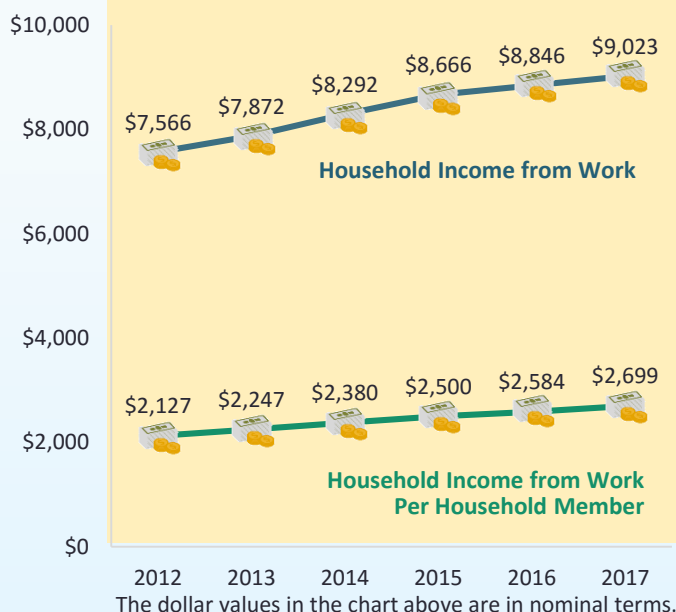# Key Household Income Trends, 2017

KEY HOUSEHOLD INCOME TRENDS 2017

Among Resident Employed Households,
Median Household Income from Work Grew in 2017

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

Household Income from Work

	2017	From 2012 to 2017
… in **Nominal** terms	2.0%	19.3% (3.6% p.a.)
… in **Real** terms	1.5%	15.5% (2.9% p.a.)

Household Income from Work Per Household Member

	2017	From 2012 to 2017
… in **Nominal** terms	4.5%	26.9% (4.9% p.a.)
… in **Real** terms	3.9%	22.9% (4.2% p.a.)

Household Income from Work: $7,566 (2012), $7,872 (2013), $8,292 (2014), $8,666 (2015), $8,846 (2016), $9,023 (2017)

Household Income from Work Per Household Member: $2,127 (2012), $2,247 (2013), $2,380 (2014), $2,500 (2015), $2,584 (2016), $2,699 (2017)
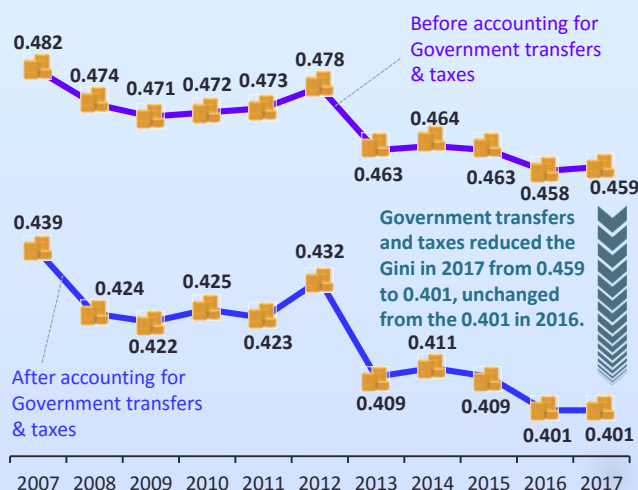
All Deciles* Saw Real Growth in Average Household Income from Work Per Household Member

From 2012 to 2017, real growth was faster for the lowest 50% households than the top 50% households

Decile*	2017	Cumulatively from 2012 to 2017
91st – 100th	2.6%	11.5%
81st – 90th	4.5%	22.3%
71st – 80th	3.8%	22.5%
61st – 70th	3.7%	22.9%
51st – 60th	4.0%	23.1%
41st – 50th	3.6%	23.0%
31st – 40th	3.0%	22.6%
21st – 30th	2.5%	23.3%
11th – 20th	2.8%	25.2%
1st – 10th	2.1%	23.5%

Gini After Government Transfers & Taxes Remained Unchanged

Before accounting for Government transfers & taxes: 0.482 (2007), 0.474 (2008), 0.471 (2009), 0.472 (2010), 0.473 (2011), 0.478 (2012), 0.463 (2013), 0.464 (2014), 0.463 (2015), 0.458 (2016), 0.459 (2017)

After accounting for Government transfers & taxes: 0.439 (2007), 0.424 (2008), 0.422 (2009), 0.425 (2010), 0.423 (2011), 0.432 (2012), 0.409 (2013), 0.411 (2014), 0.409 (2015), 0.401 (2016), 0.401 (2017)

Government transfers and taxes reduced the Gini in 2017 from 0.459 to 0.401, unchanged from the 0.401 in 2016.

* It is notable, for example, that some resident employed households in the lowest 10% owned a car (11.4%), employed a maid (11.7%), lived in private property (7.7%) or were headed by persons aged 60 years and over (42.8%) in 2017. 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 the 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, 2017

Highlights

Median Household Income from Work Grew in 2017

1   Among resident employed households[1], median monthly household income from work[2] increased by 2.0 per cent in nominal terms from $8,846 in 2016 to $9,023 in 2017, or 1.5 per cent in real[3] terms. From 2012 to 2017, median monthly household income from work of resident employed households rose by 15.5 per cent cumulatively in real terms or 2.9 per cent per annum.

2   After accounting for household size, median monthly household income from work <u>per household member</u> grew by 4.5 per cent in nominal terms from $2,584 in 2016 to $2,699 in 2017, or 3.9 per cent in real terms. From 2012 to 2017, real growth in median monthly household income per household member was 22.9 per cent cumulatively or 4.2 per cent per annum.

Households in All Income Deciles[4] Saw Real Growth in Average Household Income from Work Per Household Member

3   Resident employed households in all income groups enjoyed real growth in average household income from work per household member in 2017. The lowest 50% households recorded real growth of 2.1 – 3.6 per cent, while households in the 51st – 90th percentile income groups registered higher real growth of 3.7 – 4.5 per cent. The top 10% households experienced real growth of 2.6 per cent.

4   **From 2012 to 2017, real growth in average household income from work per household member was faster for the lowest 50% households** (4.2 – 4.6 per cent per annum) than for the top 50% households (2.2 – 4.2 per cent per annum).

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[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 the deflator to compute real income changes.

[4] 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 the 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.

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

5   Resident households (including households with no working person) received $4,433 per household member on average from various Government schemes in 2017. Resident households in HDB 1- & 2-room flats received $10,245 per household member on average, more than double the transfers received by resident households staying in other dwelling types.

Gini After Government Transfers & Taxes Remained Unchanged

6   The Gini coefficient[5] before Government transfers and taxes was 0.459 in 2017, little changed from 2016 and among the lowest figures in a decade.

7   Government transfers and taxes reduced the Gini coefficient in 2017 from 0.459 to 0.401, unchanged from the 0.401 in 2016. This reflected the redistributive effect of Government transfers.

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[5] 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, 2017

I   Introduction

1   This paper highlights the key trends in household income from work[1] and the impact of Government transfers on household income in 2017.

2   For the purpose of detailed analyses of households by type of dwelling and different income groups[2], the paper focuses on household income <u>per household member</u>. 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 households[3] with at least one working person (i.e. resident employed households) as the data covers only income from work. Such households constituted 88.2 per cent of resident households in 2017. The remaining 11.8 per cent were mainly households comprising solely non-working persons aged 60 years and over (Chart 1). Households with no working person could have income from non-work sources[4].
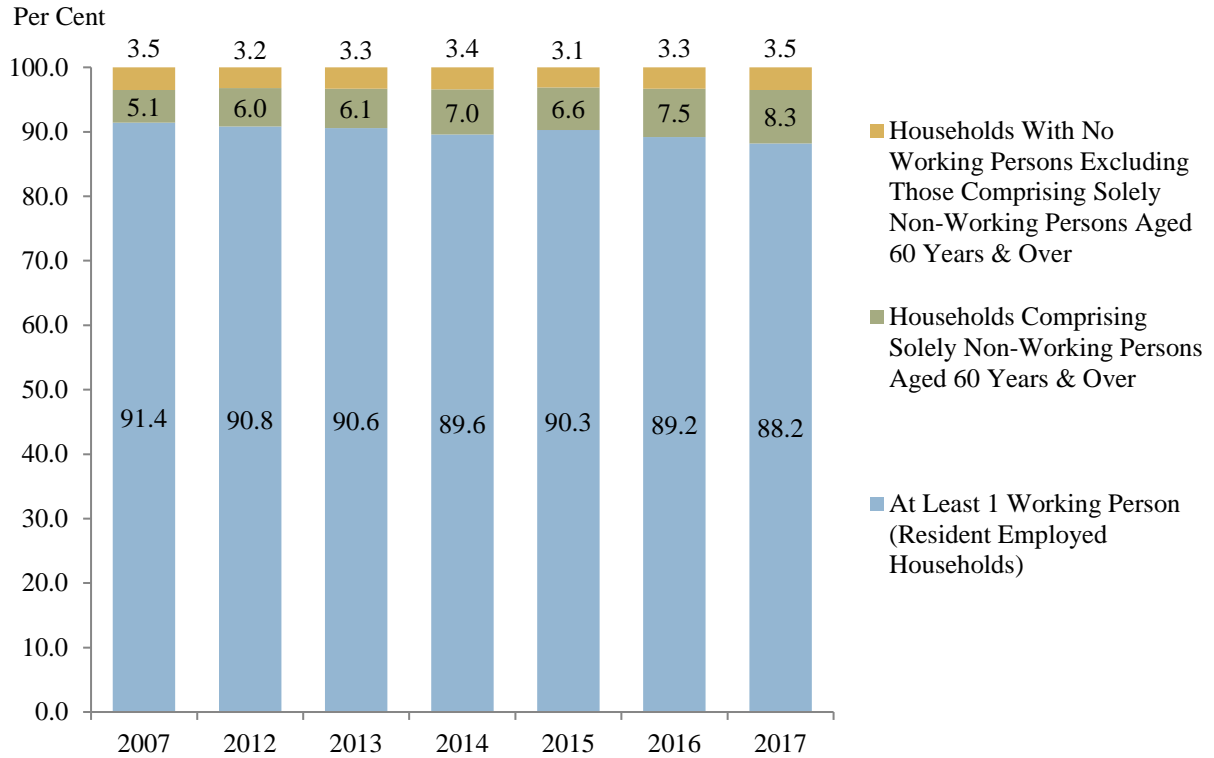
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[1] Household income from work refers to the sum of income received by working members of the household from employment and business. However, it does not include the income of maids. Household income from work includes one-twelfth of annual bonus. 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] 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 <u>Resident Households</u> by Number of Working Persons

Per Cent

| Year | 3.5 | 5.1 | 91.4 |
(chart values shown in figure)

Legend:
- Households With No Working Persons Excluding Those Comprising Solely Non-Working Persons Aged 60 Years & Over
- Households Comprising Solely Non-Working Persons Aged 60 Years & Over
- At Least 1 Working Person (Resident Employed Households)

<u>Median Household Income Grew in 2017</u>

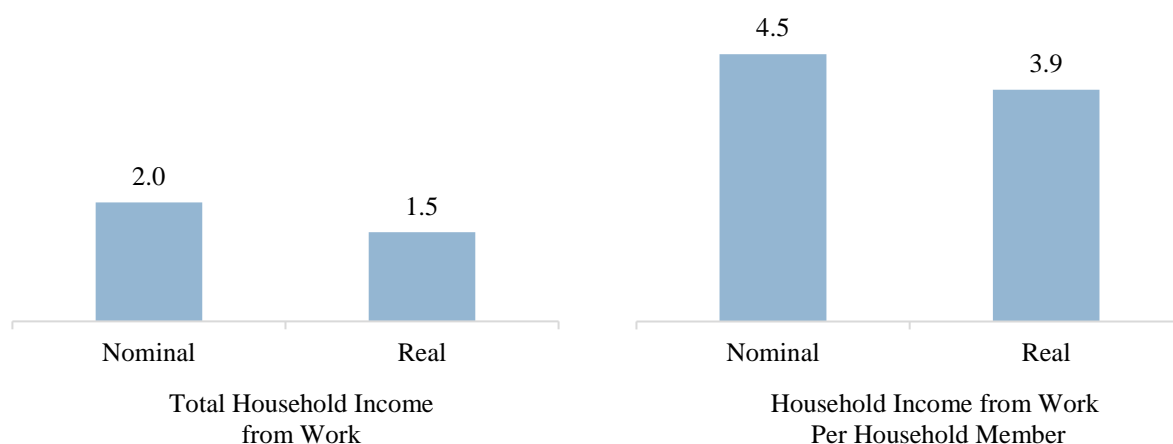5 Among resident employed households, median monthly household income from work increased by 2.0 per cent in nominal terms from $8,846 in 2016 to $9,023 in 2017, or 1.5 per cent in real[5] terms.

6 After accounting for household size, median monthly household income from work per household member grew by 4.5 per cent in nominal terms from $2,584 in 2016 to $2,699 in 2017, or 3.9 per cent in real terms.

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[5] The Consumer Price Index (CPI) for All Items is used as the deflator to compute real income changes.

Chart 2 Change in Median Monthly Household Income from Work
Among <u>Resident Employed Households</u>, 2017

Per Cent

Total Household Income from Work

2016	$8,846
2017	$9,023

Household Income from Work Per Household Member

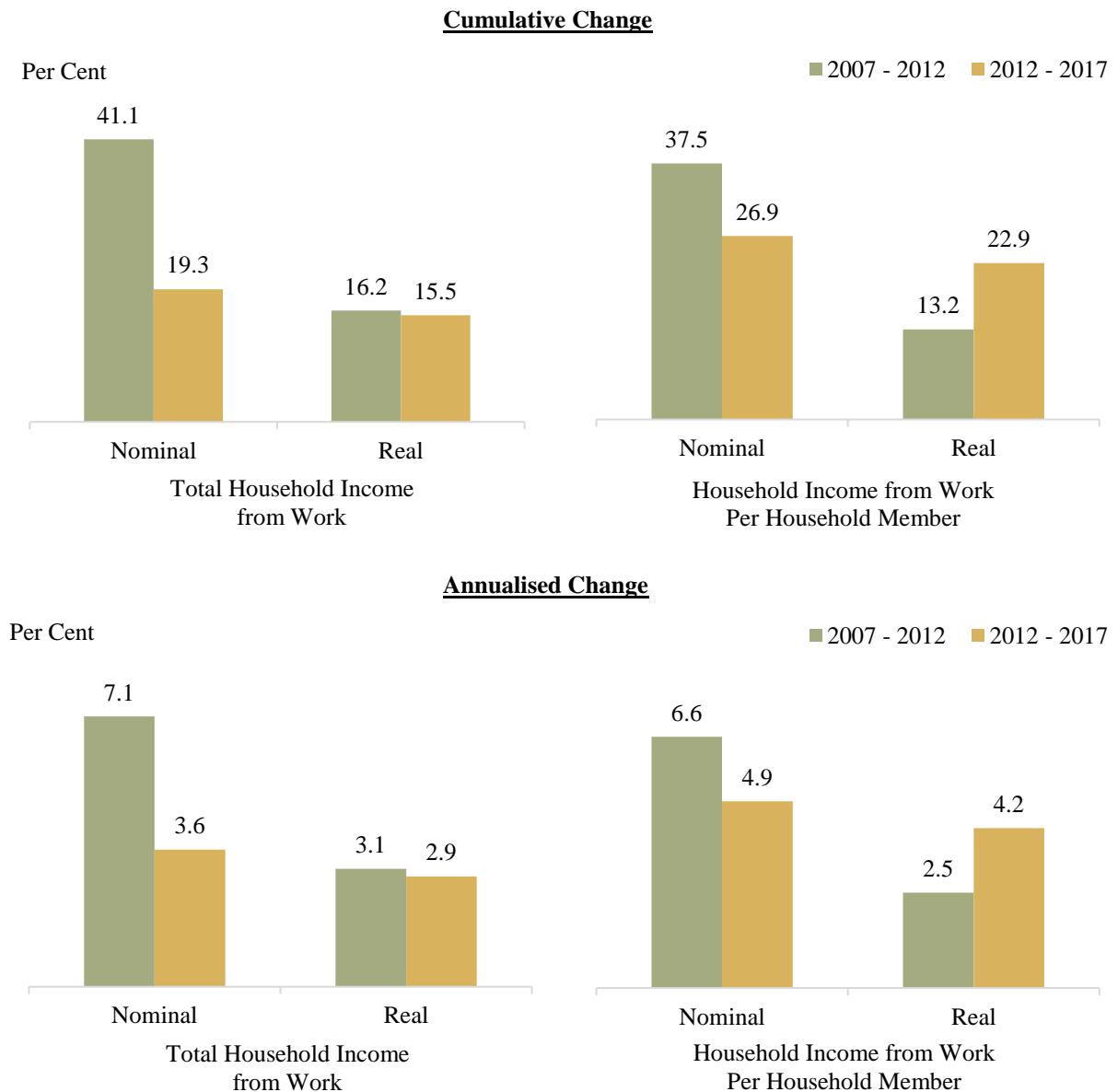| 2016	$2,584
2017	$2,699

<u>Note:</u>
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 2012 to 2017, resident employed households experienced real growth in median monthly household income from work of 15.5 per cent cumulatively or 2.9 per cent per annum (Chart 3). For the earlier period of 2007 to 2012, real growth in income was 16.2 per cent cumulatively or 3.1 per cent per annum.

8   After accounting for household size, median household income from work per household member also rose in the last decade. Resident employed households recorded real growth of 22.9 per cent cumulatively or 4.2 per cent per annum from 2012 to 2017, and 13.2 per cent cumulatively or 2.5 per cent per annum from 2007 to 2012.

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

Cumulative Change

Per Cent

■ 2007 - 2012 ■ 2012 - 2017

Total Household Income
from Work

Household Income from Work
Per Household Member

Annualised Change

Per Cent

■ 2007 - 2012 ■ 2012 - 2017

Total Household Income
from Work

Household Income from Work
Per Household Member

Note: Household income from work includes employer CPF contributions.

Households in All Income Deciles Saw Real Growth in Average Household Income Per Household Member

9   For the following analysis on household income by income groups, all resident employed households were ranked from the lowest to the highest based on their monthly household income from work per household member, and subsequently divided into ten equal groups or deciles.
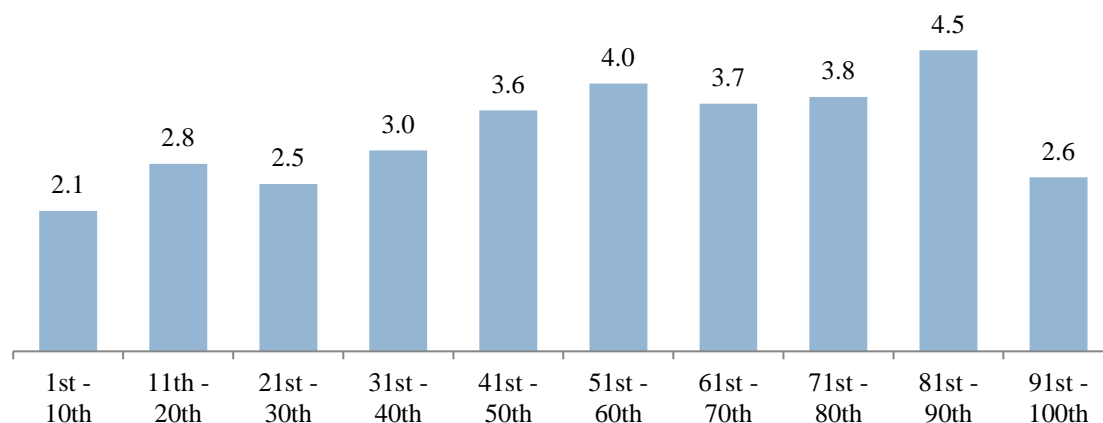
10   In 2017, resident employed households in all income groups enjoyed real growth in average household income from work per household member (Chart 4). The

lowest 50% households recorded real growth of 2.1 – 3.6 per cent, while households in the 51st – 90th percentile income groups registered higher real growth of 3.7 – 4.5 per cent. The top 10% households experienced real growth of 2.6 per cent.

Chart 4 Real Change in Average Monthly Household Income from Work <u>Per Household Member</u> Among Resident Employed Households by Deciles, 2017
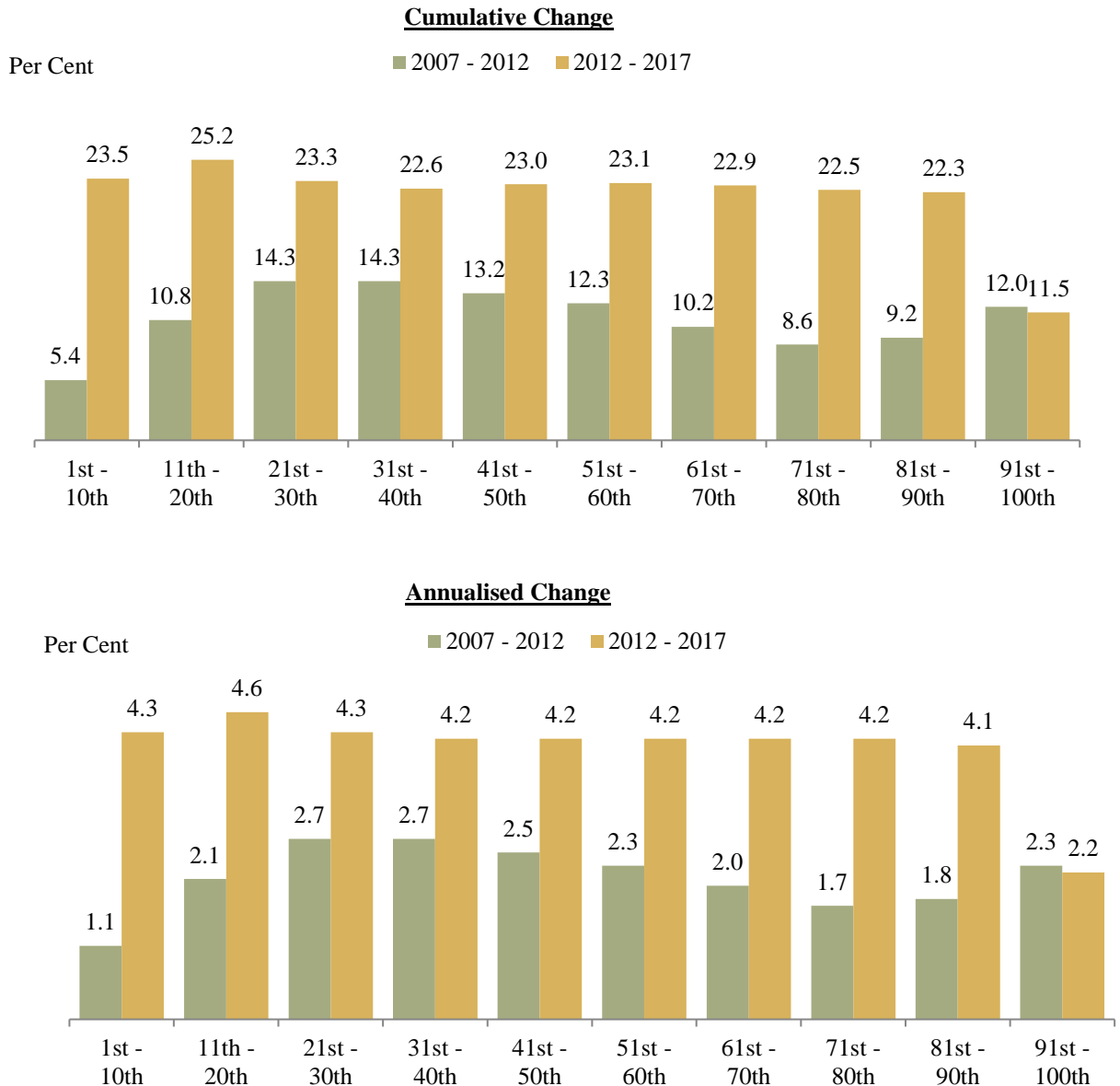
Per Cent

	1st - 10th	11th - 20th	21st - 30th	31st - 40th	41st - 50th	51st - 60th	61st - 70th	71st - 80th	81st - 90th	91st - 100th
2016	$543	$1,064	$1,483	$1,892	$2,339	$2,864	$3,521	$4,438	$5,958	$12,773
2017	$554	$1,093	$1,528	$1,958	$2,434	$2,994	$3,670	$4,629	$6,279	$13,215

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 (11.4%), employed a maid (11.7%), lived in private property (7.7%) or were headed by persons aged 60 years and over (42.8%) in 2017. 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 the 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 2012 to 2017, real growth in average household income from work per household member was faster for the lowest 50% households (4.2 – 4.6 per cent per annum) than for the top 50% households (2.2 – 4.2 per cent per annum) (Chart 5). Compared to the earlier five-year period from 2007 to 2012, households across all income deciles, except those in the top 10%, saw higher real income growth from 2012 to 2017.

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

Cumulative Change

Per Cent   ■ 2007 - 2012   ■ 2012 - 2017

Decile	2007-2012	2012-2017
1st - 10th	5.4	23.5
11th - 20th	10.8	25.2
21st - 30th	14.3	23.3
31st - 40th	14.3	22.6
41st - 50th	13.2	23.0
51st - 60th	12.3	23.1
61st - 70th	10.2	22.9
71st - 80th	8.6	22.5
81st - 90th	9.2	22.3
91st - 100th	12.0	11.5

Annualised Change

Per Cent   ■ 2007 - 2012   ■ 2012 - 2017

Decile	2007-2012	2012-2017
1st - 10th	1.1	4.3
11th - 20th	2.1	4.6
21st - 30th	2.7	4.3
31st - 40th	2.7	4.2
41st - 50th	2.5	4.2
51st - 60th	2.3	4.2
61st - 70th	2.0	4.2
71st - 80th	1.7	4.2
81st - 90th	1.8	4.1
91st - 100th	2.3	2.2

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 (11.4%), employed a maid (11.7%), lived in private property (7.7%) or were headed by persons aged 60 years and over (42.8%) in 2017. 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 the 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

<u>Households in HDB 1- & 2-Room Flats Received More Government Transfers</u>

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 transfers[6].

13   Overall, <u>resident households</u> (including households with no working person) received $4,433 per household member on average from various Government schemes in 2017, compared to the $4,255 received in 2016 (Chart 6). In 2017, resident households received additional transfers from higher GST Voucher – U-Save rebates[7], one-off income tax rebates and NS50 vouchers.

14   <u>Resident households</u> staying in HDB 1- & 2-room flats continued to receive more Government transfers than other households. They received $10,245 per household member on average from Government schemes in 2017, more than double the transfers received by resident households staying in other dwelling types.

15   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, resulting in them having a similar level of transfers as those in HDB 3- and 4- room flats on average.
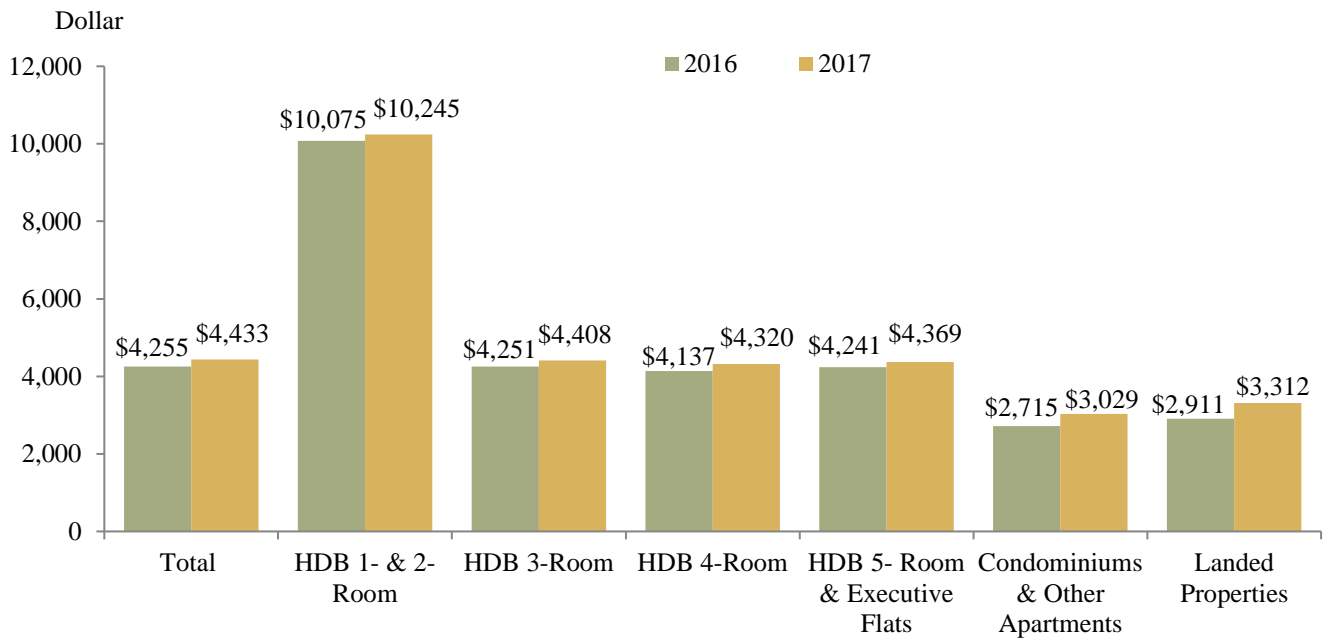
16   Similarly, households with older persons would receive more transfers on average from schemes such as Pioneer Generation Package, and may also receive more healthcare related subsidies as they generally consume more healthcare services. Therefore, households staying in landed properties, which have proportionately more older persons and children, received higher amounts of transfers on average than households staying in condominiums and other apartments.

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[6] 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.

[7] In 2017, the Government announced a permanent increase to GST Voucher – U-Save by an amount ranging from $40 to $120 depending on flat type.

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

Dollar

*- Refer to glossary for the Government transfers that were included in this paper. Government transfers for 2017 are preliminary.
- 'Total' includes other types of dwelling not shown, e.g. non-HDB shophouses etc.
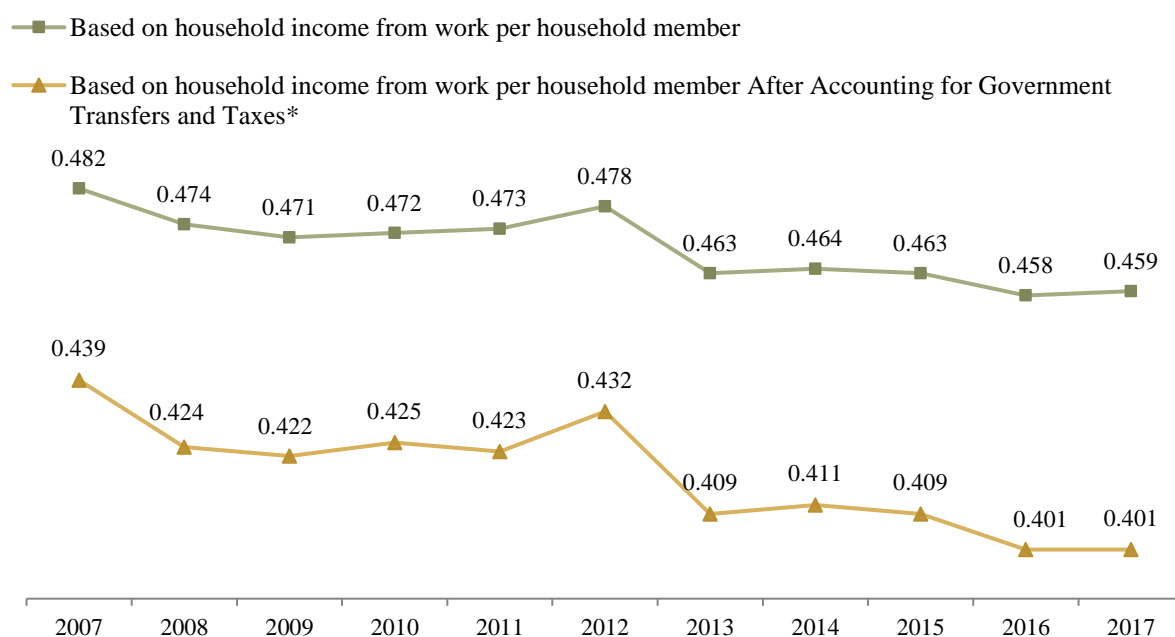- HDB 1- & 2- room includes HDB studio apartments.

IV   Household Income Distribution

Gini After Government Transfers & Taxes Remained Unchanged

17   The Gini coefficient[8] before Government transfers and taxes was 0.459 in 2017, little changed from 2016 and among the lowest figures in a decade (Chart 7).

18   Government transfers and taxes had a redistributive effect on household income. Government transfers and taxes reduced the Gini coefficient in 2017 from 0.459 to 0.401, unchanged from the 0.401 in 2016.

Chart 7 Gini Coefficient Among Resident Employed Households

■— Based on household income from work per household member

▲— Based on household income from work per household member After Accounting for Government Transfers and Taxes*

Year	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
Before transfers & taxes	0.482	0.474	0.471	0.472	0.473	0.478	0.463	0.464	0.463	0.458	0.459
After transfers & taxes	0.439	0.424	0.422	0.425	0.423	0.432	0.409	0.411	0.409	0.401	0.401

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.

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[8] 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.

19   Internationally, there are differences in the methods adopted by different countries to compute the Gini, 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.

20   If we use the modified OECD scale, which is used by many developed countries[9], Singapore's Gini would be 0.437 (before Government transfers and taxes) and 0.381 (after Government transfers and taxes) in 2017 (Charts 8 and 9).

21   Another method is the square root scale, used by the Organisation of Economic Co-operation and Development (OECD) in its major reports on inequality[10]. Using this method, Singapore's Gini would be 0.417 (before Government transfers and taxes) and 0.356 (after Government transfers and taxes) in 2017.

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

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[9] 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.

[10] 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 should also be 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)
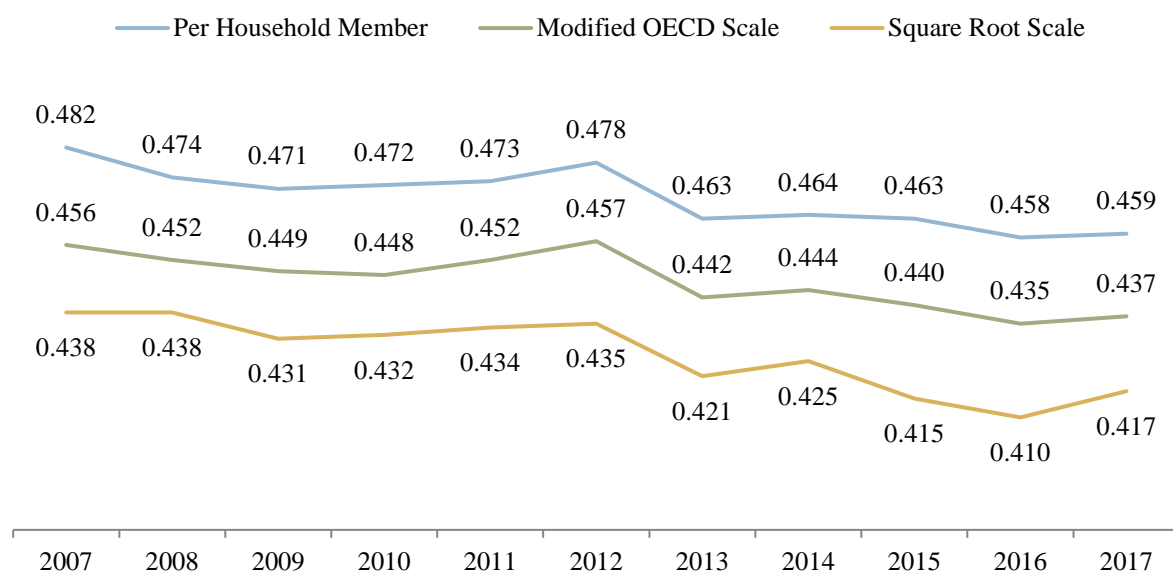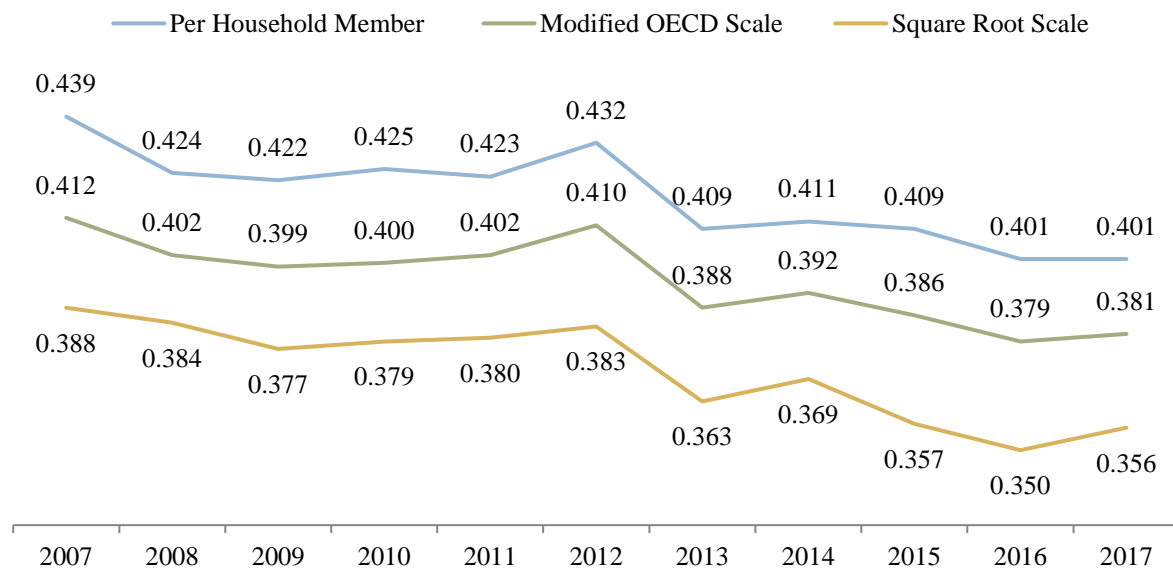

Chart 9 Gini Coefficient Based on Different Methods
(Household Income from Work Including Employer CPF Contributions
After Accounting for Government Transfers and Taxes)

Singapore Department of Statistics
February 2018

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.

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 the 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 2017, 1,522 households were excluded from the survey as they were unoccupied, non-residential or demolished. A total of 27,916 households responded to the survey, achieving an overall response rate of 88.7%.

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 and NS50 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 IT Fest training subsidies, Traineeship Programme/Reskilling for Jobs Programme and SkillFuture Credit, Earn and Learn, Study and Fellowship 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, Industry Preparation for Pre-graduate, 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), Transitional Care Services (TCS) and Hospital to Home (H2H) services;

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.
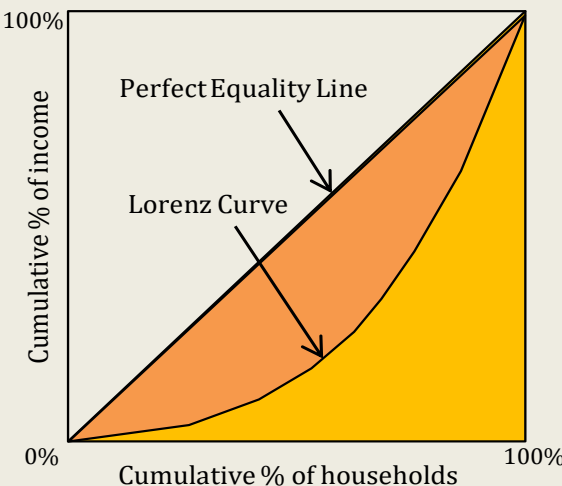
Abbreviations

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

	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 ÷ 4 = **$1,000**	$4,000 ÷ 2.1 = **$1,905**	$4,000 ÷ 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.

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.

18

Appendix B

Statistical Appendices

Notations

-   : Nil or negligible

Data from 2000 onwards can be obtained at Singstat Table Builder (i.e At Singstat Table Builder, 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, 2007 – 2017

In Thousands

	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
Number of Resident Households	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	1,289.9
Households with at least 1 Working Person (Resident Employed Households)	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	1,137.9
Households with No Working Person	92.7	93.9	107.2	120.0	106.7	106.2	110.8	125.1	118.8	136.6	152.0
Solely Non-Working Persons Aged 60 Years & Over	54.8	54.1	59.0	62.4	66.0	69.4	72.1	84.0	81.2	94.7	106.9

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

Table 2. **Resident Households** by Type of Dwelling, 2007 – 2017

<div align="right">Per Cent</div>

Year	Total[1]	HDB Dwellings					Condominiums & Other Apartments	Landed Properties
		Total HDB[2]	1- & 2- Room Flats[3]	3-Room Flats	4-Room Flats	5-Room & Executive Flats	Condominiums & Other Apartments	Landed Properties
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
2017	100.0	79.0	5.8	17.8	31.8	23.5	15.6	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, 2007 – 2017

Persons

Year	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
Resident Households							
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
2017	3.30	2.19	2.63	3.42	3.77	3.24	4.29
Resident Employed Households							
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
2017	3.50	2.52	2.84	3.56	3.90	3.34	4.62

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.

[2] Includes HDB studio apartments.

Table 4. Average Number of Working Persons Among **Resident and Resident Employed Households** by Type of Dwelling, 2007 – 2017

Persons

Year	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
				Resident Households			
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
2017	1.70	0.90	1.44	1.86	1.93	1.61	1.86
				Resident Employed Households			
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
2017	1.93	1.37	1.75	2.03	2.09	1.75	2.19

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.

[2] Includes HDB studio apartments.

Table 5. Average Household Size of **Resident and Resident Employed Households** by Deciles, 2007 – 2017

											Persons
Deciles[1]	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
Resident Households	3.48	3.50	3.49	3.50	3.51	3.53	3.47	3.43	3.39	3.35	3.30
No Working Person	1.89	1.93	1.94	2.03	1.89	1.93	1.87	1.85	1.81	1.84	1.86
Resident Employed Households	3.63	3.65	3.66	3.67	3.67	3.69	3.64	3.61	3.56	3.53	3.50
1st - 10th	3.95	3.86	3.84	3.91	3.76	3.73	3.69	3.60	3.55	3.50	3.50
11th - 20th	3.89	3.92	3.95	3.98	3.90	3.87	3.77	3.75	3.68	3.67	3.59
21st - 30th	3.90	3.94	3.95	4.01	3.94	3.98	3.94	3.87	3.87	3.84	3.80
31st - 40th	3.89	3.88	4.01	4.04	4.01	4.00	3.90	3.93	3.81	3.85	3.79
41st - 50th	3.84	3.83	3.82	3.96	3.92	3.97	3.93	3.85	3.84	3.79	3.84
51st - 60th	3.80	3.84	3.80	3.82	3.82	3.88	3.81	3.85	3.83	3.80	3.67
61st - 70th	3.66	3.67	3.68	3.67	3.71	3.77	3.72	3.68	3.71	3.65	3.68
71st - 80th	3.42	3.47	3.52	3.44	3.56	3.61	3.60	3.58	3.50	3.47	3.46
81st - 90th	3.26	3.29	3.27	3.16	3.29	3.28	3.28	3.27	3.18	3.19	3.12
91st - 100th	2.66	2.79	2.75	2.69	2.82	2.81	2.75	2.71	2.66	2.53	2.52

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 (11.4%), employed a maid (11.7%), lived in private property (7.7%) or were headed by persons aged 60 years and over (42.8%) in 2017. 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 the 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.

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

Table 6. Average Number of Working Persons Among **Resident and Resident Employed Households** by Deciles, 2007 – 2017

Persons

Deciles[1]	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
Resident Households	1.67	1.70	1.68	1.67	1.77	1.80	1.77	1.77	1.77	1.75	1.70
Resident Employed Households	1.83	1.86	1.85	1.86	1.95	1.98	1.95	1.98	1.96	1.96	1.93
1st - 10th	1.26	1.28	1.25	1.28	1.31	1.33	1.33	1.32	1.32	1.29	1.30
11th - 20th	1.56	1.62	1.60	1.61	1.69	1.72	1.68	1.71	1.69	1.70	1.67
21st - 30th	1.78	1.80	1.81	1.81	1.87	1.97	1.89	1.93	1.93	1.93	1.93
31st - 40th	1.90	1.91	1.95	1.98	2.08	2.07	2.05	2.13	2.06	2.13	2.05
41st - 50th	1.99	2.01	2.03	2.07	2.16	2.20	2.16	2.22	2.17	2.19	2.18
51st - 60th	2.04	2.08	2.08	2.09	2.20	2.27	2.17	2.23	2.26	2.24	2.19
61st - 70th	2.05	2.11	2.07	2.11	2.18	2.23	2.20	2.24	2.22	2.21	2.17
71st - 80th	2.03	2.06	2.04	2.03	2.16	2.15	2.21	2.14	2.15	2.14	2.13
81st - 90th	1.96	1.98	1.97	1.93	2.04	2.04	2.03	2.05	2.00	2.02	1.99
91st - 100th	1.72	1.76	1.75	1.71	1.81	1.80	1.79	1.77	1.76	1.72	1.73

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 (11.4%), employed a maid (11.7%), lived in private property (7.7%) or were headed by persons aged 60 years and over (42.8%) in 2017. 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 the 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.

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

Table 7. **Resident Households** by Household Characteristics and Deciles[1], 2007, 2012, 2017

Household Characteristics	Resident Households	Households With No Working Person	Resident Employed Households										
			Total	1st - 10th	11th - 20th	21st - 30th	31st - 40th	41st - 50th	51st - 60th	61st - 70th	71st - 80th	81st - 90th	91st - 100th
2007													
Average Household Size (Persons)	3.48	1.89	3.63	3.95	3.89	3.90	3.89	3.84	3.80	3.66	3.42	3.26	2.66
Average Number of Working Persons (Persons)	1.67	-	1.83	1.26	1.56	1.78	1.90	1.99	2.04	2.05	2.03	1.96	1.72
With At Least 1 Maid (%)	12.5	6.8	13.1	5.5	8.6	11.2	12.0	13.1	15.3	13.9	15.1	18.3	17.7
With At Least 1 Car (%)	36.2	11.6	38.5	11.2	18.6	22.6	31.4	35.5	41.4	48.3	51.4	59.3	65.3
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]	83.2	82.9	83.2	95.8	96.0	94.8	93.9	91.3	88.3	83.4	77.6	67.3	43.7
HDB 1- & 2-Room Flats[4]	4.2	16.4	3.0	12.2	6.3	4.8	2.3	1.9	1.0	-	-	-	-
HDB 3-Room Flats	20.6	34.1	19.3	28.8	26.4	24.3	22.2	20.4	19.0	17.2	14.4	12.4	7.8
HDB 4-Room Flats	32.1	20.4	33.2	40.0	43.2	41.0	42.6	37.2	35.7	31.6	26.6	21.5	12.3
HDB 5-Room and Executive Flats	26.1	11.6	27.5	14.5	20.0	24.5	26.5	31.7	32.3	33.7	35.9	32.4	23.1
Condominiums & Other Apartments	11.1	9.0	11.3	2.0	1.8	2.9	3.6	5.4	7.6	11.7	15.4	22.6	39.9
Landed Properties	5.4	7.7	5.1	1.8	2.0	2.0	2.0	2.9	3.7	4.7	6.5	9.8	16.0
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	20.7	4.7	22.3	10.7	12.8	15.1	18.6	21.3	22.6	23.5	30.0	32.0	36.0
40 - 49	29.9	9.3	31.9	36.4	37.7	36.1	33.5	31.8	29.8	28.1	26.4	28.0	31.0
50 - 59	26.3	14.8	27.4	27.8	29.0	30.3	31.1	29.8	30.0	29.7	24.4	21.1	21.0
60 & over	19.5	69.2	14.9	22.9	18.0	15.9	14.6	14.3	14.9	14.1	13.5	12.6	7.8

Notes: It is notable, for example, that some resident employed households in the lowest 10% owned a car (11.4%), employed a maid (11.7%), lived in private property (7.7%) or were headed by persons aged 60 years and over (42.8%) in 2017. 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 the 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.

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

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

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

[4] Includes HDB studio apartments.

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

Table 7. **Resident Households** by Household Characteristics and Deciles[1], 2007, 2012, 2017 *(continued)*

Household Characteristics	Resident Households	Households With No Working Person	Resident Employed Households										
			Total	1st - 10th	11th - 20th	21st - 30th	31st - 40th	41st - 50th	51st - 60th	61st - 70th	71st - 80th	81st - 90th	91st - 100th
2012													
Average Household Size (Persons)	3.53	1.93	3.69	3.73	3.87	3.98	4.00	3.97	3.88	3.77	3.61	3.28	2.81
Average Number of Working Persons (Persons)	1.80	-	1.98	1.33	1.72	1.97	2.07	2.20	2.27	2.23	2.15	2.04	1.80
With At Least 1 Maid (%)	13.6	9.7	14.0	6.7	9.8	11.8	13.6	13.5	15.0	15.6	17.8	16.5	19.3
With At Least 1 Car (%)	41.2	16.0	43.8	15.3	22.1	30.1	35.5	41.0	48.5	53.6	59.7	63.8	68.3
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]	81.6	80.7	81.6	94.4	94.5	92.3	91.9	91.2	86.7	83.4	74.4	65.9	41.6
HDB 1- & 2-Room Flats[4]	4.7	15.6	3.6	17.1	8.2	4.1	1.9	2.0	1.1	-	-	-	-
HDB 3-Room Flats	18.6	30.5	17.4	27.1	26.3	24.4	20.2	17.1	16.0	14.1	10.7	10.2	8.1
HDB 4-Room Flats	32.6	21.9	33.7	37.1	39.8	41.2	42.0	40.7	35.6	33.7	28.7	23.5	14.2
HDB 5-Room and Executive Flats	25.5	12.4	26.8	13.1	20.1	22.5	27.6	31.3	33.7	35.1	34.3	31.4	18.7
Condominiums & Other Apartments	12.1	10.9	12.3	3.4	2.8	4.4	4.7	5.7	9.2	11.0	17.5	23.6	40.3
Landed Properties	6.0	7.9	5.8	2.1	2.3	2.9	3.0	2.7	3.8	5.3	7.7	10.2	18.0
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	17.1	3.1	18.6	8.4	8.6	11.6	15.4	16.5	19.3	22.1	25.9	29.8	28.1
40 - 49	27.4	8.3	29.3	26.3	30.5	30.8	29.3	28.2	28.4	27.0	29.5	27.6	35.6
50 - 59	27.5	12.2	29.1	32.8	32.5	33.7	32.4	31.6	29.9	28.1	24.7	22.9	21.9
60 & over	25.7	75.2	20.6	29.5	26.7	22.3	21.2	21.6	20.0	21.0	16.9	15.4	11.9

Notes: It is notable, for example, that some resident employed households in the lowest 10% owned a car (11.4%), employed a maid (11.7%), lived in private property (7.7%) or were headed by persons aged 60 years and over (42.8%) in 2017. 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 the 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.

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

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

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

[4] Includes HDB studio apartments.

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

Table 7. **Resident Households** by Household Characteristics and Deciles[1], 2007, 2012, 2017 *(continued)*

Household Characteristics	Resident Households	Households With No Working Person	Resident Employed Households										
			Total	1st - 10th	11th - 20th	21st - 30th	31st - 40th	41st - 50th	51st - 60th	61st - 70th	71st - 80th	81st - 90th	91st - 100th
2017													
Average Household Size (Persons)	3.30	1.86	3.50	3.50	3.59	3.80	3.79	3.84	3.67	3.68	3.46	3.12	2.52
Average Number of Working Persons (Persons)	1.70	-	1.93	1.30	1.67	1.93	2.05	2.18	2.19	2.17	2.13	1.99	1.73
With At Least 1 Maid (%)	15.5	14.3	15.7	11.7	12.8	14.6	14.8	15.6	15.3	19.4	18.0	18.0	16.7
With At Least 1 Car (%)	34.4	13.5	37.2	11.4	18.3	23.1	27.8	32.8	38.6	47.2	53.3	58.4	61.3
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]	79.0	82.0	78.6	92.2	93.6	92.0	90.3	87.8	84.0	77.5	70.9	59.4	37.9
HDB 1- & 2-Room Flats[4]	5.8	17.1	4.3	18.1	9.5	5.8	3.5	2.7	1.6	-	-	-	-
HDB 3-Room Flats	17.8	26.6	16.6	25.6	24.8	22.6	20.4	18.3	15.0	13.2	11.0	7.8	7.2
HDB 4-Room Flats	31.8	23.5	32.9	33.6	39.8	40.8	41.1	38.8	37.4	31.7	28.0	23.1	14.5
HDB 5-Room and Executive Flats	23.5	14.7	24.7	14.8	19.5	22.6	25.2	28.0	30.0	31.7	31.1	27.9	15.8
Condominiums & Other Apartments	15.6	11.0	16.3	4.6	3.7	5.0	6.8	9.2	11.5	17.0	22.4	31.4	50.8
Landed Properties	5.2	6.6	5.0	3.1	2.4	2.7	2.6	2.7	4.2	5.3	6.5	9.2	11.0
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	15.9	2.1	17.8	7.2	9.1	12.4	15.9	16.2	18.8	20.0	23.4	26.8	28.2
40 - 49	24.2	5.9	26.6	18.1	20.9	24.9	25.2	26.7	25.9	29.1	28.4	30.8	36.2
50 - 59	25.2	11.6	27.0	29.0	30.9	29.5	30.4	28.3	28.3	25.2	24.5	22.8	21.5
60 & over	32.1	79.4	25.7	42.8	37.8	30.7	25.5	26.2	24.5	22.4	20.1	15.6	11.6

Notes: It is notable, for example, that some resident employed households in the lowest 10% owned a car (11.4%), employed a maid (11.7%), lived in private property (7.7%) or were headed by persons aged 60 years and over (42.8%) in 2017. 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 the 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.

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

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

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

[4] Includes HDB studio apartments.

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

Table 8. **Resident Households** by Monthly Household Income from Work, 2007 – 2017

Per Cent

	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Households With No Working Person	8.6	8.6	9.6	10.5	9.3	9.2	9.4	10.4	9.7	10.8	11.8
Solely Non-Working Persons Aged 60 Years & Over	5.1	4.9	5.3	5.4	5.8	6.0	6.1	7.0	6.6	7.5	8.3
Below $1,000	4.3	3.8	4.1	3.5	3.2	3.0	2.7	2.3	2.0	2.0	1.9
$1,000-$1,999	9.8	8.3	7.8	7.0	6.5	6.2	6.2	5.9	5.7	5.5	5.4
$2,000-$2,999	10.0	8.6	8.6	8.2	7.1	6.3	6.3	5.8	5.8	5.4	5.1
$3,000-$3,999	9.7	8.5	8.9	8.3	7.6	6.6	6.7	6.0	5.5	5.3	5.5
$4,000-$4,999	8.8	8.4	8.1	7.9	7.2	7.0	6.3	5.9	5.9	5.4	5.2
$5,000-$5,999	7.7	7.3	7.5	7.4	7.0	6.8	6.4	6.1	5.7	5.9	5.4
$6,000-$6,999	6.8	6.4	6.9	6.7	6.5	6.1	5.8	5.8	5.8	5.8	5.2
$7,000-$7,999	5.7	5.9	5.7	5.7	6.0	5.8	5.6	5.4	5.3	5.1	5.2
$8,000-$8,999	4.7	5.1	4.7	5.1	5.4	5.4	5.1	5.1	5.3	4.9	5.0
$9,000-$9,999	3.8	4.1	4.1	4.2	4.7	4.7	4.6	4.7	4.8	4.6	4.6
$10,000-$10,999	3.3	3.8	3.7	3.8	4.1	4.1	4.4	4.7	4.3	4.6	4.3
$11,000-$11,999	2.6	3.2	2.9	3.0	3.3	3.8	3.7	3.6	3.8	3.8	3.6
$12,000-$12,999	1.9	2.4	2.4	2.6	2.7	3.3	3.4	3.3	3.6	3.5	3.2
$13,000-$13,999	1.9	2.0	2.2	2.1	2.4	2.6	2.8	3.0	3.0	3.0	3.0
$14,000-$14,999	1.4	1.7	1.8	1.8	2.1	2.2	2.6	2.6	2.7	2.6	2.7
$15,000- $17,499	2.6	3.2	3.2	3.5	4.2	4.6	4.7	4.9	5.2	5.5	5.6
$17,500-$19,999	1.7	2.2	2.1	2.2	2.8	3.1	3.3	3.5	3.8	4.0	4.1
$20,000 & Over	4.7	6.4	5.7	6.6	8.0	9.2	9.9	11.0	12.1	12.4	13.3

Notes:

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

Household income from work includes employer CPF contributions.

Table 9A. Average and Median Monthly Household Income from Work
Among **Resident Employed Households**, 2007 – 2017

		Dollar
Year	Average	Median
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
2017	12,027	9,023

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**, 2007 – 2017

				Per Cent
Year	Nominal Change		Real Change[1]	
	Average	Median	Average	Median
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
2017	3.8	2.0	3.2	1.5
Cumulative Change from				
2007 to 2017	61.8	68.3	29.6	34.2
2007 to 2012	39.3	41.1	14.7	16.2
2012 to 2017	16.2	19.3	12.9	15.5
Annualised Change from				
2007 to 2017	4.9	5.3	2.6	3.0
2007 to 2012	6.8	7.1	2.8	3.1
2012 to 2017	3.1	3.6	2.5	2.9

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

[1]The CPI is used as the deflator to compute real income changes.

Table 10A. Average and Median Monthly Household Income from Work Per Household Member Among **Resident Employed Households**, 2007 – 2017

| | | Dollar |
Year	Average	Median
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
2017	3,835	2,699

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**, 2007 – 2017

				Per Cent
Year	Nominal Change		Real Change[1]	
	Average	Median	Average	Median
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
2017	4.0	4.5	3.4	3.9
Cumulative Change from				
2007 to 2017	64.1	74.5	31.4	39.2
2007 to 2012	34.4	37.5	10.8	13.2
2012 to 2017	22.1	26.9	18.6	22.9
Annualised Change from				
2007 to 2017	5.1	5.7	2.8	3.4
2007 to 2012	6.1	6.6	2.1	2.5
2012 to 2017	4.1	4.9	3.5	4.2

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

[1]The CPI is used as the deflator to compute real income changes.

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
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
2017	2,748	6,450	9,260	12,554	20,491	26,701

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.

[1]Includes HDB studio apartments.

Table 11B. **Nominal** Change in Average Monthly Household Income from Work
Among Resident Employed Households by Type of Dwelling, 2007 – 2017

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
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
2017	0.7	1.3	2.6	2.3	1.4	4.4
Cumulative Change from						
2007 to 2017	76.4	63.0	71.6	58.5	41.4	42.1
2007 to 2012	43.3	39.3	41.4	35.5	31.3	35.3
2012 to 2017	23.1	17.0	21.4	16.9	7.7	5.0
Annualised Change from						
2007 to 2017	5.8	5.0	5.6	4.7	3.5	3.6
2007 to 2012	7.5	6.9	7.2	6.3	5.6	6.2
2012 to 2017	4.2	3.2	4.0	3.2	1.5	1.0

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.

[1]Includes HDB studio apartments.

Table 11C. **Real**[1] Change in Average Monthly Household Income from Work Among Resident Employed Households by Type of Dwelling, 2007 – 2017

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
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
2017	0.1	0.7	2.1	1.7	0.8	3.8
Cumulative Change from						
2007 to 2017	41.2	30.5	37.4	26.8	13.2	13.8
2007 to 2012	18.1	14.7	16.4	11.6	8.1	11.5
2012 to 2017	19.6	13.7	18.0	13.6	4.7	2.1
Annualised Change from						
2007 to 2017	3.5	2.7	3.2	2.4	1.2	1.3
2007 to 2012	3.4	2.8	3.1	2.2	1.6	2.2
2012 to 2017	3.6	2.6	3.4	2.6	0.9	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.

[1]The CPI is used as the deflator to compute real income changes.

[2]Includes HDB studio apartments.

. Average Monthly Household Income from Work Per Household Member Among **Resident Employed Households** by Type of Dwelling, 2007 – 2017

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
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
2017	1,318	2,627	2,917	3,587	7,195	6,313

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.

[1]Includes HDB studio apartments.

Table 12B. **Nominal** Change in Average Monthly Household Income from Per Household Member Among Resident Employed Households by Type of Dwelling, 2007 – 2017

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
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
2017	1.5	1.1	3.0	4.8	0.1	1.9
Cumulative Change from						
2007 to 2017	70.1	63.0	78.7	59.3	38.0	37.1
2007 to 2012	26.2	35.4	41.2	30.1	25.9	29.5
2012 to 2017	34.8	20.3	26.6	22.5	9.6	5.9
Annualised Change from						
2007 to 2017	5.5	5.0	6.0	4.8	3.3	3.2
2007 to 2012	4.8	6.3	7.1	5.4	4.7	5.3
2012 to 2017	6.1	3.8	4.8	4.1	1.9	1.2

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

[1]Includes HDB studio apartments.

Table 12C. **Real**[1] Change in Average Monthly Household Income from Work Per Household Member
Among Resident Employed Households by Type of Dwelling, 2007 – 2017

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
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
2017	0.9	0.5	2.4	4.2	-0.4	1.3
Cumulative Change from						
2007 to 2017	36.1	30.5	43.1	27.5	10.5	9.8
2007 to 2012	4.0	11.6	16.3	7.1	3.7	6.7
2012 to 2017	31.0	16.9	23.0	19.0	6.5	2.9
Annualised Change from						
2007 to 2017	3.1	2.7	3.6	2.5	1.0	0.9
2007 to 2012	0.8	2.2	3.1	1.4	0.7	1.3
2012 to 2017	5.5	3.2	4.2	3.5	1.3	0.6

Notes:

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

[1]The CPI is used as the deflator to compute real income changes.

[2]Includes HDB studio apartments.

Table 13A. Average Monthly Household Income from Work Among **Resident Employed Households** by Deciles, 2007 – 2017

Dollar

Deciles[1]	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
Total	7,431	8,414	8,195	8,726	9,618	10,348	10,469	11,143	11,510	11,589	12,027
1st - 10th	1,321	1,399	1,361	1,497	1,581	1,644	1,711	1,775	1,927	1,909	1,937
11th - 20th	2,418	2,700	2,696	2,940	3,135	3,302	3,372	3,641	3,815	3,907	3,930
21st - 30th	3,379	3,831	3,787	4,158	4,421	4,782	4,993	5,226	5,597	5,693	5,805
31st - 40th	4,335	4,906	4,978	5,418	5,794	6,183	6,376	6,863	7,063	7,279	7,420
41st - 50th	5,358	6,055	5,980	6,603	7,032	7,608	7,993	8,303	8,733	8,875	9,331
51st - 60th	6,561	7,492	7,319	7,840	8,436	9,133	9,469	10,108	10,638	10,878	10,973
61st - 70th	7,928	8,957	8,798	9,310	10,101	10,894	11,293	11,861	12,639	12,833	13,505
71st - 80th	9,479	10,820	10,694	11,105	12,306	13,186	13,807	14,496	14,929	15,371	15,976
81st - 90th	12,386	14,013	13,423	13,943	15,509	16,366	16,984	18,017	18,365	18,972	19,589
91st - 100th	21,146	23,968	22,909	24,442	27,867	30,379	28,688	31,142	31,393	30,175	31,806

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 (11.4%), employed a maid (11.7%), lived in private property (7.7%) or were headed by persons aged 60 years and over (42.8%) in 2017. 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 the 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.

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

Table 13B. **Nominal** Change in Average Monthly Household Income from Work Among Resident Employed Households by Deciles, 2007 – 2017

Per Cent

Deciles[1]	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Cumulative Change from			Annualised Change from		
											2007 to 2017	2007 to 2012	2012 to 2017	2007 to 2017	2007 to 2012	2012 to 2017
Total	13.2	-2.6	6.5	10.2	7.6	1.2	6.4	3.3	0.7	3.8	61.8	39.3	16.2	4.9	6.8	3.1
1st - 10th	5.9	-2.7	10.0	5.6	4.0	4.1	3.7	8.6	-0.9	1.5	46.6	24.5	17.8	3.9	4.5	3.3
11th - 20th	11.7	-0.1	9.1	6.6	5.3	2.1	8.0	4.8	2.4	0.6	62.5	36.6	19.0	5.0	6.4	3.5
21st - 30th	13.4	-1.1	9.8	6.3	8.2	4.4	4.7	7.1	1.7	2.0	71.8	41.5	21.4	5.6	7.2	4.0
31st - 40th	13.2	1.5	8.8	6.9	6.7	3.1	7.6	2.9	3.1	1.9	71.2	42.6	20.0	5.5	7.4	3.7
41st - 50th	13.0	-1.2	10.4	6.5	8.2	5.1	3.9	5.2	1.6	5.1	74.2	42.0	22.6	5.7	7.3	4.2
51st - 60th	14.2	-2.3	7.1	7.6	8.3	3.7	6.7	5.2	2.3	0.9	67.2	39.2	20.1	5.3	6.8	3.7
61st - 70th	13.0	-1.8	5.8	8.5	7.9	3.7	5.0	6.6	1.5	5.2	70.3	37.4	24.0	5.5	6.6	4.4
71st - 80th	14.1	-1.2	3.8	10.8	7.2	4.7	5.0	3.0	3.0	3.9	68.5	39.1	21.2	5.4	6.8	3.9
81st - 90th	13.1	-4.2	3.9	11.2	5.5	3.8	6.1	1.9	3.3	3.3	58.2	32.1	19.7	4.7	5.7	3.7
91st - 100th	13.3	-4.4	6.7	14.0	9.0	-5.6	8.6	0.8	-3.9	5.4	50.4	43.7	4.7	4.2	7.5	0.9

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 (11.4%), employed a maid (11.7%), lived in private property (7.7%) or were headed by persons aged 60 years and over (42.8%) in 2017. 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 the 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.

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

Table 13C. **Real**[1] Change in Average Monthly Household Income from Work Among Resident Employed Households by Deciles, 2007 – 2017

Per Cent

Deciles[2]	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Cumulative Change from			Annualised Change from		
											2007 to 2017	2007 to 2012	2012 to 2017	2007 to 2017	2007 to 2012	2012 to 2017
Total	6.2	-3.2	3.6	4.7	2.9	-1.2	5.4	3.8	1.2	3.2	29.6	14.7	12.9	2.6	2.8	2.5
1st - 10th	-1.8	-4.7	7.4	0.9	-1.5	1.3	2.2	9.8	0.1	1.6	15.4	-0.1	15.6	1.4	0.0	2.9
11th - 20th	3.6	-2.2	6.5	1.9	-0.2	-0.6	6.3	5.9	3.5	0.7	27.9	9.6	16.7	2.5	1.8	3.1
21st - 30th	6.4	-2.0	6.9	1.2	3.3	2.0	3.5	7.5	2.2	1.5	37.0	16.6	17.6	3.2	3.1	3.3
31st - 40th	6.2	0.6	6.0	1.8	1.9	0.7	6.4	3.3	3.5	1.4	36.5	17.5	16.2	3.2	3.3	3.1
41st - 50th	6.1	-2.1	7.5	1.4	3.4	2.6	2.7	5.5	2.1	4.6	38.9	16.9	18.8	3.3	3.2	3.5
51st - 60th	7.2	-3.2	4.3	2.4	3.4	1.3	5.5	5.6	2.7	0.4	33.4	14.6	16.4	2.9	2.8	3.1
61st - 70th	6.0	-2.6	3.0	3.3	3.0	1.2	3.8	6.9	2.0	4.7	35.9	13.2	20.1	3.1	2.5	3.7
71st - 80th	7.1	-2.0	1.1	5.5	2.4	2.3	3.8	3.3	3.4	3.4	34.4	14.6	17.3	3.0	2.8	3.2
81st - 90th	6.6	-4.1	0.7	5.3	1.3	1.5	5.3	2.6	3.9	2.4	28.1	9.8	16.7	2.5	1.9	3.1
91st - 100th	6.8	-4.3	3.5	7.9	4.6	-7.7	7.8	1.5	-3.4	4.6	21.8	19.4	2.1	2.0	3.6	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 (11.4%), employed a maid (11.7%), lived in private property (7.7%) or were headed by persons aged 60 years and over (42.8%) in 2017. 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 the 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.

[1] The CPI is used as the deflator to compute real income changes.

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

Table 14A. Average Monthly Household Income from Work Per Household Member Among **Resident Employed Households** by Deciles, 2007 – 2017

Dollar

Deciles[1]	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
Total	2,337	2,586	2,524	2,709	2,925	3,142	3,204	3,418	3,624	3,688	3,835
1st - 10th	335	365	357	381	422	440	463	494	541	543	554
11th - 20th	620	689	682	738	803	856	896	971	1,040	1,064	1,093
21st - 30th	865	973	957	1,036	1,122	1,200	1,268	1,353	1,446	1,483	1,528
31st - 40th	1,115	1,266	1,242	1,341	1,445	1,547	1,633	1,747	1,857	1,892	1,958
41st - 50th	1,395	1,581	1,564	1,668	1,794	1,917	2,033	2,155	2,274	2,339	2,434
51st - 60th	1,727	1,954	1,929	2,051	2,207	2,355	2,483	2,627	2,780	2,864	2,994
61st - 70th	2,163	2,446	2,393	2,540	2,726	2,893	3,039	3,217	3,409	3,521	3,670
71st - 80th	2,774	3,122	3,042	3,232	3,458	3,658	3,837	4,060	4,276	4,438	4,629
81st - 90th	3,806	4,270	4,130	4,429	4,727	5,004	5,192	5,524	5,804	5,958	6,279
91st - 100th	8,571	9,199	8,945	9,669	10,543	11,552	11,198	12,032	12,816	12,773	13,215

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 (11.4%), employed a maid (11.7%), lived in private property (7.7%) or were headed by persons aged 60 years and over (42.8%) in 2017. 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 the 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.

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

Table 14B. **Nominal** Change in Average Monthly Household Income from Work Per Household Member Among Resident Employed Households by Deciles, 2007 – 2017

Per Cent

Deciles[1]	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Cumulative Change from			Annualised Change from		
											2007 to 2017	2007 to 2012	2012 to 2017	2007 to 2017	2007 to 2012	2012 to 2017
Total	10.7	-2.4	7.3	8.0	7.4	2.0	6.7	6.0	1.8	4.0	64.1	34.4	22.1	5.1	6.1	4.1
1st - 10th	9.0	-2.2	6.7	10.8	4.3	5.2	6.7	9.5	0.4	2.0	65.4	31.3	25.9	5.2	5.6	4.7
11th - 20th	11.1	-1.0	8.2	8.8	6.6	4.7	8.4	7.1	2.3	2.7	76.3	38.1	27.7	5.8	6.7	5.0
21st - 30th	12.5	-1.6	8.3	8.3	7.0	5.7	6.7	6.9	2.6	3.0	76.6	38.7	27.3	5.9	6.8	5.0
31st - 40th	13.5	-1.9	8.0	7.8	7.1	5.6	7.0	6.3	1.9	3.5	75.6	38.7	26.6	5.8	6.8	4.8
41st - 50th	13.3	-1.1	6.6	7.6	6.9	6.1	6.0	5.5	2.9	4.1	74.5	37.4	27.0	5.7	6.6	4.9
51st - 60th	13.1	-1.3	6.3	7.6	6.7	5.4	5.8	5.8	3.0	4.5	73.4	36.4	27.1	5.7	6.4	4.9
61st - 70th	13.1	-2.2	6.1	7.3	6.1	5.0	5.9	6.0	3.3	4.2	69.7	33.7	26.9	5.4	6.0	4.9
71st - 80th	12.5	-2.6	6.2	7.0	5.8	4.9	5.8	5.3	3.8	4.3	66.9	31.9	26.5	5.3	5.7	4.8
81st - 90th	12.2	-3.3	7.2	6.7	5.9	3.8	6.4	5.1	2.7	5.4	65.0	31.5	25.5	5.1	5.6	4.6
91st - 100th	7.3	-2.8	8.1	9.0	9.6	-3.1	7.4	6.5	-0.3	3.5	54.2	34.8	14.4	4.4	6.2	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 (11.4%), employed a maid (11.7%), lived in private property (7.7%) or were headed by persons aged 60 years and over (42.8%) in 2017. 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 the 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.

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

Table 14C. **Real**[1] Change in Average Monthly Household Income from Work Per Household Member Among Resident Employed Households by Deciles, 2007 – 2017

Per Cent

Deciles[2]	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Cumulative Change from			Annualised Change from		
											2007 to 2017	2007 to 2012	2012 to 2017	2007 to 2017	2007 to 2012	2012 to 2017
Total	3.8	-3.0	4.4	2.6	2.7	-0.4	5.6	6.6	2.3	3.4	31.4	10.8	18.6	2.8	2.1	3.5
1st - 10th	1.1	-4.2	4.2	5.8	-1.2	2.4	5.1	10.7	1.4	2.1	30.2	5.4	23.5	2.7	1.1	4.3
11th - 20th	3.1	-3.1	5.6	4.0	1.0	1.9	6.7	8.3	3.4	2.8	38.7	10.8	25.2	3.3	2.1	4.6
21st - 30th	5.6	-2.5	5.4	3.1	2.2	3.2	5.5	7.2	3.0	2.5	40.9	14.3	23.3	3.5	2.7	4.3
31st - 40th	6.6	-2.7	5.1	2.6	2.3	3.1	5.8	6.7	2.4	3.0	40.1	14.3	22.6	3.4	2.7	4.2
41st - 50th	6.4	-1.9	3.8	2.4	2.1	3.6	4.8	5.9	3.3	3.6	39.2	13.2	23.0	3.4	2.5	4.2
51st - 60th	6.2	-2.1	3.5	2.4	1.9	3.0	4.6	6.2	3.5	4.0	38.3	12.3	23.1	3.3	2.3	4.2
61st - 70th	6.1	-3.0	3.3	2.2	1.4	2.6	4.6	6.3	3.8	3.7	35.3	10.2	22.9	3.1	2.0	4.2
71st - 80th	5.6	-3.4	3.4	1.8	1.1	2.4	4.6	5.7	4.3	3.8	33.1	8.6	22.5	2.9	1.7	4.2
81st - 90th	5.7	-3.2	4.0	1.0	1.6	1.5	5.6	5.8	3.2	4.5	33.6	9.2	22.3	2.9	1.8	4.1
91st - 100th	1.1	-2.6	4.8	3.2	5.1	-5.2	6.7	7.2	0.2	2.6	24.9	12.0	11.5	2.2	2.3	2.2

Notes: A resident employed household refers to a household headed by a Singapore citizen or permanent resident and with at least one working person. 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 (11.4%), employed a maid (11.7%), lived in private property (7.7%) or were headed by persons aged 60 years and over (42.8%) in 2017. 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 the 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.

[1]The CPI is used as the deflator to compute real income changes.

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

Table 15. Gini Coefficient Among **Resident Employed Households**, 2007 – 2017

Year	Household Income from Work Per Household Member	Household Income from Work Per Household Member After Accounting for Government Transfers and Taxes[1]
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	0.401
2017	0.459	0.401

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.

[1]Refer to glossary for Government transfers and taxes that were included in the paper. Data on income after accounting for Government transfers and taxes for 2017 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**, 2007 – 2017

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]
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	5.97
2015	8.65	5.78
2016	8.67	5.71
2017	8.97	5.81

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.

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

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

[3]Refer to glossary for Government transfers and taxes that were included in the paper. Data on income after accounting for Government transfers and taxes for 2017 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.
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Statistical resources are available via:
- Publication and Papers
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- 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
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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.

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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.

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	E-mail us	at	**info@singstat.gov.sg**
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	Call us	at	**1800-3238118* (local callers)**
			(65) 6332-7738 (overseas callers)

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