Occasional Paper Series
The Consumer Price Index for Retiree Households & Households with Young Children
(2019 as Base Year)
THE CONSUMER PRICE INDEX FOR
RETIREE HOUSEHOLDS AND
HOUSEHOLDS WITH YOUNG CHILDREN

(2019 as Base Year)

Singapore Department of Statistics
July 2021

Papers in this Occasional Paper Series provide an informal means for the speedy dissemination of statistical trends and observations. They are intended to stimulate discussion and research on important social and economic issues. Statistical estimates presented in the papers are based on new or revised official statistics compiled from the best available data. Comments and suggestions are welcome.

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CONSUMER PRICE INDEX (CPI) FOR RETIREE HOUSEHOLDS

Among all resident households in 2020, 7.5 per cent were households comprising solely non-employed persons aged 65 years and above.

**Household Characteristics in 2017/18***

- **Average Monthly Household Expenditure:**
  - $1,940 Per household
  - $1,130 Per member

- **With at Least 1 Employed Person/Full-time Student:**
  - No employed persons by definition 0%

- **Average Household Size:** 1.7 Persons

- **Type of Dwelling:**
  - 81% HDB Flats
  - 19% Private Housing

- **Owned at Least 1 Car:** 14%

- **Has at Least 1 Foreign Domestic Worker:** 22%

*Based on Household Expenditure Survey 2017/18. View more definitions related to the CPI for retiree households in our glossary.

**CPI Weighting Pattern**

Retiree households spent most on housing & utilities, food and health care.

Compared to other household groups, retiree households had the largest expenditure weight share in household durables & services and health care, reflecting the older age composition of household members.

2019-based CPI Weighting Pattern for Retiree Households

- **42.8%** Housing & utilities
- **18.5%** Food
- **11.2%** Health care
- **8.6%** Household durables & services
- **7.8%** Transport
- **6.4%** Others
- **4.7%** Recreation & culture

*Others include Clothing & footwear, Communication, Education, as well as Miscellaneous goods & services.

**Inflation Rate in 2020**

In 2020, the CPI-All items for retiree households marginally rose 0.1 per cent as higher food prices and cost of accommodation offset the lower costs of electricity and outpatient services.

- **2.1%** Food
- **-0.2%** Housing & utilities
- **-0.5%** Transport
- **-1.7%** Recreation & culture
- **-0.1%** Health care
- **-1.4%** Others

Check out the interactive dashboard on “Consumer Price Index by Household Group” to explore the trends by household group.
CONSUMER PRICE INDEX (CPI) FOR HOUSEHOLDS WITH YOUNG CHILDREN

Among all resident households in 2020, **26.9 per cent** were households with at least one child of household reference person aged below 16 years.

### Household Characteristics in 2017/18*

- **Average Monthly Household Expenditure**
  - $6,600 Per household
  - $1,520 Per member

- **With at Least 1 Employed Person/Full-time Student**
  - 97%
  - 82%

- **Average Household Size**
  - 4.4 Persons

- **Type of Dwelling**
  - 76% HDB Flats
  - 24% Private Housing

- **Owned at Least 1 Car**
  - 49%

- **Has at Least 1 Foreign Domestic Worker**
  - 26%

*Based on Household Expenditure Survey 2017/18. View more definitions related to the CPI for households with young children in our glossary.

### CPI Weighting Pattern

**Housing & utilities, transport** and **food** were the top three expenditure divisions.

Compared to other household groups, households with young children had the largest expenditure weight share in **education**, given that they had the highest proportion of full-time students among all household groups.

### Inflation Rate in 2020

In 2020, the CPI-All Items for households with young children fell **0.4 per cent** as the lower costs of private transport and education offset higher food prices.

Check out the interactive dashboard on "Consumer Price Index by Household Group" to explore the trends by household group.
The Consumer Price Index for
Retiree Households and
Households with Young Children
(2019 as Base Year)

I Introduction

The Department of Statistics (DOS) has compiled the Consumer Price Index (CPI) for retiree households and households with young children with base year 2019. The CPI series for retiree households is an update from the 2014-based CPI series that was published in 2016\(^1\), while the CPI series for households with young children is released for the first time. These series are compiled to assess the impact of changes in the prices of goods and services on the inflation experienced by these two demographic segments in Singapore. This occasional paper provides an overview of the household characteristics of retiree households and households with young children\(^2\), as well as a comparison of their CPI weighting patterns and inflation rates with general households as well as households in the lowest 20%, middle 60% and highest 20% income groups.

II Statistical Definitions

2 For statistical purpose, retiree households refer to households comprising solely non-employed persons aged 65 years and above. This age criterion follows the statistical definition of elderly persons and is aligned with the current CPF Payout Eligibility Age of 65 (effective from 2018).

3 Households with young children refer to households where the household reference person has at least one child aged below 16 years.

4 Among all resident households in 2020\(^3\), 7.5 per cent (or 102,300 households) were retiree households, while 26.9 per cent (or 369,400 households) were households with young children.

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\(^1\) Refer to the paper on “The Consumer Price Index for Retiree Households (Base Year 2014 = 100)” published by DOS in November 2016.

\(^2\) Retiree households and households with young children are subsets of general households and overlap with the households in different income groups.

\(^3\) Based on Census of Population 2020.
III Household Characteristics in 2017/18

Average Monthly Household Expenditure

5 Retiree households spent an average of $1,940 per month or $1,130 on a per household member basis. This was lower than that of other household groups, except for the lowest 20% income group (Figure 1).

6 In comparison, households with young children recorded an average monthly household expenditure of $6,600 in 2017/18, or $1,520 on a per household member basis (Figure 1).

Figure 1: Average Monthly Household Expenditure by Household Group (2017/18)

<table>
<thead>
<tr>
<th>Household Group</th>
<th>Per household</th>
<th>Per member</th>
</tr>
</thead>
<tbody>
<tr>
<td>General Households</td>
<td>$4,910</td>
<td>$1,610</td>
</tr>
<tr>
<td>Lowest 20% Income Group</td>
<td>$1,910</td>
<td>$1,010</td>
</tr>
<tr>
<td>Middle 60% Income Group</td>
<td>$4,310</td>
<td>$1,480</td>
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<td>Highest 20% Income Group</td>
<td>$9,710</td>
<td>$2,620</td>
</tr>
<tr>
<td>Households with Young Children</td>
<td>$6,600</td>
<td>$1,520</td>
</tr>
<tr>
<td>Retiree Households</td>
<td>$1,940</td>
<td>$1,130</td>
</tr>
</tbody>
</table>

Average Household Size and Type of Dwelling

7 Retiree households tended to have a smaller household size, at 1.7 persons on average, in 2017/18. For the other household groups, the average household size ranged from 2.1 persons for the lowest 20% income group to 4.4 persons for households with young children (Figure 2).

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4 Monthly household expenditure excludes imputed rentals on owner-occupied accommodation which do not entail cash expenditure.
Like most other household groups, more than three-quarters of the retiree households and households with young children resided in HDB flats, at 81 per cent and 76 per cent respectively. Those living in private housing accounted for 19 per cent of retiree households and 24 per cent of households with young children (Figure 3).
Number of Employed Persons and Full-time Students

9 Retiree households, by definition, had no employed person in the household. By contrast, nearly all the households with young children had at least one employed person (Figure 4). The average number of employed persons in these households was 1.7 persons, which was close to the 1.6 employed persons for general households. As for full-time students, 82 per cent of households with young children had at least one full-time student.

Figure 4: With at least 1 Employed Person / Full-time Student by Household Group (2017/18)

Car Ownership and Foreign Domestic Worker Employment

10 In 2017/18, car ownership among retiree households was 14 per cent. This was lower than that for other household groups, except for the lowest 20% income group at 9 per cent. In comparison, almost half of the households with young children owned cars (Figure 5).

11 Other than the highest 20% income group, retiree households and households with young children had the largest proportion of households who employed at least one foreign domestic worker (FDW), at 22 per cent and 26 per cent respectively (Figure 5).
IV 2019-based CPI Weighting Pattern

The 2019-based CPI weighting pattern was derived from the expenditure values obtained from the Household Expenditure Survey (HES) conducted between October 2017 and September 2018, and updated to 2019 values by taking into account price changes between 2017/18 and 2019. Figure 6 provides a comparison of the weighting patterns of the different household groups.

* For the retiree households, data for four expenditure divisions (i.e. Clothing & footwear, Communication, Education, as well as Miscellaneous goods & services) are subsumed under “Others” due to small sample size.
Retiree Households

13 In 2019, the top three expenditure divisions for retiree households were housing & utilities, food and health care, similar to the lowest 20% income group. Collectively, these three divisions accounted for 72.5 per cent of the total expenditure of retiree households.\(^5\)

14 While housing & utilities was the largest expenditure category for all household groups, its weight was the highest for retiree households, at 42.8 per cent. This was primarily due to the higher expenditure shares for owner-occupied accommodation\(^6\), as well as housing maintenance & repairs.

15 On the other hand, the retiree households’ expenditure weight for food, at 18.5 per cent, was lower than that for other household groups, except for the highest 20% income group at 17.8 per cent. Within food, the retiree households spent relatively more on non-cooked food items like seafood and meat, while the other household groups spent relatively more on food serving services such as restaurant and fast food meals.

16 Reflecting the older age composition of household members, the expenditure weight for health care for retiree households, at 11.2 per cent, was the highest among all household groups. In particular, a greater share of the expenditure of retiree households was spent on hospital and intermediate & long-term care services (e.g. community hospitals and nursing homes).

17 Among the household groups, retiree households had the largest expenditure weight for household durables & services, at 8.6 per cent. Specifically, their share of expenditure on FDWs (i.e. salary and government levy) was the highest.

18 For the remaining expenditure divisions such as transport and recreation & culture, retiree households’ expenditure shares were the lowest compared to other household groups.

Households with Young Children

19 The weighting pattern for households with young children was similar to the weighting pattern for general households. The top three expenditure divisions for both household groups were housing & utilities, transport and food. Collectively, these three divisions constituted around 60 per cent of the total expenditure of households with young children.

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\(^5\) While these top 3 expenditure divisions remained similar to those in 2014, the expenditure/expenditure shares for specific consumption items saw changes over time due to lifestyle changes.

\(^6\) Owner-occupied accommodation (OOA) cost is meant to reflect the cost to homeowners of utilising the flow of services provided by their homes over an extended period of time. As the cost of using housing services is not directly observed for homeowners, it is computed based on the imputed rental concept under the rental equivalence method, i.e. proxied by market rentals. Changes in imputed rentals on OOA in the CPI, however, have no direct impact on the monthly cash expenditure of most households in Singapore as they already own their homes.
 Among the household groups, households with young children had the lowest expenditure weight for housing & utilities, at 21.4 per cent. This was largely due to their lower expenditure shares for owner-occupied accommodation and housing maintenance & repairs.

By contrast, the expenditure weight for transport for households with young children, at 19.6 per cent, was higher than that for other household groups except for the highest 20% income group. This was consistent with the high car ownership rate among households with young children.

Households with young children spent about one-fifth of their total expenditure on food, compared to 18 – 23 per cent for the other household groups. Within food, these households spent relatively more on food serving services, with restaurant and fast food meals constituting almost one-third of the total expenditure weight for food, reflecting their higher tendency to eat out.

The expenditure weight for health care for households with young children was the lowest among all household groups at 5.1 per cent, reflecting partly their lower expenditure share for outpatient services. Conversely, their expenditure weight for education was the largest at 11.1 per cent, given that they had the highest proportion of full-time students among all household groups.

Households with young children spent around 2 – 8 per cent of their total expenditure on each of the other divisions such as clothing & footwear, communication and recreation & culture.

V Sample of Items and Outlets

For each CPI series, the goods and services included for pricing in the CPI basket are carefully selected to ensure that they are representative of those commonly purchased by the specific household group.

For retiree households, the CPI basket includes mainly items consumed by elderly persons. For example, items such as mobile phone subscription fees for Seniors' Go Digital plan and course fees at National Silver Academy are included in the CPI for retiree households, but not for other household groups. Conversely, items such as obstetrician's delivery fee and school bus fares, which are included in the CPI for the other household groups, are not monitored in the CPI for retiree households.

On the other hand, a greater share of the expenditure of households with young children is on items such as formula milk powder, pre-school education and commuting fares for primary schools compared to other household groups. Taking this into consideration, the survey coverage for their CPI was expanded to include more pricing indicators for these items.
VI 2020 Inflation Rates

28 In 2020, the CPI\(^7\)-All Items for retiree households rose marginally by 0.1 per cent as higher food prices and accommodation cost more than offset the lower costs of electricity and outpatient services.

29 The 2020 inflation rate for retiree households was higher than that for other household groups due partly to higher costs of food excluding food serving services and hospital services which accounted for larger shares of their expenditure basket.\(^8\) Furthermore, lower costs of discretionary expenditure items such as private transport also exerted a smaller downward pressure on CPI of the retiree households as they accounted for a lower share of these households’ total expenditure. The enhancement of pre-school subsidies in January 2020, which lowered the CPI of most of the other household groups, had no impact on retiree households.

30 Conversely, the CPI\(^7\)-All Items for households with young children fell by 0.4 per cent in 2020 as the lower costs of private transport and education more than offset higher food prices. In particular, the enhancement of subsidies for pre-school education in January 2020 had the largest dampening effect on the CPI of these households as pre-school education’s share of their total expenditure was higher compared to other household groups.

31 Excluding imputed rentals on owner-occupied accommodation (OOA), the CPI for retiree households was unchanged, while that for households with young children fell by 0.5 per cent, the largest decline compared to other household groups.

\(^7\) The COVID-19 situation has disrupted the collection of price data for some goods and services. More prices have thus been imputed, based on recommendations from the International Labour Organisation (ILO), International Monetary Fund (IMF) and Eurostat as well as best practices of other National Statistical Offices. For more information, please refer to the Technical Note.

\(^8\) By contrast, in the earlier years of 2015-2019, the inflation rate for retiree households was lower than that for other household groups. This was partly due to the subsidies (e.g. healthcare subsidies) provided to the Pioneer and Merdeka generations of Singaporeans under the Pioneer Generation Package and Merdeka Generation Package introduced in 2015 and 2019 respectively.
VII Time Series

32 To facilitate comparison of price changes over time, annual CPI inflation rates for retiree households and households with young children from 2015 onwards are included in the Appendix.
Glossary
GLOSSARY OF TERMS AND DEFINITIONS

All Items

Highest level of the CPI, containing all the expenditure divisions, groups and classes.

Base year

The period with which all the other periods are compared. The base period for the current CPI is 2019 and the index for 2019 is set equal to 100 points.

Consumer Price Index (CPI)

The CPI is designed to measure the average price changes in a fixed basket of consumption goods and services commonly purchased by the resident households over time.

CPI basket

A specified set of quantities of goods and services commonly consumed by households and priced for the purpose of compiling the CPI.

Divisions

The first level of the COICOP structure. There are 10 main expenditure divisions in the 2019-based CPI.

Household expenditure

Expenditure on consumer goods and services acquired, used or paid for by households. It excludes non-consumption expenditure such as loan repayments, income taxes, purchase of houses.

Household Expenditure Survey (HES)

The Household Expenditure Survey (HES) collects detailed information on the latest consumption expenditure of resident households in Singapore. Conducted once in five years since 1972/73, the HES also obtains households’ demographic and socio-economic characteristics and ownership of consumer durables. Results of the survey are
used for expenditure and income studies as well as to update the weighting pattern and the basket of goods and services for the compilation of the CPI.

**Household income group**

Household income group is based on ranking of resident households by their monthly household income from all sources (including imputed rental on owner-occupied accommodation).

**Imputed rentals**

A concept under the rental equivalence method and refers to the expected rental a homeowner would have to pay if he were a tenant of the premises. Imputed rentals have no direct impact on the monthly cash expenditure of most households in Singapore as they already own their homes.

**Inflation**

A term commonly used to refer to changes in price levels over a period of time. The annual inflation rate for any year is computed by taking the ratio of the CPI for the current year compared with that of the preceding year.

**Outlet**

A shop, market, service establishment, internet seller, or other place from where goods and/or services are sold or provided to consumers.

**Owner-occupied accommodation**

Dwellings owned by the households that live in them. The dwellings are fixed assets that their owners use to produce housing services for their own consumption and these services being usually included within the scope of the CPI. The value of the services provided may be imputed by the rents payable on the market for equivalent accommodation.

**Price change**

The change in the price of a good or service of which the characteristics are unchanged; or the change in the price after adjusting for any change in quality.
**Price index**

A composite measure of the prices of items expressed relative to a defined base period.

**Price updating**

A procedure whereby the quantities in an earlier period are revalued at the prices of a later period. For the 2019-based CPI, expenditure values collected from the Household Expenditure Survey (HES) 2017/18 were price updated to 2019, taking into account price changes between 2017/18 and 2019.

**Resident households**

A household refers to (i) a group of two or more persons living together in the same house and sharing common food or other essential arrangements for living; or (ii) a person living alone or a person living with others but having his own food or other essential arrangements for living. Although persons may be living in the same house, they may not be members of the same household. Resident households are households where the household reference person is a Singapore Citizen or Permanent Resident. The household reference person may refer to the oldest member, the main income earner, the owner-occupier of the house, the person who manages the affairs of the household, or the person who supplied the information pertaining to other members.

**Subsidies**

Refers to government financial assistance that lead to a reduction in the price of a specific individual good or service paid by households. Examples include rebates on Service and Conservancy Charges (S&CC), pre-school subsidies, education subsidies, public rental subsidies, as well as subsidies granted under the Community Health Assist Scheme (CHAS), Pioneer Generation Package (PGP) and Merdeka Generation Package (MGP).

**Weight**

The measure of the relative importance of each good or service in the basket, that is, their share as a proportion of total household expenditure.
Appendix
# ANNUAL INFLATION RATE (%) BY HOUSEHOLD GROUP, 2015-2020

<table>
<thead>
<tr>
<th>Household Group</th>
<th>General Households</th>
<th>Lowest 20% Income Group</th>
<th>Middle 60% Income Group</th>
<th>Highest 20% Income Group</th>
<th>Households with Young Children</th>
<th>Retiree Households&lt;sup&gt;1&lt;/sup&gt;</th>
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</thead>
<tbody>
<tr>
<td><strong>2020</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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<td>-0.1</td>
<td>-0.2</td>
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<td>1.8</td>
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<td>2.1</td>
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<td>2.9</td>
<td>2.9</td>
<td>2.8</td>
<td>2.8</td>
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<td>1.4</td>
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<td>-0.1</td>
<td>-0.3</td>
<td>-0.2</td>
</tr>
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<td>0.3</td>
<td>0.3</td>
<td>0.2</td>
<td>0.3</td>
<td>0.4</td>
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<td>-2.0</td>
<td>-0.6</td>
<td>-1.3</td>
<td>-0.1</td>
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<td>-1.2</td>
<td>-0.9</td>
<td>-0.5</td>
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<tr>
<td>Recreation &amp; culture</td>
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<td>-1.6</td>
<td>-2.2</td>
<td>-2.0</td>
<td>-1.7</td>
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<td>Others&lt;sup&gt;2&lt;/sup&gt;</td>
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<td>-1.0</td>
<td>0.1</td>
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<td>-1.4</td>
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<td>1.5</td>
<td>1.6</td>
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<td>1.5</td>
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<tr>
<td>Food excl serving services</td>
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<td>1.2</td>
<td>1.1</td>
<td>1.0</td>
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<sup>1</sup> CPI data from 2019 refers to households comprising solely non-employed persons aged 65 years and over, while CPI data prior to 2019 refers to households comprising solely non-employed persons aged 60 years and over.

<sup>2</sup> For the retiree households, data for these 4 expenditure divisions (i.e. Clothing & Footwear, Communication, Education, as well as Miscellaneous Goods & Services) are subsumed under “Others” due to small sample size.

*This takes into account various Government subsidies for healthcare services and support for Medishield Life premiums, where applicable, including those which are temporary.
### ANNUAL INFLATION RATE (%) BY HOUSEHOLD GROUP, 2015-2020 (continued)

<table>
<thead>
<tr>
<th>Household Group</th>
<th>General Households</th>
<th>Lowest 20% Income Group</th>
<th>Middle 60% Income Group</th>
<th>Highest 20% Income Group</th>
<th>Households with Young Children</th>
<th>Retiree Households¹</th>
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<td><strong>0.1</strong></td>
<td><strong>-1.4</strong></td>
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</table>

¹ CPI data from 2019 refers to households comprising solely non-employed persons aged 65 years and over, while CPI data prior to 2019 refers to households comprising solely non-employed persons aged 60 years and over.

² For the retiree households, data for these 4 expenditure divisions (i.e. Clothing & Footwear, Communication, Education, as well as Miscellaneous Goods & Services) are subsumed under “Others” due to small sample size.

*This takes into account various Government subsidies for healthcare services and support for Medishield Life premiums, where applicable, including those which are temporary.
Technical Note
**TECHNICAL NOTE**

**Consumer Price Index for “All Items Less Imputed Rentals on Owner-Occupied Accommodation” (All Items less OOA)**

The Owner-Occupied Accommodation (OOA) cost in CPI comprises rentals that are imputed for owner-occupied homes. Given that imputed rentals on OOA have no impact on the cash expenditure of owner-occupier households, an additional indicator of inflation, “CPI All Items less imputed rentals on owner-occupied accommodation”, is compiled.

**Compilation of the Consumer Price Index in the Context of the COVID-19 Pandemic**

The COVID-19 pandemic and the slew of measures implemented have led to the reduction and suspension of selected goods and services, and disrupted the collection of prices and the compilation of the CPI. DOS has engaged several National Statistical Offices (NSOs) as well as international organisations such as International Labour Organisation (ILO), International Monetary Fund (IMF) and Eurostat to understand how best to respond to the current situation, including conceptual treatments for selected suspended services. Based on international recommendations and NSOs’ best practices, we have adopted those suitable to our local context, broadly as shown below:

a) For those services that remain open, missing price observations will be replaced by price quotations obtained from other similar sources (e.g. online).

b) Where prices are not available and/or if services are suspended, price imputation will be done by following the price direction of similar goods and services or higher level index, where appropriate; or carrying forward of last observable prices (i.e. imputing no price change). For example, prices of items with little or no expenditure will be imputed by following the price direction of other sub-indices in the All Items CPI, i.e. they will not contribute towards the monthly movement of the All Items CPI.
Project Team
# PROJECT TEAM

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- **Find Data**
  Choose from almost 50 topics to access the relevant statistics, press releases, infographics, charts, storyboards, videos and references.

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- 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.