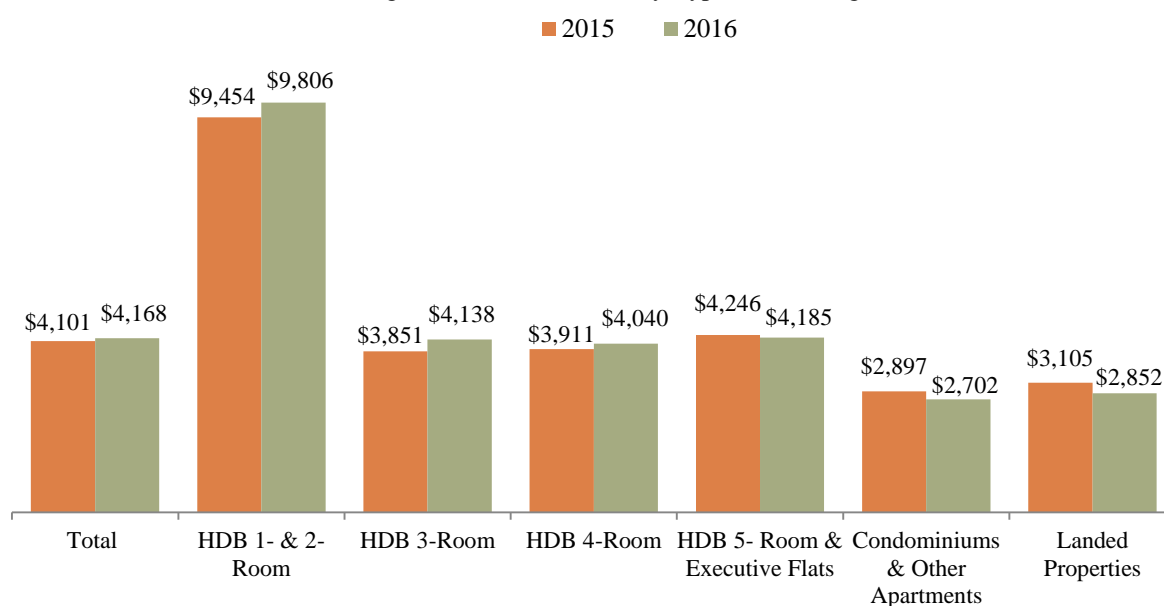
15 On average, resident households with no working person received more Government transfers (on a per household member basis) than resident employed households. Resident households with no working person received \$6,424 per household member on average from Government schemes in 2016. This was 65 per cent more than the average of \$3,895 per household member received by resident employed households (Table 1).

⁸ Refer to glossary for the Government transfers that were included in this paper. The analyses in this section pertain to Government transfers received by resident households (including households with no working person), and not only resident employed households.

⁹ GST Voucher – Cash Special Payment was a one-off transfer in 2016.

¹⁰ MediShield Life coverage for all Singapore Citizens (SCs) and Permanent Residents (PRs) started on 1 November 2015. For SCs and PRs whose existing MediShield or Integrated Shield Plan policies were not yet due for renewal, they were also covered by MediShield Life from 1 November 2015, but their MediShield Life premiums would only be payable on their next policy renewal date. Therefore, many households first received the MediShield Life premium subsidies in 2016 when the policies were renewed.

Chart 6 Average Annual Government Transfers* Per Household Member
Among Resident Households by Type of Dwelling



Notes:

* - Refer to glossary for the Government transfers that were included in this paper. Government transfers for 2016 are preliminary.

- 'Total' includes other types of dwelling not shown, e.g. non-HDB shophouses etc.

- HDB 1- & 2- room includes HDB studio apartments.

16 Government transfers received by households are also dependent on the household composition. For example, households in HDB 5-room flats have more children of school-going age on average than households in HDB 3- and 4-room flats. Hence, households living in HDB 5-room flats received higher amounts of education subsidies, contributing to the similar level of average transfers received by these households vis-à-vis those in HDB 3- and 4- room flats.

17 Similarly, households with older persons would receive more transfers on average from schemes such as Pioneer Generation Package, and may also receive more healthcare related subsidies as they generally consume more healthcare services. Therefore, households staying in landed properties, which have proportionately more older persons and children, received higher amounts of transfers on average than households staying in condominiums and other apartments.

Table 1 Average Annual Government Transfers* Per Household Member
Among Resident Households by Number of Working Persons and Type of Dwelling

						Dollar	
	Total ¹	HDB 1- & 2- Room Flats ²	HDB 3- Room Flats	HDB 4- Room Flats	HDB 5- Room & Executive Flats	Condo- miniums & Other Apartments	Landed Properties
<u>2016</u>							
Government Transfers							
All Households	4,168	9,806	4,138	4,040	4,185	2,702	2,852
Households with No Working Person	6,424	13,165	6,427	5,560	4,650	2,449	2,810
‘Retiree households’ ³	6,720	13,523	6,790	5,721	4,282	2,188	2,763
Households with at least 1 Working Person (Resident employed households)	3,895	8,244	3,676	3,918	4,155	2,727	2,859
<u>2015</u>							
Government Transfers							
All Households	4,101	9,454	3,851	3,911	4,246	2,897	3,105
Households with No Working Person	5,803	12,576	5,065	5,075	4,305	2,430	2,745
‘Retiree households’ ³	6,066	12,954	5,518	5,252	4,194	2,057	2,280
Households with at least 1 Working Person (Resident employed households)	3,918	8,149	3,636	3,822	4,243	2,934	3,152

Notes:

* - Refer to glossary for the Government transfers that were included in this paper. Government transfers for 2016 are preliminary.

¹ ‘Total’ includes other types of dwelling not shown, e.g. non-HDB shophouses etc.

² Includes HDB studio apartments.

³ For statistical purposes, ‘retiree households’ are defined as those comprising solely non-working persons aged 60 years and over.

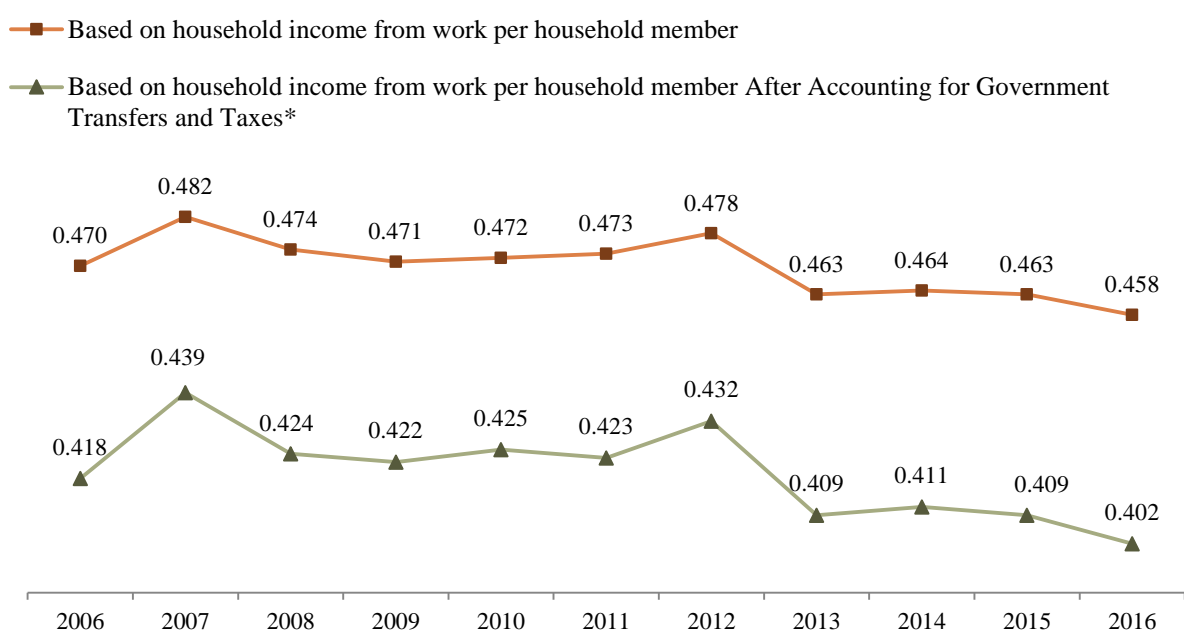
IV Household Income Distribution

The Gini Coefficient Fell in 2016

18 The Gini coefficient¹¹, based on household income from work per household member, declined from 0.463 in 2015 to 0.458 in 2016, and was the lowest in a decade (Chart 7).

19 Government transfers and taxes had a redistributive effect on household income. Government transfers and taxes reduced the Gini coefficient in 2016 from 0.458 to 0.402.

Chart 7 Gini Coefficient Among Resident Employed Households



Notes:

- Household income from work includes employer CPF contributions.
- *Refer to glossary for the Government transfers and taxes that were included in the paper. The Gini coefficient after accounting for Government transfers and taxes has been revised to incorporate improved coverage of Government taxes and transfers.

¹¹ The Gini coefficient is a summary measure of income inequality. It is equal to zero in the case of total income equality and to one in the case of total inequality. For more information on the Gini coefficient, please refer to Appendix A.

20 Internationally, there are differences in computation methods adopted by different countries, although the basic concept of Gini remains the same. One major difference is in the equivalence scale adopted. Equivalence scales take into account economies of scale within the household, and adjust for household size so that households with different sizes and compositions are comparable. There are different scales used by different countries.

21 If we use the modified OECD scale, which is used by many developed countries¹², Singapore's Gini would be 0.435 (before Government transfers and taxes) and 0.380 (after Government transfers and taxes) in 2016 (Charts 8 and 9).

22 Another method is the square root scale, used by the Organisation of Economic Co-operation and Development (OECD) in its major reports on inequality¹³. Using this method, Singapore's Gini would be 0.410 (before Government transfers and taxes) and 0.351 (after Government transfers and taxes) in 2016.

23 The Gini coefficient shows similar trends over time under the three methods of equivalence scale used. For more information, please refer to Appendix A.

¹² The modified OECD scale assigns the first adult in the household a weight of 1 point, and each additional adult a weight of 0.5 points and each child a weight of 0.3 points. Equivalised household income is derived by dividing the total household income by the sum of the points allocated to all the household members. The modified OECD scale is used by Eurostat, the UK and Australia.

¹³ Based on the ranking of individuals by their household income on a 'per equivalised member basis' (i.e. household income is divided by square root of household size). This follows the approach adopted in the Organisation of Economic Co-operation and Development (OECD 2008) report "Growing Unequal? Income Distribution and Poverty in OECD Countries". In following this approach, individuals such as children and maids would also be ranked. It is also noted that some OECD countries publish their own Gini using a different equivalence scale, and not the square root scale.

Chart 8 Gini Coefficient Based on Different Methods
(Household Income from Work Including Employer CPF Contributions)

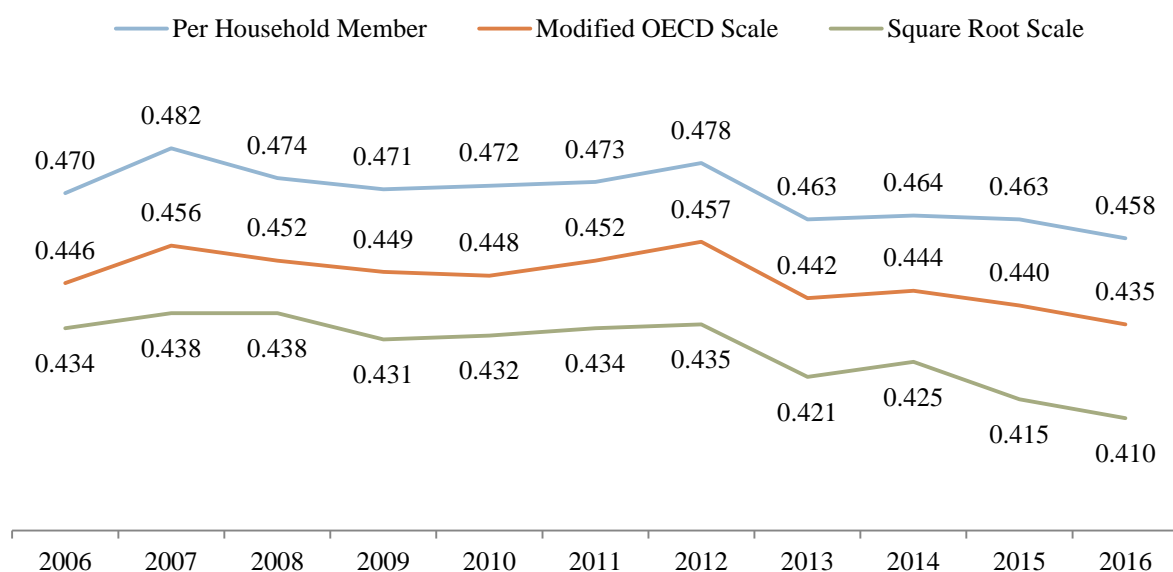
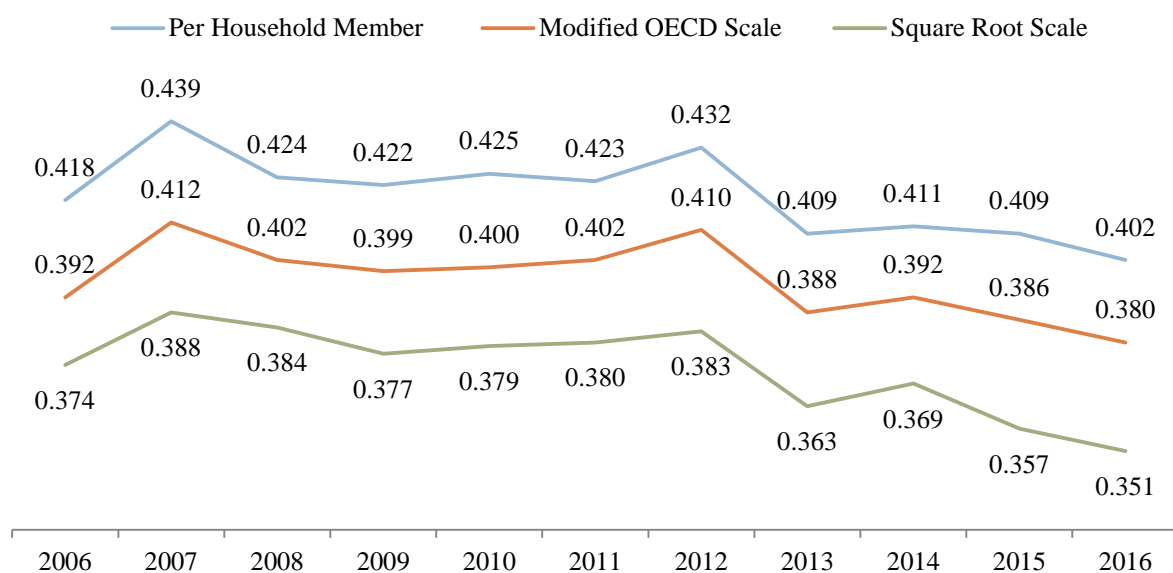


Chart 9 Gini Coefficient Based on Different Methods
(Household Income from Work Including Employer CPF Contributions
After Accounting for Government Transfers and Taxes)



Glossary of Terms and Definitions

Resident households

A household refers to a group of two or more persons living together in the same house and sharing common food or other arrangements for essential living. It also includes a person living alone or a person living with others but having his own food arrangements. Although persons may be living in the same house, they may not be members of the same household. A resident household refers to a household headed by a Singapore citizen or permanent resident.

Resident employed households

Resident employed households refer to resident households with at least one working person.

Retiree households

For statistical purposes, 'retiree households' are defined as those comprising solely non-working persons aged 60 years and over.

Household income from work

Household income from work refers to the sum of income received by working members of the household from employment and business. However, it does not include the income of maids. Household income from work includes one-twelfth of the annual bonus. Data on household income from work refers to household income from work before accounting for Government transfers and taxes, unless stated otherwise.

Household income from work per household member

Household income from work per household member refers to the household income from work divided by the total number of members in the household. For example, if there is one person in a household of four who is working, his income is divided by four to derive the income per household member. This takes into account the different sizes of households in each group and enables analysis of changes in household income, adjusted for changes in household size over time.

Median household income

Median household income refers to the household income in the middle of the income distribution, i.e. half of the households have higher income than the median household income and half have lower income than the median household income.

Decile (decile group)

A decile group is one tenth of all households arranged by their incomes from minimum to maximum. The first decile group is the first one-tenth (the 10% of all household with lowest incomes). The last decile is the one-tenth of the households with the highest incomes.

Not all households are consistently in the same decile group from one year to the next. For example, an employed household may move down from a higher decile in a particular year due to temporary unemployment of a household member, before moving up the deciles when the member resumes work in the subsequent year. In comparing the performance of any particular decile group over time, it is therefore relevant to note that they may not pertain to the same group of households.

Percentile ratios

Percentile ratios are one measure of the spread of incomes across the population. P90 refers to the income level at the 90th percentile. P10 refers to the income level at the 10th percentile.

Source of data

The data are based on the sample of households surveyed in the June Comprehensive Labour Force Surveys conducted by the Ministry of Manpower every year, except for 2000, 2005 and 2010 which are based on the Censuses of Population and the mid-decade General Household Surveys. The income estimates are based on income as reported by survey respondents and augmented with administrative data.

Of the 33,000 housing units selected in the initial sample for the June Comprehensive Labour Force Survey 2016, 1,552 households were excluded from the survey as they were unoccupied, non-residential or demolished. A total of 27,780 households responded to the survey, achieving an overall response rate of 88.3%.

Glossary of Government Transfers and Taxes

Government Transfers include the following in relevant years

- a) New Singapore Shares and Economic Restructuring Shares, Growth Dividends, NS Bonus, NS45 vouchers, GST Credits, Senior Citizen Bonus, National Service Recognition Awards/NS HOME Awards, Top-Ups to CPF and Medisave Accounts, GST Vouchers, Pioneer Generation Package and Silver Support Scheme;
- b) Re-Employment Support Scheme, Workfare Bonus, Workfare Income Supplement (WIS) disbursements, Workfare Training Support Scheme Benefits, Interim Financial Transport Assistance for WIS recipients, Silver Infocomm Day training subsidies, Traineeship Programme/Reskilling for Jobs Programme and SkillFuture Credit, Earn and Learn and Study Awards. Also include Critical Infocomm Technology Resource Programme (CITREP) from 2009 onwards, CET/SkillsFuture Qualification Award from 2011 onwards, and WorkPro transport allowance from 2014 onwards;
- c) Rebates on utilities, rental and service and conservancy charges, Enhancement for Active Seniors (EASE) and Digital TV Assistance Scheme. Also include public rental subsidies from 2003 onwards, and Parenthood Provisional Housing Scheme from 2014 onwards.
- d) Schemes relating to education, such as Edusave Pupil Fund, Edusave Merit Bursary, Edusave Awards and Edusave Scholarships for Government or Government Aided Schools, and subsidies related to the cost of primary, secondary and tertiary education. Also include CCC/CDC Bursary/ITE Scholarship from 2002 onwards, MOE Bursary, Polytechnic Foundation Programme Bursary, Post-Secondary Education Accounts top-up, MOE Financial Assistance Scheme from 2006 onwards, Post-Secondary Education Accounts Government's matching grant from 2008 onwards, Tertiary Tuition Fee Subsidy for Malay Students (TTFSM) from 2010 onwards, NEU PC Plus Programme from 2014 onwards, Enhanced Learning in IT (ELITE) from 2010 onwards, Young Talent Programme, and Short-Term Study Assistance Scheme (SSAS) and Special Education Needs (SEN) Fund for IHLs in relevant years;
- e) Schemes relating to healthcare, such as subsidies for medical bills incurred at A&E, day surgery, hospitalisation episodes, Haze Subsidy Scheme, Interim Caregiver Scheme and Medishield Life subsidies. From 2006, include subsidies for medical bills incurred at specialist outpatient clinics and polyclinics, Medifund disbursements. Also include HPB health screening subsidies from 2002 onwards, Community Health Assist Scheme from 2009 onwards. From 2014 onwards, include Non-residential Intermediate and Long Term Care (ILTC) services, Nursing Home Respite Care and

Transitional Convalescent Facility (TCF).

- f) Baby Bonus from 2001 onwards, top-ups to Child Development Account (CDA), CDA First Step, centre-based infant and childcare subsidies from 2002 onwards, Kindergarten Fee Assistance Scheme (KiFAS), Assisted Reproduction Technology (ART) Treatment Co-funding, Medisave Grants for Newborns, MOE Kindergarten Care subsidies;
- g) Interim Disability Assistance Programme (IDAPE) from 2002 onwards, ComCare programmes from 2004 onwards, Caregivers Training Grant and Home Ownership Plus Education Scheme from 2007 onwards, Assistive Technology Fund in relevant years, Foreign Domestic Worker Grant, Interim Financial Transport Assistance for Persons with Disabilities, VWO Transport Subsidy Scheme, Taxi Subsidy Scheme, Seniors' Mobility & Enabling Fund
- h) CPF Deferment Bonus from 2008 onwards, CPF Life Bonus and Voluntary Deferment Bonus from 2009 onwards;
- i) Income tax rebates and property tax rebates.

Taxes include income tax and other taxes, such as GST, maid levy, vehicle-related taxes, alcohol tax, tobacco tax, water conservation tax and property tax.

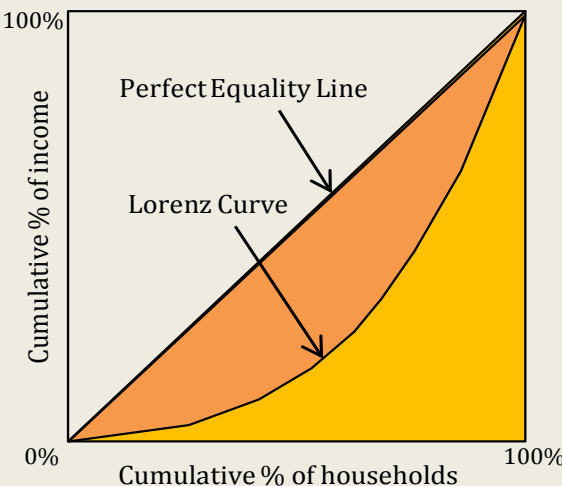
Abbreviations

A&E	Accident and Emergency
CCC	Citizens' Consultative Committees
CDC	Community Development Council
CET	Continuing Education and Training
ComCare	Community Care
CPF	Central Provident Fund
CPI	Consumer Price Index
GST	Goods and Services Tax
HDB	Housing & Development Board
HPB	Health Promotion Board
IHL	Institutes of Higher Learning
ITE	Institute of Technical Education
MOE	Ministry of Education
NS	National Service
VWO	Voluntary Welfare Organisations

Understanding The Gini Coefficient

The Gini coefficient is a summary statistic that measures the dispersion of incomes on a scale of zero to one. A Gini of zero reflects perfect equality, where every household has the same income. A Gini of one represents perfect inequality, where one household has all of the income.

Gini coefficient =  divided by ( + )






How does this work?

The Lorenz curve is a graph with the horizontal axis showing the cumulative proportion of households ranked according to their household income and with the vertical axis showing the corresponding cumulative proportion of household income. The further the Lorenz curve is from the Perfect Equality Line, the more unequal the income distribution.



International comparison of Gini coefficients is **not straightforward**

There are differences in computation methods adopted by different countries. Some examples are:

-  Equivalence scales
-  Household income definitions
-  Population coverage



Equivalence scales make adjustments to the incomes of households so that households with **different compositions and sizes** can be analysed

Illustrative Example



Do you know? Equivalence scales account for economies of scale among household members. The needs of a household increase with each additional member but not in a proportional way. For example, a household with four members does not consume four times more electricity and housing space than a single member household.

	Per Household Member Scale	Modified OECD Scale	Square Root Scale
Total household income	\$4,000	\$4,000	\$4,000
Equivalence value	4 Number of household members	2.1 1st adult is assigned 1 point, each additional adult is assigned 0.5 points and each child is assigned 0.3 points	2 Square root of household size
Equivalised household income	$\$4,000 \div 4 =$ \$1,000	$\$4,000 \div 2.1 =$ \$1,905	$\$4,000 \div 2 =$ \$2,000

Equivalised household income is calculated by dividing total household income by the household equivalence scale. Internationally, there is no standard equivalence scale recommended for general use.

Appendix B

Statistical Appendices

Household Characteristics

Table 1. Resident Households by Number of Working Persons, 2006 - 2016.....	21
Table 2. Resident Households by Type of Dwelling, 2006 – 2016.....	22
Table 3. Average Household Size of Resident and Resident Employed Households by Type of Dwelling, 2006 – 2016.....	23
Table 4. Average Number of Working Persons Among Resident and Resident Employed Households by Type of Dwelling, 2006 – 2016	24
Table 5. Average Household Size of Resident and Resident Employed Households by Deciles, 2006 – 2016.....	25
Table 6. Average Number of Working Persons Among Resident and Resident Employed Household by Deciles, 2006 – 2016.....	26
Table 7. Resident Households by Household Characteristics and Deciles, 2006, 2011, 2016.....	27

Overall Household Income Level and Change

Table 8. Resident Households by Monthly Household Income from Work, 2006 – 2016.....	30
Table 9. Average and Median Monthly Household Income from Work Among Resident Employed Households, 2006 - 2016.....	31
Table 10. Average and Median Monthly Household Income from Work Per Household Member Among Resident Employed Households, 2006 - 2016.	33

Household Income Level and Change by Type of Dwelling

Table 11. Average Monthly Household Income from Work Among Resident Employed Households by Type of Dwelling, 2006 - 2016.	35
Table 12. Average Monthly Household Income from Work Per Household Member Among Resident Employed Households by Type of Dwelling, 2006 - 2016.	37

Household Income Level and Change by Deciles

Table 13. Average Monthly Household Income from Work Among Resident Employed Households by Deciles, 2006 - 2016.	39
Table 14. Average Monthly Household Income from Work Per Household Member Among Resident Employed Households by Deciles, 2006 - 2016.	42

Income Inequality

Table 15. Gini Coefficient Among Resident Employed Households, 2006 - 2016.....	45
Table 16. Ratio of Monthly Household Income from Work Per Household Member at the 90 th Percentile to 10 th Percentile Among Resident Employed Households, 2006 - 2016.....	46

Notations

- : Nil or negligible

Data from 2000 onwards can be obtained at [Singstat Table Builder](http://www.tablebuilder.singstat.gov.sg) (i.e At [Singstat Table Builder](http://www.tablebuilder.singstat.gov.sg), choose Population → Household Income and Expenditure → Household Income from Work, Annual)

<http://www.tablebuilder.singstat.gov.sg>

Table 1. Resident Households by Number of Working Persons, 2006 – 2016

	In Thousands										
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Number of Resident Households	1,054.1	1,074.8	1,093.1	1,119.6	1,145.9	1,146.2	1,152.0	1,174.5	1,200.0	1,225.3	1,263.6
Households with at least 1 Working Person (Resident Employed Households)	959.3	982.0	999.2	1,012.4	1,025.9	1,039.5	1,045.8	1,063.7	1,074.9	1,106.5	1,126.9
Households with No Working Person	94.8	92.7	93.9	107.2	120.0	106.7	106.2	110.8	125.1	118.8	136.6
‘Retiree Households’ ¹	54.7	54.8	54.1	59.0	62.4	66.0	69.4	72.1	84.0	81.2	94.7

Notes:

A resident household refers to a household headed by a Singapore citizen or permanent resident.

¹ For statistical purposes, ‘retiree households’ are defined as those comprising solely non-working persons aged 60 years and over.

Table 2. Resident Households by Type of Dwelling, 2006 – 2016

Year	HDB Dwellings							Per Cent
	Total ¹	Total HDB ²	1- & 2-Room Flats ³	3-Room Flats	4-Room Flats	5-Room & Executive Flats	Condominiums & Other Apartments	Landed Properties
2006	100.0	83.1	4.4	21.8	31.7	24.8	10.9	5.7
2007	100.0	83.2	4.2	20.6	32.1	26.1	11.1	5.4
2008	100.0	82.8	3.9	20.4	32.0	26.2	11.2	5.7
2009	100.0	83.6	4.4	20.2	32.0	26.6	10.5	5.5
2010	100.0	82.4	4.6	20.0	31.9	25.6	11.5	5.7
2011	100.0	82.7	4.6	20.4	32.1	25.5	11.1	5.8
2012	100.0	81.6	4.7	18.6	32.6	25.5	12.1	6.0
2013	100.0	81.9	5.0	19.0	32.6	25.1	12.2	5.5
2014	100.0	80.4	5.3	18.3	32.2	24.4	13.5	5.8
2015	100.0	80.1	5.6	18.2	32.0	24.1	13.9	5.6
2016	100.0	80.0	5.9	18.2	32.2	23.6	14.4	5.2

Notes:

A resident household refers to a household headed by a Singapore citizen or permanent resident.

¹‘Total’ includes other types of dwelling not shown, e.g. non-HDB shophouses etc.

² Includes non-privatised Housing and Urban Development Corporation (HUDC) flats.

³ Includes HDB studio apartments.

Table 3. Average Household Size of Resident and Resident Employed Households by Type of Dwelling, 2006 – 2016

Year	Persons						
	Total ¹	HDB 1- & 2- Room Flats ²	HDB 3- Room Flats	HDB 4- Room Flats	HDB 5-Room & Executive Flats	Condominiums & Other Apartments	Landed Properties
<i>Resident Households</i>							
2006	3.46	2.00	2.77	3.69	3.93	3.33	4.22
2007	3.48	2.01	2.76	3.65	3.93	3.44	4.22
2008	3.50	2.09	2.77	3.66	3.93	3.46	4.32
2009	3.49	2.12	2.77	3.66	3.93	3.45	4.28
2010	3.50	2.11	2.78	3.66	3.96	3.41	4.39
2011	3.51	2.24	2.77	3.65	3.99	3.43	4.38
2012	3.53	2.36	2.79	3.63	3.98	3.48	4.35
2013	3.47	2.38	2.74	3.58	3.94	3.42	4.33
2014	3.43	2.32	2.70	3.53	3.88	3.40	4.32
2015	3.39	2.24	2.69	3.49	3.89	3.34	4.30
2016	3.35	2.16	2.67	3.46	3.84	3.30	4.28
<i>Resident Employed Households</i>							
2006	3.62	2.32	2.93	3.78	4.00	3.43	4.47
2007	3.63	2.27	2.93	3.75	3.99	3.54	4.52
2008	3.65	2.37	2.95	3.76	4.00	3.55	4.58
2009	3.66	2.43	2.95	3.77	4.01	3.56	4.55
2010	3.67	2.44	2.97	3.77	4.04	3.53	4.66
2011	3.67	2.58	2.95	3.76	4.07	3.55	4.65
2012	3.69	2.68	2.99	3.73	4.06	3.60	4.62
2013	3.64	2.69	2.93	3.70	4.03	3.53	4.63
2014	3.61	2.67	2.92	3.66	3.98	3.52	4.64
2015	3.56	2.53	2.89	3.61	4.00	3.44	4.56
2016	3.53	2.44	2.88	3.58	3.96	3.42	4.58

Notes:

A resident household refers to a household headed by a Singapore citizen or permanent resident. A resident employed household refers to a resident household with at least one working person.

¹‘Total’ includes other types of dwelling not shown, e.g. non-HDB shophouses etc.

²Includes HDB studio apartments.

Table 4. Average Number of Working Persons Among Resident and Resident Employed Households by Type of Dwelling, 2006 – 2016

Year	Persons						
	Total ¹	HDB 1- & 2- Room Flats ²	HDB 3-Room Flats	HDB 4-Room Flats	HDB 5-Room & Executive Flats	Condominiums & Other Apartments	Landed Properties
<i>Resident Households</i>							
2006	1.65	0.86	1.41	1.79	1.86	1.58	1.72
2007	1.67	0.85	1.40	1.81	1.86	1.57	1.76
2008	1.70	0.88	1.44	1.82	1.91	1.59	1.81
2009	1.68	0.82	1.39	1.81	1.89	1.60	1.77
2010	1.67	0.82	1.39	1.80	1.88	1.57	1.79
2011	1.77	0.93	1.47	1.93	1.98	1.65	1.87
2012	1.80	0.96	1.50	1.94	2.03	1.67	1.88
2013	1.77	0.99	1.48	1.90	1.99	1.65	1.88
2014	1.77	0.93	1.46	1.93	2.02	1.64	1.90
2015	1.77	0.99	1.49	1.90	2.00	1.66	1.93
2016	1.75	0.95	1.47	1.90	2.00	1.64	1.85
<i>Resident Employed Households</i>							
2006	1.82	1.36	1.64	1.90	1.93	1.70	1.95
2007	1.83	1.28	1.64	1.92	1.94	1.69	2.01
2008	1.86	1.32	1.67	1.93	1.99	1.71	2.04
2009	1.85	1.30	1.65	1.93	1.98	1.73	2.01
2010	1.86	1.31	1.66	1.95	1.98	1.71	2.05
2011	1.95	1.39	1.72	2.05	2.08	1.80	2.14
2012	1.98	1.38	1.76	2.07	2.12	1.82	2.14
2013	1.95	1.41	1.73	2.04	2.09	1.78	2.16
2014	1.98	1.37	1.73	2.09	2.14	1.79	2.19
2015	1.96	1.40	1.75	2.05	2.12	1.78	2.18
2016	1.96	1.39	1.76	2.05	2.13	1.80	2.15

Notes:

A resident household refers to a household headed by a Singapore citizen or permanent resident. A resident employed household refers to a resident household with at least one working person.

¹‘Total’ includes other types of dwelling not shown, e.g. non-HDB shophouses etc.

²Includes HDB studio apartments.

Table 5. Average Household Size of Resident and Resident Employed Households by Deciles, 2006 – 2016

	Persons										
Deciles ¹	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Resident Households	3.46	3.48	3.50	3.49	3.50	3.51	3.53	3.47	3.43	3.39	3.35
No Working Person	1.92	1.89	1.93	1.94	2.03	1.89	1.93	1.87	1.85	1.81	1.84
Resident Employed Households	3.62	3.63	3.65	3.66	3.67	3.67	3.69	3.64	3.61	3.56	3.53
1 st - 10 th	3.97	3.95	3.86	3.84	3.91	3.76	3.73	3.69	3.60	3.55	3.50
11 th - 20 th	3.94	3.89	3.92	3.95	3.98	3.90	3.87	3.77	3.75	3.68	3.67
21 st - 30 th	3.90	3.90	3.94	3.95	4.01	3.94	3.98	3.94	3.87	3.87	3.84
31 st - 40 th	3.86	3.89	3.88	4.01	4.04	4.01	4.00	3.90	3.93	3.81	3.85
41 st - 50 th	3.82	3.84	3.83	3.82	3.96	3.92	3.97	3.93	3.85	3.84	3.79
51 st - 60 th	3.75	3.80	3.84	3.80	3.82	3.82	3.88	3.81	3.85	3.83	3.80
61 st - 70 th	3.61	3.66	3.67	3.68	3.67	3.71	3.77	3.72	3.68	3.71	3.65
71 st - 80 th	3.46	3.42	3.47	3.52	3.44	3.56	3.61	3.60	3.58	3.50	3.47
81 st - 90 th	3.16	3.26	3.29	3.27	3.16	3.29	3.28	3.28	3.27	3.18	3.19
91 st - 100 th	2.70	2.66	2.79	2.75	2.69	2.82	2.81	2.75	2.71	2.66	2.53

Notes:

A resident household refers to a household headed by a Singapore citizen or permanent resident. A resident employed household refers to a resident household with at least one working person.

It is notable, for example, that some resident employed households in the lowest 10% owned a car (14.0%), employed a maid (10.9%), lived in private property (6.5%) or were headed by persons aged 60 years and over (41.9%) in 2016. It is also important to recognise that not all households are consistently in the same decile group from one year to the next. For example, a household may move down from a higher decile in a particular year due to temporary unemployment of a household member, before moving up the deciles when the member resumes work in the subsequent year. In comparing the performance of any particular decile group over time, it is therefore relevant to note that they may not pertain to the same group of households.

¹Based on ranking of all resident employed households by their monthly household income from work (including employer CPF contributions) per household member.

Table 6. Average Number of Working Persons Among Resident and Resident Employed Households by Deciles, 2006 – 2016

Deciles ¹	Persons										
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Resident Households	1.65	1.67	1.70	1.68	1.67	1.77	1.80	1.77	1.77	1.77	1.75
Resident Employed Households	1.82	1.83	1.86	1.85	1.86	1.95	1.98	1.95	1.98	1.96	1.96
1 st - 10 th	1.24	1.26	1.28	1.25	1.28	1.31	1.33	1.33	1.32	1.32	1.29
11 th - 20 th	1.58	1.56	1.62	1.60	1.61	1.69	1.72	1.68	1.71	1.69	1.70
21 st - 30 th	1.73	1.78	1.80	1.81	1.81	1.87	1.97	1.89	1.93	1.93	1.93
31 st - 40 th	1.89	1.90	1.91	1.95	1.98	2.08	2.07	2.05	2.13	2.06	2.13
41 st - 50 th	1.96	1.99	2.01	2.03	2.07	2.16	2.20	2.16	2.22	2.17	2.19
51 st - 60 th	2.04	2.04	2.08	2.08	2.09	2.20	2.27	2.17	2.23	2.26	2.24
61 st - 70 th	2.07	2.05	2.11	2.07	2.11	2.18	2.23	2.20	2.24	2.22	2.21
71 st - 80 th	2.03	2.03	2.06	2.04	2.03	2.16	2.15	2.21	2.14	2.15	2.14
81 st - 90 th	1.94	1.96	1.98	1.97	1.93	2.04	2.04	2.03	2.05	2.00	2.02
91 st - 100 th	1.70	1.72	1.76	1.75	1.71	1.81	1.80	1.79	1.77	1.76	1.72

Notes:

A resident household refers to a household headed by a Singapore citizen or permanent resident. A resident employed household refers to a resident household with at least one working person.

It is notable, for example, that some resident employed households in the lowest 10% owned a car (14.0%), employed a maid (10.9%), lived in private property (6.5%) or were headed by persons aged 60 years and over (41.9%) in 2016. It is also important to recognise that not all households are consistently in the same decile group from one year to the next. For example, a household may move down from a higher decile in a particular year due to temporary unemployment of a household member, before moving up the deciles when the member resumes work in the subsequent year. In comparing the performance of any particular decile group over time, it is therefore relevant to note that they may not pertain to the same group of households.

¹Based on ranking of all resident employed households by their monthly household income from work (including employer CPF contributions) per household member.

Table 7. **Resident Households** by Household Characteristics and Deciles¹, 2006, 2011, 2016

Household Characteristics	Resident Households	Households With No Working Person	Resident Employed Households										
			Total	1 st - 10 th	11 th - 20 th	21 st - 30 th	31 st - 40 th	41 st - 50 th	51 st - 60 th	61 st - 70 th	71 st - 80 th	81 st - 90 th	91 st - 100 th
	2006												
Average Household Size (Persons)	3.46	1.92	3.62	3.97	3.94	3.90	3.86	3.82	3.75	3.61	3.46	3.16	2.70
Average Number of Working Persons (Persons)	1.65	-	1.82	1.24	1.58	1.73	1.89	1.96	2.04	2.07	2.03	1.94	1.70
With At Least 1 Maid (%)	11.2	6.9	11.7	4.4	6.9	8.6	10.4	11.9	12.9	12.9	15.3	15.2	17.9
With At Least 1 Car (%)	33.7	9.8	36.0	10.9	15.6	20.8	25.0	31.8	39.3	43.5	50.6	58.2	64.7
Type of Dwelling (%):													
Total ²	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Total HDB ³	83.1	83.6	83.0	96.0	95.6	94.5	92.1	91.5	87.7	85.5	77.7	67.4	42.2
HDB 1- & 2-Room Flats ⁴	4.4	17.8	3.1	10.4	6.7	5.3	2.8	1.6	1.4	1.0	-	-	-
HDB 3-Room Flats	21.8	34.1	20.5	31.0	27.2	24.6	24.4	22.9	20.2	19.7	15.6	12.3	7.6
HDB 4-Room Flats	31.7	20.7	32.8	40.9	42.9	41.9	39.2	37.9	34.3	31.4	26.4	21.5	11.6
HDB 5-Room and Executive Flats	24.8	10.4	26.3	13.6	18.5	22.6	25.4	28.9	31.5	33.1	34.7	32.2	22.1
Condominiums & Other Apartments	10.9	8.5	11.1	1.8	2.0	2.8	4.6	5.5	8.0	9.5	14.0	22.0	40.8
Landed Properties	5.7	7.5	5.5	1.7	1.9	2.2	2.9	2.6	3.8	4.8	8.1	10.3	16.7
Age of Household Heads (Years) (%):													
Total ⁵	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
30 - 39	20.1	4.0	21.7	11.4	12.5	15.7	17.2	18.8	21.6	25.2	26.7	31.6	36.4
40 - 49	30.9	10.1	32.9	39.6	40.2	36.9	34.4	32.7	30.1	28.6	28.0	27.6	31.0
50 - 59	25.9	14.6	27.0	26.1	28.5	28.5	29.9	29.6	30.9	27.6	27.6	22.5	19.0
60 & over	19.7	69.8	14.7	21.2	17.2	17.1	15.3	16.7	14.1	14.4	12.9	10.3	8.3

Notes: It is notable, for example, that some resident employed households in the lowest 10% owned a car (14.0%), employed a maid (10.9%), lived in private property (6.5%) or were headed by persons aged 60 years and over (41.9%) in 2016. It is also important to recognise that not all households are consistently in the same decile group from one year to the next. For example, a household may move down from a higher decile in a particular year due to temporary unemployment of a household member, before moving up the deciles when the member resumes work in the subsequent year. In comparing the performance of any particular decile group over time, it is therefore relevant to note that they may not pertain to the same group of households.

¹Based on ranking of all resident employed households by their monthly household income from work (including employer CPF contributions) per household member.

²'Total' includes other types of dwelling not shown, e.g. non-HDB shophouses etc.

³Includes non-privatised Housing and Urban Development Corporation (HUDC) flats.

⁴Includes HDB studio apartments.

⁵'Total' includes head of households aged below 30 years old.

Table 7. **Resident Households** by Household Characteristics and Deciles¹, 2006, 2011, 2016 (*continued*)

Household Characteristics	Resident Households	Households With No Working Person	Resident Employed Households										
			Total	1 st - 10 th	11 th - 20 th	21 st - 30 th	31 st - 40 th	41 st - 50 th	51 st - 60 th	61 st - 70 th	71 st - 80 th	81 st - 90 th	91 st - 100 th
	2011												
Average Household Size (Persons)	3.51	1.89	3.67	3.76	3.90	3.94	4.01	3.92	3.82	3.71	3.56	3.29	2.82
Average Number of Working Persons (Persons)	1.77	-	1.95	1.31	1.69	1.87	2.08	2.16	2.20	2.18	2.16	2.04	1.81
With At Least 1 Maid (%)	13.4	9.5	13.8	6.6	9.1	11.8	12.5	12.7	14.5	16.1	16.5	17.9	20.1
With At Least 1 Car (%)	40.1	15.3	42.6	14.1	22.8	30.3	34.9	38.8	44.6	51.6	58.3	63.5	67.4
Type of Dwelling (%):													
Total ²	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Total HDB ³	82.7	82.1	82.8	94.6	95.1	93.2	92.4	91.8	89.1	82.7	78.4	67.0	43.7
HDB 1- & 2-Room Flats ⁴	4.6	16.3	3.3	15.5	8.1	3.4	2.2	1.6	1.0	-	-	-	-
HDB 3-Room Flats	20.4	31.5	19.2	29.5	26.5	22.9	23.4	19.8	19.3	16.4	14.0	11.7	8.6
HDB 4-Room Flats	32.1	21.1	33.2	36.3	40.1	42.0	39.2	40.5	35.9	32.4	27.8	23.8	13.8
HDB 5-Room and Executive Flats	25.5	12.8	26.8	13.3	20.2	24.7	27.3	29.7	32.8	32.9	35.5	30.6	20.5
Condominiums & Other Apartments	11.1	9.9	11.2	2.7	2.2	3.8	4.2	4.8	6.9	11.4	14.0	22.5	39.5
Landed Properties	5.8	7.9	5.6	2.4	2.1	2.5	2.8	3.2	3.4	5.4	7.1	10.3	16.4
Age of Household Heads (Years) (%):													
Total ⁵	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
30 - 39	17.9	4.2	19.3	8.1	9.2	12.8	16.7	17.4	20.5	21.2	25.6	29.5	32.4
40 - 49	27.3	8.0	29.3	28.6	31.8	29.9	30.8	28.9	26.6	27.8	27.2	28.6	33.0
50 - 59	27.5	14.5	28.9	32.0	33.3	33.5	31.2	31.1	29.5	28.6	25.8	23.8	19.7
60 & over	24.6	71.7	19.7	29.6	24.4	21.7	19.1	20.0	20.4	18.7	17.8	14.5	11.0

Notes: It is notable, for example, that some resident employed households in the lowest 10% owned a car (14.0%), employed a maid (10.9%), lived in private property (6.5%) or were headed by persons aged 60 years and over (41.9%) in 2016. It is also important to recognise that not all households are consistently in the same decile group from one year to the next. For example, a household may move down from a higher decile in a particular year due to temporary unemployment of a household member, before moving up the deciles when the member resumes work in the subsequent year. In comparing the performance of any particular decile group over time, it is therefore relevant to note that they may not pertain to the same group of households.

¹Based on ranking of all resident employed households by their monthly household income from work (including employer CPF contributions) per household member.

²'Total' includes other types of dwelling not shown, e.g. non-HDB shophouses etc.

³Includes non-privatised Housing and Urban Development Corporation (HUDC) flats.

⁴Includes HDB studio apartments.

⁵'Total' includes head of households aged below 30 years old.

Table 7. **Resident Households** by Household Characteristics and Deciles¹, 2006, 2011, 2016 (*continued*)

Household Characteristics	Resident Households	Households With No Working Person	Resident Employed Households										
			Total	1 st - 10 th	11 th - 20 th	21 st - 30 th	31 st - 40 th	41 st - 50 th	51 st - 60 th	61 st - 70 th	71 st - 80 th	81 st - 90 th	91 st - 100 th
	2016												
Average Household Size (Persons)	3.35	1.84	3.53	3.50	3.67	3.84	3.85	3.79	3.80	3.65	3.47	3.19	2.53
Average Number of Working Persons (Persons)	1.75	-	1.96	1.29	1.70	1.93	2.13	2.19	2.24	2.21	2.14	2.02	1.72
With At Least 1 Maid (%)	15.5	13.0	15.8	10.9	13.6	14.1	12.9	15.4	17.4	17.8	19.0	18.8	18.5
With At Least 1 Car (%)	35.9	14.2	38.5	14.0	18.6	25.8	29.5	36.1	40.7	47.3	52.2	59.5	61.6
Type of Dwelling (%):													
Total ²	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Total HDB ³	80.0	81.2	79.9	93.3	93.0	91.0	91.4	88.2	85.3	80.1	75.2	61.9	39.7
HDB 1- & 2-Room Flats ⁴	5.9	17.2	4.5	18.4	10.0	6.1	4.0	2.4	1.5	1.1	-	-	-
HDB 3-Room Flats	18.2	28.3	17.0	25.8	25.8	23.4	19.0	18.0	16.0	13.6	11.9	8.6	8.0
HDB 4-Room Flats	32.2	22.1	33.5	34.3	37.9	39.5	42.2	40.5	37.6	33.6	30.6	23.3	15.1
HDB 5-Room and Executive Flats	23.6	13.3	24.9	14.8	19.3	22.0	26.3	27.2	30.1	31.7	32.1	29.2	16.1
Condominiums & Other Apartments	14.4	11.8	14.8	4.1	4.4	5.3	5.4	7.6	10.6	15.1	18.4	29.0	47.6
Landed Properties	5.2	6.8	5.1	2.4	2.3	3.0	2.9	3.8	3.9	4.7	6.1	9.1	12.2
Age of Household Heads (Years) (%):													
Total ⁵	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
30 - 39	15.6	2.4	17.2	6.8	9.5	10.5	13.0	16.3	18.5	20.4	21.5	27.3	28.6
40 - 49	23.3	5.8	25.4	18.9	21.8	23.9	23.8	23.8	25.7	26.3	27.9	29.0	32.8
50 - 59	27.3	12.2	29.1	30.1	33.2	33.1	35.2	30.9	29.9	27.1	25.6	22.4	23.7
60 & over	31.3	78.7	25.5	41.9	33.8	30.0	25.5	27.0	23.9	23.2	21.5	16.8	11.9

Notes: It is notable, for example, that some resident employed households in the lowest 10% owned a car (14.0%), employed a maid (10.9%), lived in private property (6.5%) or were headed by persons aged 60 years and over (41.9%) in 2016. It is also important to recognise that not all households are consistently in the same decile group from one year to the next. For example, a household may move down from a higher decile in a particular year due to temporary unemployment of a household member, before moving up the deciles when the member resumes work in the subsequent year. In comparing the performance of any particular decile group over time, it is therefore relevant to note that they may not pertain to the same group of households.

¹Based on ranking of all resident employed households by their monthly household income from work (including employer CPF contributions) per household member.

²'Total' includes other types of dwelling not shown, e.g. non-HDB shophouses etc.

³Includes non-privatised Housing and Urban Development Corporation (HUDC) flats.

⁴Includes HDB studio apartments.

⁵'Total' includes head of households aged below 30 years old.

Table 8. **Resident Households** by Monthly Household Income from Work, 2006 – 2016

	Per Cent										
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
No Working Person	9.0	8.6	8.6	9.6	10.5	9.3	9.2	9.4	10.4	9.7	10.8
<i>'Retiree households'</i> ¹	5.2	5.1	4.9	5.3	5.4	5.8	6.0	6.1	7.0	6.6	7.5
Below \$1,000	4.4	4.3	3.8	4.1	3.5	3.2	3.0	2.7	2.3	2.0	2.0
\$1,000-\$1,999	10.5	9.8	8.3	7.8	7.0	6.5	6.2	6.2	5.9	5.7	5.5
\$2,000-\$2,999	11.2	10.0	8.6	8.6	8.2	7.1	6.3	6.3	5.8	5.8	5.4
\$3,000-\$3,999	10.8	9.7	8.5	8.9	8.3	7.6	6.6	6.7	6.0	5.5	5.3
\$4,000-\$4,999	8.9	8.8	8.4	8.1	7.9	7.2	7.0	6.3	5.9	5.9	5.4
\$5,000-\$5,999	8.1	7.7	7.3	7.5	7.4	7.0	6.8	6.4	6.1	5.7	5.9
\$6,000-\$6,999	6.9	6.8	6.4	6.9	6.7	6.5	6.1	5.8	5.8	5.8	5.8
\$7,000-\$7,999	5.3	5.7	5.9	5.7	5.7	6.0	5.8	5.6	5.4	5.3	5.1
\$8,000-\$8,999	4.4	4.7	5.1	4.7	5.1	5.4	5.4	5.1	5.1	5.3	4.9
\$9,000-\$9,999	3.5	3.8	4.1	4.1	4.2	4.7	4.7	4.6	4.7	4.8	4.6
\$10,000-\$10,999	2.9	3.3	3.8	3.7	3.8	4.1	4.1	4.4	4.7	4.3	4.6
\$11,000-\$11,999	2.3	2.6	3.2	2.9	3.0	3.3	3.8	3.7	3.6	3.8	3.8
\$12,000-\$12,999	1.9	1.9	2.4	2.4	2.6	2.7	3.3	3.4	3.3	3.6	3.5
\$13,000-\$13,999	1.5	1.9	2.0	2.2	2.1	2.4	2.6	2.8	3.0	3.0	3.0
\$14,000-\$14,999	1.2	1.4	1.7	1.8	1.8	2.1	2.2	2.6	2.6	2.7	2.6
\$15,000-\$17,499	2.0	2.6	3.2	3.2	3.5	4.2	4.6	4.7	4.9	5.2	5.5
\$17,500-\$19,999	1.4	1.7	2.2	2.1	2.2	2.8	3.1	3.3	3.5	3.8	4.0
\$20,000 & Over	3.8	4.7	6.4	5.7	6.6	8.0	9.2	9.9	11.0	12.1	12.4

Notes:

A resident household refers to a household headed by a Singapore citizen or permanent resident.

Household income from work includes employer CPF contributions.

¹ For statistical purposes, 'retiree households' are defined as those comprising solely non-working persons aged 60 years and over.

Table 9A. Average and Median Monthly Household Income from Work
Among **Resident Employed Households**, 2006 – 2016

Year	Dollar	
	Average	Median
2006	6,792	4,952
2007	7,431	5,362
2008	8,414	6,100
2009	8,195	6,006
2010	8,726	6,342
2011	9,618	7,037
2012	10,348	7,566
2013	10,469	7,872
2014	11,143	8,292
2015	11,510	8,666
2016	11,589	8,846

Notes:

A resident employed household refers to a household headed by a Singapore citizen or permanent resident and with at least one working person.

Household income from work includes employer CPF contributions.

Table 9B. Change in Average and Median Monthly Household Income from Work
Among **Resident Employed Households**, 2006 – 2016

Year	Nominal Change		Real Change ¹	
	Average	Median	Average	Median
2007	9.4	8.3	7.2	6.1
2008	13.2	13.8	6.2	6.8
2009	-2.6	-1.5	-3.2	-2.4
2010	6.5	5.6	3.6	2.8
2011	10.2	11.0	4.7	5.6
2012	7.6	7.5	2.9	2.7
2013	1.2	4.0	-1.2	1.6
2014	6.4	5.3	5.4	4.1
2015	3.3	4.5	3.8	4.9
2016	0.7	2.1	1.2	2.6
<i>Cumulative Change from</i>				
2006 to 2016	70.6	78.6	34.5	40.3
2006 to 2011	41.6	42.1	19.5	20.1
2011 to 2016	20.5	25.7	12.6	16.9
<i>Annualised Change from</i>				
2006 to 2016	5.5	6.0	3.0	3.4
2006 to 2011	7.2	7.3	3.6	3.7
2011 to 2016	3.8	4.7	2.4	3.2

Notes:

A resident employed household refers to a household headed by a Singapore citizen or permanent resident and with at least one working person.

¹The CPI is used as a deflator to compute real income changes.

Table 10A. Average and Median Monthly Household Income from Work Per Household Member
Among **Resident Employed Households**, 2006 – 2016

Year	Dollar	
	Average	Median
2006	2,127	1,447
2007	2,337	1,547
2008	2,586	1,754
2009	2,524	1,735
2010	2,709	1,848
2011	2,925	1,994
2012	3,142	2,127
2013	3,204	2,247
2014	3,418	2,380
2015	3,624	2,500
2016	3,688	2,584

Notes:

A resident employed household refers to a household headed by a Singapore citizen or permanent resident and with at least one working person.

Household income from work includes employer CPF contributions.

Table 10B. Change in Average and Median Monthly Household Income from Work Per Household Member
Among **Resident Employed Households**, 2006 – 2016

Year	Nominal Change		Real Change ¹	
	Average	Median	Average	Median
2007	9.9	6.9	7.6	4.8
2008	10.7	13.4	3.8	6.4
2009	-2.4	-1.1	-3.0	-1.9
2010	7.3	6.5	4.4	3.7
2011	8.0	7.9	2.6	2.7
2012	7.4	6.7	2.7	1.9
2013	2.0	5.6	-0.4	3.2
2014	6.7	5.9	5.6	4.7
2015	6.0	5.0	6.6	5.4
2016	1.8	3.4	2.3	3.8
<i>Cumulative Change from</i>				
2006 to 2016	73.4	78.6	36.7	40.3
2006 to 2011	37.5	37.8	16.0	16.4
2011 to 2016	26.1	29.6	17.8	20.5
<i>Annualised Change from</i>				
2006 to 2016	5.7	6.0	3.2	3.4
2006 to 2011	6.6	6.6	3.0	3.1
2011 to 2016	4.7	5.3	3.3	3.8

Notes:

A resident employed household refers to a household headed by a Singapore citizen or permanent resident and with at least one working person.

¹The CPI is used as a deflator to compute real income changes.

Table 11A. Average Monthly Household Income from Work
Among **Resident Employed Households** by Type of Dwelling, 2006 – 2016

	Dollar					
Year	HDB 1- & 2-Room Flats ¹	HDB 3-Room Flats	HDB 4-Room Flats	HDB 5-Room & Executive Flats	Condominiums & Other Apartments	Landed Properties
2006	1,667	3,639	4,981	7,384	13,011	16,640
2007	1,558	3,957	5,395	7,923	14,494	18,786
2008	1,783	4,541	6,069	9,022	16,086	20,388
2009	1,788	4,516	6,135	8,811	15,730	19,566
2010	1,879	4,800	6,483	9,186	16,315	20,931
2011	2,105	5,202	7,220	10,160	18,025	24,039
2012	2,233	5,512	7,626	10,735	19,026	25,419
2013	2,270	5,630	7,974	11,199	19,340	23,994
2014	2,313	5,805	8,293	11,606	19,843	27,363
2015	2,697	6,258	8,751	12,172	20,324	25,473
2016	2,730	6,370	9,022	12,270	20,213	25,585

Notes: A resident employed household refers to a household headed by a Singapore citizen or permanent resident and with at least one working person. Household income from work includes employer CPF contributions.

¹Includes HDB studio apartments.

Table 11B. Nominal Change in Average Monthly Household Income from Work
Among Resident Employed Households by Type of Dwelling, 2006 – 2016

	Per Cent					
Year	HDB 1- & 2-Room Flats ¹	HDB 3-Room Flats	HDB 4-Room Flats	HDB 5-Room & Executive Flats	Condominiums & Other Apartments	Landed Properties
2007	-6.5	8.7	8.3	7.3	11.4	12.9
2008	14.4	14.8	12.5	13.9	11.0	8.5
2009	0.3	-0.6	1.1	-2.3	-2.2	-4.0
2010	5.1	6.3	5.7	4.3	3.7	7.0
2011	12.0	8.4	11.4	10.6	10.5	14.8
2012	6.1	6.0	5.6	5.7	5.6	5.7
2013	1.7	2.1	4.6	4.3	1.7	-5.6
2014	1.9	3.1	4.0	3.6	2.6	14.0
2015	16.6	7.8	5.5	4.9	2.4	-6.9
2016	1.2	1.8	3.1	0.8	-0.5	0.4
<i>Cumulative Change from</i>						
2006 to 2016	63.8	75.0	81.1	66.2	55.4	53.8
2006 to 2011	26.3	43.0	45.0	37.6	38.5	44.5
2011 to 2016	29.7	22.5	25.0	20.8	12.1	6.4
<i>Annualised Change from</i>						
2006 to 2016	5.1	5.8	6.1	5.2	4.5	4.4
2006 to 2011	4.8	7.4	7.7	6.6	6.7	7.6
2011 to 2016	5.3	4.1	4.6	3.8	2.3	1.3

Notes: A resident employed household refers to a household headed by a Singapore citizen or permanent resident and with at least one working person. Household income from work includes employer CPF contributions.

¹Includes HDB studio apartments.

Table 11C. Real¹ Change in Average Monthly Household Income from Work Among Resident Employed Households by Type of Dwelling, 2006 – 2016

	Per Cent					
Year	HDB 1- & 2-Room Flats ²	HDB 3-Room Flats	HDB 4-Room Flats	HDB 5-Room & Executive Flats	Condominiums & Other Apartments	Landed Properties
2007	-8.5	6.5	6.1	5.1	9.1	10.6
2008	7.3	7.6	5.5	6.8	4.1	1.8
2009	-0.3	-1.1	0.5	-2.9	-2.8	-4.6
2010	2.2	3.4	2.8	1.4	0.9	4.0
2011	6.4	3.0	5.8	5.1	5.0	9.1
2012	1.4	1.3	1.0	1.0	0.9	1.1
2013	-0.7	-0.2	2.2	1.9	-0.7	-7.8
2014	0.9	2.1	2.9	2.6	1.6	12.9
2015	17.2	8.4	6.1	5.4	3.0	-6.4
2016	1.8	2.3	3.6	1.3	0.0	1.0
<i>Cumulative Change from</i>						
2006 to 2016	29.1	38.0	42.8	31.0	22.5	21.2
2006 to 2011	6.5	20.6	22.3	16.1	16.9	21.9
2011 to 2016	21.2	14.4	16.8	12.9	4.8	-0.5
<i>Annualised Change from</i>						
2006 to 2016	2.6	3.3	3.6	2.7	2.0	1.9
2006 to 2011	1.3	3.8	4.1	3.0	3.2	4.0
2011 to 2016	3.9	2.7	3.2	2.4	0.9	-0.1

Notes:

A resident employed household refers to a household headed by a Singapore citizen or permanent resident and with at least one working person.

¹The CPI is used as a deflator to compute real income changes.

²Includes HDB studio apartments.

Table 12A. Average Monthly Household Income from Work Per Household Member Among Resident Employed Households by Type of Dwelling, 2006 – 2016

Year	Dollar					
	HDB 1- & 2-Room Flats ¹	HDB 3-Room Flats	HDB 4-Room Flats	HDB 5-Room & Executive Flats	Condominiums & Other Apartments	Landed Properties
2006	812	1,471	1,492	2,088	4,758	3,924
2007	775	1,612	1,632	2,252	5,214	4,604
2008	854	1,820	1,835	2,545	5,467	4,882
2009	858	1,806	1,833	2,469	5,500	4,687
2010	886	1,937	1,979	2,587	5,691	4,926
2011	932	2,066	2,173	2,785	6,254	5,494
2012	978	2,183	2,304	2,929	6,564	5,962
2013	976	2,216	2,415	3,086	6,640	5,614
2014	1,019	2,317	2,519	3,232	6,788	6,414
2015	1,224	2,512	2,718	3,367	7,356	5,888
2016	1,299	2,599	2,831	3,423	7,186	6,198

Notes: A resident employed household refers to a household headed by a Singapore citizen or permanent resident and with at least one working person. Household income from work includes employer CPF contributions.

¹Includes HDB studio apartments.

Table 12B. Nominal Change in Average Monthly Household Income from Per Household Member Among Resident Employed Households by Type of Dwelling, 2006 – 2016

Year	Per Cent					
	HDB 1- & 2-Room Flats ¹	HDB 3-Room Flats	HDB 4-Room Flats	HDB 5-Room & Executive Flats	Condominiums & Other Apartments	Landed Properties
2007	-4.6	9.6	9.4	7.9	9.6	17.3
2008	10.2	12.9	12.4	13.0	4.9	6.0
2009	0.5	-0.8	-0.1	-3.0	0.6	-4.0
2010	3.3	7.3	8.0	4.8	3.5	5.1
2011	5.2	6.7	9.8	7.7	9.9	11.5
2012	4.9	5.7	6.0	5.2	5.0	8.5
2013	-0.2	1.5	4.8	5.4	1.2	-5.8
2014	4.4	4.6	4.3	4.7	2.2	14.3
2015	20.1	8.4	7.9	4.2	8.4	-8.2
2016	6.1	3.5	4.2	1.7	-2.3	5.3
<i>Cumulative Change from</i>						
2006 to 2016	60.0	76.7	89.7	63.9	51.0	58.0
2006 to 2011	14.8	40.4	45.6	33.4	31.4	40.0
2011 to 2016	39.4	25.8	30.3	22.9	14.9	12.8
<i>Annualised Change from</i>						
2006 to 2016	4.8	5.9	6.6	5.1	4.2	4.7
2006 to 2011	2.8	7.0	7.8	5.9	5.6	7.0
2011 to 2016	6.9	4.7	5.4	4.2	2.8	2.4

Notes: A resident employed household refers to a household headed by a Singapore citizen or permanent resident and with at least one working person. Household income from work includes employer CPF contributions.

¹Includes HDB studio apartments.

**Table 12C. Real¹ Change in Average Monthly Household Income from Work Per Household Member
Among Resident Employed Households by Type of Dwelling, 2006 – 2016**

	Per Cent					
Year	HDB 1- & 2- Room Flats ²	HDB 3- Room Flats	HDB 4- Room Flats	HDB 5-Room & Executive Flats	Condominiums & Other Apartments	Landed Properties
2007	-6.5	7.3	7.1	5.6	7.3	14.9
2008	3.3	5.9	5.4	6.0	-1.7	-0.6
2009	-0.1	-1.4	-0.7	-3.6	0.0	-4.6
2010	0.4	4.3	5.0	1.9	0.6	2.2
2011	-0.1	1.3	4.3	2.3	4.4	6.0
2012	0.3	1.0	1.4	0.6	0.4	3.8
2013	-2.5	-0.8	2.4	2.9	-1.2	-8.0
2014	3.3	3.5	3.2	3.7	1.2	13.1
2015	20.7	9.0	8.5	4.7	8.9	-7.7
2016	6.7	4.0	4.7	2.2	-1.8	5.8
<i>Cumulative Change from</i>						
2006 to 2016	26.1	39.3	49.6	29.3	19.1	24.5
2006 to 2011	-3.2	18.5	22.9	12.5	10.9	18.1
2011 to 2016	30.3	17.6	21.8	14.9	7.4	5.4
<i>Annualised Change from</i>						
2006 to 2016	2.3	3.4	4.1	2.6	1.8	2.2
2006 to 2011	-0.6	3.5	4.2	2.4	2.1	3.4
2011 to 2016	5.4	3.3	4.0	2.8	1.4	1.1

Notes:

A resident employed household refers to a household headed by a Singapore citizen or permanent resident and with at least one working person.

¹The CPI is used as a deflator to compute real income changes.

²Includes HDB studio apartments.

Table 13A. Average Monthly Household Income from Work Among **Resident Employed Households** by Deciles, 2006 – 2016

	Dollar										
Deciles ¹	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Total	6,792	7,431	8,414	8,195	8,726	9,618	10,348	10,469	11,143	11,510	11,589
1 st - 10 th	1,258	1,321	1,399	1,361	1,497	1,581	1,644	1,711	1,775	1,927	1,909
11 th - 20 th	2,305	2,418	2,700	2,696	2,940	3,135	3,302	3,372	3,641	3,815	3,907
21 st - 30 th	3,182	3,379	3,831	3,787	4,158	4,421	4,782	4,993	5,226	5,597	5,693
31 st - 40 th	4,038	4,335	4,906	4,978	5,418	5,794	6,183	6,376	6,863	7,063	7,279
41 st - 50 th	4,971	5,358	6,055	5,980	6,603	7,032	7,608	7,993	8,303	8,733	8,875
51 st - 60 th	6,027	6,561	7,492	7,319	7,840	8,436	9,133	9,469	10,108	10,638	10,878
61 st - 70 th	7,180	7,928	8,957	8,798	9,310	10,101	10,894	11,293	11,861	12,639	12,833
71 st - 80 th	8,809	9,479	10,820	10,694	11,105	12,306	13,186	13,807	14,496	14,929	15,371
81 st - 90 th	11,048	12,386	14,013	13,423	13,943	15,509	16,366	16,984	18,017	18,365	18,972
91 st - 100 th	19,100	21,146	23,968	22,909	24,442	27,867	30,379	28,688	31,142	31,393	30,175

Notes:

A resident employed household refers to a household headed by a Singapore citizen or permanent resident and with at least one working person. Household income from work includes employer CPF contributions.

It is notable, for example, that some resident employed households in the lowest 10% owned a car (14.0%), employed a maid (10.9%), lived in private property (6.5%) or were headed by persons aged 60 years and over (41.9%) in 2016. It is also important to recognise that not all households are consistently in the same decile group from one year to the next. For example, a household may move down from a higher decile in a particular year due to temporary unemployment of a household member, before moving up the deciles when the member resumes work in the subsequent year. In comparing the performance of any particular decile group over time, it is therefore relevant to note that they may not pertain to the same group of households.

¹Based on ranking of all resident employed households by their monthly household income from work (including employer CPF contributions) per household member.

Table 13B. Nominal Change in Average Monthly Household Income from Work Among Resident Employed Households by Deciles, 2006 – 2016

Deciles ¹											Per Cent					
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	Cumulative Change from			Annualised Change from		
											2006 to 2016	2006 to 2011	2011 to 2016	2006 to 2016	2006 to 2011	2011 to 2016
Total	9.4	13.2	-2.6	6.5	10.2	7.6	1.2	6.4	3.3	0.7	70.6	41.6	20.5	5.5	7.2	3.8
1 st - 10 th	5.0	5.9	-2.7	10.0	5.6	4.0	4.1	3.7	8.6	-0.9	51.7	25.7	20.7	4.3	4.7	3.8
11 th - 20 th	4.9	11.7	-0.1	9.1	6.6	5.3	2.1	8.0	4.8	2.4	69.5	36.0	24.6	5.4	6.3	4.5
21 st - 30 th	6.2	13.4	-1.1	9.8	6.3	8.2	4.4	4.7	7.1	1.7	78.9	38.9	28.8	6.0	6.8	5.2
31 st - 40 th	7.4	13.2	1.5	8.8	6.9	6.7	3.1	7.6	2.9	3.1	80.3	43.5	25.6	6.1	7.5	4.7
41 st - 50 th	7.8	13.0	-1.2	10.4	6.5	8.2	5.1	3.9	5.2	1.6	78.5	41.5	26.2	6.0	7.2	4.8
51 st - 60 th	8.9	14.2	-2.3	7.1	7.6	8.3	3.7	6.7	5.2	2.3	80.5	40.0	28.9	6.1	7.0	5.2
61 st - 70 th	10.4	13.0	-1.8	5.8	8.5	7.9	3.7	5.0	6.6	1.5	78.7	40.7	27.0	6.0	7.1	4.9
71 st - 80 th	7.6	14.1	-1.2	3.8	10.8	7.2	4.7	5.0	3.0	3.0	74.5	39.7	24.9	5.7	6.9	4.5
81 st - 90 th	12.1	13.1	-4.2	3.9	11.2	5.5	3.8	6.1	1.9	3.3	71.7	40.4	22.3	5.6	7.0	4.1
91 st - 100 th	10.7	13.3	-4.4	6.7	14.0	9.0	-5.6	8.6	0.8	-3.9	58.0	45.9	8.3	4.7	7.8	1.6

Notes:

A resident employed household refers to a household headed by a Singapore citizen or permanent resident and with at least one working person. Household income from work includes employer CPF contributions.

It is notable, for example, that some resident employed households in the lowest 10% owned a car (14.0%), employed a maid (10.9%), lived in private property (6.5%) or were headed by persons aged 60 years and over (41.9%) in 2016. It is also important to recognise that not all households are consistently in the same decile group from one year to the next. For example, a household may move down from a higher decile in a particular year due to temporary unemployment of a household member, before moving up the deciles when the member resumes work in the subsequent year. In comparing the performance of any particular decile group over time, it is therefore relevant to note that they may not pertain to the same group of households.

¹Based on ranking of all resident employed households by their monthly household income from work (including employer CPF contributions) per household member.

Table 13C. Real¹ Change in Average Monthly Household Income from Work Among Resident Employed Households by Deciles, 2006 – 2016

Deciles ²											Per Cent					
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	Cumulative Change from			Annualised Change from		
											2006 to 2016	2006 to 2011	2011 to 2016	2006 to 2016	2006 to 2011	2011 to 2016
Total	7.2	6.2	-3.2	3.6	4.7	2.9	-1.2	5.4	3.8	1.2	34.5	19.5	12.6	3.0	3.6	2.4
1 st - 10 th	3.0	-1.8	-4.7	7.4	0.9	-1.5	1.3	2.2	9.8	0.1	17.0	4.4	12.1	1.6	0.9	2.3
11 th - 20 th	2.9	3.6	-2.2	6.5	1.9	-0.2	-0.6	6.3	5.9	3.5	30.7	13.0	15.7	2.7	2.5	3.0
21 st - 30 th	4.1	6.4	-2.0	6.9	1.2	3.3	2.0	3.5	7.5	2.2	40.5	17.4	19.7	3.5	3.3	3.7
31 st - 40 th	5.2	6.2	0.6	6.0	1.8	1.9	0.7	6.4	3.3	3.5	41.6	21.2	16.8	3.5	3.9	3.2
41 st - 50 th	5.6	6.1	-2.1	7.5	1.4	3.4	2.6	2.7	5.5	2.1	40.2	19.5	17.3	3.4	3.6	3.2
51 st - 60 th	6.7	7.2	-3.2	4.3	2.4	3.4	1.3	5.5	5.6	2.7	41.8	18.3	19.9	3.6	3.4	3.7
61 st - 70 th	8.2	6.0	-2.6	3.0	3.3	3.0	1.2	3.8	6.9	2.0	40.4	18.9	18.1	3.5	3.5	3.4
71 st - 80 th	5.5	7.1	-2.0	1.1	5.5	2.4	2.3	3.8	3.3	3.4	37.1	18.0	16.1	3.2	3.4	3.0
81 st - 90 th	9.6	6.6	-4.1	0.7	5.3	1.3	1.5	5.3	2.6	3.9	37.1	18.8	15.4	3.2	3.5	2.9
91 st - 100 th	8.2	6.8	-4.3	3.5	7.9	4.6	-7.7	7.8	1.5	-3.4	26.1	23.5	2.1	2.3	4.3	0.4

Notes: A resident employed household refers to a household headed by a Singapore citizen or permanent resident and with at least one working person. Household income from work includes employer CPF contributions.

It is notable, for example, that some resident employed households in the lowest 10% owned a car (14.0%), employed a maid (10.9%), lived in private property (6.5%) or were headed by persons aged 60 years and over (41.9%) in 2016. It is also important to recognise that not all households are consistently in the same decile group from one year to the next. For example, a household may move down from a higher decile in a particular year due to temporary unemployment of a household member, before moving up the deciles when the member resumes work in the subsequent year. In comparing the performance of any particular decile group over time, it is therefore relevant to note that they may not pertain to the same group of households.

¹The CPI is used as a deflator to compute real income changes.

²Based on ranking of all resident employed households by their monthly household income from work (including employer CPF contributions) per household member.

Table 14A. Average Monthly Household Income from Work Per Household Member Among **Resident Employed Households** by Deciles, 2006 – 2016

	Dollar										
Deciles ¹	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Total	2,127	2,337	2,586	2,524	2,709	2,925	3,142	3,204	3,418	3,624	3,688
1 st - 10 th	317	335	365	357	381	422	440	463	494	541	543
11 th - 20 th	585	620	689	682	738	803	856	896	971	1,040	1,064
21 st - 30 th	817	865	973	957	1,036	1,122	1,200	1,268	1,353	1,446	1,483
31 st - 40 th	1,047	1,115	1,266	1,242	1,341	1,445	1,547	1,633	1,747	1,857	1,892
41 st - 50 th	1,302	1,395	1,581	1,564	1,668	1,794	1,917	2,033	2,155	2,274	2,339
51 st - 60 th	1,609	1,727	1,954	1,929	2,051	2,207	2,355	2,483	2,627	2,780	2,864
61 st - 70 th	1,991	2,163	2,446	2,393	2,540	2,726	2,893	3,039	3,217	3,409	3,521
71 st - 80 th	2,548	2,774	3,122	3,042	3,232	3,458	3,658	3,837	4,060	4,276	4,438
81 st - 90 th	3,502	3,806	4,270	4,130	4,429	4,727	5,004	5,192	5,524	5,804	5,958
91 st - 100 th	7,550	8,571	9,199	8,945	9,669	10,543	11,552	11,198	12,032	12,816	12,773

Notes:

A resident employed household refers to a household headed by a Singapore citizen or permanent resident and with at least one working person. Household income from work includes employer CPF contributions.

It is notable, for example, that some resident employed households in the lowest 10% owned a car (14.0%), employed a maid (10.9%), lived in private property (6.5%) or were headed by persons aged 60 years and over (41.9%) in 2016. It is also important to recognise that not all households are consistently in the same decile group from one year to the next. For example, a household may move down from a higher decile in a particular year due to temporary unemployment of a household member, before moving up the deciles when the member resumes work in the subsequent year. In comparing the performance of any particular decile group over time, it is therefore relevant to note that they may not pertain to the same group of households.

¹Based on ranking of all resident employed households by their monthly household income from work (including employer CPF contributions) per household member.

Table 14B. Nominal Change in Average Monthly Household Income from Work Per Household Member Among Resident Employed Households by Deciles, 2006 – 2016

Deciles ¹											Per Cent					
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	Cumulative Change from			Annualised Change from		
											2006 to 2016	2006 to 2011	2011 to 2016	2006 to 2016	2006 to 2011	2011 to 2016
Total	9.9	10.7	-2.4	7.3	8.0	7.4	2.0	6.7	6.0	1.8	73.4	37.5	26.1	5.7	6.6	4.7
1 st - 10 th	5.7	9.0	-2.2	6.7	10.8	4.3	5.2	6.7	9.5	0.4	71.3	33.1	28.7	5.5	5.9	5.2
11 th - 20 th	6.0	11.1	-1.0	8.2	8.8	6.6	4.7	8.4	7.1	2.3	81.9	37.3	32.5	6.2	6.5	5.8
21 st - 30 th	5.9	12.5	-1.6	8.3	8.3	7.0	5.7	6.7	6.9	2.6	81.5	37.3	32.2	6.1	6.6	5.7
31 st - 40 th	6.5	13.5	-1.9	8.0	7.8	7.1	5.6	7.0	6.3	1.9	80.7	38.0	30.9	6.1	6.7	5.5
41 st - 50 th	7.1	13.3	-1.1	6.6	7.6	6.9	6.1	6.0	5.5	2.9	79.6	37.8	30.4	6.0	6.6	5.4
51 st - 60 th	7.3	13.1	-1.3	6.3	7.6	6.7	5.4	5.8	5.8	3.0	78.0	37.2	29.8	5.9	6.5	5.3
61 st - 70 th	8.6	13.1	-2.2	6.1	7.3	6.1	5.0	5.9	6.0	3.3	76.8	36.9	29.2	5.9	6.5	5.3
71 st - 80 th	8.9	12.5	-2.6	6.2	7.0	5.8	4.9	5.8	5.3	3.8	74.2	35.7	28.3	5.7	6.3	5.1
81 st - 90 th	8.7	12.2	-3.3	7.2	6.7	5.9	3.8	6.4	5.1	2.7	70.1	35.0	26.0	5.5	6.2	4.7
91 st - 100 th	13.5	7.3	-2.8	8.1	9.0	9.6	-3.1	7.4	6.5	-0.3	69.2	39.6	21.2	5.4	6.9	3.9

Notes:

A resident employed household refers to a household headed by a Singapore citizen or permanent resident and with at least one working person. Household income from work includes employer CPF contributions.

It is notable, for example, that some resident employed households in the lowest 10% owned a car (14.0%), employed a maid (10.9%), lived in private property (6.5%) or were headed by persons aged 60 years and over (41.9%) in 2016. It is also important to recognise that not all households are consistently in the same decile group from one year to the next. For example, a household may move down from a higher decile in a particular year due to temporary unemployment of a household member, before moving up the deciles when the member resumes work in the subsequent year. In comparing the performance of any particular decile group over time, it is therefore relevant to note that they may not pertain to the same group of households.

¹Based on ranking of all resident employed households by their monthly household income from work (including employer CPF contributions) per household member.

Table 14C. Real¹ Change in Average Monthly Household Income from Work Per Household Member Among Resident Employed Households by Deciles, 2006 – 2016

Deciles ²											Per Cent					
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	Cumulative Change from			Annualised Change from		
											2006 to 2016	2006 to 2011	2011 to 2016	2006 to 2016	2006 to 2011	2011 to 2016
Total	7.6	3.8	-3.0	4.4	2.6	2.7	-0.4	5.6	6.6	2.3	36.7	16.0	17.8	3.2	3.0	3.3
1 st - 10 th	3.6	1.1	-4.2	4.2	5.8	-1.2	2.4	5.1	10.7	1.4	32.0	10.6	19.4	2.8	2.0	3.6
11 th - 20 th	3.9	3.1	-3.1	5.6	4.0	1.0	1.9	6.7	8.3	3.4	40.2	14.0	23.0	3.4	2.7	4.2
21 st - 30 th	3.8	5.6	-2.5	5.4	3.1	2.2	3.2	5.5	7.2	3.0	42.6	16.0	22.9	3.6	3.0	4.2
31 st - 40 th	4.4	6.6	-2.7	5.1	2.6	2.3	3.1	5.8	6.7	2.4	42.0	16.6	21.7	3.6	3.1	4.0
41 st - 50 th	5.0	6.4	-1.9	3.8	2.4	2.1	3.6	4.8	5.9	3.3	41.1	16.4	21.2	3.5	3.1	3.9
51 st - 60 th	5.2	6.2	-2.1	3.5	2.4	1.9	3.0	4.6	6.2	3.5	39.8	15.9	20.6	3.4	3.0	3.8
61 st - 70 th	6.5	6.1	-3.0	3.3	2.2	1.4	2.6	4.6	6.3	3.8	38.9	15.7	20.1	3.3	3.0	3.7
71 st - 80 th	6.7	5.6	-3.4	3.4	1.8	1.1	2.4	4.6	5.7	4.3	36.8	14.7	19.3	3.2	2.8	3.6
81 st - 90 th	6.2	5.7	-3.2	4.0	1.0	1.6	1.5	5.6	5.8	3.2	35.8	14.3	18.9	3.1	2.7	3.5
91 st - 100 th	11.0	1.1	-2.6	4.8	3.2	5.1	-5.2	6.7	7.2	0.2	35.1	18.2	14.3	3.1	3.4	2.7

Notes: A resident employed household refers to a household headed by a Singapore citizen or permanent resident and with at least one working person. Household income from work includes employer CPF contributions.

It is notable, for example, that some resident employed households in the lowest 10% owned a car (14.0%), employed a maid (10.9%), lived in private property (6.5%) or were headed by persons aged 60 years and over (41.9%) in 2016. It is also important to recognise that not all households are consistently in the same decile group from one year to the next. For example, a household may move down from a higher decile in a particular year due to temporary unemployment of a household member, before moving up the deciles when the member resumes work in the subsequent year. In comparing the performance of any particular decile group over time, it is therefore relevant to note that they may not pertain to the same group of households.

¹The CPI is used as a deflator to compute real income changes.

²Based on ranking of all resident employed households by their monthly household income from work (including employer CPF contributions) per household member.

Table 15. Gini Coefficient Among Resident Employed Households, 2006 – 2016

Year	Household Income from Work Per Household Member	Household Income from Work Per Household Member After Accounting for Government Transfers and Taxes ¹
2006	0.470	0.418
2007	0.482	0.439
2008	0.474	0.424
2009	0.471	0.422
2010	0.472	0.425
2011	0.473	0.423
2012	0.478	0.432
2013	0.463	0.409
2014	0.464	0.411
2015	0.463	0.409
2016	0.458	0.402

Notes:

A resident employed household refers to a household headed by a Singapore citizen or permanent resident and with at least one working person. Household income from work includes employer CPF contributions.

¹Refer to glossary for Government transfers and taxes that were included in the paper. Data on income after accounting for Government transfers and taxes for 2016 are preliminary.

Similar to past practices, as more administrative data on Government transfers or taxes become available, the coverage has been expanded to include more types of transfers. For comparable data from 2000 onwards, please refer to the [Singstat Table Builder](#) (i.e At [Singstat Table Builder](#), choose Population → Household Income and Expenditure → Household Income from Work, Annual → Table 15. Gini Coefficient Among Resident Employed Households (Including Employer CPF Contributions))

Table 16. Ratio of Monthly Household Income from Work Per Household Member at the 90th Percentile to 10th Percentile Among **Resident Employed Households**, 2006 – 2016

Year	Household Income from Work Per Household Member ¹	Household Income from Work Per Household Member After Accounting for Government Transfers and Taxes ^{2,3}
2006	9.23	6.28
2007	9.38	6.88
2008	9.64	6.50
2009	9.43	6.47
2010	9.35	6.47
2011	9.19	6.21
2012	9.14	6.37
2013	9.00	5.90
2014	8.92	5.98
2015	8.65	5.77
2016	8.67	5.76

Notes:

A resident employed household refers to a household headed by a Singapore citizen or permanent resident and with at least one working person. Household income from work includes employer CPF contributions.

¹Based on ranking of all resident employed households by their monthly household income from work (including employer CPF contributions) per household member.

²Based on ranking of all resident employed households by their monthly household income from work (including employer CPF contributions) per household member after accounting for Government transfers and taxes.

³Refer to glossary for Government transfers and taxes that were included in the paper. Data on income after accounting for Government transfers and taxes for 2016 are preliminary.

Similar to past practices, as more administrative data on Government transfers or taxes become available, the coverage has been expanded to include more types of transfers. For comparable data from 2000 onwards, please refer to the [Singstat Table Builder](#) (i.e At [Singstat Table Builder](#), choose Population → Household Income and Expenditure → Household Income from Work, Annual → Table 16. Ratio of Monthly Household Income from Work (Including Employer CPF Contributions) Per Household Member at 90th Percentile to 10th Percentile Among Resident Employed Households)

SINGAPORE DEPARTMENT OF STATISTICS INFORMATION DISSEMINATION SERVICES

Statistics Singapore Website

The *Statistics Singapore Website* was launched by the Singapore Department of Statistics (DOS) in January 1995. Internet users can access the website by connecting to:

<http://www.singstat.gov.sg>

Key Singapore statistics are available via the following sections:

- Statistics
which provides access to the latest statistical findings of DOS as well as statistics compiled by Research and Statistics Units (RSUs) in ministries and statutory boards.
- News
which provides a listing of the news released by DOS and RSUs.
- Publications
which presents the latest editions of DOS' publications, papers and articles.
- Browse by Themes
which presents official statistics compiled by DOS and RSUs in the various ministries and statutory boards according to themes. Within each theme, relevant statistics and related press releases, publications and references are provided.

Statistical resources are available via:

- Publication and Papers
which lists the latest editions of publications released by DOS according to statistical domains at <http://www.singstat.gov.sg/publications/publications-and-papers>. All softcopy DOS publications are available for free downloading. Statistical tables of DOS publications in Excel format are also available.
- Advance Release Calendar
which provides a six months ahead advance release calendar of key statistical indicators.

The website also provides a convenient gateway to international statistical websites under the "Methodologies & Standards" section:

- Guide to International Statistics
which provides hyperlinks to international databases and classifications, as well as websites of international bodies and other national statistical offices.
- IMF Dissemination Standards Bulletin Board
which provides metadata about Singapore's key indicators in the real, fiscal, financial and external sectors, including dissemination practices and information about pre-release access of current indicators.

SingStat Express

SingStat Express is a personalised data delivery service which sends the latest press releases, notices of publication, newsletter, occasional and information papers to subscribers via email. SMS alert service is also available to local users. Subscription details are available from the *Statistics Singapore Website* (<http://www.singstat.gov.sg/express>).

SINGAPORE DEPARTMENT OF STATISTICS
INFORMATION DISSEMINATION SERVICES (*cont'd*)

Really Simple Syndication

Really Simple Syndication (RSS) is an easy way to stay updated on the latest statistical news released via the *Statistics Singapore Website*. The SingStat RSS feed delivers statistical news highlights and hyperlinks to the source documents whenever the updates are posted. More information is available at [http://www.singstat.gov.sg/services/really-simple-syndication-\(rss\)](http://www.singstat.gov.sg/services/really-simple-syndication-(rss)).

SingStat Mobile App

SingStat Mobile App provides users with ready access to the latest key Singapore official statistics through their mobile devices while on the go. Users may visualize data for the latest periods with some 200 charts of commonly used statistics from 27 data categories. The app is available for downloading in iOS and Android devices. More information is available at <http://www.singstat.gov.sg/services/singstat-mobile-app>

SingStat Table Builder


The *SingStat Table Builder* contains statistical data series on the Singapore economy and population for users to create customised data tables, plot graphs and charts and export them in different file formats. Explore data trends with this e-service at <http://www.singstat.gov.sg/tablebuilder>.


E-survey

The *E-survey* enables business organisations to complete and submit their survey forms through the internet. Using secured encryption protocols, the *E-survey* ensures that the information transmitted through the net is secured and protected. The system features online helps and validation checks to assist respondents in completing their survey forms. With the *E-survey*, respondents do away with the tedious paper work and manual tasks of mailing or faxing their survey returns to the Department.

Statistical Enquiries and Feedback

If you have any statistical enquiries or comment or suggestions on our statistical publications and electronic services, you are welcomed to:

 E-mail us at **info@singstat.gov.sg**

 Fax to us at **(65) 6332-7689**

 Call us at **1800-3238118* (local callers)**

(65) 6332-7738 (overseas callers)

* Calls from mobile telephone lines to 1800 local toll free number may be subject to mobile airtime charges as imposed by the relevant mobile service provider.