

Key Household Income Trends, 2020

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Our Vision

National Statistical Service of Quality, Integrity and Expertise

Our Mission

We deliver Insightful Statistics and Trusted Statistical Services that
Empower Decision Making

Our Guiding Principles

Professionalism & Expertise	<i>We adhere to professional ethics and develop statistical competency to produce quality statistics that comply with international concepts and best practices.</i>
Relevance & Reliability	<i>We produce statistics that users need and trust.</i>
Accessibility	<i>We facilitate ease of access to our statistics through user-friendly platforms.</i>
Confidentiality	<i>We protect the confidentiality of individual information collected by us.</i>
Timeliness	<i>We disseminate statistics at the earliest possible date while maintaining data quality.</i>
Innovation	<i>We constantly seek ways to improve our processes, leveraging on new technology, to deliver better products and services to users.</i>
Collaboration	<i>We engage users on data needs, data providers and respondents on supply of data, and undertake the role of national statistical coordination.</i>
Effectiveness	<i>We optimise resource utilisation, leveraging on administrative and alternative data sources to ease respondent burden.</i>

KEY HOUSEHOLD INCOME TRENDS 2020

Median Household Income from Work Fell in 2020 but Increased Over Last 5 Years

Real Change Over the Years

Per Household

- ▼ -2.4% in 2020
- ▲ 5.2% (1.0% p.a.) from 2015 to 2020

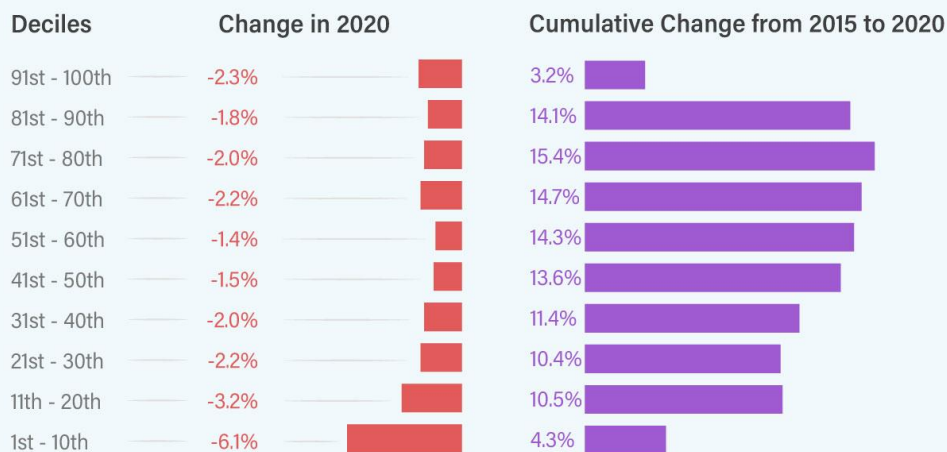
Per Household Member

- ▼ -1.2% in 2020
- ▲ 14.6% (2.8% p.a.) from 2015 to 2020



Note: The dollar values in the chart are in nominal terms. Data are based on resident employed households (i.e. with at least one working person)

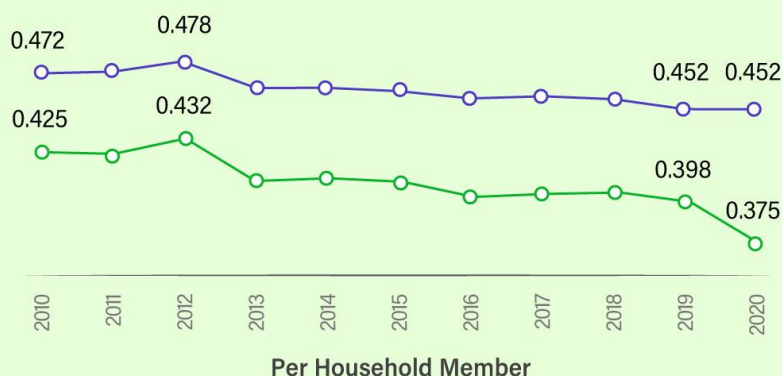
Households in All Income Deciles Saw Real Declines in Average Household Income from Work Per Household Member in 2020 but Experienced Increases Over Last 5 Years



It is notable, for example, that some resident employed households in the lowest 10% owned a car (13.9%), employed a maid (13.5%), lived in private property (7.6%) or were with household reference persons aged 65 years and over (30.0%) in 2020. 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.

Higher Government Transfers for Households in Smaller HDB Flats Reduced the Gini Coefficient More in 2020 Compared to Previous Years

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



Scan here to access our video on [Understanding The Gini Coefficient](#).



Scan here for the interactive dashboard on [household income](#).

Key Household Income Trends, 2020

Highlights

Median Household Income from Work Fell in 2020 But Increased Over Last 5 Years; Government Transfers Reduced Gini Coefficient More in 2020

1 Among resident employed households¹, median monthly household income from work² fell by 2.5 per cent in nominal terms, from \$9,425 in 2019 to \$9,189 in 2020, reflecting the impact of the COVID-19 pandemic. After adjusting for inflation³, median monthly household income from work dropped by 2.4 per cent in real terms in 2020. Notwithstanding the decline in 2020, median monthly household income from work of resident employed households increased over the last five years by 5.2 per cent cumulatively or 1.0 per cent per annum in real terms.

2 Taking into account household size, median monthly household income from work per household member dropped from \$2,925 in 2019 to \$2,886 in 2020, a decline of 1.3 per cent in nominal terms or 1.2 per cent in real terms. From 2015 to 2020, median monthly household income per household member grew by 14.6 per cent cumulatively or 2.8 per cent per annum in real terms.

Households in All Income Deciles⁴ Saw Real Declines in Average Household Income from Work Per Household Member in 2020 But Experienced Increases Over the Last 5 Years

3 In 2020, resident employed households in all income groups registered real declines in average household income from work per household member amidst the economic downturn caused by the COVID-19 pandemic. Households in the 1st – 60th percentile groups saw a \$37 to \$49 drop in their average household income per member, whereas households in the 61st – 100th percentile groups saw a higher drop in income of between \$96 and \$337. After adjusting for inflation, households in the top 90% income groups recorded real income declines of 1.4 to 3.2 per cent, while households in the bottom 10% income group saw a larger real decline of 6.1 per cent due to their lower income levels.

¹ A resident employed household refers to a household where the household reference person is 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.

4 Nevertheless, between 2015 and 2020, resident employed households in all income groups experienced real growth in average household income from work per household member, ranging from 0.6 to 2.9 per cent per annum.

Households Received Significantly More Government Transfers in 2020, Especially Households Staying in Smaller HDB Flats

5 Resident households (including households with no working person) received \$6,308 per household member on average from various Government schemes in 2020, which was much higher than the \$4,684 received in 2019. This was due to the schemes introduced in 2020 to cushion the impact of the COVID-19 pandemic. In particular, resident households staying in HDB 1- & 2-room flats received \$13,670 per household member on average, close to double the transfers received by resident households in HDB 3-room flats.

Higher Government Transfers for Households in Smaller HDB Flats Reduced the Gini Coefficient More in 2020 Compared to Previous Years

6 The Gini coefficient⁵ based on household income from work per household member was 0.452 in 2020, unchanged from 2019.

7 Government transfers and taxes reduced the Gini coefficient in 2020 from 0.452 to 0.375, larger than the reduction in the Gini coefficient in 2019 from 0.452 to 0.398. This can be attributed to the significant amount of government support provided during the COVID-19 crisis in 2020, especially for households staying in the smaller HDB flats.

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, 2020

I Introduction

1 This paper highlights the key trends in household income from work¹ and the impact of Government transfers on household income in 2020.

2 For the purpose of detailed analyses of households by type of dwelling and income groups², the paper focuses on household income per household member. This enables comparable analyses of households as it takes into account differences in the size of 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

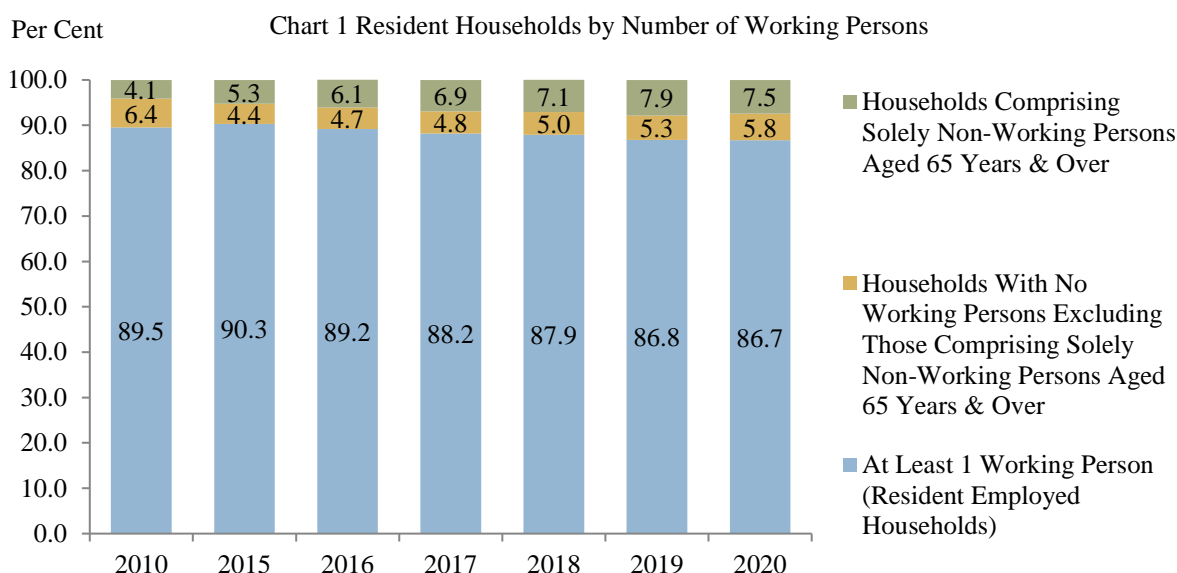
4 The analyses in this paper focus on resident households³ with at least one working person (i.e., resident employed households) as the data covers only income from work. Such households constituted 86.7 per cent of all resident households in 2020 (Chart 1). The remaining resident households were mainly households comprising solely non-working persons aged 65 years and over (7.5 per cent of all resident households). Households with no working person could have income from non-work sources⁴.

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 income 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 where the household reference person is 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.

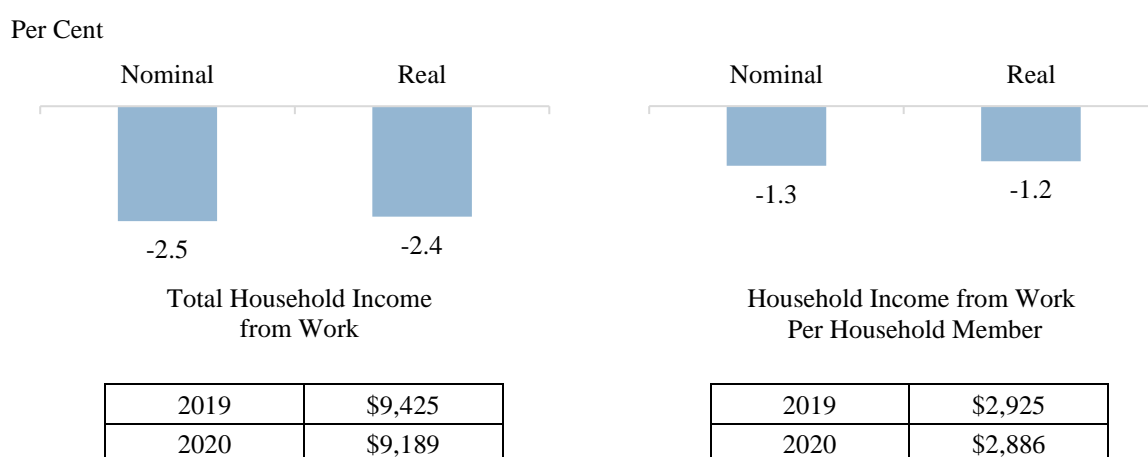


Median Household Income Fell in 2020

5 Among resident employed households, median monthly household income from work fell by 2.5 per cent in nominal terms, from \$9,425 in 2019 to \$9,189 in 2020, reflecting the impact of the COVID-19 pandemic. After adjusting for inflation⁵, median monthly household income from work fell by 2.4 per cent in real terms in 2020 (Chart 2).

6 Taking into account household size, median monthly household income from work per household member dropped by 1.3 per cent in nominal terms, from \$2,925 in 2019 to \$2,886 in 2020. In real terms, the drop experienced in 2020 was 1.2 per cent.

Chart 2 Change in Median Monthly Household Income from Work
Among Resident Employed Households, 2020



Note:

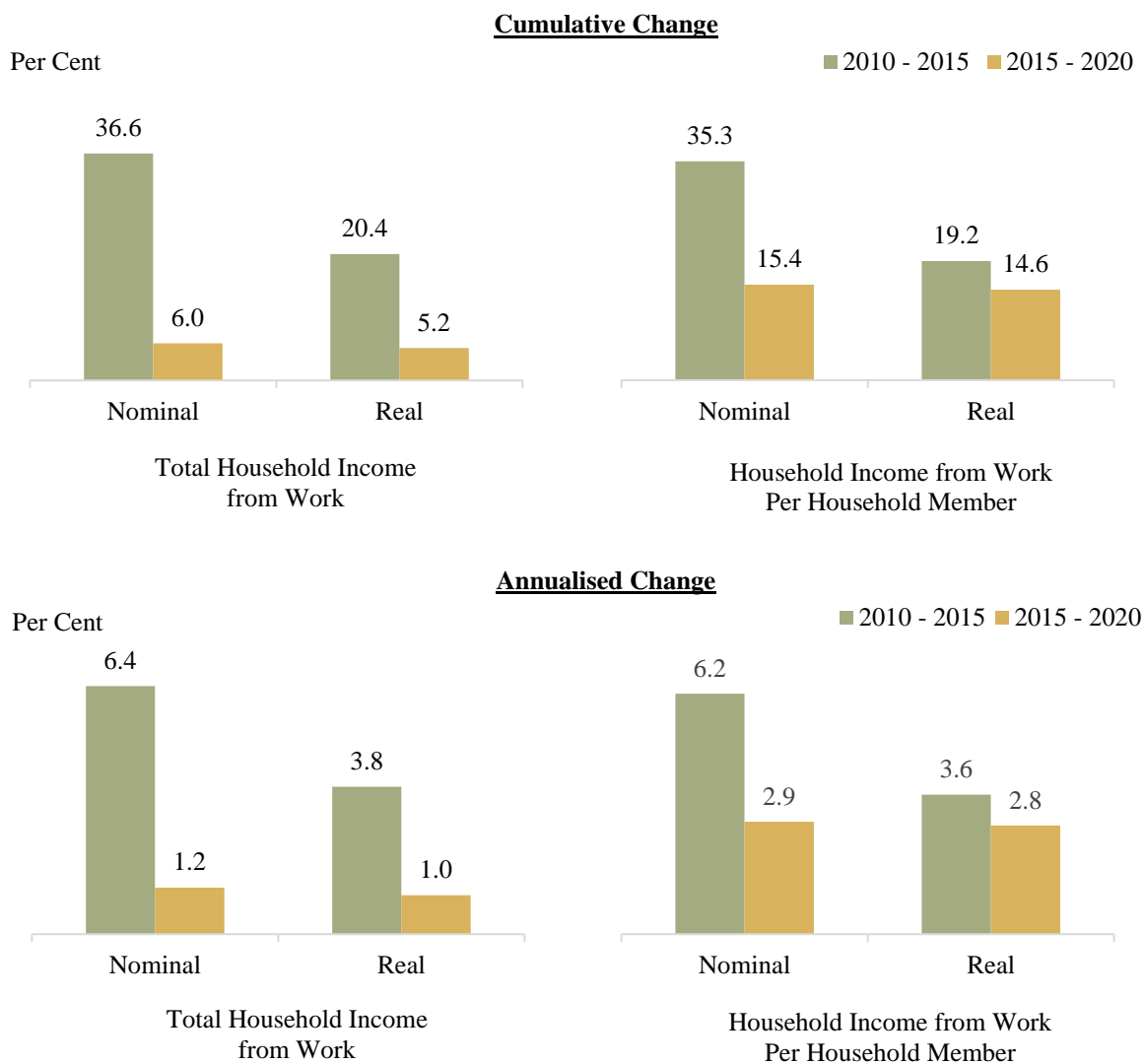
Household income from work includes employer CPF contributions. The dollar values in the table above are in nominal terms.

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

7 Notwithstanding the decline in 2020, median monthly household income from work still recorded real growth over the last ten years. From 2010 to 2015, median monthly household income from work rose by 20.4 per cent cumulatively or 3.8 per cent per annum in real terms (Chart 3). Median monthly household income from work continued to grow over the next five-year period from 2015 to 2020, with real growth coming in at 5.2 per cent cumulatively or 1.0 per cent per annum.

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 19.2 per cent cumulatively (or 3.6 per cent per annum) from 2010 to 2015, and 14.6 per cent cumulatively (or 2.8 per cent per annum) from 2015 to 2020.

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



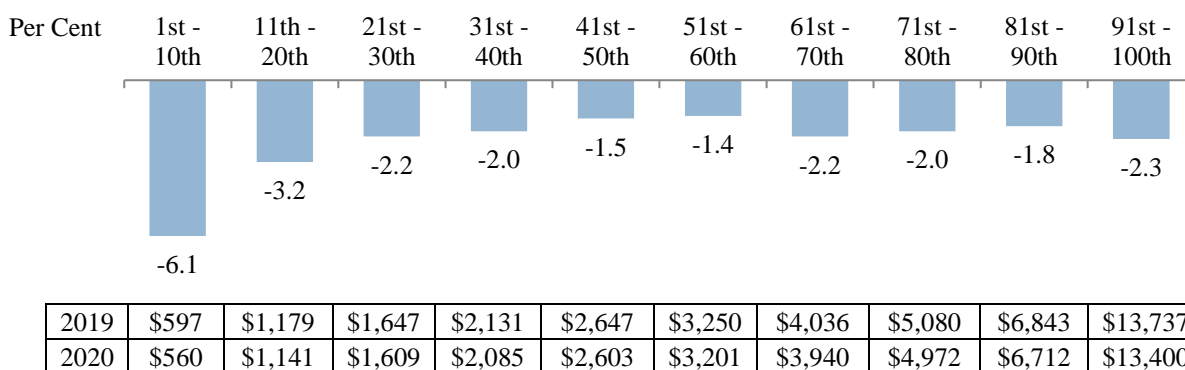
Note: Household income from work includes employer CPF contributions.

All Income Deciles Saw Real Declines 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 2020, resident employed households in all income groups saw declines in average household income from work per household member amidst the economic downturn caused by the COVID-19 pandemic (Chart 4). Households in the 1st – 60th percentile groups saw a \$37 to \$49 drop in their average household income per member, whereas households in the 61st – 100th percentile groups saw a higher drop in income of between \$96 and \$337. After adjusting for inflation, households in the top 90% income groups recorded real income declines of 1.4 to 3.2 per cent, while households in the bottom 10% income group saw a larger real decline of 6.1 per cent due to their lower income levels.

Chart 4 Real Change in Average Monthly Household Income from Work Per Household Member Among Resident Employed Households by Deciles, 2020



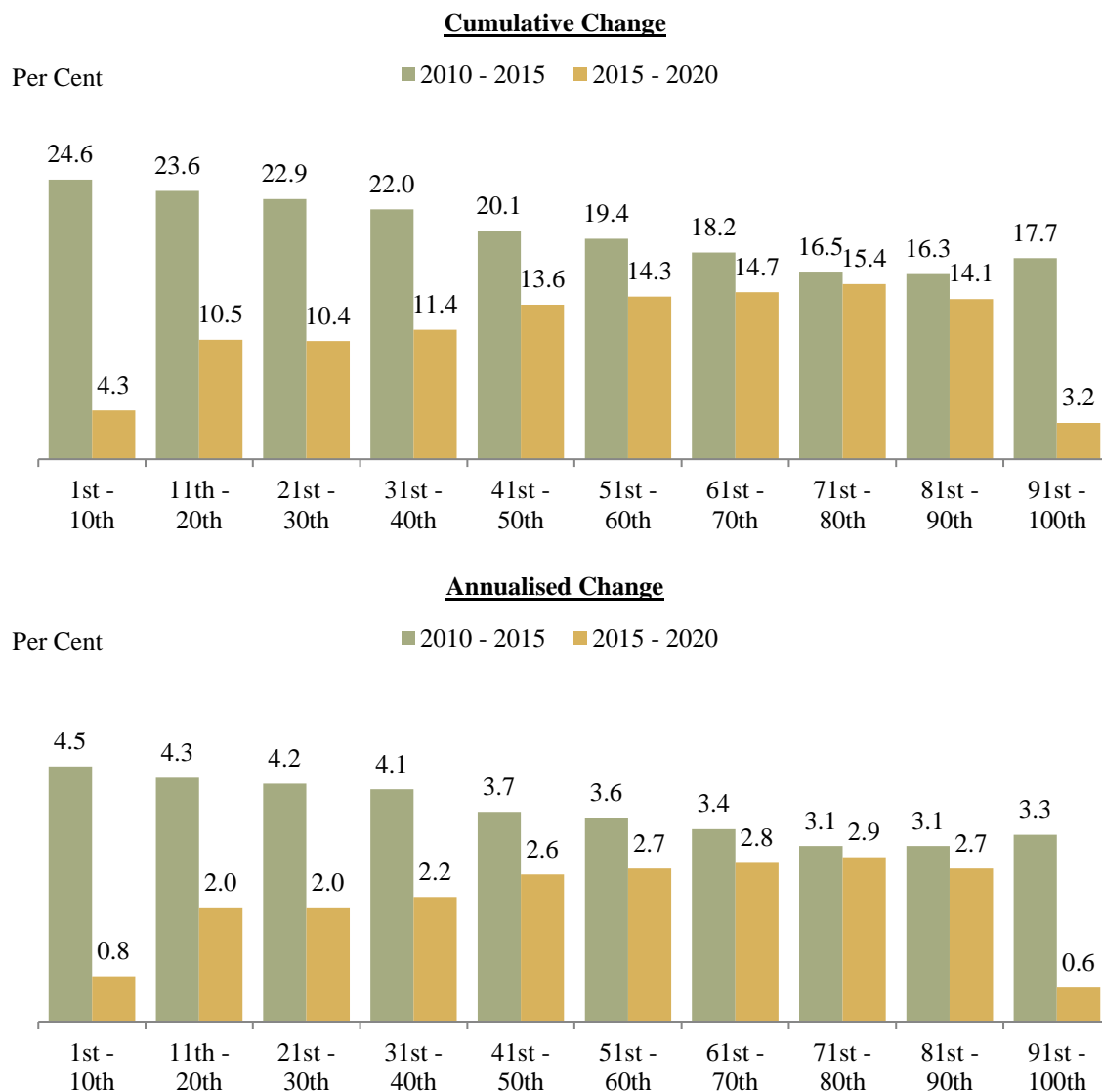
Notes:

- 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 (13.9%), employed a maid (13.5%), lived in private property (7.6%) or were with household reference persons aged 65 years and over (30.0%) in 2020. 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 Nevertheless, over the past decade, resident employed households in all income groups experienced real growth in average monthly household income from work per household member (Chart 5). Specifically, real income growth for households across

all income groups came in at 0.6 to 2.9 per cent per annum from 2015 to 2020, and 3.1 to 4.5 per cent per annum in the earlier five-year period of 2010 to 2015.

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



Notes:

- Household income from work includes employer CPF contributions.
- 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 (13.9%), employed a maid (13.5%), lived in private property (7.6%) or with household reference persons aged 65 years and over (30.0%) in 2020. 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

Households Received Significantly More Government Transfers in 2020, Especially Households Staying in Smaller HDB Flats

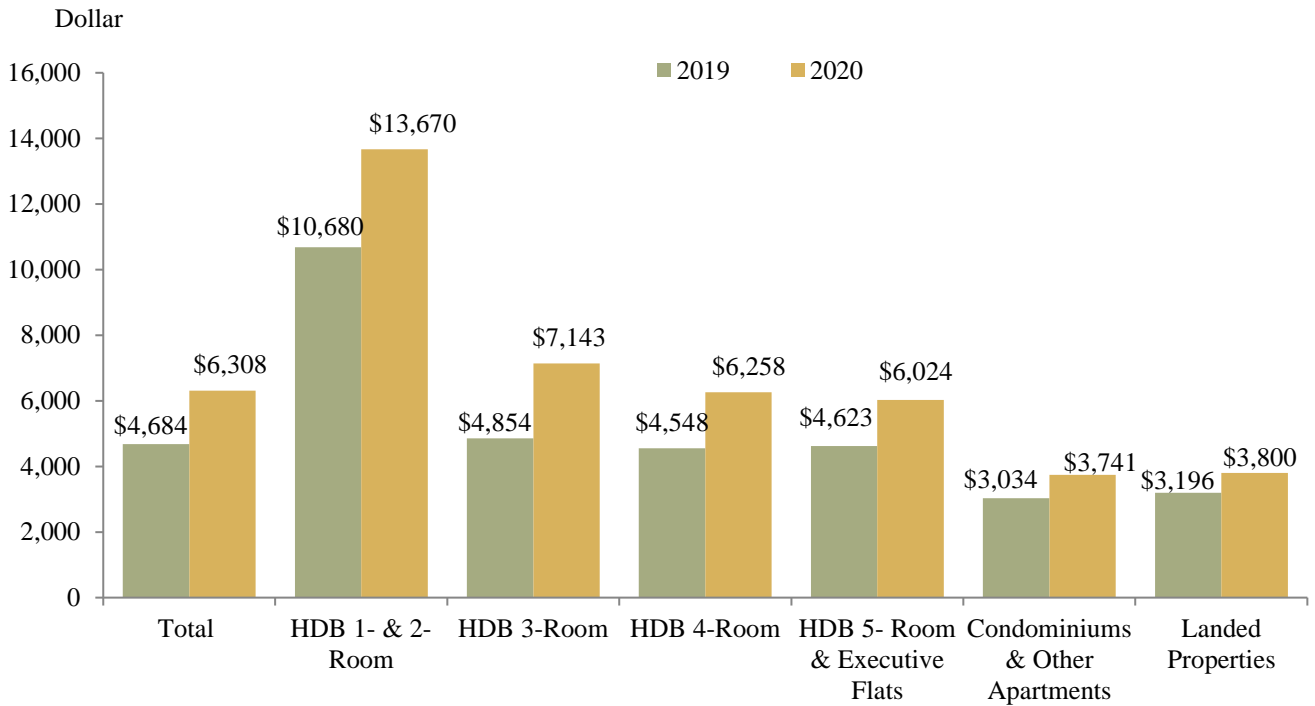
12 Various Government schemes such as Workfare Income Supplement, GST Vouchers, rebates on utilities, service and conservancy charges, Pioneer Generation Package and Silver Support have been introduced over the years to supplement individual and household income. In 2020, the Government rolled out new schemes such as the Care and Support Package, Self-employed Persons Income Relief Scheme (SIRS), Temporary Relief Fund and COVID-19 Support Grant to cushion the impact of the COVID-19 pandemic.

13 Overall, resident households (including households with no working person) received \$6,308 per household member on average from various Government schemes in 2020, which was much higher than the average amount of \$4,684 received in 2019 (Chart 6), as resident households received more transfers from the schemes in 2020.

14 In particular, resident households staying in HDB 1- & 2-room flats continued to receive more Government transfers than households in other dwelling types. They received \$13,670 per household member on average from Government schemes in 2020, close to double the transfers received by resident households in HDB 3-room flats.

15 Government transfers received by households are also dependent on their household composition. For example, households in HDB 5-room flats have more children of school-going age on average than households in HDB 4-room flats. Hence, households living in HDB 5-room flats received more education subsidies on average, which led to them having a similar level of transfers as those in HDB 4-room flats.

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



Notes:

- *Refer to glossary for the Government transfers that were included in this paper. Similar to past practice, as more administrative data on transfers become available, the coverage of Government transfers has been expanded to include more types of transfers. Government transfers for 2020 are preliminary.
- 'Total' includes other types of dwelling not shown, e.g. non-HDB shophouses etc.
- HDB 1- & 2- room includes HDB studio apartments

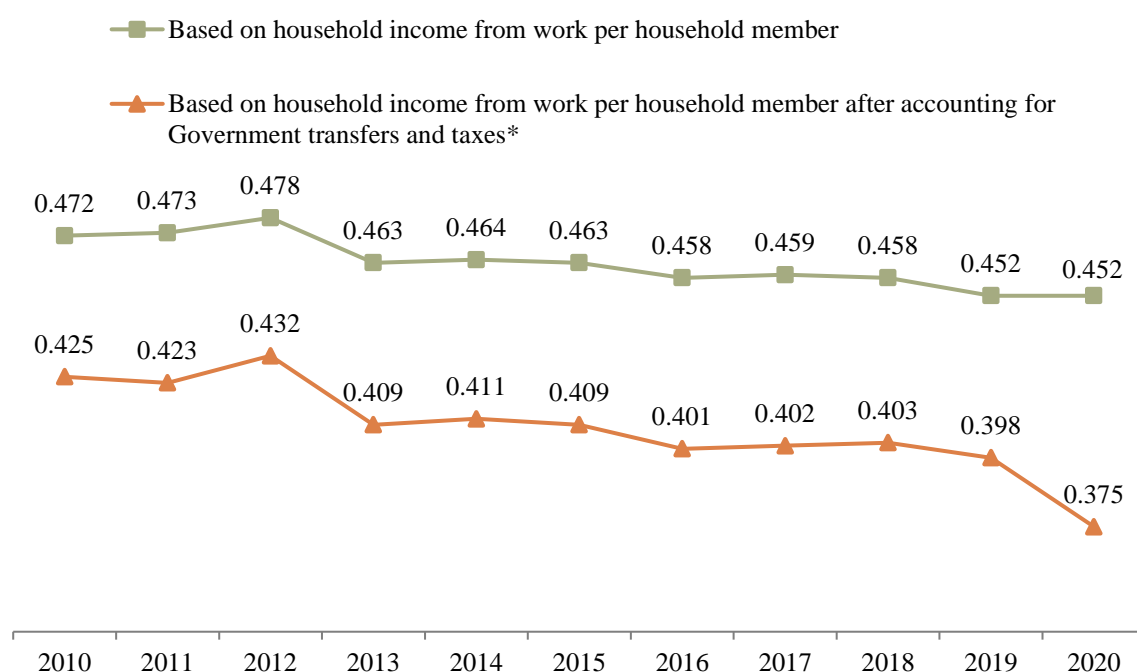
IV Household Income Distribution

Higher Government Transfers for Households in Smaller HDB Flats Reduced the Gini Coefficient More in 2020 Compared to Previous Years

16 The Gini coefficient⁶ based on household income from work per household member was 0.452 in 2020, unchanged from 2019 (Chart 7).

17 Government transfers and taxes reduced the Gini coefficient in 2020 from 0.452 to 0.375, larger than the reduction in the Gini coefficient in 2019 from 0.452 to 0.398. This can be attributed to the significant amount of government support provided during the COVID-19 crisis in 2020, especially for households staying in the smaller HDB flats.

Chart 7 Gini Coefficient Among Resident Employed Households



Notes:

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

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

18 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.

19 Based on the modified Organisation of Economic Co-operation and Development (OECD) scale, which is used by many developed countries⁷, Singapore's Gini would be 0.431 (before Government transfers and taxes) and 0.354 (after Government transfers and taxes) in 2020 (Chart 8).

20 Another method is the square root scale, used by the OECD in its major reports on inequality⁸. Based on this method, Singapore's Gini would be 0.415 (before Government transfers and taxes) and 0.335 (after Government transfers and taxes) in 2020.

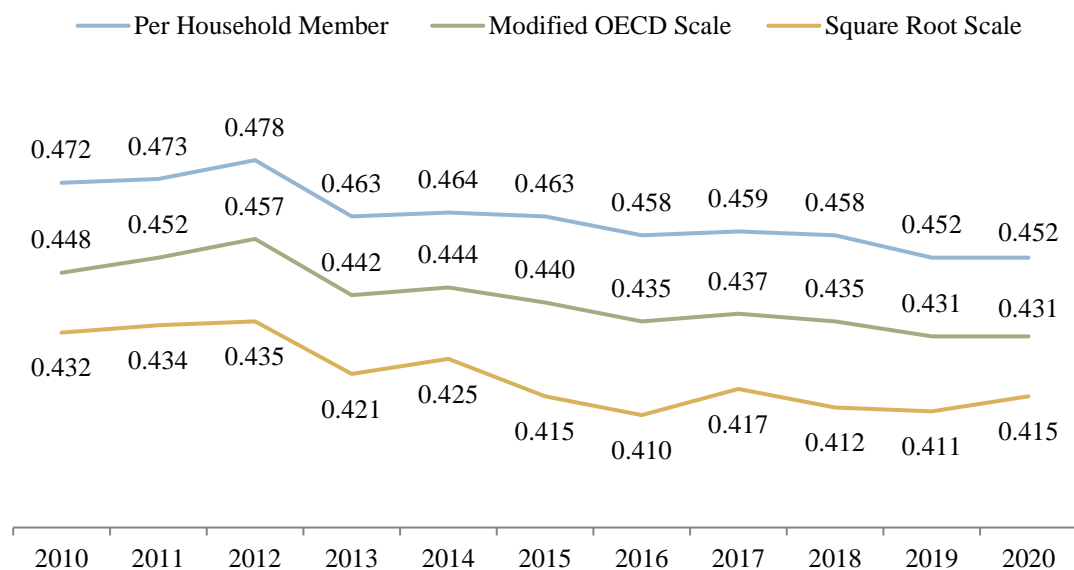
21 The Gini coefficients computed under all three equivalence scales show similar trends over time. For more information, please refer to Appendix A.

⁷ 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.

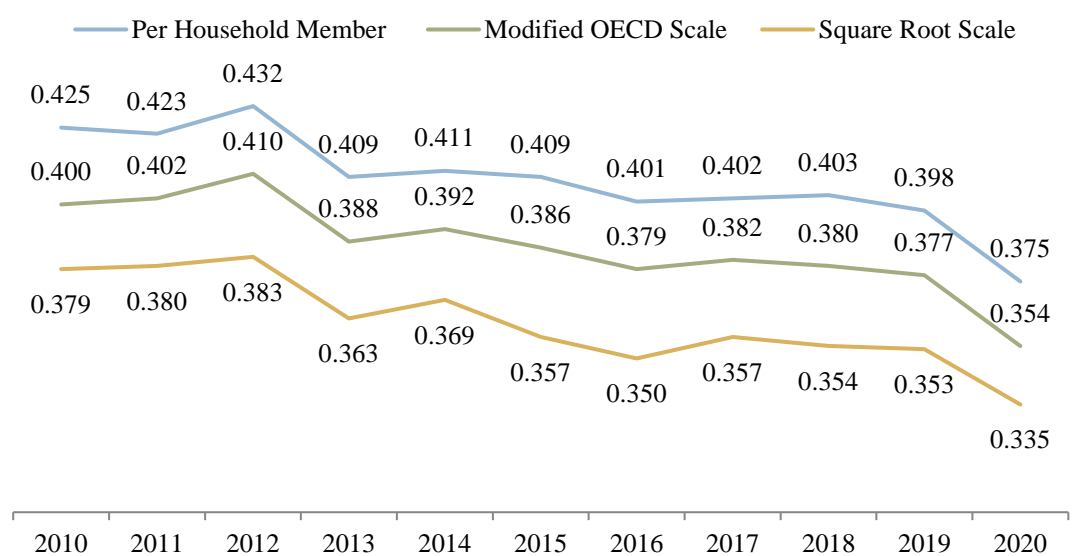
⁸ Based on the square root scale, individuals are ranked by their household income on a 'per equivalised member basis', which is derived by dividing household income by the square root of household size. This follows the approach adopted in the OECD's report "Income Inequality: The Gap between Rich and 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



Note: 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).

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 where the household reference person is 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 reference person

The household reference person may refer to the oldest member, the main income earner, the owner-occupier of the house, the person who manages the affairs of the household, or the person who supplied the information pertaining to other members.

Prior to Census of Population 2020, survey respondents were asked to identify the 'head of household'. The identified person is used as the reference person to determine relationships between household members. In Census of Population 2020, the term 'head of household' has been replaced with 'household reference 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, 2010 and 2020 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.

The overall response rate for the Census 2020 was 94.6%. Of the close to 150,000 housing units selected in the initial sample, some 7,000 units were excluded as they were unoccupied, non-residential or demolished.

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, Solidarity Payment and Care and Support Package;
- b) Re-Employment Support Scheme, Workfare Bonus, Workfare Income Supplement (WIS) disbursements, Workfare Bicentennial Bonus, Workfare Training Support Scheme and Workfare Support Scheme Benefits, Interim Financial Transport Assistance for WIS recipients, Silver IT Fest training subsidies, Career Trial 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, WorkPro transport allowance from 2014 onwards, National Silver Academy (NSA) Course Fee Subsidy, Tech Immersion and Placement Programme (TIPP), Self-employed Persons Income Relief Scheme (SIRS), Government SEP Training Support Scheme, NTUC Driver Care Fund, Special Relief Fund, Capability Development Scheme for the Arts, Wage Support for Self-Employed Tourist Guides, LOA/SHN Support Programme Allowance and Quarantine Order Allowance, NTUC Care Fund (COVID-19);
- 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, Solidarity Utilities Credit, Home Access Programme;
- 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, Global Talent Ready Programme

- 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 and Passport Application Fee Waiver for Newborns;
- 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, School-based HPV Vaccination, Matched MediSave contribution for SEP and Flu Subsidy Scheme;
- 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, Elderfund, Careshield Life Subsidies, Mobile Access for Seniors, CDC Voucher Scheme, Grocery Vouchers, Temporary Relief Fund and COVID-19 Support Grant;
- h) CPF Deferment Bonus from 2008 onwards, CPF Life Bonus and Voluntary Deferment Bonus from 2009 onwards, Free Masks disbursed by Government
- 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.

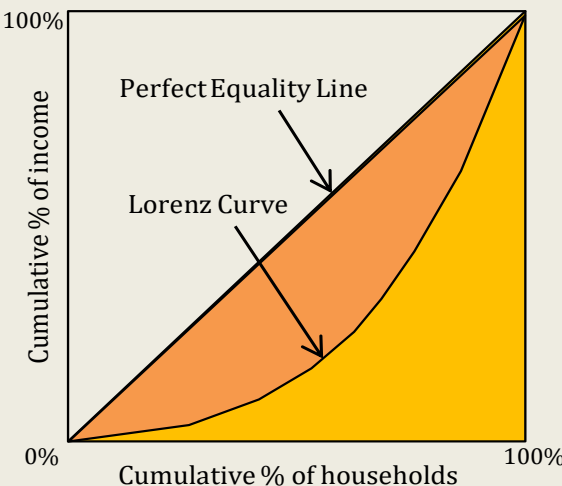
Abbreviations

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
LOA	Leave of Absence
MOE	Ministry of Education
NS	National Service
SHN	Stay-Home Notice
SEP	Self Employed Person
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 ( + )






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.

Appendix A

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

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

-  Equivalence scales
-  Household income definitions
-  Population coverage



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

Illustrative Example



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

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

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

Appendix B

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Household Characteristics

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Notations

- : Nil or negligible

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

www.tablebuilder.singstat.gov.sg

Table 1. Resident Households by Number of Working Persons, 2010 – 2020

	In Thousands										
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Number of Resident Households	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	1,372.6
Households with at least 1 Working Person (Resident Employed Households)	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	1,190.1
Households with No Working Person	120.0	106.7	106.2	110.8	125.1	118.8	136.6	152.0	160.8	181.3	182.4
Solely Non-Working Persons Aged 65 Years & Over	47.1	51.0	54.6	57.7	67.9	64.7	77.5	89.6	94.2	108.0	102.3

Notes:

A resident household refers to a household where the household reference person is a Singapore citizen or permanent resident.

Table 2. Resident Households by Type of Dwelling, 2010 – 2020

Year	Total ¹	HDB Dwellings					Per Cent	
		Total HDB ²	1- & 2-Room Flats ³	3-Room Flats	4-Room Flats	5-Room & Executive Flats	Condominiums & Other Apartments	Landed Properties
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
2020	100.0	78.7	6.5	17.7	31.6	22.9	16.0	5.0

Notes:

A resident household refers to a household where the household reference person is 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 Company (HUDC) flats.

³ Includes HDB studio apartments.

**Table 3. Average Household Size of Resident and Resident Employed Households
by Type of Dwelling, 2010 – 2020**

Year	Persons						
	Total ¹	HDB 1- & 2- Room Flats ²	HDB 3- Room Flats	HDB 4- Room Flats	HDB 5-Room & Executive Flats	Condominiums & Other Apartments	Landed Properties
<i>Resident Households</i>							
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
2020	3.22	2.09	2.54	3.29	3.67	3.29	4.38
<i>Resident Employed Households</i>							
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
2020	3.42	2.37	2.75	3.44	3.82	3.41	4.69

Notes:

A resident household refers to a household where the household reference person is a Singapore citizen or permanent resident. A resident employed household refers to a resident household with at least one working person.

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

²Includes HDB studio apartments.

Table 4. Average Number of Working Persons Among Resident and Resident Employed Households by Type of Dwelling, 2010 – 2020

Year	Persons						
	Total ¹	HDB 1- & 2- Room Flats ²	HDB 3- Room Flats	HDB 4- Room Flats	HDB 5-Room & Executive Flats	Condominiums & Other Apartments	Landed Properties
<i>Resident Households</i>							
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
2020	1.63	0.84	1.32	1.76	1.89	1.62	1.86
<i>Resident Employed Households</i>							
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
2020	1.89	1.34	1.65	1.95	2.07	1.78	2.18

Notes:

A resident household refers to a household where the household reference person is a Singapore citizen or permanent resident. A resident employed household refers to a resident household with at least one working person.

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

²Includes HDB studio apartments.

Table 5. Average Household Size of Resident and Resident Employed Households by Deciles, 2010 – 2020

	Persons										
Deciles ¹	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Resident Households	3.50	3.51	3.53	3.47	3.43	3.39	3.35	3.30	3.24	3.16	3.22
No Working Person	2.03	1.89	1.93	1.87	1.85	1.81	1.84	1.86	1.82	1.80	1.88
Resident Employed Households	3.67	3.67	3.69	3.64	3.61	3.56	3.53	3.50	3.44	3.36	3.42
1 st - 10 th	3.91	3.76	3.73	3.69	3.60	3.55	3.50	3.50	3.44	3.43	3.54
11 th - 20 th	3.98	3.90	3.87	3.77	3.75	3.68	3.67	3.59	3.56	3.50	3.76
21 st - 30 th	4.01	3.94	3.98	3.94	3.87	3.87	3.84	3.80	3.68	3.57	3.62
31 st - 40 th	4.04	4.01	4.00	3.90	3.93	3.81	3.85	3.79	3.77	3.66	3.77
41 st - 50 th	3.96	3.92	3.97	3.93	3.85	3.84	3.79	3.84	3.77	3.71	3.75
51 st - 60 th	3.82	3.82	3.88	3.81	3.85	3.83	3.80	3.67	3.70	3.60	3.59
61 st - 70 th	3.67	3.71	3.77	3.72	3.68	3.71	3.65	3.68	3.59	3.46	3.53
71 st - 80 th	3.44	3.56	3.61	3.60	3.58	3.50	3.47	3.46	3.36	3.31	3.27
81 st - 90 th	3.16	3.29	3.28	3.28	3.27	3.18	3.19	3.12	3.09	2.99	2.99
91 st - 100 th	2.69	2.82	2.81	2.75	2.71	2.66	2.53	2.52	2.43	2.40	2.43

Notes:

A resident household refers to a household where the household reference person is 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 (13.9%), employed a maid (13.5%), lived in private property (7.6%) or were with household reference persons aged 65 years and over (30.0%) in 2020. 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.

¹Based 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, 2010 – 2020

Deciles ¹	Persons										
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Resident Households	1.67	1.77	1.80	1.77	1.77	1.77	1.75	1.70	1.68	1.65	1.63
Resident Employed Households	1.86	1.95	1.98	1.95	1.98	1.96	1.96	1.93	1.91	1.90	1.89
1 st - 10 th	1.28	1.31	1.33	1.33	1.32	1.32	1.29	1.30	1.28	1.29	1.28
11 th - 20 th	1.61	1.69	1.72	1.68	1.71	1.69	1.70	1.67	1.63	1.65	1.68
21 st - 30 th	1.81	1.87	1.97	1.89	1.93	1.93	1.93	1.93	1.89	1.88	1.85
31 st - 40 th	1.98	2.08	2.07	2.05	2.13	2.06	2.13	2.05	2.06	2.05	2.03
41 st - 50 th	2.07	2.16	2.20	2.16	2.22	2.17	2.19	2.18	2.15	2.17	2.13
51 st - 60 th	2.09	2.20	2.27	2.17	2.23	2.26	2.24	2.19	2.19	2.18	2.13
61 st - 70 th	2.11	2.18	2.23	2.20	2.24	2.22	2.21	2.17	2.18	2.10	2.14
71 st - 80 th	2.03	2.16	2.15	2.21	2.14	2.15	2.14	2.13	2.08	2.06	2.03
81 st - 90 th	1.93	2.04	2.04	2.03	2.05	2.00	2.02	1.99	1.96	1.93	1.91
91 st - 100 th	1.71	1.81	1.80	1.79	1.77	1.76	1.72	1.73	1.69	1.67	1.66

Notes:

A resident household refers to a household where the household reference person is 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 (13.9%), employed a maid (13.5%), lived in private property (7.6%) or were with household reference persons aged 65 years and over (30.0%) in 2020. 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.

¹Based 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 Deciles¹, 2010, 2015, 2020

Household Characteristics	Resident Households	Households With No Working Person	Resident Employed Households										
			Total	1 st - 10 th	11 th - 20 th	21 st - 30 th	31 st - 40 th	41 st - 50 th	51 st - 60 th	61 st - 70 th	71 st - 80 th	81 st - 90 th	91 st - 100 th
	2010												
Average Household Size (Persons)	3.50	2.03	3.67	3.91	3.98	4.01	4.04	3.96	3.82	3.67	3.44	3.16	2.69
Average Number of Working Persons (Persons)	1.67	-	1.86	1.28	1.61	1.81	1.98	2.07	2.09	2.11	2.03	1.93	1.71
With At Least 1 Maid (%)	13.7	9.2	14.3	8.0	10.5	12.3	13.8	14.8	15.0	15.7	16.6	17.4	18.6
With At Least 1 Car (%)	40.1	15.3	43.0	15.9	23.2	29.8	36.2	41.9	47.3	51.7	56.2	61.3	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	82.4	83.2	82.3	94.8	94.9	93.5	92.2	89.9	87.3	82.9	76.8	66.7	43.7
HDB 1- & 2-Room Flats ⁴	4.6	16.3	3.2	13.8	7.8	3.8	2.4	1.5	0.9	0.8	0.4	0.3	0.2
HDB 3-Room Flats	20.0	30.6	18.8	28.7	26.6	24.0	21.5	19.2	17.6	15.7	14.3	12.0	8.7
HDB 4-Room Flats	31.9	23.2	32.9	37.1	41.2	41.3	40.1	38.6	35.3	32.2	27.5	22.4	13.4
HDB 5-Room and Executive Flats	25.6	12.9	27.1	15.2	19.1	24.2	28.1	30.3	33.3	33.9	34.2	31.6	20.9
Condominiums & Other Apartments	11.5	9.5	11.8	2.7	2.7	3.8	4.6	6.1	7.9	11.5	15.6	23.0	39.9
Landed Properties	5.7	6.8	5.5	2.0	2.0	2.3	2.8	3.6	4.3	5.3	7.2	9.9	16.0
Age of Household Reference Persons (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	10.8	2.9	11.7	3.8	4.9	6.3	8.4	9.8	12.0	13.9	17.9	21.5	18.7
35 – 44	24.2	8.0	26.1	18.5	21.2	22.9	23.9	25.1	26.0	27.6	28.6	30.9	35.9
45 – 54	28.9	14.1	30.6	36.9	37.3	36.4	34.1	31.9	29.1	26.7	24.2	23.5	26.1
55 – 64	21.5	21.5	21.5	22.4	22.6	22.8	23.9	23.6	23.9	23.2	20.7	17.5	14.8
65 & over	14.0	52.0	9.6	17.9	13.6	11.1	9.5	9.2	8.5	8.0	7.8	6.0	4.3

Notes: It is notable, for example, that some resident employed households in the lowest 10% owned a car (13.9%), employed a maid (13.5%), lived in private property (7.6%) or were with household reference persons aged 65 years and over (30.0%) in 2020. 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.

¹Based 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.

³Data for years prior to 2018 includes non-privatised Housing and Urban Development Company (HUDC) flats.

⁴Includes HDB studio apartments.

⁵'Total' includes household reference persons aged below 25 years old.

Table 7. Resident Households by Household Characteristics and Deciles¹, 2010, 2015, 2020 (*continued*)

Household Characteristics	Resident Households	Households With No Working Person	Resident Employed Households										
			Total	1 st - 10 th	11 th - 20 th	21 st - 30 th	31 st - 40 th	41 st - 50 th	51 st - 60 th	61 st - 70 th	71 st - 80 th	81 st - 90 th	91 st - 100 th
	2015												
Average Household Size (Persons)	3.39	1.81	3.56	3.55	3.68	3.87	3.81	3.84	3.83	3.71	3.50	3.18	2.66
Average Number of Working Persons (Persons)	1.77	-	1.96	1.32	1.69	1.93	2.06	2.17	2.26	2.22	2.15	2.00	1.76
With At Least 1 Maid (%)	13.2	10.4	13.5	7.8	9.5	12.1	13.9	12.5	14.1	15.2	15.1	17.3	17.9
With At Least 1 Car (%)	38.9	15.0	41.4	16.0	20.8	27.3	32.1	39.2	43.7	50.5	57.1	60.5	67.0
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	80.1	82.7	79.8	93.1	92.7	91.5	90.5	88.7	86.7	80.0	73.2	62.2	39.3
HDB 1- & 2-Room Flats ⁴	5.6	17.1	4.4	19.1	9.6	5.4	4.0	1.8	1.7	1.2	-	-	-
HDB 3-Room Flats	18.2	28.2	17.2	24.8	25.7	23.5	20.6	17.7	16.1	13.3	12.4	10.4	7.1
HDB 4-Room Flats	32.0	23.4	32.9	35.0	39.9	38.5	39.7	38.8	37.5	33.3	28.9	24.4	13.5
HDB 5-Room and Executive Flats	24.1	13.8	25.3	14.2	17.5	24.1	26.2	30.4	31.4	32.2	31.0	27.2	18.3
Condominiums & Other Apartments	13.9	10.4	14.3	3.7	4.7	5.2	6.3	7.6	9.0	13.9	19.6	27.8	45.4
Landed Properties	5.6	6.7	5.5	2.8	2.2	2.9	2.8	3.4	4.0	5.6	7.1	9.9	14.7
Age of Household Reference Persons (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	7.8	1.4	8.5	4.0	4.5	5.4	6.8	6.9	8.2	10.9	13.0	12.3	12.8
35 – 44	21.9	4.3	23.8	12.9	16.9	20.2	21.8	23.1	24.7	25.7	27.9	31.9	32.8
45 – 54	27.1	8.7	29.0	28.9	32.1	31.5	30.4	29.3	27.2	26.8	25.3	27.3	31.5
55 – 64	24.9	20.0	25.4	27.4	27.5	27.2	26.9	29.1	28.4	24.8	24.1	21.3	17.6
65 & over	18.1	65.0	13.0	26.2	18.4	15.4	13.9	11.3	11.3	11.6	9.6	7.1	5.4

Notes: It is notable, for example, that some resident employed households in the lowest 10% owned a car (13.9%), employed a maid (13.5%), lived in private property (7.6%) or were with household reference persons aged 65 years and over (30.0%) in 2020. 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.

¹Based 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.

³Data for years prior to 2018 includes non-privatised Housing and Urban Development Company (HUDC) flats.

⁴Includes HDB studio apartments.

⁵'Total' includes household reference persons aged below 25 years old.

Table 7. Resident Households by Household Characteristics and Deciles¹, 2010, 2015, 2020 (*continued*)

Household Characteristics	Resident Households	Households With No Working Person	Resident Employed Households										
			Total	1 st - 10 th	11 th - 20 th	21 st - 30 th	31 st - 40 th	41 st - 50 th	51 st - 60 th	61 st - 70 th	71 st - 80 th	81 st - 90 th	91 st - 100 th
	2020												
Average Household Size (Persons)	3.22	1.88	3.42	3.54	3.76	3.62	3.77	3.75	3.59	3.53	3.27	2.99	2.43
Average Number of Working Persons (Persons)	1.63	-	1.89	1.28	1.68	1.85	2.03	2.13	2.13	2.14	2.03	1.91	1.66
With At Least 1 Maid (%)	15.8	14.1	16.1	13.5	14.6	14.6	15.5	16.1	16.5	17.4	17.9	17.9	16.6
With At Least 1 Car (%)	32.8	13.5	35.7	13.9	18.6	21.8	28.2	33.7	38.3	45.0	49.0	53.0	55.8
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	78.7	83.4	78.0	92.2	92.4	91.4	90.0	86.3	82.7	77.2	69.8	58.5	38.9
HDB 1- & 2-Room Flats ⁴	6.5	18.2	4.7	16.8	9.3	7.8	4.2	2.9	2.1	1.2	1.2	0.8	0.4
HDB 3-Room Flats	17.7	26.4	16.3	26.1	24.6	22.8	19.1	16.0	15.0	12.1	10.9	9.5	7.2
HDB 4-Room Flats	31.6	23.7	32.9	33.8	39.4	39.0	40.2	38.3	36.0	33.5	28.3	24.2	15.9
HDB 5-Room and Executive Flats	22.9	15.1	24.1	15.5	19.1	21.8	26.5	29.1	29.7	30.4	29.4	24.1	15.5
Condominiums & Other Apartments	16.0	10.9	16.8	4.9	5.1	5.8	6.9	9.9	12.9	17.5	23.9	32.5	49.0
Landed Properties	5.0	5.4	4.9	2.7	2.4	2.5	2.8	3.5	4.0	5.0	6.0	8.7	11.7
Age of Household Reference Persons (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	9.0	1.8	10.1	5.0	6.7	6.6	7.7	8.6	10.4	11.2	14.3	17.5	13.5
35 – 44	20.3	4.4	22.7	12.8	15.7	16.5	19.6	21.7	23.5	26.2	26.9	30.4	33.6
45 – 54	24.4	9.7	26.6	23.1	25.4	25.6	26.7	26.6	27.3	26.3	27.3	26.5	31.6
55 – 64	24.3	18.5	25.2	28.4	29.2	30.1	29.4	29.1	25.7	24.4	21.8	17.9	16.5
65 & over	21.5	64.8	14.9	30.0	22.4	20.7	16.1	13.6	12.8	11.6	9.5	7.5	4.8

Notes: It is notable, for example, that some resident employed households in the lowest 10% owned a car (13.9%), employed a maid (13.5%), lived in private property (7.6%) or were with household reference persons aged 65 years and over (30.0%) in 2020. 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.

¹Based 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.

³Data for years prior to 2018 includes non-privatised Housing and Urban Development Company (HUDC) flats.

⁴Includes HDB studio apartments.

⁵'Total' includes household reference persons aged below 25 years old.

Table 8. Resident Households by Monthly Household Income from Work, 2010 – 2020

	Per Cent										
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
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	10.5	9.3	9.2	9.4	10.4	9.7	10.8	11.8	12.1	13.2	13.3
<i>Solely Non-Working Persons Aged 65 Years & Over</i>	4.1	4.5	4.7	4.9	5.7	5.3	6.1	6.9	7.1	7.9	7.5
Below \$1,000	3.5	3.2	3.0	2.7	2.3	2.0	2.0	1.9	1.9	1.8	2.0
\$1,000-\$1,999	7.0	6.5	6.2	6.2	5.9	5.7	5.5	5.4	5.3	5.1	5.1
\$2,000-\$2,999	8.2	7.1	6.3	6.3	5.8	5.8	5.4	5.1	5.2	4.9	5.1
\$3,000-\$3,999	8.3	7.6	6.6	6.7	6.0	5.5	5.3	5.5	5.2	5.2	5.4
\$4,000-\$4,999	7.9	7.2	7.0	6.3	5.9	5.9	5.4	5.2	5.3	5.4	5.2
\$5,000-\$5,999	7.4	7.0	6.8	6.4	6.1	5.7	5.9	5.4	5.4	4.9	5.4
\$6,000-\$6,999	6.7	6.5	6.1	5.8	5.8	5.8	5.8	5.2	5.2	4.9	5.0
\$7,000-\$7,999	5.7	6.0	5.8	5.6	5.4	5.3	5.1	5.2	4.6	4.6	4.8
\$8,000-\$8,999	5.1	5.4	5.4	5.1	5.1	5.3	4.9	5.0	4.7	4.6	4.6
\$9,000-\$9,999	4.2	4.7	4.7	4.6	4.7	4.8	4.6	4.6	4.4	4.1	4.4
\$10,000-\$10,999	3.8	4.1	4.1	4.4	4.7	4.3	4.6	4.3	4.3	4.2	4.0
\$11,000-\$11,999	3.0	3.3	3.8	3.7	3.6	3.8	3.8	3.6	3.8	3.8	3.6
\$12,000-\$12,999	2.6	2.7	3.3	3.4	3.3	3.6	3.5	3.2	3.2	3.4	3.2
\$13,000-\$13,999	2.1	2.4	2.6	2.8	3.0	3.0	3.0	3.0	3.2	3.0	3.0
\$14,000-\$14,999	1.8	2.1	2.2	2.6	2.6	2.7	2.6	2.7	2.6	2.8	2.6
\$15,000-\$17,499	3.5	4.2	4.6	4.7	4.9	5.2	5.5	5.6	5.8	5.4	5.6
\$17,500-\$19,999	2.2	2.8	3.1	3.3	3.5	3.8	4.0	4.1	4.2	4.1	4.0
\$20,000 & Over	6.6	8.0	9.2	9.9	11.0	12.1	12.4	13.3	13.5	14.4	13.9

Notes:

A resident household refers to a household where the household reference person is a Singapore citizen or permanent resident.

Household income from work includes employer CPF contributions.

Table 9. Resident Households by Monthly Household Income from Work Per Household Member, 2010 – 2020

	Per Cent										
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
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	10.5	9.3	9.2	9.4	10.4	9.7	10.8	11.8	12.1	13.2	13.3
<i>Solely Non-Working Persons Aged 65 Years & Over</i>	4.1	4.5	4.7	4.9	5.7	5.3	6.1	6.9	7.1	7.9	7.5
Below \$1,000	21.1	18.9	17.3	15.8	13.8	12.4	11.8	11.1	10.7	9.7	10.4
\$1,000-\$1,499	14.6	14.3	13.1	12.5	11.9	11.2	10.7	10.2	9.6	9.1	9.0
\$1,500-\$1,999	12.4	12.3	12.2	11.8	11.4	11.0	10.8	10.3	9.7	9.2	9.4
\$2,000-\$2,499	9.6	9.9	10.0	10.1	9.9	10.4	9.7	9.2	9.1	8.7	8.5
\$2,500-\$2,999	7.0	7.4	8.0	8.2	8.3	8.0	8.1	7.7	8.1	7.8	7.6
\$3,000-\$3,499	5.3	5.9	6.0	6.3	6.6	6.8	6.6	6.8	6.7	6.4	6.5
\$3,500-\$3,999	3.8	4.2	4.5	5.0	4.9	5.4	5.4	5.6	5.3	5.1	5.6
\$4,000-\$4,499	3.1	3.3	3.7	3.7	3.9	4.3	4.3	4.3	4.5	4.8	4.6
\$4,500-\$4,999	2.2	2.5	2.5	3.0	3.0	3.3	3.6	3.5	3.4	3.9	3.7
\$5,000-\$5,499	1.9	2.0	2.3	2.5	2.7	2.8	3.0	3.0	3.2	3.1	3.3
\$5,500-\$5,999	1.4	1.6	1.8	1.9	1.9	2.1	2.2	2.4	2.4	2.5	2.6
\$6,000-\$6,999	2.1	2.2	2.6	2.6	2.9	3.1	3.4	3.4	3.9	4.1	3.8
\$7,000-\$7,999	1.3	1.6	1.6	2.0	2.1	2.3	2.2	2.4	2.5	2.9	2.8
\$8,000-\$8,999	0.9	0.9	1.2	1.1	1.3	1.6	1.6	1.8	2.0	2.1	2.0
\$9,000-\$9,999	0.6	0.8	0.8	0.8	1.1	1.1	1.1	1.2	1.4	1.5	1.5
\$10,000 & Over	2.4	2.8	3.2	3.4	3.9	4.3	4.6	5.1	5.4	5.7	5.5

Notes:

A resident household refers to a household where the household reference person is a Singapore citizen or permanent resident.

Household income from work includes employer CPF contributions.

**Table 10A. Average and Median Monthly Household Income from Work
Among Resident Employed Households, 2010 – 2020**

Year	Dollar	
	Average	Median
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
2020	12,235	9,189

Notes:

A resident employed household refers to a household where the household reference person is 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 10B. Change in Average and Median Monthly Household Income from Work
Among Resident Employed Households, 2010 – 2020

Year	Per Cent			
	Nominal Change		Real Change ¹	
	Average	Median	Average	Median
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
2020	-1.2	-2.5	-1.0	-2.4
<i>Cumulative Change from</i>				
2010 to 2020	40.2	44.9	22.8	26.7
2010 to 2015	31.9	36.6	16.5	20.4
2015 to 2020	6.3	6.0	5.4	5.2
<i>Annualised Change from</i>				
2010 to 2020	3.4	3.8	2.1	2.4
2010 to 2015	5.7	6.4	3.1	3.8
2015 to 2020	1.2	1.2	1.1	1.0

Notes:

A resident employed household refers to a household where the household reference person is 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).

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

Table 11A. Average and Median Monthly Household Income from Work Per Household Member
Among Resident Employed Households, 2010 – 2020

Year	Dollar	
	Average	Median
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
2020	4,022	2,886

Notes:

A resident employed household refers to a household where the household reference person is 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 11B. Change in Average and Median Monthly Household Income from Work Per Household Member
Among Resident Employed Households, 2010 – 2020

Year	Nominal Change		Real Change ¹	
	Average	Median	Average	Median
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
2020	-2.3	-1.3	-2.1	-1.2
<i>Cumulative Change from</i>				
2010 to 2020	48.5	56.2	30.0	36.5
2010 to 2015	33.8	35.3	18.2	19.2
2015 to 2020	11.0	15.4	10.0	14.6
<i>Annualised Change from</i>				
2010 to 2020	4.0	4.6	2.7	3.2
2010 to 2015	6.0	6.2	3.4	3.6
2015 to 2020	2.1	2.9	1.9	2.8

Notes:

A resident employed household refers to a household where the household reference person is 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).

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

**Table 12A. Average Monthly Household Income from Work
Among Resident Employed Households by Type of Dwelling, 2010 - 2020**

	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
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
2020	2,997	6,442	9,414	12,723	20,732	27,838

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

¹Includes HDB studio apartments.

**Table 12B. Nominal Change in Average Monthly Household Income from Work
Among Resident Employed Households by Type of Dwelling, 2010 – 2020**

	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
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
2020	3.8	-2.2	-1.4	0.1	-1.4	1.7
<i>Cumulative Change from</i>						
2010 to 2020	59.5	34.2	45.2	38.5	27.1	33.0
2010 to 2015	43.5	30.4	35.0	32.5	24.6	21.7
2015 to 2020	11.1	2.9	7.6	4.5	2.0	9.3
<i>Annualised Change from</i>						
2010 to 2020	4.8	3.0	3.8	3.3	2.4	2.9
2010 to 2015	7.5	5.4	6.2	5.8	4.5	4.0
2015 to 2020	2.1	0.6	1.5	0.9	0.4	1.8

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

¹Includes HDB studio apartments.

Table 12C. Real¹ Change in Average Monthly Household Income from Work Among Resident Employed Households by Type of Dwelling, 2010 – 2020

Year	Per Cent					
	HDB 1- & 2-Room Flats ²	HDB 3-Room Flats	HDB 4-Room Flats	HDB 5-Room & Executive Flats	Condominiums & Other Apartments	Landed Properties
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
2020	4.0	-2.0	-1.2	0.3	-1.2	1.8
<i>Cumulative Change from</i>						
2010 to 2020	39.7	17.5	27.2	21.3	11.3	16.5
2010 to 2015	26.8	15.2	19.2	17.0	10.0	7.5
2015 to 2020	10.2	2.1	6.7	3.6	1.1	8.3
<i>Annualised Change from</i>						
2010 to 2020	3.4	1.6	2.4	1.9	1.1	1.5
2010 to 2015	4.9	2.9	3.6	3.2	1.9	1.5
2015 to 2020	2.0	0.4	1.3	0.7	0.2	1.6

Notes:

A resident employed household refers to a household where the household reference person is a Singapore citizen or permanent resident, and with at least one working person.

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

²Includes HDB studio apartments.

Table 13A. Average Monthly Household Income from Work Per Household Member Among Resident Employed Households by Type of Dwelling, 2010 – 2020

Year	Dollar					
	HDB 1- & 2-Room Flats ¹	HDB 3-Room Flats	HDB 4-Room Flats	HDB 5-Room & Executive Flats	Condominiums & Other Apartments	Landed Properties
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
2020	1,598	2,809	3,171	3,721	7,254	6,441

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

¹Includes HDB studio apartments.

Table 13B. Nominal Change in Average Monthly Household Income from Per Household Member Among Resident Employed Households by Type of Dwelling, 2010 – 2020

	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
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
2020	2.0	-1.9	-1.0	-1.8	-2.9	-1.5
<i>Cumulative Change from</i>						
2010 to 2020	80.4	45.0	60.2	43.8	27.5	30.8
2010 to 2015	38.1	29.7	37.3	30.2	29.3	19.5
2015 to 2020	30.6	11.8	16.7	10.5	-1.4	9.4
<i>Annualised Change from</i>						
2010 to 2020	6.1	3.8	4.8	3.7	2.5	2.7
2010 to 2015	6.7	5.3	6.6	5.4	5.3	3.6
2015 to 2020	5.5	2.3	3.1	2.0	-0.3	1.8

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

¹Includes HDB studio apartments.

**Table 13C. Real¹ Change in Average Monthly Household Income from Work Per Household Member
Among Resident Employed Households by Type of Dwelling, 2010 – 2020**

	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
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
2020	2.2	-1.7	-0.8	-1.7	-2.7	-1.3
<i>Cumulative Change from</i>						
2010 to 2020	57.9	27.0	40.3	26.0	11.6	14.5
2010 to 2015	22.0	14.5	21.3	15.0	14.2	5.6
2015 to 2020	29.4	10.9	15.7	9.6	-2.2	8.5
<i>Annualised Change from</i>						
2010 to 2020	4.7	2.4	3.4	2.3	1.1	1.4
2010 to 2015	4.1	2.8	3.9	2.8	2.7	1.1
2015 to 2020	5.3	2.1	3.0	1.8	-0.5	1.6

Notes:

A resident employed household refers to a household where the household reference person is a Singapore citizen or permanent resident and with at least one working person.

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

²Includes HDB studio apartments.

Table 14A. Average Monthly Household Income from Work Among Resident Employed Households by Deciles, 2010 – 2020

	Dollar										
Deciles ¹	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Total	8,726	9,618	10,348	10,469	11,143	11,510	11,589	12,027	12,137	12,386	12,235
1 st - 10 th	1,497	1,581	1,644	1,711	1,775	1,927	1,909	1,937	1,955	2,045	1,978
11 th - 20 th	2,940	3,135	3,302	3,372	3,641	3,815	3,907	3,930	4,005	4,121	4,295
21 st - 30 th	4,158	4,421	4,782	4,993	5,226	5,597	5,693	5,805	5,834	5,893	5,838
31 st - 40 th	5,418	5,794	6,183	6,376	6,863	7,063	7,279	7,420	7,646	7,788	7,859
41 st - 50 th	6,603	7,032	7,608	7,993	8,303	8,733	8,875	9,331	9,506	9,829	9,764
51 st - 60 th	7,840	8,436	9,133	9,469	10,108	10,638	10,878	10,973	11,403	11,700	11,479
61 st - 70 th	9,310	10,101	10,894	11,293	11,861	12,639	12,833	13,505	13,627	13,965	13,873
71 st - 80 th	11,105	12,306	13,186	13,807	14,496	14,929	15,371	15,976	16,213	16,821	16,247
81 st - 90 th	13,943	15,509	16,366	16,984	18,017	18,365	18,972	19,589	20,198	20,413	19,976
91 st - 100 th	24,442	27,867	30,379	28,688	31,142	31,393	30,175	31,806	30,982	31,289	31,037

Notes:

A resident employed household refers to a household where the household reference person is 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 (13.9%), employed a maid (13.5%), lived in private property (7.6%) or were with household reference persons aged 65 years and over (30.0%) in 2020. 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.

¹Based 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 Among Resident Employed Households by Deciles, 2010 – 2020

Deciles ¹											Per Cent					
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	Cumulative Change from			Annualised Change from		
											2010 to 2020	2010 to 2015	2015 to 2020	2010 to 2020	2010 to 2015	2015 to 2020
Total	10.2	7.6	1.2	6.4	3.3	0.7	3.8	0.9	2.1	-1.2	40.2	31.9	6.3	3.4	5.7	1.2
1 st - 10 th	5.6	4.0	4.1	3.7	8.6	-0.9	1.5	0.9	4.6	-3.3	32.1	28.7	2.6	2.8	5.2	0.5
11 th - 20 th	6.6	5.3	2.1	8.0	4.8	2.4	0.6	1.9	2.9	4.2	46.1	29.8	12.6	3.9	5.3	2.4
21 st - 30 th	6.3	8.2	4.4	4.7	7.1	1.7	2.0	0.5	1.0	-0.9	40.4	34.6	4.3	3.5	6.1	0.8
31 st - 40 th	6.9	6.7	3.1	7.6	2.9	3.1	1.9	3.0	1.9	0.9	45.1	30.4	11.3	3.8	5.4	2.2
41 st - 50 th	6.5	8.2	5.1	3.9	5.2	1.6	5.1	1.9	3.4	-0.7	47.9	32.3	11.8	4.0	5.8	2.3
51 st - 60 th	7.6	8.3	3.7	6.7	5.2	2.3	0.9	3.9	2.6	-1.9	46.4	35.7	7.9	3.9	6.3	1.5
61 st - 70 th	8.5	7.9	3.7	5.0	6.6	1.5	5.2	0.9	2.5	-0.7	49.0	35.8	9.8	4.1	6.3	1.9
71 st - 80 th	10.8	7.2	4.7	5.0	3.0	3.0	3.9	1.5	3.8	-3.4	46.3	34.4	8.8	3.9	6.1	1.7
81 st - 90 th	11.2	5.5	3.8	6.1	1.9	3.3	3.3	3.1	1.1	-2.1	43.3	31.7	8.8	3.7	5.7	1.7
91 st - 100 th	14.0	9.0	-5.6	8.6	0.8	-3.9	5.4	-2.6	1.0	-0.8	27.0	28.4	-1.1	2.4	5.1	-0.2

Notes:

A resident employed household refers to a household where the household reference person is 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 (13.9%), employed a maid (13.5%), lived in private property (7.6%) or were with household reference persons aged 65 years and over (30.0%) in 2020. 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.

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

Table 14C. Real¹ Change in Average Monthly Household Income from Work Among Resident Employed Households by Deciles, 2010 – 2020

Deciles ²											Per Cent					
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	Cumulative Change from			Annualised Change from		
											2010 to 2020	2010 to 2015	2015 to 2020	2010 to 2020	2010 to 2015	2015 to 2020
Total	4.7	2.9	-1.2	5.4	3.8	1.2	3.2	0.5	1.5	-1.0	22.8	16.5	5.4	2.1	3.1	1.1
1 st - 10 th	0.9	-1.5	1.3	2.2	9.8	0.1	1.6	0.7	4.3	-3.2	16.8	12.9	3.4	1.6	2.5	0.7
11 th - 20 th	1.9	-0.2	-0.6	6.3	5.9	3.5	0.7	1.7	2.6	4.3	29.1	13.8	13.4	2.6	2.6	2.5
21 st - 30 th	1.2	3.3	2.0	3.5	7.5	2.2	1.5	0.1	0.5	-0.8	22.7	18.6	3.5	2.1	3.5	0.7
31 st - 40 th	1.8	1.9	0.7	6.4	3.3	3.5	1.4	2.6	1.4	1.1	26.8	14.8	10.4	2.4	2.8	2.0
41 st - 50 th	1.4	3.4	2.6	2.7	5.5	2.1	4.6	1.5	2.9	-0.5	29.3	16.5	11.0	2.6	3.1	2.1
51 st - 60 th	2.4	3.4	1.3	5.5	5.6	2.7	0.4	3.5	2.1	-1.8	28.0	19.5	7.1	2.5	3.6	1.4
61 st - 70 th	3.3	3.0	1.2	3.8	6.9	2.0	4.7	0.5	2.0	-0.5	30.3	19.6	8.9	2.7	3.6	1.7
71 st - 80 th	5.5	2.4	2.3	3.8	3.3	3.4	3.4	1.1	3.3	-3.3	27.9	18.4	8.0	2.5	3.4	1.6
81 st - 90 th	5.3	1.3	1.5	5.3	2.6	3.9	2.4	2.6	0.3	-2.0	25.5	16.9	7.3	2.3	3.2	1.4
91 st - 100 th	7.9	4.6	-7.7	7.8	1.5	-3.4	4.6	-3.1	0.2	-0.7	11.2	14.0	-2.5	1.1	2.7	-0.5

Notes: A resident employed household refers to a household where the household reference person is 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 (13.9%), employed a maid (13.5%), lived in private property (7.6%) or were with household reference persons aged 65 years and over (30.0%) in 2020. 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.

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

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

Table 15A. Average Monthly Household Income from Work Per Household Member Among Resident Employed Households by Deciles, 2010 – 2020

	Dollar										
Deciles ¹	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Total	2,709	2,925	3,142	3,204	3,418	3,624	3,688	3,835	3,969	4,115	4,022
1 st - 10 th	381	422	440	463	494	541	543	554	570	597	560
11 th - 20 th	738	803	856	896	971	1,040	1,064	1,093	1,124	1,179	1,141
21 st - 30 th	1,036	1,122	1,200	1,268	1,353	1,446	1,483	1,528	1,583	1,647	1,609
31 st - 40 th	1,341	1,445	1,547	1,633	1,747	1,857	1,892	1,958	2,033	2,131	2,085
41 st - 50 th	1,668	1,794	1,917	2,033	2,155	2,274	2,339	2,434	2,522	2,647	2,603
51 st - 60 th	2,051	2,207	2,355	2,483	2,627	2,780	2,864	2,994	3,082	3,250	3,201
61 st - 70 th	2,540	2,726	2,893	3,039	3,217	3,409	3,521	3,670	3,804	4,036	3,940
71 st - 80 th	3,232	3,458	3,658	3,837	4,060	4,276	4,438	4,629	4,833	5,080	4,972
81 st - 90 th	4,429	4,727	5,004	5,192	5,524	5,804	5,958	6,279	6,559	6,843	6,712
91 st - 100 th	9,669	10,543	11,552	11,198	12,032	12,816	12,773	13,215	13,581	13,737	13,400

Notes:

A resident employed household refers to a household where the household reference person is 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 (13.9%), employed a maid (13.5%), lived in private property (7.6%) or were with household reference persons aged 65 years and over (30.0%) in 2020. 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.

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

Table 15B. Nominal Change in Average Monthly Household Income from Work Per Household Member Among Resident Employed Households by Deciles, 2010 – 2020

Deciles ¹											Per Cent					
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	Cumulative Change from			Annualised Change from		
											2010 to 2020	2010 to 2015	2015 to 2020	2010 to 2020	2010 to 2015	2015 to 2020
Total	8.0	7.4	2.0	6.7	6.0	1.8	4.0	3.5	3.7	-2.3	48.5	33.8	11.0	4.0	6.0	2.1
1 st - 10 th	10.8	4.3	5.2	6.7	9.5	0.4	2.0	2.9	4.7	-6.2	47.0	42.0	3.5	3.9	7.3	0.7
11 th - 20 th	8.8	6.6	4.7	8.4	7.1	2.3	2.7	2.8	4.9	-3.2	54.6	40.9	9.7	4.5	7.1	1.9
21 st - 30 th	8.3	7.0	5.7	6.7	6.9	2.6	3.0	3.6	4.0	-2.3	55.3	39.6	11.3	4.5	6.9	2.2
31 st - 40 th	7.8	7.1	5.6	7.0	6.3	1.9	3.5	3.8	4.8	-2.2	55.5	38.5	12.3	4.5	6.7	2.3
41 st - 50 th	7.6	6.9	6.1	6.0	5.5	2.9	4.1	3.6	5.0	-1.7	56.1	36.3	14.5	4.6	6.4	2.7
51 st - 60 th	7.6	6.7	5.4	5.8	5.8	3.0	4.5	2.9	5.5	-1.5	56.1	35.5	15.1	4.6	6.3	2.9
61 st - 70 th	7.3	6.1	5.0	5.9	6.0	3.3	4.2	3.7	6.1	-2.4	55.1	34.2	15.6	4.5	6.1	2.9
71 st - 80 th	7.0	5.8	4.9	5.8	5.3	3.8	4.3	4.4	5.1	-2.1	53.8	32.3	16.3	4.4	5.8	3.1
81 st - 90 th	6.7	5.9	3.8	6.4	5.1	2.7	5.4	4.5	4.3	-1.9	51.5	31.0	15.6	4.2	5.6	2.9
91 st - 100 th	9.0	9.6	-3.1	7.4	6.5	-0.3	3.5	2.8	1.1	-2.5	38.6	32.5	4.6	3.3	5.8	0.9

Notes:

A resident employed household refers to a household where the household reference person is 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 (13.9%), employed a maid (13.5%), lived in private property (7.6%) or were with household reference persons aged 65 years and over (30.0%) in 2020. 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.

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

Table 15C. Real¹ Change in Average Monthly Household Income from Work Per Household Member Among Resident Employed Households by Deciles, 2010 – 2020

Deciles ²											Per Cent					
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	Cumulative Change from			Annualised Change from		
											2010 to 2020	2010 to 2015	2015 to 2020	2010 to 2020	2010 to 2015	2015 to 2020
Total	2.6	2.7	-0.4	5.6	6.6	2.3	3.4	3.0	3.1	-2.1	30.0	18.2	10.0	2.7	3.4	1.9
1 st - 10 th	5.8	-1.2	2.4	5.1	10.7	1.4	2.1	2.7	4.4	-6.1	29.9	24.6	4.3	2.6	4.5	0.8
11 th - 20 th	4.0	1.0	1.9	6.7	8.3	3.4	2.8	2.6	4.6	-3.2	36.6	23.6	10.5	3.2	4.3	2.0
21 st - 30 th	3.1	2.2	3.2	5.5	7.2	3.0	2.5	3.2	3.6	-2.2	35.8	22.9	10.4	3.1	4.2	2.0
31 st - 40 th	2.6	2.3	3.1	5.8	6.7	2.4	3.0	3.4	4.3	-2.0	35.9	22.0	11.4	3.1	4.1	2.2
41 st - 50 th	2.4	2.1	3.6	4.8	5.9	3.3	3.6	3.2	4.5	-1.5	36.4	20.1	13.6	3.2	3.7	2.6
51 st - 60 th	2.4	1.9	3.0	4.6	6.2	3.5	4.0	2.5	5.0	-1.4	36.4	19.4	14.3	3.2	3.6	2.7
61 st - 70 th	2.2	1.4	2.6	4.6	6.3	3.8	3.7	3.2	5.6	-2.2	35.6	18.2	14.7	3.1	3.4	2.8
71 st - 80 th	1.8	1.1	2.4	4.6	5.7	4.3	3.8	4.0	4.6	-2.0	34.5	16.5	15.4	3.0	3.1	2.9
81 st - 90 th	1.0	1.6	1.5	5.6	5.8	3.2	4.5	4.0	3.5	-1.8	32.7	16.3	14.1	2.9	3.1	2.7
91 st - 100 th	3.2	5.1	-5.2	6.7	7.2	0.2	2.6	2.3	0.4	-2.3	21.4	17.7	3.2	2.0	3.3	0.6

Notes: A resident employed household refers to a household where the household reference person is 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 (13.9%), employed a maid (13.5%), lived in private property (7.6%) or were with household reference persons aged 65 years and over (30.0%) in 2020. 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.

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

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

Table 16. Gini Coefficient Among Resident Employed Households, 2010 – 2020

Year	Household Income from Work Per Household Member	Household Income from Work Per Household Member After Accounting for Government Transfers and Taxes ¹
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
2020	0.452	0.375

Notes:

A resident employed household refers to a household where the household reference person is a Singapore citizen or permanent resident, and with at least one working person. Household income from work includes employer CPF contributions.

¹Refer to glossary for Government transfers and taxes that were included in the paper. Data on income after accounting for Government transfers and taxes for 2020 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. Gini Coefficient Among Resident Employed Households (Including Employer CPF Contributions))

Table 17. Ratio of Monthly Household Income from Work Per Household Member at the 90th Percentile to 10th Percentile Among Resident Employed Households, 2010 – 2020

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}
2010	9.35	6.47
2011	9.19	6.21
2012	9.14	6.37
2013	9.00	5.91
2014	8.92	5.97
2015	8.65	5.78
2016	8.67	5.71
2017	8.97	5.82
2018	9.14	5.99
2019	8.94	5.89
2020	9.26	5.20

Notes:

A resident employed household refers to a household where the household reference person is a Singapore citizen or permanent resident, and with at least one working person. Household income from work includes employer CPF contributions.

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

²Based 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.

³Refer to glossary for Government transfers and taxes that were included in the paper. Data on income after accounting for Government transfers and taxes for 2020 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 17. 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)

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:

www.singstat.gov.sg

Key Singapore statistics and resources are available via the following sections:

- **What's New**
Obtain latest data for key economic and social indicators, browse news releases by DOS and Research and Statistics Units (RSUs) of other public sector agencies.
- **Find Data**
Choose from almost 50 topics to access the relevant statistics, press releases, infographics, charts, storyboards, videos and references.
- **Publications**
Browse DOS's publications, papers and articles by topics. All publications are available for free access.
- **Advance Release Calendar**
View dates of upcoming releases in the half-yearly ahead calendar.

The website also provides a convenient gateway to international statistical websites and resources:

- **IMF Dissemination Standards Bulletin Board**
View metadata and latest data 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.
- **International Statistics**
Access international databases, websites of international bodies and national statistical offices.
- **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 .

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

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.