Key Household Income Trends, 2019

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KEY HOUSEHOLD INCOME TRENDS 2019

Median Household Income from Work Grew Among Resident Employed Households

Real Growth Over the Years

🪙 Per Household
- ▲ 1.0% in 2019
- ▲ 13.0% (2.5% p.a.) from 2014 to 2019

🪙 Per Household Member
- ▲ 4.3% in 2019
- ▲ 22.2% (4.1% p.a.) from 2014 to 2019

Per Household:
- 2014: $8,292
- 2015: $8,666
- 2016: $8,846
- 2017: $9,023
- 2018: $9,293
- 2019: $9,425

Per Household Member:
- 2014: $2,380
- 2015: $2,500
- 2016: $2,584
- 2017: $2,699
- 2018: $2,792
- 2019: $2,925

Note: The dollar values in the chart are in nominal terms

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

Deciles	Growth in 2019	Cumulative Growth from 2014 to 2019
91st - 100th	0.4%	13.2%
81st - 90th	3.5%	22.9%
71st - 80th	4.6%	24.4%
61st - 70th	5.6%	24.8%
51st - 60th	5.0%	23.0%
41st - 50th	4.5%	22.2%
31st - 40th	4.3%	21.3%
21st - 30th	3.6%	21.1%
11th - 20th	4.6%	23.6%
1st - 10th	4.4%	23.0%

It is notable, for example that some resident employed households in the lowest 10% owned a car (14.5%), employed a maid (12.7%), lived in private property (7.1%) or were headed by persons aged 65 years and over (29.9%) in 2019. 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 the comparison may not pertain to the same group of households.

Household Income Inequality (Gini Coefficient) Fell in 2019

Accounting for Government transfers and taxes reduced the Gini coefficient

○ Before accounting for Government transfers and taxes
○ After accounting for Government transfers and taxes

Per Household Member
- Before: 0.471, 0.478, 0.458, 0.452
- After: 0.422, 0.432, 0.403, 0.398

Modified OECD Scale
- Before: 0.449, 0.457, 0.435, 0.431
- After: 0.399, 0.410, 0.380, 0.377

Square Root Scale
- Before: 0.431, 0.435, 0.412, 0.411
- After: 0.377, 0.383, 0.354, 0.352

(Years: 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, 2017, 2018, 2019)

There are different equivalent scales used by different countries and international organisations. Commonly used equivalence scales include the modified OECD scale (used by Eurostat, the UK and Australia) and the square root scale (used by OECD in its reports).

Highlights

Median Household Income from Work Grew in 2019

1   Among resident employed households[1], median monthly household income from work[2] grew by 1.4 per cent in nominal terms, from $9,293 in 2018 to $9,425 in 2019. After adjusting for inflation[3], median monthly household income from work rose by 1.0 per cent in real terms in 2019. Over the last five years, from 2014 to 2019, median monthly household income from work of resident employed households increased by 13.0 per cent cumulatively or 2.5 per cent per annum in real terms.

2   Taking into account household size, median monthly household income from work per household member rose by 4.8 per cent in nominal terms, from $2,792 in 2018 to $2,925 in 2019. In real terms, the increase experienced in 2019 was 4.3 per cent. From 2014 to 2019, median monthly household income per household member grew by 22.2 per cent cumulatively or 4.1 per cent per annum in real terms.

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

3   In 2019, resident employed households in all income groups registered real growth in average household income from work per household member. Households in the 1st - 90th percentile income groups registered real growth of 3.5 to 5.6 per cent, higher than the real growth of 0.4 per cent seen by households in the top 10% income group.

4   Between 2014 and 2019, resident employed households in all income groups experienced real growth in average household income from work per household member. Households in the 1st - 90th percentiles enjoyed real growth of 3.9 to 4.5 per cent per annum, while households in the top 10% income group recorded real growth of 2.5 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] It should be noted 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 the comparison may not pertain to the same group of households.

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

5   Resident households (including households with no working person) received $4,682 per household member on average from various Government schemes in 2019. Resident households in HDB 1- & 2-room flats received $10,548 per household member on average, which was more than double the transfers received by resident households staying in other dwelling types.

Household Income Inequality Fell in 2019

6   The Gini coefficient[5] based on household income from work per household member was 0.452 in 2019, lower than the 0.458 in 2018 and the lowest since 2001[6].

7   After adjusting for Government transfers and taxes, the Gini coefficient in 2019 fell from 0.452 to 0.398. 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.

[6] The Gini coefficient for this series was 0.442 in 2000 and 0.454 in 2001.

Key Household Income Trends, 2019

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 2019.

2   For the purpose of detailed analyses of households by type of dwelling and 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 the households in each group. It also enables analyses of changes in household income over time, adjusted for changes in household size.

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 86.8 per cent of all resident households in 2019 (Chart 1). The remaining resident households were mainly households comprising solely non-working persons aged 65 years and over (7.9 per cent of all resident households). 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. Unless otherwise stated, household income from work refers to household income from work before accounting for Government transfers and taxes. 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 the comparison 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, contributions from relatives/friends, social welfare grants, etc. Based on the Household Expenditure Survey 2017/18, 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: www.singstat.gov.sg/publications/households/household-expenditure-survey.

Chart 1 Resident Households by Number of Working Persons
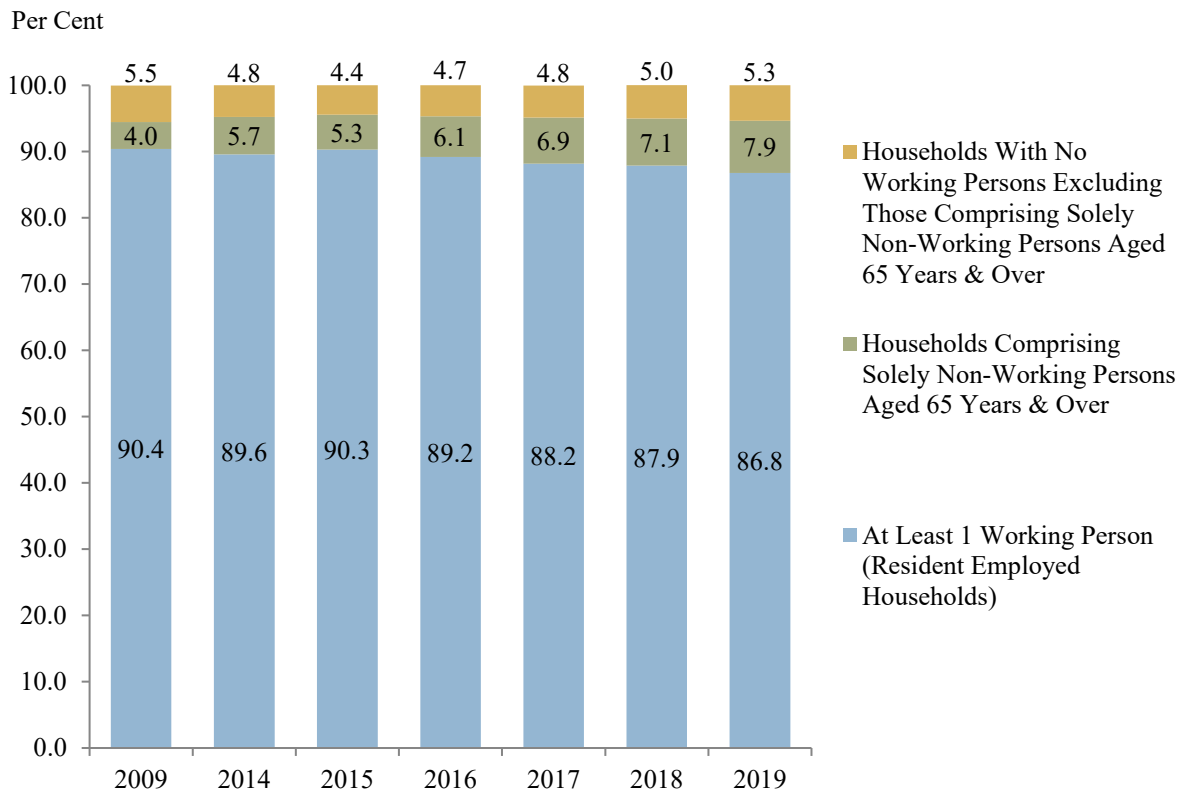
Per Cent

Median Household Income Grew in 2019

5   Among resident employed households, median monthly household income from work grew by 1.4 per cent in nominal terms, from $9,293 in 2018 to $9,425 in 2019. After adjusting for inflation[5], median monthly household income from work rose by 1.0 per cent in real terms in 2019 (Chart 2).

6   Taking into account household size, median monthly household income from work per household member rose by 4.8 per cent in nominal terms, from $2,792 in 2018 to $2,925 in 2019. In real terms, the increase experienced in 2019 was 4.3 per cent.

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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>, 2019

Per Cent
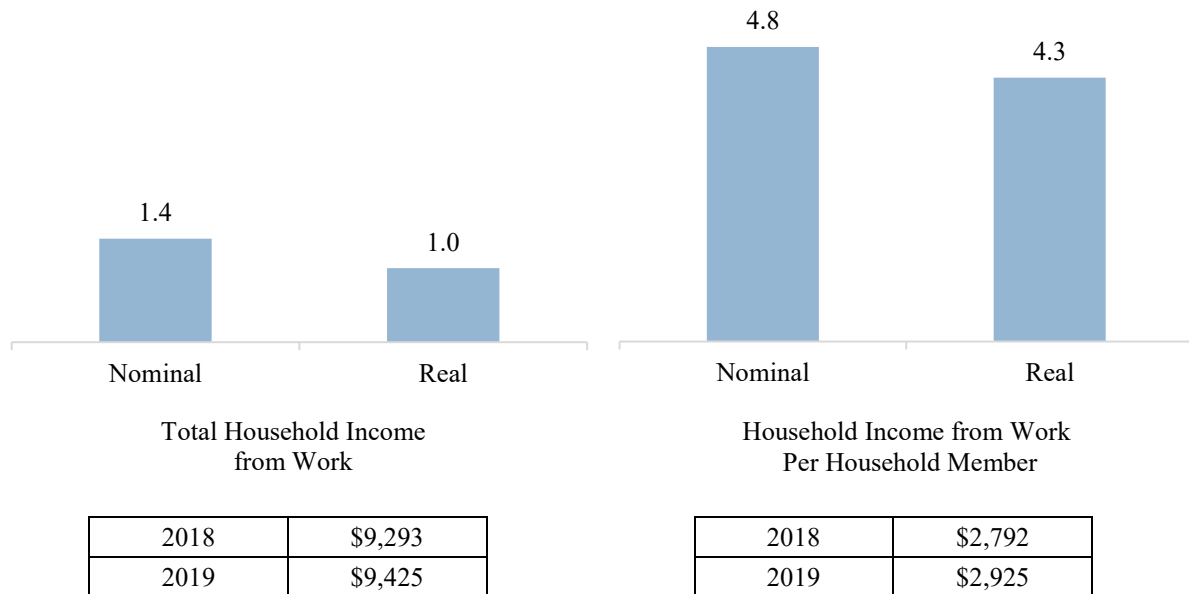
	Total Household Income from Work
2018	$9,293
2019	$9,425

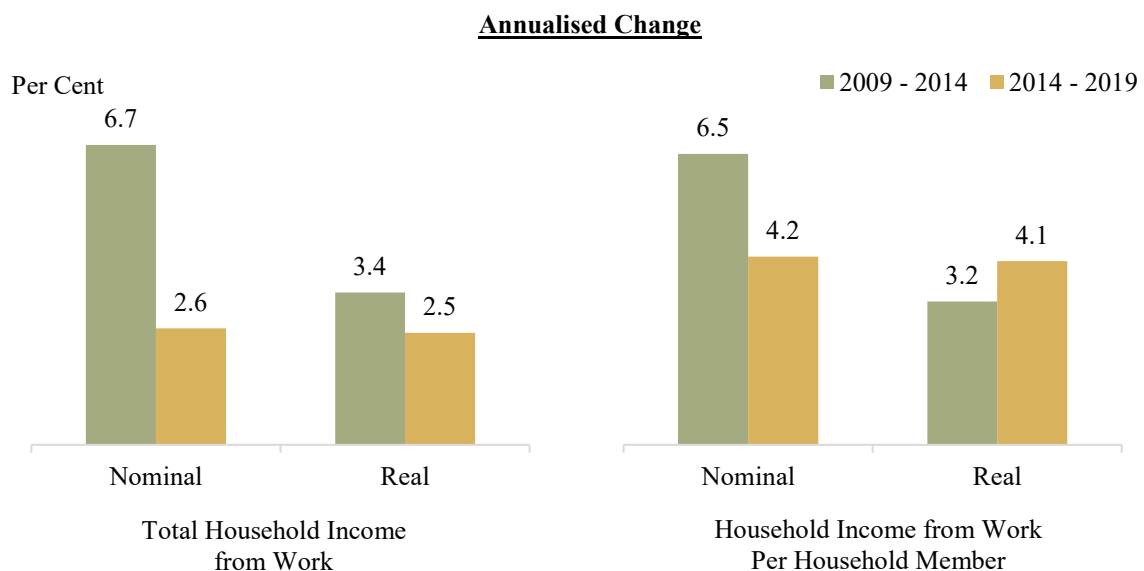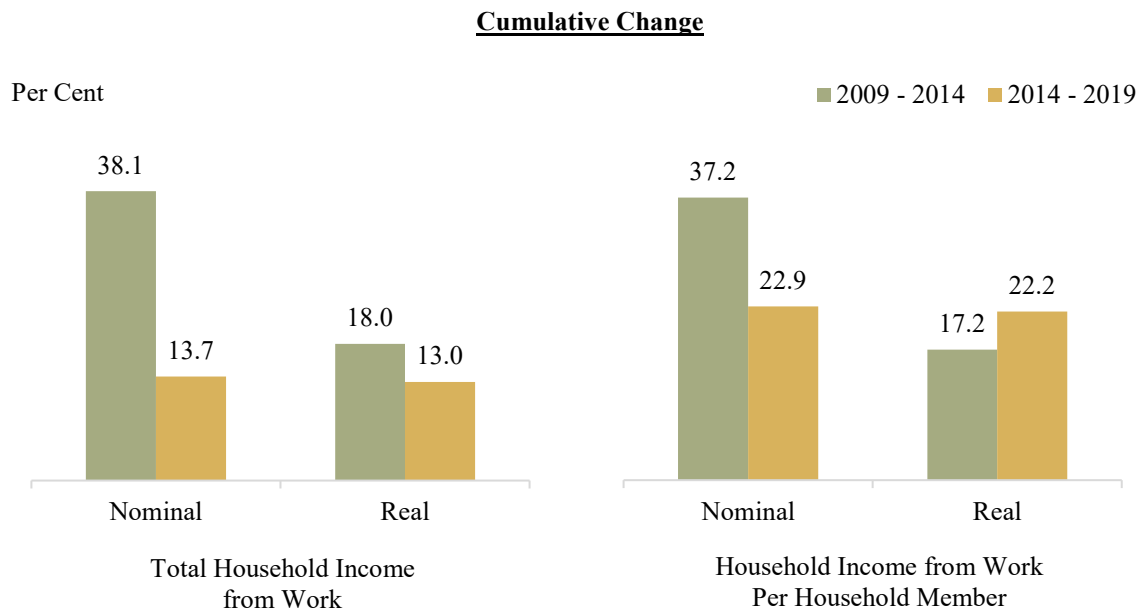|	Household Income from Work Per Household Member
2018	$2,792
2019	$2,925

<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 2009 to 2014, median monthly household income from work rose by 18.0 per cent cumulatively or 3.4 per cent per annum in real terms (Chart 3). Median monthly household income from work continued to record healthy real growth of 13.0 per cent cumulatively or 2.5 per cent per annum in the next five-year period of 2014 to 2019.

8   After accounting for household size, median monthly household income from work per household member also rose in the last decade, with real growth of 17.2 per cent cumulatively (or 3.2 per cent per annum) from 2009 to 2014, and 22.2 per cent cumulatively (or 4.1 per cent per annum) from 2014 to 2019.

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

Cumulative Change

Per Cent   ■ 2009 - 2014 ■ 2014 - 2019

	38.1				37.2			

Total Household Income   Household Income from Work
from Work   Per Household Member

Values (left chart): Nominal 38.1, 13.7; Real 18.0, 13.0
Values (right chart): Nominal 37.2, 22.9; Real 17.2, 22.2

Annualised Change

Per Cent   ■ 2009 - 2014 ■ 2014 - 2019

Total Household Income   Household Income from Work
from Work   Per Household Member

Values (left chart): Nominal 6.7, 2.6; Real 3.4, 2.5
Values (right chart): Nominal 6.5, 4.2; Real 3.2, 4.1

Note: Household income from work includes employer CPF contributions.
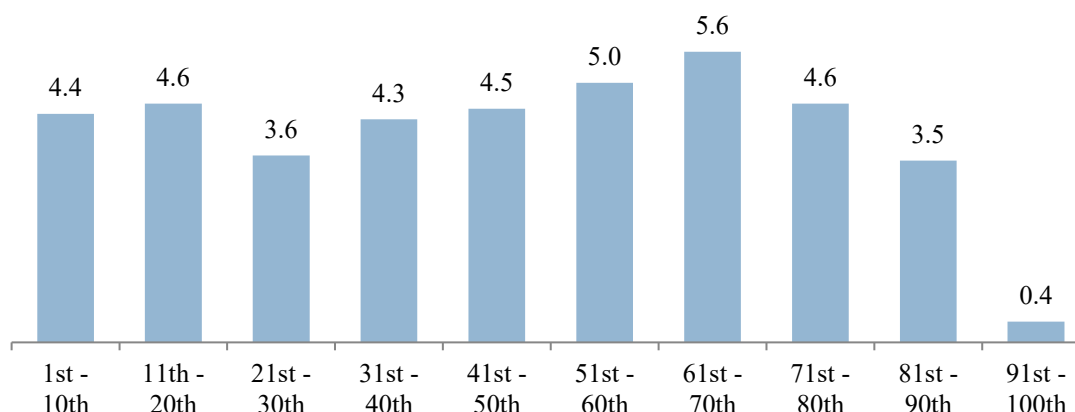
All Income Deciles Saw Real Growth in Average Household Income from Work Per Household Member

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, i.e., deciles.

10   In 2019, resident employed households in all income groups saw real growth in average household income from work per household member (Chart 4). Households in the 1st - 90th percentile income groups enjoyed higher real growth of 3.5 to 5.6 per cent compared to households in the top 10% income group, which recorded real growth of 0.4 per cent.

Chart 4 Real Change in Average Monthly Household Income from Work Per Household Member Among Resident Employed Households by Deciles, 2019
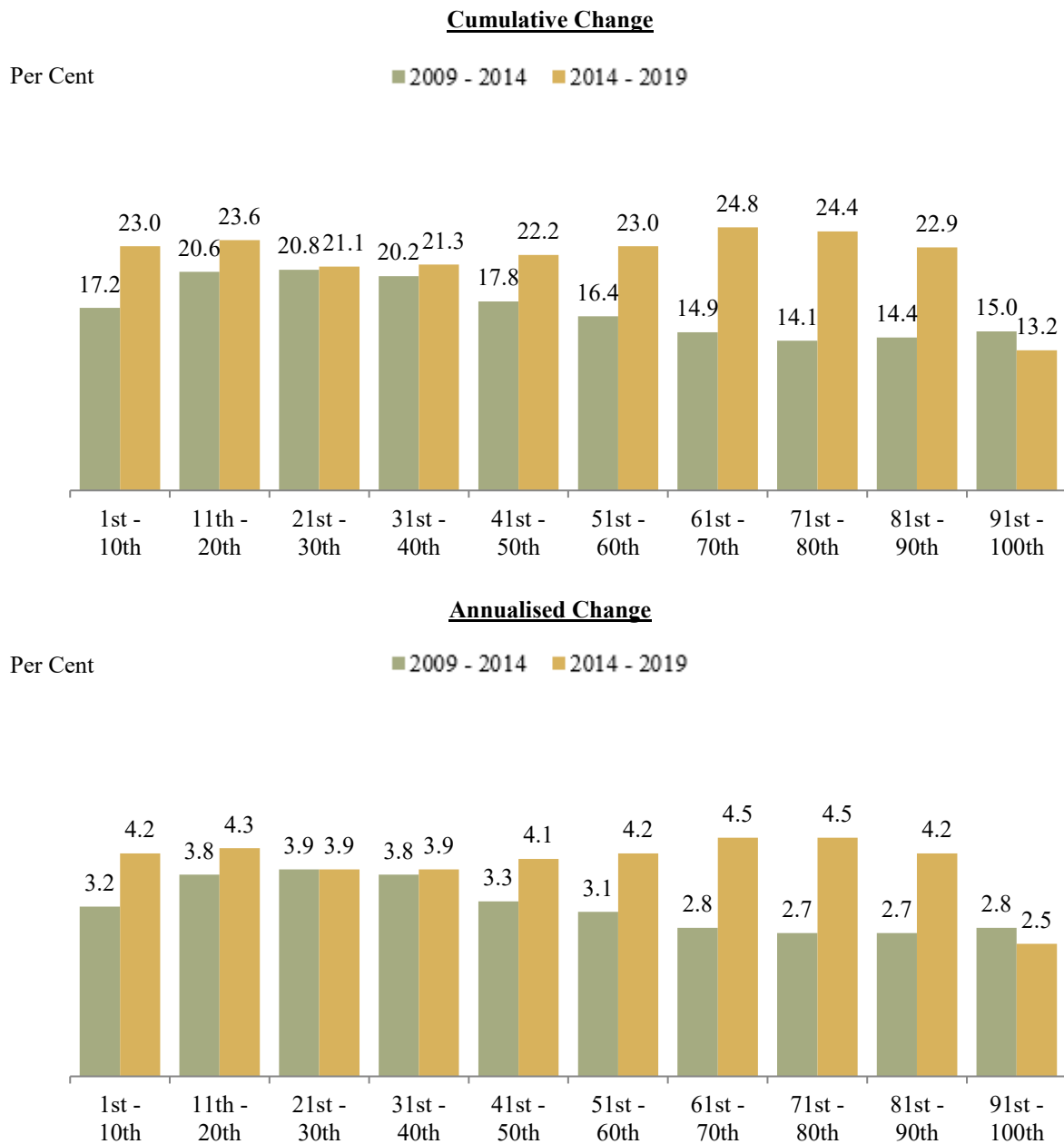
Per Cent

	1st - 10th	11th - 20th	21st - 30th	31st - 40th	41st - 50th	51st - 60th	61st - 70th	71st - 80th	81st - 90th	91st - 100th
2018	$570	$1,124	$1,583	$2,033	$2,522	$3,082	$3,804	$4,833	$6,559	$13,581
2019	$597	$1,179	$1,647	$2,131	$2,647	$3,250	$4,036	$5,080	$6,843	$13,737

Notes:
- Household income from work includes employer CPF contributions. The dollar values in the table above are in nominal terms.
- All resident employed households are ranked by their monthly household income from work per household member in ascending order and then divided into ten equal groups or deciles.
- It is notable, for example, that some resident employed households in the lowest 10% owned a car (14.5%), employed a maid (12.7%), lived in private property (7.1%) or were headed by persons aged 65 years and over (29.9%) in 2019. 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 the comparison may not pertain to the same group of households.

11   Between 2009 and 2019, resident employed households in all income groups experienced real growth in average monthly household income from work per household member (Chart 5). Households in the 1st - 90th percentile income groups enjoyed higher real growth of 3.9 to 4.5 per cent per annum in the more recent five-year period from 2014 to 2019, compared to the 2.7 to 3.9 per cent per annum in the earlier five-year period from 2009 to 2014. Conversely, households in the top 10% income group recorded slower real growth of 2.5 per cent per annum from 2014 to 2019, compared to the 2.8 per cent per annum from 2009 to 2014.

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

Cumulative Change

Per Cent   ■ 2009 - 2014   ■ 2014 - 2019

Decile	2009 - 2014	2014 - 2019
1st - 10th	17.2	23.0
11th - 20th	20.6	23.6
21st - 30th	20.8	21.1
31st - 40th	20.2	21.3
41st - 50th	17.8	22.2
51st - 60th	16.4	23.0
61st - 70th	14.9	24.8
71st - 80th	14.1	24.4
81st - 90th	14.4	22.9
91st - 100th	15.0	13.2

Annualised Change

Per Cent   ■ 2009 - 2014   ■ 2014 - 2019

Decile	2009 - 2014	2014 - 2019
1st - 10th	3.2	4.2
11th - 20th	3.8	4.3
21st - 30th	3.9	3.9
31st - 40th	3.8	3.9
41st - 50th	3.3	4.1
51st - 60th	3.1	4.2
61st - 70th	2.8	4.5
71st - 80th	2.7	4.5
81st - 90th	2.7	4.2
91st - 100th	2.8	2.5

Notes:
- Household income from work includes employer CPF contributions.
- All resident employed households are ranked by their monthly household income from work per household member in ascending order and then divided into ten equal groups or deciles.
- It is notable, for example, that some resident employed households in the lowest 10% owned a car (14.5%), employed a maid (12.7%), lived in private property (7.1%) or were headed by persons aged 65 years and over (29.9%) in 2019. 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 the comparison 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 than Other Households</u>

12   Various Government schemes such as 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 of Government transfers and taxes has been expanded to include more types of transfers[6] and taxes.

13   Overall, <u>resident households</u> (including households with no working person) received $4,682 per household member on average from various Government schemes in 2019. This was higher than the average amount of $4,567 received in 2018 (Chart 6). In 2019, resident households received additional transfers from the Merdeka Generation Package[7] and the Bicentennial Bonus[8]. However, these additional Government transfers were partially offset by the cessation of one-off transfers provided in 2018 such as the SG Bonus, DTV Starter Kit and 5-year Medisave Top-Ups (which started in 2014).

14   <u>Resident households</u> staying in HDB 1- & 2-room flats continued to receive more Government transfers than households in other dwelling types. They received $10,548 per household member on average from Government schemes in 2019, more than double the transfers received by other resident households. Compared to the $10,507 received in 2018, this amount was marginally higher as the additional transfers received in 2019 more than offset the fall in public rental subsidies[9] and the cessation of one-off transfers provided in 2018.

15   Government transfers received by households are also dependent on 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 more education subsidies on average,

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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] The Merdeka Generation Package includes Passion Silver Card Top-up, Annual Medisave Top-up, additional subsidies at polyclinics and public Specialist Outpatient Clinics (SOCs), and additional Medishield Life premium subsidies in 2019.
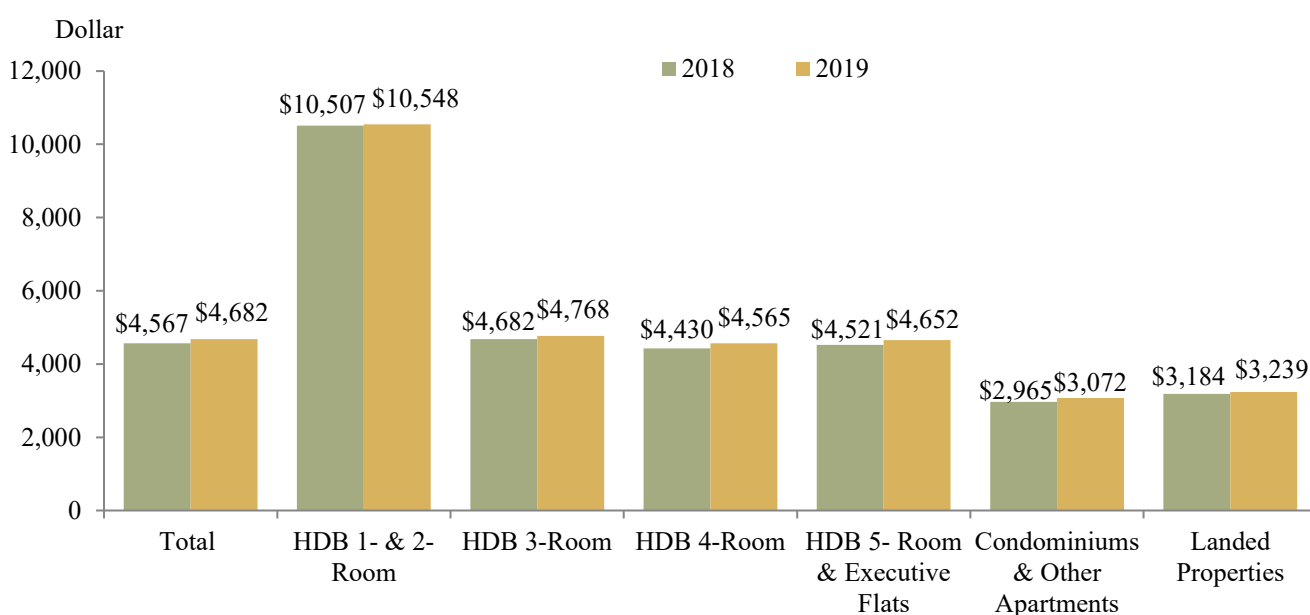
[8] The Bicentennial Bonus includes GST Voucher – Cash (Bicentennial Payment), Workfare Bicentennial Bonus, Personal Income Tax Rebate, Top-up to Edusave Accounts and Post-Secondary Education Accounts, as well as CPF Top-up for lower-income Singaporeans with low CPF balances.

[9] Households living in public rental flats received lower public rental subsidies in 2019 due to lower market rentals. Public rental subsidies are based on market rentals net of tenants' payments to HDB.

which led to them having a similar level of transfers as those in HDB 3- and 4- room flats.

16   Similarly, households with older persons would receive more transfers on average from schemes such as the Pioneer Generation Package, and might also receive more healthcare-related subsidies as older persons 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.

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

Dollar

■ 2018   ■ 2019

	Total	HDB 1- & 2-Room	HDB 3-Room	HDB 4-Room	HDB 5-Room & Executive Flats	Condominiums & Other Apartments	Landed Properties
2018	$4,567	$10,507	$4,682	$4,430	$4,521	$2,965	$3,184
2019	$4,682	$10,548	$4,768	$4,565	$4,652	$3,072	$3,239

Notes:
- *Refer to glossary for the Government transfers that were included in this paper. Government transfers for 2019 are preliminary.
- 'Total' includes other types of dwelling not shown, e.g. non-HDB shophouses etc.
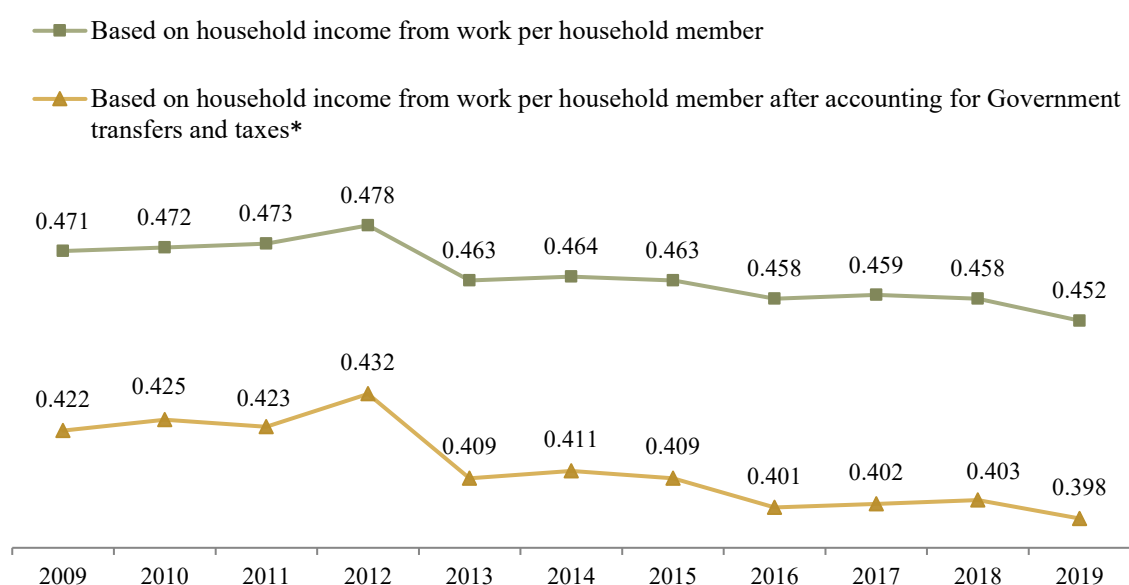- HDB 1- & 2- room includes HDB studio apartments

IV   Household Income Distribution

<u>Household Income Inequality Fell in 2019</u>

17   The Gini coefficient[10] based on household income from work per household member was 0.452 in 2019, lower than the 0.458 in 2018 and the lowest since 2001[11] (Chart 7).

18   Government transfers and taxes had a redistributive effect on household income, reducing the Gini coefficient in 2019 from 0.452 to 0.398.

Chart 7 Gini Coefficient Among <u>Resident Employed Households</u>

■— 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*

	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Income from work	0.471	0.472	0.473	0.478	0.463	0.464	0.463	0.458	0.459	0.458	0.452
After transfers and taxes	0.422	0.425	0.423	0.432	0.409	0.411	0.409	0.401	0.402	0.403	0.398

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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[10] 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.

[11] The Gini coefficient for this series was 0.442 in 2000 and 0.454 in 2001.

19   Internationally, there are differences in the methods adopted by different countries to compute the Gini, although the basic concept of the 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 and international organisations.

20   Based on the modified Organisation of Economic Co-operation and Development (OECD) scale, which is used by many developed countries [12], Singapore's Gini would be 0.431 (before Government transfers and taxes) and 0.377 (after Government transfers and taxes) in 2019 (Chart 8).

21   Another method is the square root scale, used by the OECD in its major reports on inequality [13]. Based on this method, Singapore's Gini would be 0.411 (before Government transfers and taxes) and 0.352 (after Government transfers and taxes) in 2019.

22   The Gini coefficients computed under all three equivalence scales show similar trends over time. For more information, please refer to Appendix A.

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

[13] Based on the square root scale, individuals are ranked by their household income on a 'per equivalised member basis', which is derived by dividing household income by the square root of household size. This follows the approach adopted in the OECD's report "Income Inequality: The Gap between Rich and Poor" (OECD 2015). In following this approach, individuals such as children and maids would also be ranked. It should 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
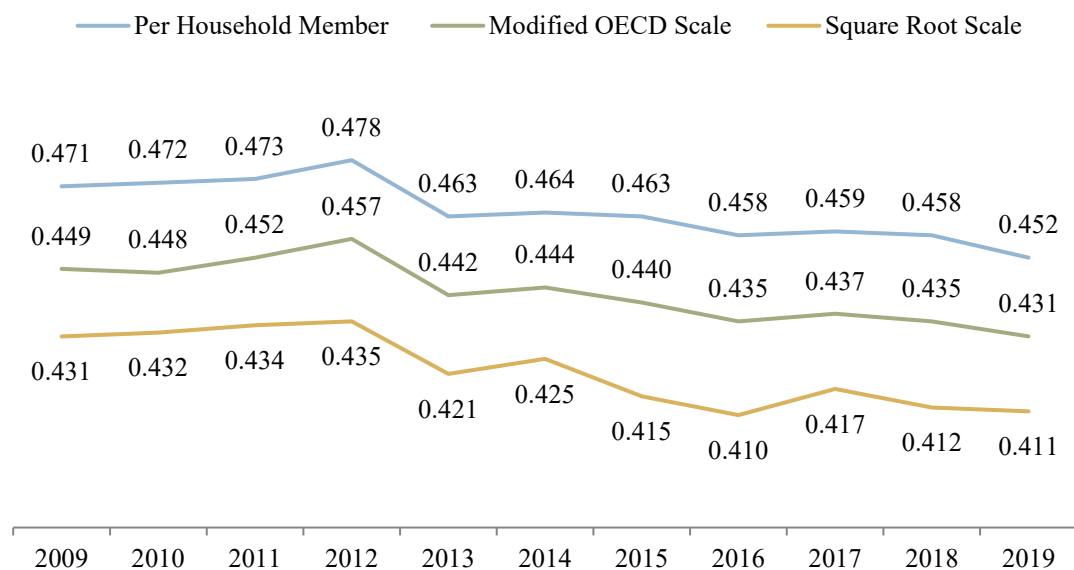
Household Income from Work Including Employer CPF Contributions
After Accounting for Government Transfers and Taxes
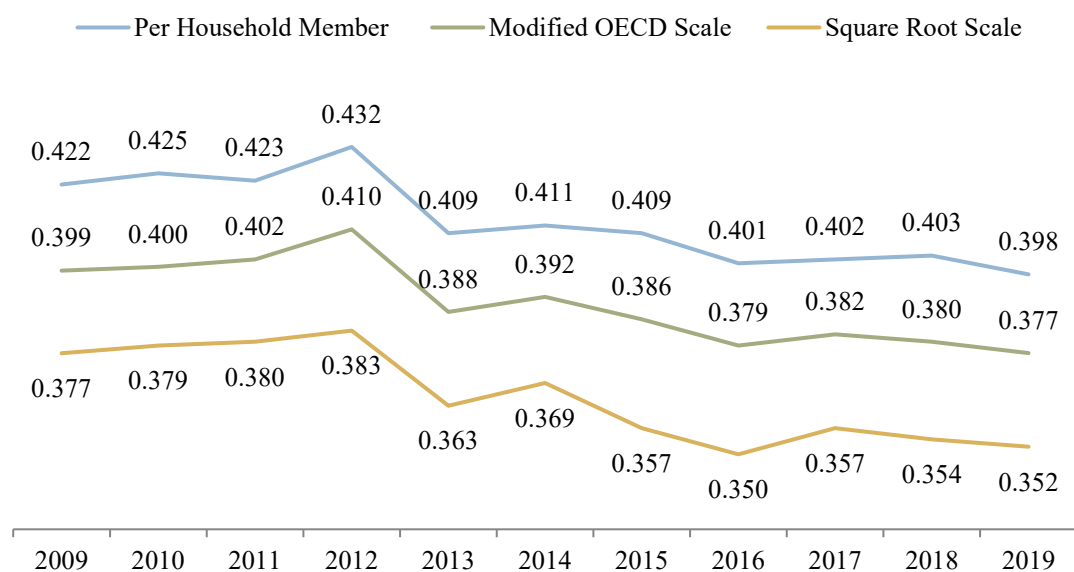
<u>Note:</u> There are different equivalence scales used by different countries and international organisations. Commonly used equivalence scales include the modified OECD scale (used by Eurostat, the UK and Australia) and the square root scale (used by OECD in its reports).

Singapore Department of Statistics
February 2020

Glossary of Terms and Definitions

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. A resident household refers to a household headed by a resident (i.e. 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. Monthly 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 the comparison 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 2019, 1,450 households were excluded from the survey as they were unoccupied, non-residential or demolished. A total of 27,373 households responded to the survey, achieving an overall response rate of 86.8%.

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, Merdeka Generation Package, Silver Support Scheme, SG Bonus;

b) Re-Employment Support Scheme, Workfare Bonus, Workfare Income Supplement (WIS) disbursements, Workfare Bicentennial Bonus, Workfare Training Support Scheme Benefits, Interim Financial Transport Assistance for WIS recipients, Silver IT Fest training subsidies, Career Trial and SkillsFuture 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, WorkPro transport allowance from 2014 onwards, National Silver Academy (NSA) Course Fee Subsidy, Tech Immersion and Placement Programme (TIPP);

c) Rebates on utilities, rental and service and conservancy charges, Enhancement for Active Seniors (EASE), Digital TV Assistance Scheme and DTV Starter Kit. 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, Short-Term Study Assistance Scheme (SSAS), Special Education Needs (SEN) Fund for IHLs, Singapore Digital (SG:D) Scholarship, Independent School Bursary (ISB) from 2015 onwards, Uplift Scholarship;

e) Baby Bonus from 2001 onwards, top-ups to Child Development Account (CDA), CDA First Step, centre-based infant and childcare subsidies from 2002 onwards, MSF Fostering Scheme allowance from 2016 onwards, Kindergarten Fee Assistance Scheme (KiFAS), Assisted Reproduction Technology (ART) Treatment Co-funding, Medisave Grants for Newborns, MOE Kindergarten Care subsidies, Celebratory Gifts for NSmen;

f) 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, Transitional Convalescent Facility (TCF), Transitional Care Services (TCS), Hospital to Home (H2H) services, Screen for Life and School-based HPV Vaccination;

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, Home Caregiving 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 Organisation

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 (▇ + ▇)

- Perfect Equality Line
- Lorenz Curve

Vertical axis: Cumulative % of income (0% to 100%)
Horizontal axis: Cumulative % of households (0% to 100%)
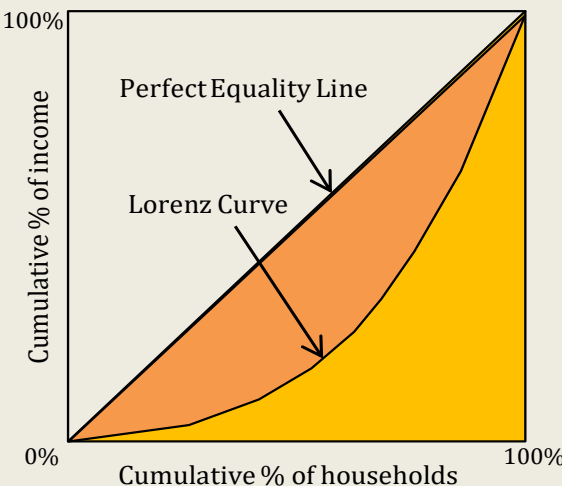
How does this work?

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.

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.

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.

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Appendix B

Statistical Appendices

Household Characteristics

Overall Household Income Level and Change

Household Income Level and Change by Type of Dwelling

Household Income Level and Change by Deciles

Income Inequality

Notations
-   : Nil or negligible

Data from 2000 onwards can be obtained at Singstat Table Builder (i.e. At Singstat Table Builder, choose Households → Household Income → Household Income from Work, Annual)
www.tablebuilder.singstat.gov.sg

Table 1. **Resident Households** by Number of Working Persons, 2009 – 2019

In Thousands

	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Number of Resident Households	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	1,325.3	1,372.4
Households with at least 1 Working Person (Resident Employed Households)	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	1,164.5	1,191.1
Households with No Working Person	107.2	120.0	106.7	106.2	110.8	125.1	118.8	136.6	152.0	160.8	181.3
Solely Non-Working Persons Aged 65 Years & Over	45.3	47.1	51.0	54.6	57.7	67.9	64.7	77.5	89.6	94.2	108.0

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

Table 2. **Resident Households** by Type of Dwelling, 2009 – 2019

Per Cent

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		
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
2018	100.0	78.7	6.1	17.6	31.7	23.2	15.9	5.1
2019	100.0	78.6	6.2	17.5	31.8	23.1	16.2	5.0

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] Data for years prior to 2018 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, 2009 – 2019

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							
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
2018	3.24	2.08	2.58	3.34	3.71	3.26	4.17
2019	3.16	2.02	2.50	3.22	3.58	3.26	4.24
Resident Employed Households							
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
2018	3.44	2.35	2.81	3.48	3.85	3.36	4.53
2019	3.36	2.31	2.71	3.38	3.73	3.37	4.53

Notes:

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

[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, 2009 – 2019

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			
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
2018	1.68	0.87	1.35	1.81	1.94	1.66	1.77
2019	1.65	0.84	1.36	1.77	1.88	1.64	1.84
				Resident Employed Households			
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
2018	1.91	1.32	1.67	1.99	2.10	1.80	2.11
2019	1.90	1.31	1.69	1.98	2.07	1.78	2.13

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, 2009 – 2019

Persons

Deciles[1]	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Resident Households	3.49	3.50	3.51	3.53	3.47	3.43	3.39	3.35	3.30	3.24	3.16
No Working Person	1.94	2.03	1.89	1.93	1.87	1.85	1.81	1.84	1.86	1.82	1.80
Resident Employed Households	3.66	3.67	3.67	3.69	3.64	3.61	3.56	3.53	3.50	3.44	3.36
1st - 10th	3.84	3.91	3.76	3.73	3.69	3.60	3.55	3.50	3.50	3.44	3.43
11th - 20th	3.95	3.98	3.90	3.87	3.77	3.75	3.68	3.67	3.59	3.56	3.50
21st - 30th	3.95	4.01	3.94	3.98	3.94	3.87	3.87	3.84	3.80	3.68	3.57
31st - 40th	4.01	4.04	4.01	4.00	3.90	3.93	3.81	3.85	3.79	3.77	3.66
41st - 50th	3.82	3.96	3.92	3.97	3.93	3.85	3.84	3.79	3.84	3.77	3.71
51st - 60th	3.80	3.82	3.82	3.88	3.81	3.85	3.83	3.80	3.67	3.70	3.60
61st - 70th	3.68	3.67	3.71	3.77	3.72	3.68	3.71	3.65	3.68	3.59	3.46
71st - 80th	3.52	3.44	3.56	3.61	3.60	3.58	3.50	3.47	3.46	3.36	3.31
81st - 90th	3.27	3.16	3.29	3.28	3.28	3.27	3.18	3.19	3.12	3.09	2.99
91st - 100th	2.75	2.69	2.82	2.81	2.75	2.71	2.66	2.53	2.52	2.43	2.40

Notes:

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

It is notable, for example, that some resident employed households in the lowest 10% owned a car (14.5%), employed a maid (12.7%), lived in private property (7.1%) or were headed by persons aged 65 years and over (29.9%) in 2019. 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 the comparison 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, 2009 – 2019

Persons

Deciles[1]	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Resident Households	1.68	1.67	1.77	1.80	1.77	1.77	1.77	1.75	1.70	1.68	1.65
Resident Employed Households	1.85	1.86	1.95	1.98	1.95	1.98	1.96	1.96	1.93	1.91	1.90
1st - 10th	1.25	1.28	1.31	1.33	1.33	1.32	1.32	1.29	1.30	1.28	1.29
11th - 20th	1.60	1.61	1.69	1.72	1.68	1.71	1.69	1.70	1.67	1.63	1.65
21st - 30th	1.81	1.81	1.87	1.97	1.89	1.93	1.93	1.93	1.93	1.89	1.88
31st - 40th	1.95	1.98	2.08	2.07	2.05	2.13	2.06	2.13	2.05	2.06	2.05
41st - 50th	2.03	2.07	2.16	2.20	2.16	2.22	2.17	2.19	2.18	2.15	2.17
51st - 60th	2.08	2.09	2.20	2.27	2.17	2.23	2.26	2.24	2.19	2.19	2.18
61st - 70th	2.07	2.11	2.18	2.23	2.20	2.24	2.22	2.21	2.17	2.18	2.10
71st - 80th	2.04	2.03	2.16	2.15	2.21	2.14	2.15	2.14	2.13	2.08	2.06
81st - 90th	1.97	1.93	2.04	2.04	2.03	2.05	2.00	2.02	1.99	1.96	1.93
91st - 100th	1.75	1.71	1.81	1.80	1.79	1.77	1.76	1.72	1.73	1.69	1.67

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

It is notable, for example, that some resident employed households in the lowest 10% owned a car (14.5%), employed a maid (12.7%), lived in private property (7.1%) or were headed by persons aged 65 years and over (29.9%) in 2019. 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 the comparison 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], 2009, 2014, 2019

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
2009													
Average Household Size (Persons)	3.49	1.94	3.66	3.84	3.95	3.95	4.01	3.82	3.80	3.68	3.52	3.27	2.75
Average Number of Working Persons (Persons)	1.68	-	1.85	1.25	1.60	1.81	1.95	2.03	2.08	2.07	2.04	1.97	1.75
With At Least 1 Maid (%)	12.4	7.4	12.9	6.4	9.5	10.3	12.1	11.5	13.6	15.4	16.3	15.8	18.3
With At Least 1 Car (%)	38.9	12.6	41.7	13.4	23.1	27.3	34.7	39.9	43.9	51.1	56.7	61.1	66.2
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]	83.6	84.3	83.5	95.5	95.5	94.1	92.8	91.0	88.1	84.5	78.8	69.1	45.8
HDB 1- & 2-Room Flats[4]	4.4	17.2	3.1	13.9	6.3	3.9	2.3	1.6	1.2	-	-	-	-
HDB 3-Room Flats	20.2	33.2	18.9	28.6	27.1	25.2	20.7	20.2	17.3	15.0	13.6	11.8	9.1
HDB 4-Room Flats	32.0	21.1	33.2	38.9	41.2	42.2	40.4	39.1	35.0	32.3	27.0	22.2	13.8
HDB 5-Room and Executive Flats	26.6	12.8	28.0	14.0	20.7	22.6	29.2	29.8	33.9	36.2	37.2	34.0	22.5
Condominiums & Other Apartments	10.5	8.5	10.7	2.1	2.2	3.2	4.1	4.9	8.0	10.0	13.9	21.2	37.9
Landed Properties	5.5	6.8	5.3	1.9	1.7	2.1	2.8	3.6	3.5	4.9	6.9	9.3	16.3
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
25 – 34	10.3	2.0	11.2	4.0	4.4	6.6	7.3	9.0	11.9	15.0	16.1	19.2	18.6
35 – 44	25.0	8.1	26.8	20.2	22.5	21.6	23.8	26.8	26.2	28.2	30.0	32.4	35.9
45 – 54	29.8	13.1	31.6	34.9	39.9	38.3	36.2	31.8	31.2	26.6	25.5	23.9	27.3
55 – 64	20.5	20.2	20.5	21.4	20.2	22.4	21.8	22.4	22.0	22.1	20.3	17.7	14.6
65 & over	13.9	56.0	9.5	18.8	12.7	10.8	10.0	9.5	8.3	7.5	7.3	6.4	3.5

Notes: It is notable, for example, that some resident employed households in the lowest 10% owned a car (14.5%), employed a maid (12.7%), lived in private property (7.1%) or were headed by persons aged 65 years and over (29.9%) in 2019. 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 the comparison 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] Data for years prior to 2018 includes non-privatised Housing and Urban Development Corporation (HUDC) flats.

[4] Includes HDB studio apartments.

[5] 'Total' includes head of households aged below 25 years old.

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
2014													
Average Household Size (Persons)	3.43	1.85	3.61	3.60	3.75	3.87	3.93	3.85	3.85	3.68	3.58	3.27	2.71
Average Number of Working Persons (Persons)	1.77	-	1.98	1.32	1.71	1.93	2.13	2.22	2.23	2.24	2.14	2.05	1.77
With At Least 1 Maid (%)	13.2	9.8	13.6	6.1	9.6	11.5	12.0	12.6	16.0	14.8	17.3	17.4	19.3
With At Least 1 Car (%)	40.2	16.0	43.0	15.5	21.7	27.4	36.0	39.5	46.4	52.5	58.5	63.5	69.2
Type of Dwelling (%):													
Total[2]	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Total HDB[3]	80.4	81.9	80.3	94.5	93.4	92.7	89.9	89.8	85.8	81.6	72.8	62.7	39.4
HDB 1- & 2-Room Flats[4]	5.3	16.3	4.1	18.9	10.0	4.7	3.1	1.9	-	-	-	-	-
HDB 3-Room Flats	18.3	27.9	17.2	27.5	25.7	24.2	19.9	18.3	15.6	12.7	10.8	9.9	7.7
HDB 4-Room Flats	32.2	23.8	33.1	34.2	39.9	41.5	39.8	39.3	37.2	34.7	28.5	23.9	12.4
HDB 5-Room and Executive Flats	24.4	13.7	25.6	13.9	17.8	22.1	26.8	30.1	32.0	33.5	33.0	28.5	18.7
Condominiums & Other Apartments	13.5	10.5	13.8	3.6	4.0	3.9	6.7	6.8	9.9	13.6	19.5	26.0	44.4
Landed Properties	5.8	7.4	5.6	1.7	2.2	2.9	3.1	3.0	4.0	4.6	7.6	10.9	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
25 – 34	7.9	1.2	8.7	3.7	5.5	5.7	5.7	7.5	8.9	10.3	12.1	14.6	12.7
35 – 44	21.2	5.0	23.1	14.1	14.5	19.4	18.2	22.2	24.0	26.5	26.5	30.9	34.2
45 – 54	27.2	8.8	29.3	29.2	33.9	31.4	32.2	29.2	28.8	25.8	26.8	25.4	30.4
55 – 64	24.7	18.4	25.4	26.2	26.8	26.8	29.2	27.5	27.4	27.3	25.2	20.8	17.0
65 & over	18.8	66.0	13.3	26.3	19.1	16.5	14.1	13.3	10.8	10.0	9.3	8.2	5.7

Notes: It is notable, for example, that some resident employed households in the lowest 10% owned a car (14.5%), employed a maid (12.7%), lived in private property (7.1%) or were headed by persons aged 65 years and over (29.9%) in 2019. 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 the comparison 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] Data for years prior to 2018 includes non-privatised Housing and Urban Development Corporation (HUDC) flats.

[4] Includes HDB studio apartments.

[5] 'Total' includes head of households aged below 25 years old.

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
			2019										
Average Household Size (Persons)	3.16	1.80	3.36	3.43	3.50	3.57	3.66	3.71	3.60	3.46	3.31	2.99	2.40
Average Number of Working Persons (Persons)	1.65	-	1.90	1.29	1.65	1.88	2.05	2.17	2.18	2.10	2.06	1.93	1.67
With At Least 1 Maid (%)	14.8	11.8	15.2	12.7	13.7	13.3	14.8	14.8	16.9	15.6	16.7	18.2	15.6
With At Least 1 Car (%)	33.4	13.3	36.4	14.5	16.9	22.5	27.2	30.8	38.4	45.1	51.4	58.0	59.7
Type of Dwelling (%):													
Total[2]	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Total HDB[3]	78.6	84.8	77.7	92.8	92.0	91.6	89.3	85.8	83.2	78.0	68.0	58.5	37.7
HDB 1- & 2-Room Flats[4]	6.2	16.9	4.6	18.2	10.4	6.5	3.6	2.0	1.6	1.3	1.2	1.1	-
HDB 3-Room Flats	17.5	26.2	16.2	26.1	23.4	22.2	19.1	16.8	15.0	13.8	10.1	8.0	7.3
HDB 4-Room Flats	31.8	26.0	32.7	31.6	39.1	39.8	40.6	39.5	37.4	32.7	26.9	24.7	14.5
HDB 5-Room and Executive Flats	23.1	15.7	24.2	16.9	19.0	23.1	26.0	27.6	29.2	30.3	29.8	24.7	15.7
Condominiums & Other Apartments	16.2	9.9	17.1	4.7	5.2	5.5	7.1	10.1	12.8	17.2	26.4	32.2	50.2
Landed Properties	5.0	5.2	5.0	2.4	2.8	2.6	3.3	3.9	3.9	4.6	5.5	9.1	11.9
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
25 – 34	8.5	1.3	9.6	5.9	6.5	6.3	7.1	8.2	8.9	11.3	11.9	15.8	14.0
35 – 44	20.4	3.1	23.0	12.9	15.1	15.3	20.1	22.7	23.7	27.4	30.2	30.1	32.2
45 – 54	25.2	8.9	27.7	23.5	26.5	27.7	27.5	28.5	27.8	29.0	27.2	28.0	31.3
55 – 64	24.0	18.2	24.8	26.4	28.8	31.0	29.1	26.2	26.4	22.1	21.8	18.2	18.3
65 & over	21.5	68.0	14.4	29.9	22.3	19.2	15.3	14.1	12.9	10.0	8.6	7.8	4.0

Notes: It is notable, for example, that some resident employed households in the lowest 10% owned a car (14.5%), employed a maid (12.7%), lived in private property (7.1%) or were headed by persons aged 65 years and over (29.9%) in 2019. 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 the comparison 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] Data for years prior to 2018 includes non-privatised Housing and Urban Development Corporation (HUDC) flats.

[4] Includes HDB studio apartments.

[5] 'Total' includes head of households aged below 25 years old.

Table 8. **Resident Households** by Monthly Household Income from Work, 2009 – 2019

Per Cent

	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
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	9.6	10.5	9.3	9.2	9.4	10.4	9.7	10.8	11.8	12.1	13.2
Solely Non-Working Persons Aged 65 Years & Over	4.0	4.1	4.5	4.7	4.9	5.7	5.3	6.1	6.9	7.1	7.9
Below $1,000	4.1	3.5	3.2	3.0	2.7	2.3	2.0	2.0	1.9	1.9	1.8
$1,000-$1,999	7.8	7.0	6.5	6.2	6.2	5.9	5.7	5.5	5.4	5.3	5.1
$2,000-$2,999	8.6	8.2	7.1	6.3	6.3	5.8	5.8	5.4	5.1	5.2	4.9
$3,000-$3,999	8.9	8.3	7.6	6.6	6.7	6.0	5.5	5.3	5.5	5.2	5.2
$4,000-$4,999	8.1	7.9	7.2	7.0	6.3	5.9	5.9	5.4	5.2	5.3	5.4
$5,000-$5,999	7.5	7.4	7.0	6.8	6.4	6.1	5.7	5.9	5.4	5.4	4.9
$6,000-$6,999	6.9	6.7	6.5	6.1	5.8	5.8	5.8	5.8	5.2	5.2	4.9
$7,000-$7,999	5.7	5.7	6.0	5.8	5.6	5.4	5.3	5.1	5.2	4.6	4.6
$8,000-$8,999	4.7	5.1	5.4	5.4	5.1	5.1	5.3	4.9	5.0	4.7	4.6
$9,000-$9,999	4.1	4.2	4.7	4.7	4.6	4.7	4.8	4.6	4.6	4.4	4.1
$10,000-$10,999	3.7	3.8	4.1	4.1	4.4	4.7	4.3	4.6	4.3	4.3	4.2
$11,000-$11,999	2.9	3.0	3.3	3.8	3.7	3.6	3.8	3.8	3.6	3.8	3.8
$12,000-$12,999	2.4	2.6	2.7	3.3	3.4	3.3	3.6	3.5	3.2	3.2	3.4
$13,000-$13,999	2.2	2.1	2.4	2.6	2.8	3.0	3.0	3.0	3.0	3.2	3.0
$14,000-$14,999	1.8	1.8	2.1	2.2	2.6	2.6	2.7	2.6	2.7	2.6	2.8
$15,000- $17,499	3.2	3.5	4.2	4.6	4.7	4.9	5.2	5.5	5.6	5.8	5.4
$17,500-$19,999	2.1	2.2	2.8	3.1	3.3	3.5	3.8	4.0	4.1	4.2	4.1
$20,000 & Over	5.7	6.6	8.0	9.2	9.9	11.0	12.1	12.4	13.3	13.5	14.4

Notes:

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

Household income from work includes employer CPF contributions.

Table 9A. Average and Median Monthly Household Income from Work
Among **Resident Employed Households**, 2009 – 2019

		Dollar
Year	Average	Median
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
2018	12,137	9,293
2019	12,386	9,425

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.

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

Table 9B. Change in Average and Median Monthly Household Income from Work
Among **Resident Employed Households**, 2009 – 2019

				Per Cent
	Nominal Change		Real Change[1]	
Year	Average	Median	Average	Median
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
2018	0.9	3.0	0.5	2.6
2019	2.1	1.4	1.5	1.0
Cumulative Change from				
2009 to 2019	51.1	56.9	28.5	33.4
2009 to 2014	36.0	38.1	16.2	18.0
2014 to 2019	11.2	13.7	10.6	13.0
Annualised Change from				
2009 to 2019	4.2	4.6	2.5	2.9
2009 to 2014	6.3	6.7	3.0	3.4
2014 to 2019	2.1	2.6	2.0	2.5

Notes:

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

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

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

Table 10A. Average and Median Monthly Household Income from Work Per Household Member
Among **Resident Employed Households**, 2009 – 2019

		Dollar
Year	Average	Median
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
2018	3,969	2,792
2019	4,115	2,925

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.

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

Table 10B. Change in Average and Median Monthly Household Income from Work Per Household Member Among **Resident Employed Households**, 2009 – 2019

Per Cent

Year	Nominal Change		Real Change[1]	
	Average	Median	Average	Median
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
2018	3.5	3.4	3.0	3.0
2019	3.7	4.8	3.1	4.3
Cumulative Change from				
2009 to 2019	63.0	68.6	38.6	43.3
2009 to 2014	35.4	37.2	15.7	17.2
2014 to 2019	20.4	22.9	19.8	22.2
Annualised Change from				
2009 to 2019	5.0	5.4	3.3	3.7
2009 to 2014	6.3	6.5	3.0	3.2
2014 to 2019	3.8	4.2	3.7	4.1

Notes:

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

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

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

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Table 11A. Average Monthly Household Income from Work
Among **Resident Employed Households** by Type of Dwelling, 2009 – 2019

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
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
2018	2,765	6,497	9,306	12,716	20,593	27,134
2019	2,886	6,586	9,543	12,706	21,023	27,385

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, 2009 – 2019

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
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
2018	0.6	0.7	0.5	1.3	0.5	1.6
2019	4.4	1.4	2.5	-0.1	2.1	0.9
Cumulative Change from						
2009 to 2019	61.4	45.8	55.6	44.2	33.6	40.0
2009 to 2014	29.4	28.5	35.2	31.7	26.1	39.8
2014 to 2019	24.8	13.5	15.1	9.5	5.9	0.1
Annualised Change from						
2009 to 2019	4.9	3.8	4.5	3.7	2.9	3.4
2009 to 2014	5.3	5.2	6.2	5.7	4.8	6.9
2014 to 2019	4.5	2.6	2.8	1.8	1.2	0.0

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, 2009 – 2019

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
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
2018	0.2	0.3	0.1	0.8	0.1	1.2
2019	3.8	0.8	2.0	-0.6	1.5	0.4
Cumulative Change from						
2009 to 2019	37.2	24.0	32.2	22.6	13.6	19.0
2009 to 2014	10.5	9.8	15.5	12.6	7.8	19.5
2014 to 2019	24.1	12.9	14.5	8.9	5.4	-0.4
Annualised Change from						
2009 to 2019	3.2	2.2	2.8	2.1	1.3	1.8
2009 to 2014	2.0	1.9	2.9	2.4	1.5	3.6
2014 to 2019	4.4	2.5	2.7	1.7	1.1	-0.1

Notes:

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

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

[2]Includes HDB studio apartments.

Table 12A. Average Monthly Household Income from Work Per Household Member Among **Resident Employed Households** by Type of Dwelling, 2009 – 2019

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
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
2018	1,419	2,698	3,065	3,672	7,438	6,319
2019	1,566	2,864	3,204	3,791	7,471	6,538

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, 2009 – 2019

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
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
2018	7.7	2.7	5.1	2.4	3.4	0.1
2019	10.4	6.2	4.5	3.2	0.4	3.5
Cumulative Change from						
2009 to 2019	82.5	58.6	74.8	53.5	35.8	39.5
2009 to 2014	18.8	28.3	37.4	30.9	23.4	36.8
2014 to 2019	53.7	23.6	27.2	17.3	10.1	1.9
Annualised Change from						
2009 to 2019	6.2	4.7	5.7	4.4	3.1	3.4
2009 to 2014	3.5	5.1	6.6	5.5	4.3	6.5
2014 to 2019	9.0	4.3	4.9	3.2	1.9	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. 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, 2009 – 2019

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
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
2018	7.2	2.3	4.6	1.9	2.9	-0.3
2019	9.7	5.6	3.9	2.7	-0.1	2.9
Cumulative Change from						
2009 to 2019	55.2	34.8	48.6	30.5	15.5	18.6
2009 to 2014	1.5	9.6	17.4	11.9	5.5	16.9
2014 to 2019	52.9	23.0	26.5	16.7	9.5	1.4
Annualised Change from						
2009 to 2019	4.5	3.0	4.0	2.7	1.4	1.7
2009 to 2014	0.3	1.9	3.3	2.3	1.1	3.2
2014 to 2019	8.9	4.2	4.8	3.1	1.8	0.3

Notes:

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

[1]The CPI is used as a 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, 2009 – 2019

Dollar

Deciles[1]	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Total	8,195	8,726	9,618	10,348	10,469	11,143	11,510	11,589	12,027	12,137	12,386
1st - 10th	1,361	1,497	1,581	1,644	1,711	1,775	1,927	1,909	1,937	1,955	2,045
11th - 20th	2,696	2,940	3,135	3,302	3,372	3,641	3,815	3,907	3,930	4,005	4,121
21st - 30th	3,787	4,158	4,421	4,782	4,993	5,226	5,597	5,693	5,805	5,834	5,893
31st - 40th	4,978	5,418	5,794	6,183	6,376	6,863	7,063	7,279	7,420	7,646	7,788
41st - 50th	5,980	6,603	7,032	7,608	7,993	8,303	8,733	8,875	9,331	9,506	9,829
51st - 60th	7,319	7,840	8,436	9,133	9,469	10,108	10,638	10,878	10,973	11,403	11,700
61st - 70th	8,798	9,310	10,101	10,894	11,293	11,861	12,639	12,833	13,505	13,627	13,965
71st - 80th	10,694	11,105	12,306	13,186	13,807	14,496	14,929	15,371	15,976	16,213	16,821
81st - 90th	13,423	13,943	15,509	16,366	16,984	18,017	18,365	18,972	19,589	20,198	20,413
91st - 100th	22,909	24,442	27,867	30,379	28,688	31,142	31,393	30,175	31,806	30,982	31,289

Notes:

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

It is notable, for example, that some resident employed households in the lowest 10% owned a car (14.5%), employed a maid (12.7%), lived in private property (7.1%) or were headed by persons aged 65 years and over (29.9%) in 2019. 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 the comparison 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, 2009 – 2019

Per Cent

Deciles[1]	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	Cumulative Change from			Annualised Change from		
											2009 to 2019	2009 to 2014	2014 to 2019	2009 to 2019	2009 to 2014	2014 to 2019
Total	6.5	10.2	7.6	1.2	6.4	3.3	0.7	3.8	0.9	2.1	51.1	36.0	11.2	4.2	6.3	2.1
1st - 10th	10.0	5.6	4.0	4.1	3.7	8.6	-0.9	1.5	0.9	4.6	50.3	30.4	15.2	4.2	5.5	2.9
11th - 20th	9.1	6.6	5.3	2.1	8.0	4.8	2.4	0.6	1.9	2.9	52.9	35.1	13.2	4.3	6.2	2.5
21st - 30th	9.8	6.3	8.2	4.4	4.7	7.1	1.7	2.0	0.5	1.0	55.6	38.0	12.8	4.5	6.7	2.4
31st - 40th	8.8	6.9	6.7	3.1	7.6	2.9	3.1	1.9	3.0	1.9	56.4	37.9	13.5	4.6	6.6	2.6
41st - 50th	10.4	6.5	8.2	5.1	3.9	5.2	1.6	5.1	1.9	3.4	64.4	38.8	18.4	5.1	6.8	3.4
51st - 60th	7.1	7.6	8.3	3.7	6.7	5.2	2.3	0.9	3.9	2.6	59.9	38.1	15.7	4.8	6.7	3.0
61st - 70th	5.8	8.5	7.9	3.7	5.0	6.6	1.5	5.2	0.9	2.5	58.7	34.8	17.7	4.7	6.2	3.3
71st - 80th	3.8	10.8	7.2	4.7	5.0	3.0	3.0	3.9	1.5	3.8	57.3	35.6	16.0	4.6	6.3	3.0
81st - 90th	3.9	11.2	5.5	3.8	6.1	1.9	3.3	3.3	3.1	1.1	52.1	34.2	13.3	4.3	6.1	2.5
91st - 100th	6.7	14.0	9.0	-5.6	8.6	0.8	-3.9	5.4	-2.6	1.0	36.6	35.9	0.5	3.2	6.3	0.1

Notes:

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

It is notable, for example, that some resident employed households in the lowest 10% owned a car (14.5%), employed a maid (12.7%), lived in private property (7.1%) or were headed by persons aged 65 years and over (29.9%) in 2019. 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 the comparison 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, 2009 – 2019

Per Cent

Deciles[2]	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	Cumulative Change from			Annualised Change from		
											2009 to 2019	2009 to 2014	2014 to 2019	2009 to 2019	2009 to 2014	2014 to 2019
Total	3.6	4.7	2.9	-1.2	5.4	3.8	1.2	3.2	0.5	1.5	28.5	16.2	10.6	2.5	3.0	2.0
1st - 10th	7.4	0.9	-1.5	1.3	2.2	9.8	0.1	1.6	0.7	4.3	29.5	10.5	17.3	2.6	2.0	3.2
11th - 20th	6.5	1.9	-0.2	-0.6	6.3	5.9	3.5	0.7	1.7	2.6	31.8	14.4	15.2	2.8	2.7	2.9
21st - 30th	6.9	1.2	3.3	2.0	3.5	7.5	2.2	1.5	0.1	0.5	32.3	17.9	12.1	2.8	3.4	2.3
31st - 40th	6.0	1.8	1.9	0.7	6.4	3.3	3.5	1.4	2.6	1.4	33.0	17.8	12.9	2.9	3.3	2.4
41st - 50th	7.5	1.4	3.4	2.6	2.7	5.5	2.1	4.6	1.5	2.9	39.7	18.7	17.7	3.4	3.5	3.3
51st - 60th	4.3	2.4	3.4	1.3	5.5	5.6	2.7	0.4	3.5	2.1	35.9	18.0	15.1	3.1	3.4	2.9
61st - 70th	3.0	3.3	3.0	1.2	3.8	6.9	2.0	4.7	0.5	2.0	34.9	15.2	17.1	3.0	2.9	3.2
71st - 80th	1.1	5.5	2.4	2.3	3.8	3.3	3.4	3.4	1.1	3.3	33.7	15.9	15.4	2.9	3.0	2.9
81st - 90th	0.7	5.3	1.3	1.5	5.3	2.6	3.9	2.4	2.6	0.3	29.0	14.8	12.4	2.6	2.8	2.4
91st - 100th	3.5	7.9	4.6	-7.7	7.8	1.5	-3.4	4.6	-3.1	0.2	15.9	16.3	-0.3	1.5	3.1	-0.1

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

It is notable, for example, that some resident employed households in the lowest 10% owned a car (14.5%), employed a maid (12.7%), lived in private property (7.1%) or were headed by persons aged 65 years and over (29.9%) in 2019. 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 the comparison may not pertain to the same group of households.

[1]The CPI is used as a 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, 2009 – 2019

Dollar

Deciles[1]	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Total	2,524	2,709	2,925	3,142	3,204	3,418	3,624	3,688	3,835	3,969	4,115
1st - 10th	357	381	422	440	463	494	541	543	554	570	597
11th - 20th	682	738	803	856	896	971	1,040	1,064	1,093	1,124	1,179
21st - 30th	957	1,036	1,122	1,200	1,268	1,353	1,446	1,483	1,528	1,583	1,647
31st - 40th	1,242	1,341	1,445	1,547	1,633	1,747	1,857	1,892	1,958	2,033	2,131
41st - 50th	1,564	1,668	1,794	1,917	2,033	2,155	2,274	2,339	2,434	2,522	2,647
51st - 60th	1,929	2,051	2,207	2,355	2,483	2,627	2,780	2,864	2,994	3,082	3,250
61st - 70th	2,393	2,540	2,726	2,893	3,039	3,217	3,409	3,521	3,670	3,804	4,036
71st - 80th	3,042	3,232	3,458	3,658	3,837	4,060	4,276	4,438	4,629	4,833	5,080
81st - 90th	4,130	4,429	4,727	5,004	5,192	5,524	5,804	5,958	6,279	6,559	6,843
91st - 100th	8,945	9,669	10,543	11,552	11,198	12,032	12,816	12,773	13,215	13,581	13,737

Notes:

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

It is notable, for example, that some resident employed households in the lowest 10% owned a car (14.5%), employed a maid (12.7%), lived in private property (7.1%) or were headed by persons aged 65 years and over (29.9%) in 2019. 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 the comparison 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, 2009 – 2019

Per Cent

Deciles[1]	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	Cumulative Change from			Annualised Change from		
											2009 to 2019	2009 to 2014	2014 to 2019	2009 to 2019	2009 to 2014	2014 to 2019
Total	7.3	8.0	7.4	2.0	6.7	6.0	1.8	4.0	3.5	3.7	63.0	35.4	20.4	5.0	6.3	3.8
1st - 10th	6.7	10.8	4.3	5.2	6.7	9.5	0.4	2.0	2.9	4.7	67.2	38.4	20.9	5.3	6.7	3.9
11th - 20th	8.2	8.8	6.6	4.7	8.4	7.1	2.3	2.7	2.8	4.9	72.9	42.4	21.4	5.6	7.3	4.0
21st - 30th	8.3	8.3	7.0	5.7	6.7	6.9	2.6	3.0	3.6	4.0	72.1	41.4	21.7	5.6	7.2	4.0
31st - 40th	8.0	7.8	7.1	5.6	7.0	6.3	1.9	3.5	3.8	4.8	71.6	40.7	22.0	5.5	7.1	4.1
41st - 50th	6.6	7.6	6.9	6.1	6.0	5.5	2.9	4.1	3.6	5.0	69.2	37.8	22.8	5.4	6.6	4.2
51st - 60th	6.3	7.6	6.7	5.4	5.8	5.8	3.0	4.5	2.9	5.5	68.5	36.2	23.7	5.4	6.4	4.3
61st - 70th	6.1	7.3	6.1	5.0	5.9	6.0	3.3	4.2	3.7	6.1	68.7	34.4	25.5	5.4	6.1	4.6
71st - 80th	6.2	7.0	5.8	4.9	5.8	5.3	3.8	4.3	4.4	5.1	67.0	33.5	25.1	5.3	5.9	4.6
81st - 90th	7.2	6.7	5.9	3.8	6.4	5.1	2.7	5.4	4.5	4.3	65.7	33.8	23.9	5.2	6.0	4.4
91st - 100th	8.1	9.0	9.6	-3.1	7.4	6.5	-0.3	3.5	2.8	1.1	53.6	34.5	14.2	4.4	6.1	2.7

Notes:

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

It is notable, for example, that some resident employed households in the lowest 10% owned a car (14.5%), employed a maid (12.7%), lived in private property (7.1%) or were headed by persons aged 65 years and over (29.9%) in 2019. 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 the comparison 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, 2009 – 2019

Per Cent

Deciles[2]	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	Cumulative Change from			Annualised Change from		
											2009 to 2019	2009 to 2014	2014 to 2019	2009 to 2019	2009 to 2014	2014 to 2019
Total	4.4	2.6	2.7	-0.4	5.6	6.6	2.3	3.4	3.0	3.1	38.6	15.7	19.8	3.3	3.0	3.7
1st - 10th	4.2	5.8	-1.2	2.4	5.1	10.7	1.4	2.1	2.7	4.4	44.2	17.2	23.0	3.7	3.2	4.2
11th - 20th	5.6	4.0	1.0	1.9	6.7	8.3	3.4	2.8	2.6	4.6	49.0	20.6	23.6	4.1	3.8	4.3
21st - 30th	5.4	3.1	2.2	3.2	5.5	7.2	3.0	2.5	3.2	3.6	46.3	20.8	21.1	3.9	3.9	3.9
31st - 40th	5.1	2.6	2.3	3.1	5.8	6.7	2.4	3.0	3.4	4.3	45.8	20.2	21.3	3.8	3.8	3.9
41st - 50th	3.8	2.4	2.1	3.6	4.8	5.9	3.3	3.6	3.2	4.5	43.9	17.8	22.2	3.7	3.3	4.1
51st - 60th	3.5	2.4	1.9	3.0	4.6	6.2	3.5	4.0	2.5	5.0	43.2	16.4	23.0	3.7	3.1	4.2
61st - 70th	3.3	2.2	1.4	2.6	4.6	6.3	3.8	3.7	3.2	5.6	43.4	14.9	24.8	3.7	2.8	4.5
71st - 80th	3.4	1.8	1.1	2.4	4.6	5.7	4.3	3.8	4.0	4.6	41.9	14.1	24.4	3.6	2.7	4.5
81st - 90th	4.0	1.0	1.6	1.5	5.6	5.8	3.2	4.5	4.0	3.5	40.6	14.4	22.9	3.5	2.7	4.2
91st - 100th	4.8	3.2	5.1	-5.2	6.7	7.2	0.2	2.6	2.3	0.4	30.3	15.0	13.2	2.7	2.8	2.5

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

It is notable, for example, that some resident employed households in the lowest 10% owned a car (14.5%), employed a maid (12.7%), lived in private property (7.1%) or were headed by persons aged 65 years and over (29.9%) in 2019. 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 the comparison may not pertain to the same group of households.

[1]The CPI is used as a 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**, 2009 – 2019

Year	Household Income from Work Per Household Member	Household Income from Work Per Household Member After Accounting for Government Transfers and Taxes[1]
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	0.402
2018	0.458	0.403
2019	0.452	0.398

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 2019 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 Households → Household Income → 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**, 2009 – 2019

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]
2009	9.43	6.47
2010	9.35	6.47
2011	9.19	6.21
2012	9.14	6.37
2013	9.00	5.91
2014	8.92	5.98
2015	8.65	5.78
2016	8.67	5.71
2017	8.97	5.82
2018	9.14	5.98
2019	8.94	5.88

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 2019 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 Households → Household Income → Household Income from Work, Annual → Table 16. Ratio of Monthly Household Income from Work Per Household Member (Including Employer CPF Contributions) at the 90th Percentile to 10th Percentile Among Resident Employed Households)

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- International Classifications
    Access quick links to international economic and social classifications.

SingStat Express

Subscribe to SingStat Express and receive email and SMS alerts (for local users) on the latest statistical releases of your choice. Details are available at www.singstat.gov.sg/whats-new/sign-up-for-alerts.

SingStat Mobile App

The SingStat Mobile App provides users with on-the-go access to latest key Singapore official statistics and ASEAN statistics via their mobile devices. The app allows visualisation of data with over 200 charts of commonly used statistics from 28 data categories. Users can also opt to receive notifications on updates to their preferred indicators, organise data categories in the order of their preference, download tables or share charts via social media, perform computation for quick analyses and bookmark indicators for quick access. The app is available for downloading in iOS and Android devices. More information is available at www.singstat.gov.sg/our-services-and-tools/singstat-mobile-app.

SingStat Table Builder

The SingStat Table Builder contains data series from 60 public sector agencies providing a comprehensive statistical view of Singapore economic and socio-demographic characteristics. Users may create customised data tables, and export them in different file formats and download multiple tables at one go. APIs for commonly accessed tables are provided in JSON and CSV formats for ease of data retrieval. In addition, developer APIs are available for users to customise and use the parameters available to define queries. Explore data trends with this digital service at www.singstat.gov.sg/tablebuilder.

Really Simple Syndication

Really Simple Syndication (RSS) is an easy way to stay updated on the latest statistical news released by DOS. The SingStat RSS feed delivers statistical news highlights and hyperlinks to the source documents whenever the updates are posted. More information is available at www.singstat.gov.sg/whats-new/really-simple-syndication-rss.

E-survey

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

Statistical Enquiries and Feedback

If you have any statistical enquiries or feedback on our services, you are welcomed to:

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

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

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

                        (65) 6332-7738 (overseas callers)

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