

Key Household Income Trends, 2025

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National Statistical Service of Quality, Integrity and Expertise

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

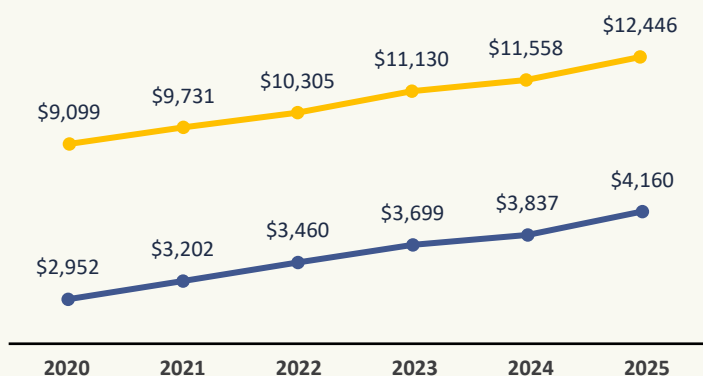
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Relevance & Reliability	<i>We produce statistics that users need and trust.</i>
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Timeliness	<i>We disseminate statistics at the earliest possible date while maintaining data quality.</i>
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KEY HOUSEHOLD INCOME TRENDS 2025



Median Monthly Household Market Income Grew in Both Nominal and Real Terms



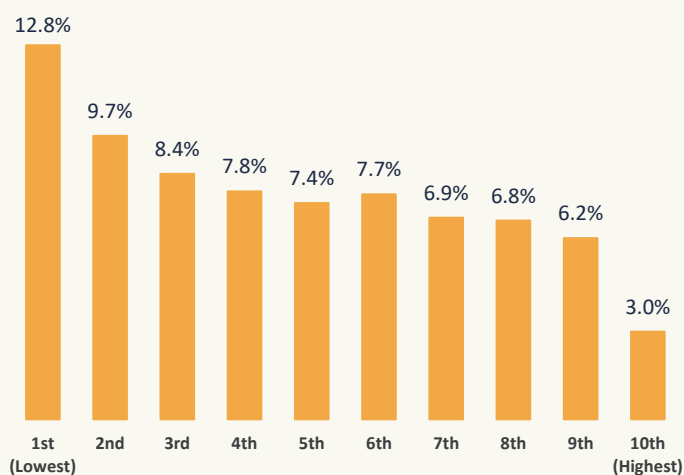
Change Over the Years After Adjusting for Inflation



Note: The dollar values in the chart are not adjusted for inflation.

Average Monthly Household Market Income Per Household Member Increased Across All Income Deciles

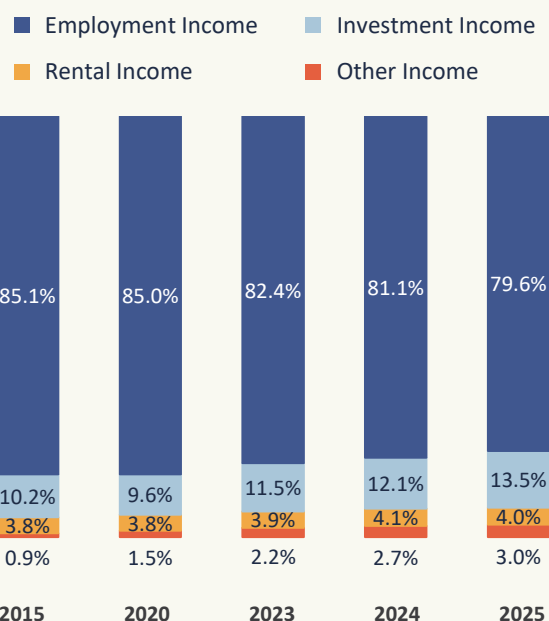
Change in 2025 After Adjusting for Inflation



It is notable that some resident households in the lowest income decile owned a car (5.5%), employed a domestic worker (19.8%), lived in private property (6.7%) or were resident households comprising solely non-employed persons aged 65 years and over (49.3%) in 2025. Not all households are consistently in the same decile group from one year to the next.

Employment Income Remained as Primary Income Source Despite Declining Share

Distribution of Monthly Household Market Income Per Household Member Among Resident Households by Income Source

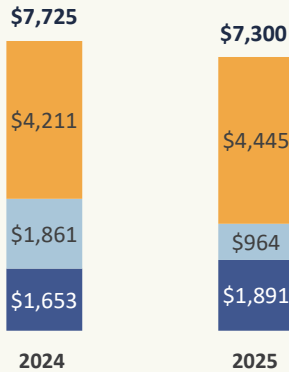


Note: Data for 2025 are preliminary.

Government Transfers Continued to Provide Support to Households

Average Annual Government Transfers Per Household Member

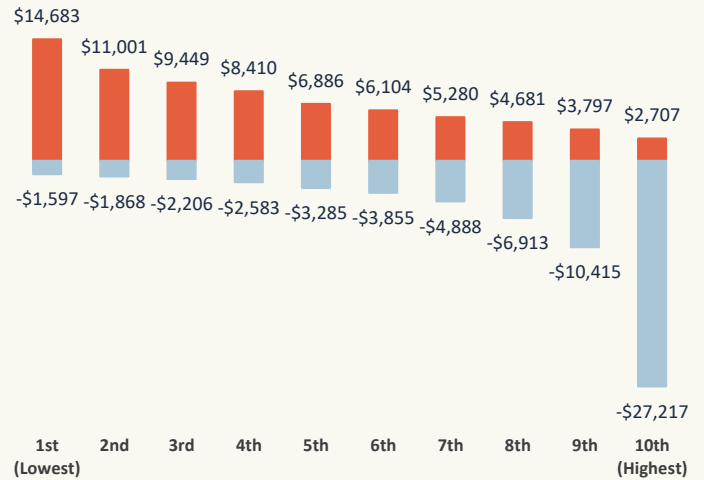
- Transfers In-Kind
- Ad-hoc Government Contributions
- Regular Government Contributions



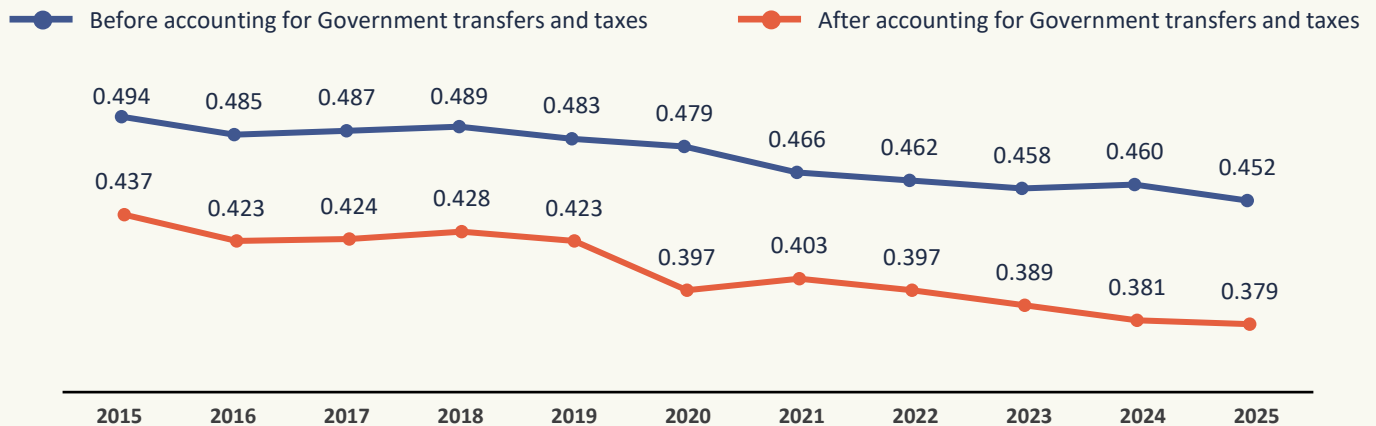
Households Up to the 7th Income Decile Received More Government Transfers Than Taxes Paid

Average Annual Government Transfers and Taxes Per Household Member by Deciles

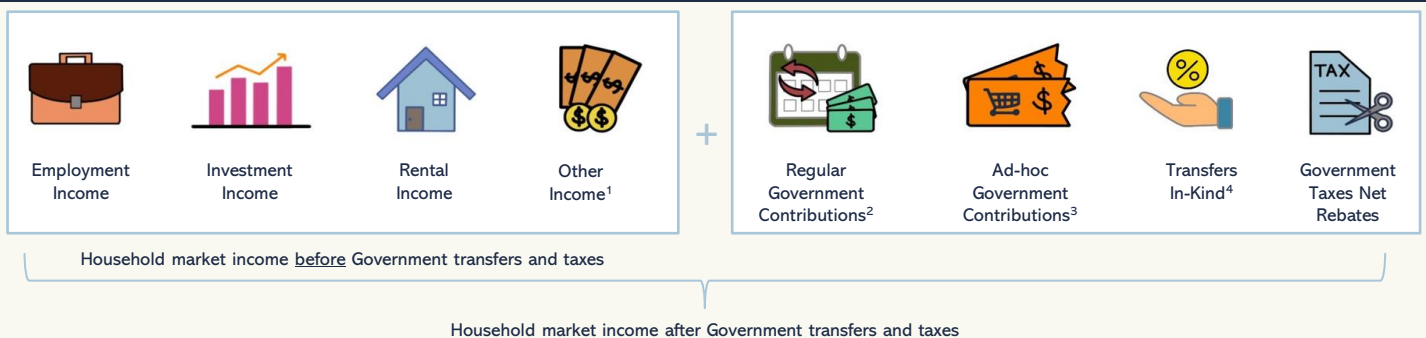
- Government Transfers
- Government Taxes



Household Market Income Inequality Fell to Its Lowest Since 2015



Components of Monthly Household Market Income



- Notes:
- Contributions from other households, pension, annuities, royalties, regular payouts from insurance, i.e., Central Provident Fund (CPF) ElderShield and CareShield Life.
 - Recurring cash disbursements, top-ups or rebates (e.g., Workfare Income Supplement).
 - One-off disbursements (e.g., CDC Vouchers).
 - Value of in-kind benefits through subsidised services or goods (e.g., Education Subsidies).

Note: Data for 2025 are preliminary.



Scan to explore a dashboard on [household income](#).



Scan to watch a video on [Understanding The Gini Coefficient](#).

Key Household Income Trends, 2025

Highlights

Change in Income Definition and Broadened Household Coverage

1 Previous Key Household Income Trends (KHIT) reports had focused on employment income as the household income measure. With effect from this report, the measure of household income has been expanded to that of “market income”¹, which includes both employment and non-employment income². In tandem with the expansion of the household income measure to include non-employment income, the coverage of resident households³ in the report has been broadened to include non-employed households (i.e., resident households with no employed person) in addition to employed households (i.e., resident households with at least one employed person).

Median Household Market Income Grew in Both Nominal and Real Terms

2 Among resident households, the median monthly household market income grew by 7.7% in nominal terms, from \$11,558 in 2024 to \$12,446 in 2025. After adjusting for inflation⁴, the median monthly household market income rose by 6.8% in 2025. Over the last five years from 2020 to 2025, the median monthly household market income increased by 17.0% cumulatively or 3.2% per annum in real terms.

3 After accounting for household size, the median monthly household market income per household member rose from \$3,837 in 2024 to \$4,160 in 2025, an increase of 8.4% in nominal terms or 7.5% in real terms. From 2020 to 2025, the median monthly household market income per household member grew by 20.5% cumulatively or 3.8% per annum in real terms.

¹ Market income refers to income received by households before any Government transfers and taxes. It comprises income from employment and non-employment sources. This income concept aligns with international standards, which define income as regular monetary or in-kind receipts available for current consumption without diminishing net worth. The [Technical Note](#) on Household Income contains more details on the concepts and components of the household income coverage.

² Examples of ‘non-employment income’ include income streams from investments (e.g., interests from savings and/or Central Provident Fund (CPF) balances, dividends from investments), rental, contributions from other households (e.g., allowance from children to parents who are not staying in the same household, alimony), pensions, annuities and regular payouts from CPF and insurance (i.e., CPF ElderShield and CareShield Life).

³ A resident household refers to a household where the household reference person is a Singapore Citizen or Permanent Resident.

⁴ The Consumer Price Index (CPI) for All Items for the relevant household income group was used as the deflator to compute real income changes.

Average Household Market Income Per Household Member Increased Across All Income Deciles⁵

4 In 2025, the average monthly household market income per household member among resident households increased across all income deciles by 4.2% to 13.5% in nominal terms or 3.0% to 12.8% in real terms, with households in the lower deciles experiencing higher income growth.

5 Between 2020 and 2025, the average monthly household market income per household member among resident households rose across all income deciles by 1.4% to 10.5% per annum in real terms, with higher income growth among the lower deciles.

Employment Income Remained as Primary Income Source Despite Declining Share

6 In 2025, employment income continued to form the largest source of monthly household market income per household member, although its share declined to 79.6% from 81.1% in 2024.

7 By income deciles, employment income was the main source of income for resident households in the 2nd to 10th deciles, with its share ranging from 53.7% to 83.1% of monthly household market income per household member. On the other hand, resident households in the 1st decile relied mainly on non-employment sources. This included investment income (mostly comprising interest earned from CPF balances) and other income (mostly comprising payouts from the CPF Retirement Sum Scheme and Lifelong Income For the Elderly (LIFE)), which made up 40.9% and 37.0% of their household market income per household member respectively.

Government Transfers Continued to Provide Support to Households

8 In 2025, resident households received an average of \$7,300 per household member in Government transfers, comprising \$1,891 from regular Government contributions, \$964 from ad-hoc Government contributions and \$4,445 from transfers in-kind. This was lower than the \$7,725 received in 2024, largely due to the cessation of one-off schemes introduced in 2024⁶.

9 Resident households staying in HDB 1- & 2-Room Flats continued to receive the most Government transfers. In 2025, they received an average of \$16,519 per household member, more than double the average amount received by all resident households.

⁵ 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 from a higher to a lower decile in a particular year due to reduced income if a household member is temporarily unemployed, before moving up the deciles when the member resumes employment 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.

⁶ These schemes included the one-time MediSave Bonus and Retirement Savings Bonus under the Majulah Package as well as the Budget 2024 Cost-of-Living Special Payment.

10 In 2025, resident households in the first seven income deciles received more Government transfers relative to the taxes they paid.

Household Market Income Inequality Fell to Its Lowest Since 2015

11 The Gini coefficient⁷ based on household market income per household member fell from 0.460 in 2024 to 0.452 in 2025, the lowest since records on household market income began in 2015.

12 After adjusting for Government transfers and taxes, the Gini coefficient based on household market income per household member in 2025 fell from 0.452 to 0.379, which was also the lowest since such records began in 2015. This reflected the redistributive effect of Government transfers and taxes.

⁷ The Gini coefficient is a summary measure of income inequality. It is equal to zero in the case of total income equality and one in the case of total income inequality.

Key Household Income Trends, 2025

I Introduction

1 This paper highlights the key trends in household income¹ and the impact of Government transfers and taxes on household income in 2025². Analyses are based on all resident households³, comprising households with and without employed persons⁴. Households with no employed person do not have employment income but may have income from non-employment sources.

2 Detailed analyses on resident households by type of dwelling and income groups⁵ focus on household income per household member to enable comparable analyses of households, by accounting for differences in the size of the households in each group. It also enables comparable analyses of changes in household income over time, by adjusting for changes in household size over time.

Components and Definition of Household Income⁶

3 Household income comprises income from employment and non-employment sources including investments (e.g., interests from savings and/or CPF balances, dividends from investments), rental, contributions from other households⁷ (e.g., allowance from children to parents not staying in the same household, alimony), pensions, annuities, royalties and regular payouts from CPF and insurance (i.e., CPF ElderShield and CareShield Life). More specifically, this paper refers to the income households received before any Government transfers and taxes as **market income**⁸. Irregular receipts or one-off proceeds from the sale of properties, capital gains from the trading of stocks and shares, windfalls, non-recurring insurance payouts, lump sum CPF withdrawals, etc. are excluded. Drawdown on savings is also excluded.

¹ Past Key Household Income Trends reports had focused on the employment income of resident employed households (i.e., resident households with at least one employed person). From this report onwards, the household income measure has been expanded to include both employment and non-employment income (i.e., market income) while the coverage of households has been broadened to include resident households with no employed persons.

² Data for 2025 are preliminary.

³ A resident household refers to a household where the household reference person is a Singapore Citizen or Permanent Resident.

⁴ In 2025, 85.8% of resident households had at least one employed person. Households comprising solely non-employed persons aged 65 years and over constituted 9.2% of resident households.

⁵ 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 individual households within the decile group.

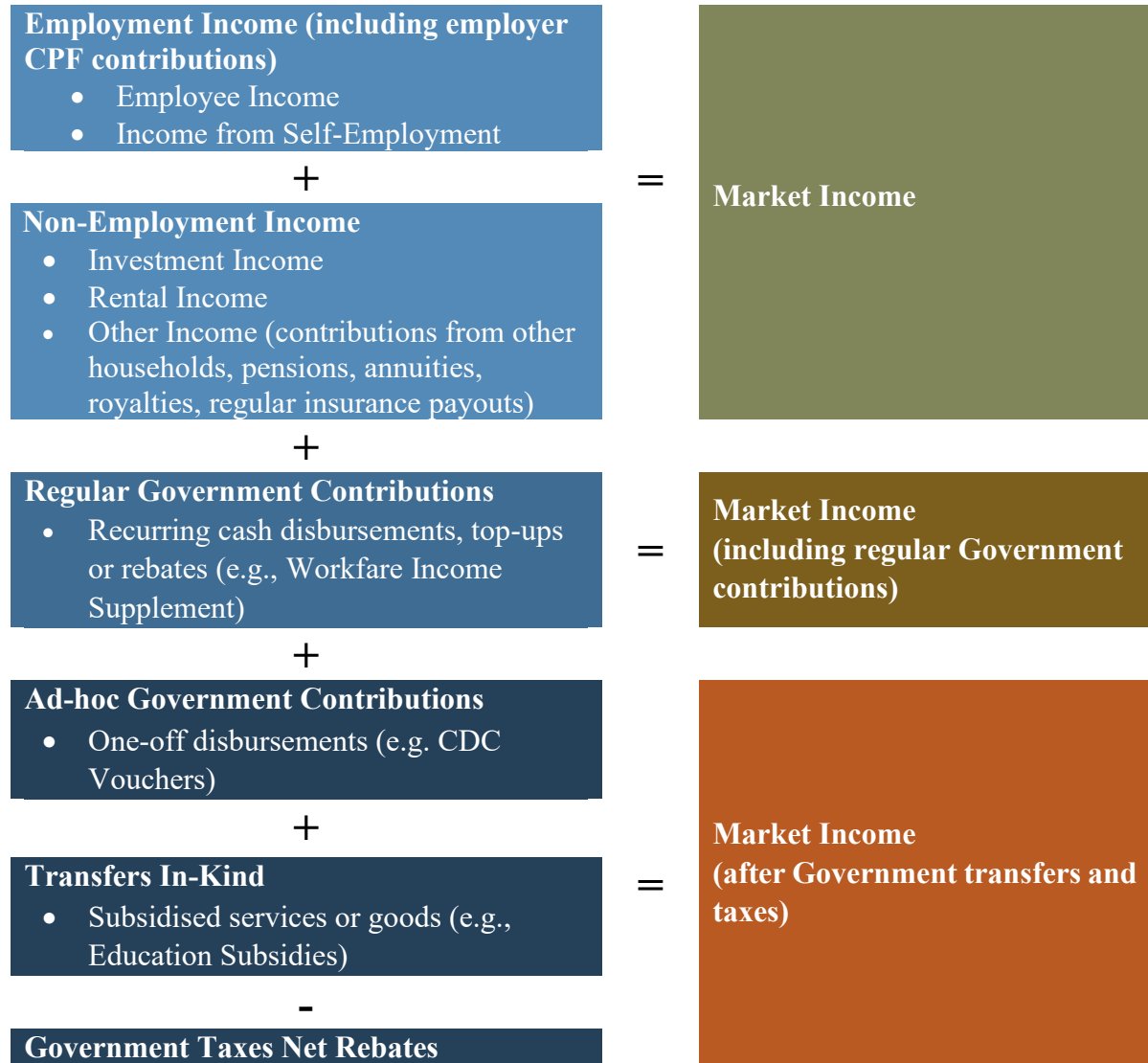
⁶ The income definition adopted by DOS aligns with international standards, which define income as regular monetary or in-kind receipts available for current consumption without diminishing net worth. The [Technical Note](#) on Household Income contains more details on the concepts and components of the household income coverage.

⁷ Based on data as reported by survey respondents and available from 2021 onwards.

⁸ As aligned with other national statistical offices and international organisations (e.g. OECD and Statistics Canada).

4 This paper also examines the household income distribution based on market income after including regular and ad-hoc Government contributions, as well as the value of in-kind benefits, and deducting Government taxes.

Components of Household Income



II Household Market Income

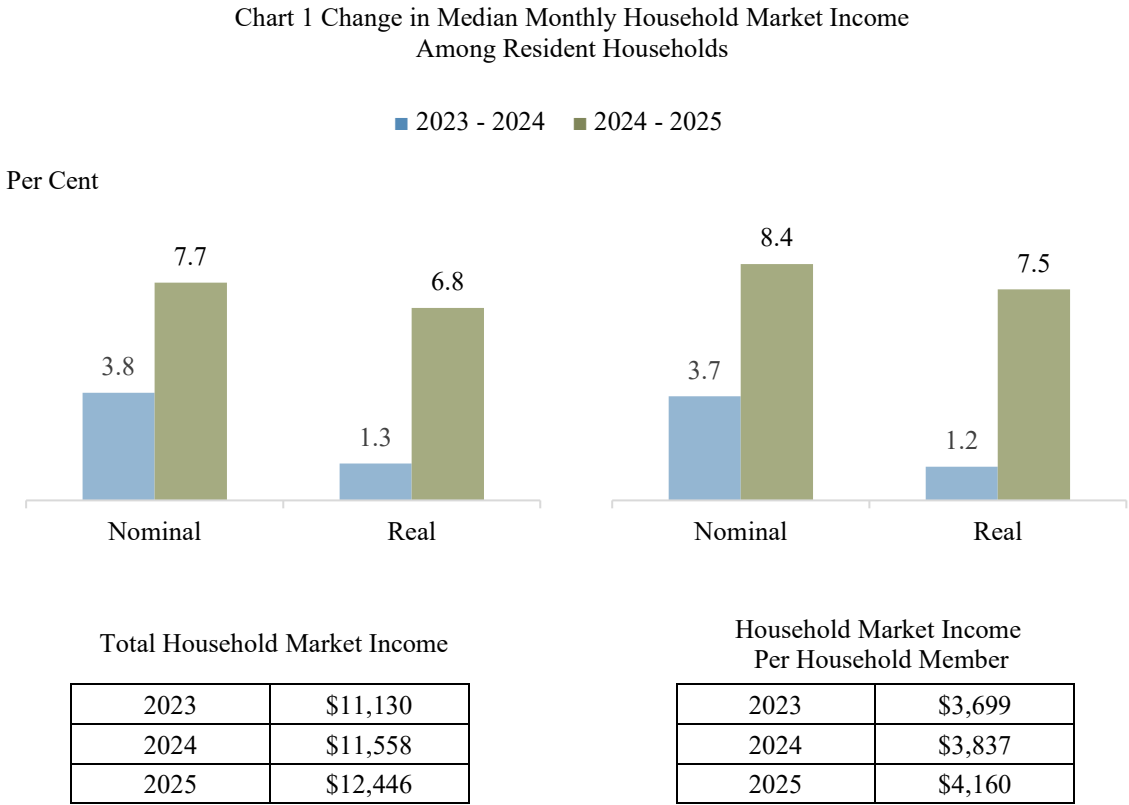
Median Household Market Income Grew in Both Nominal and Real Terms

5 This section focuses on household income before any Government transfers and taxes, referred to as **market income**.

6 Among resident households, median monthly household market income grew by 7.7% in nominal terms, from \$11,558 in 2024 to \$12,446 in 2025. After adjusting

for inflation⁹, median monthly household market income rose by 6.8% in 2025 (Chart 1).

7 After accounting for household size, median monthly household market income per household member rose from \$3,837 in 2024 to \$4,160 in 2025, an increase of 8.4% in nominal terms or 7.5% in real terms.



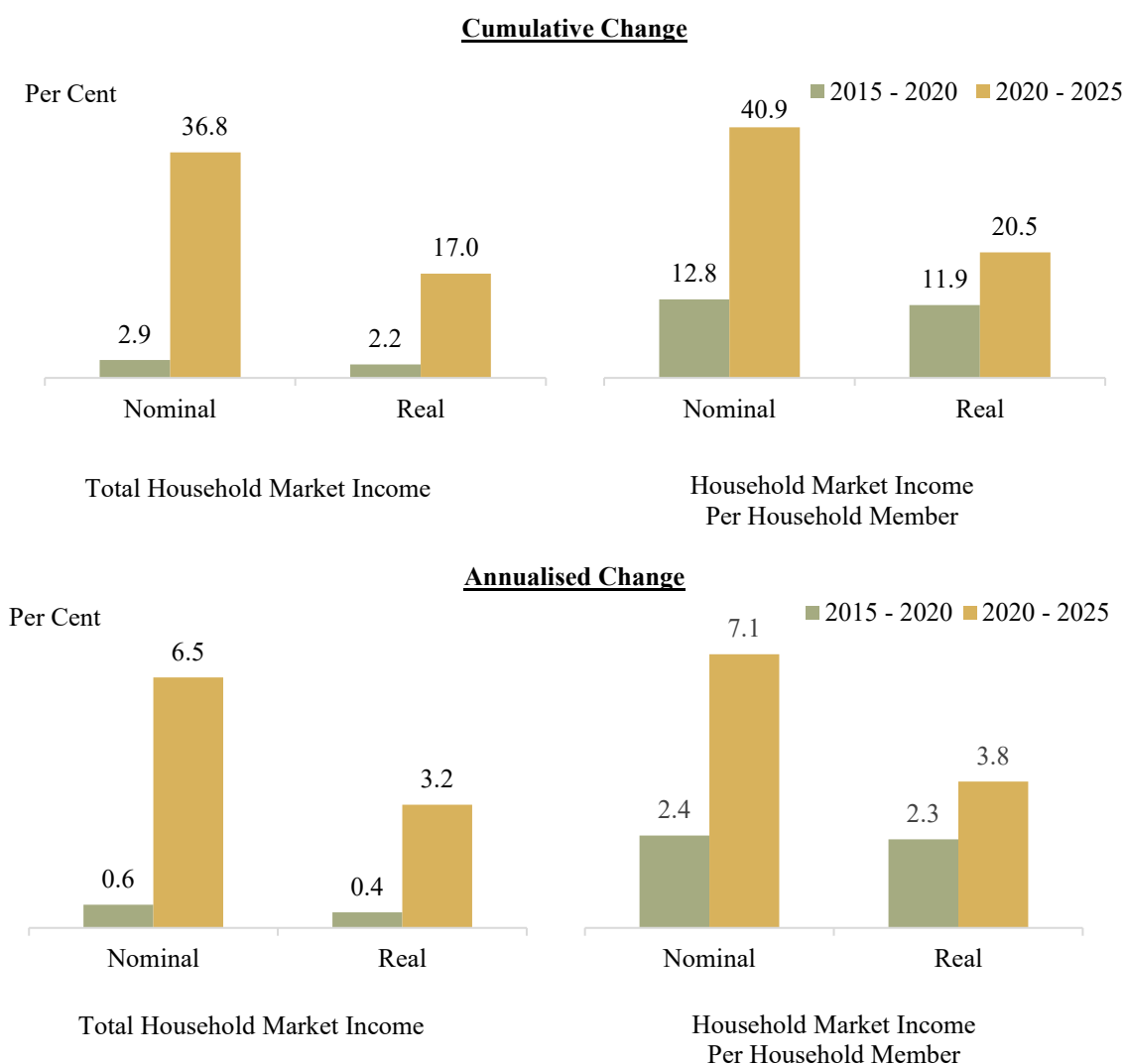
Note:
The dollar values in the table above are in nominal terms.

8 Median monthly household market income increased over the last ten years. From 2015 to 2020, median monthly household market income rose by 2.2% cumulatively or 0.4% per annum in real terms (Chart 2). It grew at a faster pace over the more recent five years from 2020 to 2025, with a cumulative growth rate of 17.0% or 3.2% per annum in real terms. This came on the back of a strong economic recovery from the COVID-19 induced downturn in 2020.

9 After accounting for household size, median monthly household market income per household member rose by 11.9% cumulatively (or 2.3% per annum) in real terms from 2015 to 2020, and 20.5% cumulatively (or 3.8% per annum) in real terms from 2020 to 2025.

⁹ The Consumer Price Index (CPI) for All Items for the relevant household income group was used as the deflator to compute real income changes.

Chart 2 Change in Median Monthly Household Market Income
Among Resident Households

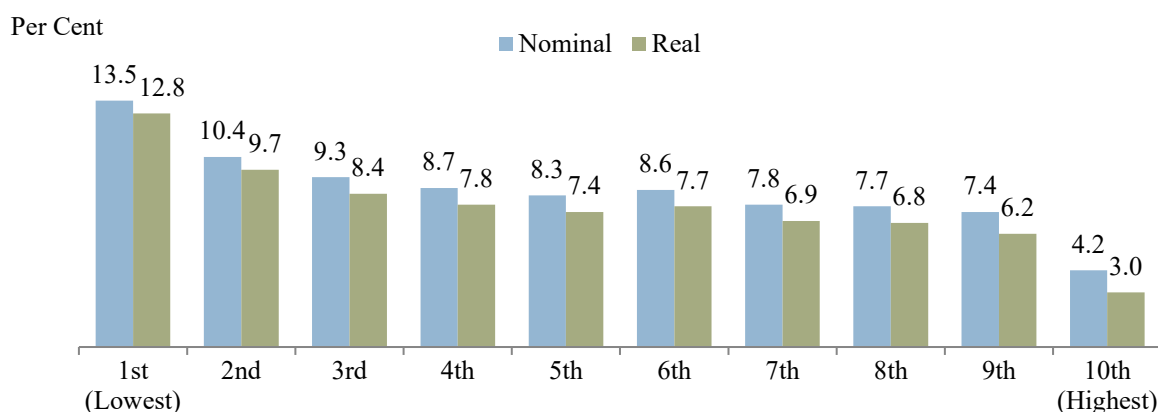


Average Household Market Income Per Household Member Increased Across All Income Deciles

10 For the analysis on household market income by income groups, all resident households were ranked from the lowest to the highest based on their monthly household market income per household member, before being divided into ten equal groups, i.e., deciles.

11 In 2025, the average monthly household market income per household member among resident households increased across all income deciles. The increase ranged from 4.2% to 13.5% in nominal terms, or 3.0% to 12.8% in real terms (Chart 3), with higher income growth observed among those in the lower deciles.

Chart 3 Change in Average Monthly Household Market Income Per Household Member
Among Resident Households by Deciles, 2025



Average Monthly Household Market Income Per Household Member by Deciles

Year	1st (Lowest)	2nd	3rd	4th	5th	6th	7th	8th	9th	10th (Highest)
2024	\$446	\$1,314	\$2,066	\$2,739	\$3,458	\$4,262	\$5,261	\$6,595	\$8,833	\$17,232
2025	\$506	\$1,450	\$2,259	\$2,977	\$3,745	\$4,629	\$5,672	\$7,105	\$9,488	\$17,958

Notes:

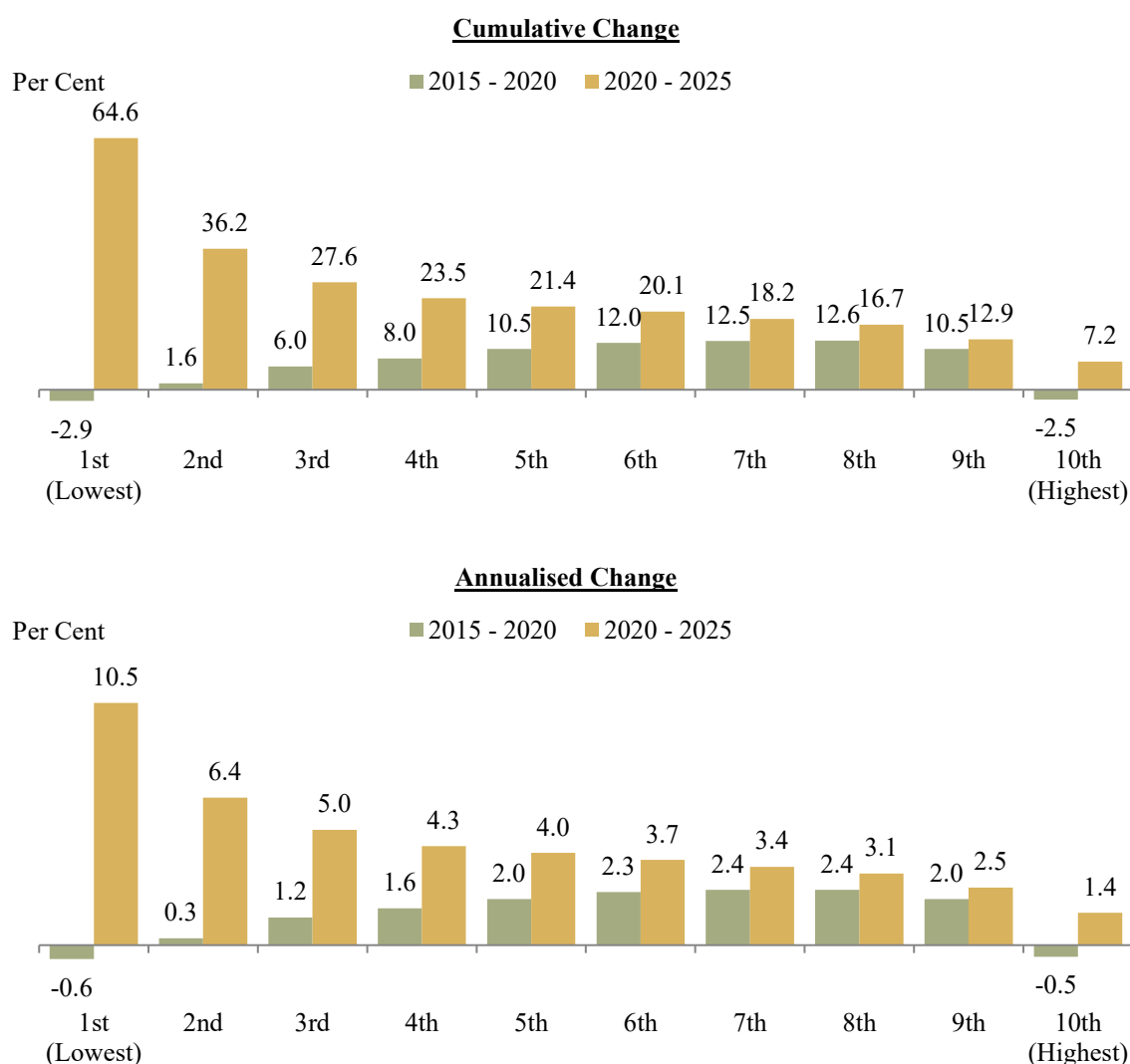
- The dollar values in the table above are in nominal terms.
- All resident households are ranked from the lowest to the highest based on their monthly household market income per household member, and subsequently divided into ten equal groups, i.e., deciles.
- It is notable that some resident households in the lowest income decile owned a car (5.5%), employed a domestic worker (19.8%), lived in private property (6.7%) or were resident households comprising solely non-employed persons aged 65 years and over (49.3%) in 2025.
- 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 from a higher to a lower decile in a particular year due to reduced income if a household member is temporarily unemployed, before moving up the deciles when the member resumes employment 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.

12 From 2020 to 2025, resident households across all income deciles saw an increase in average monthly household market income per household member of between 1.4% and 10.5% per annum in real terms (Chart 4), with higher income growth observed among those in the lower deciles.

13 Year on year fluctuations in household market income for the 1st decile are possible due to low baseline income levels. In particular, the average monthly household market income per household member of the 1st decile was \$506 in 2025. With the inclusion of non-employed households, the 1st decile of households now includes a large share of households comprising solely non-employed persons aged 65 years and over¹⁰ who may be funding their expenses through accumulated savings or other assets which are not captured in the market income measure.

¹⁰ About half (49.3%) of resident households in the 1st decile were households comprising solely non-employed persons aged 65 years and over in 2025.

Chart 4 Real Change in Average Monthly Household Market Income Per Household Member
Among Resident Households by Deciles



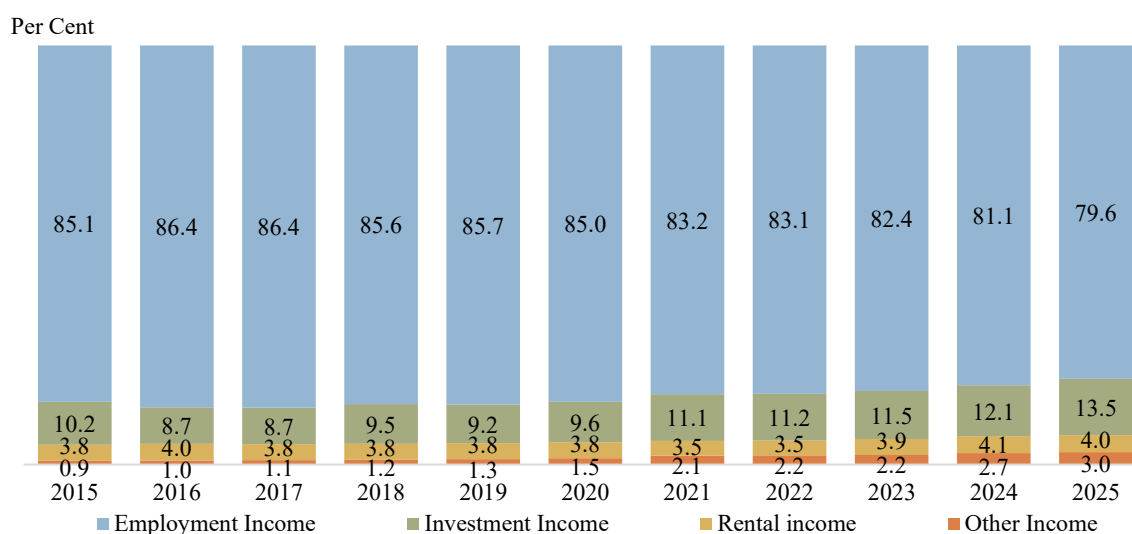
Notes:

- Based on ranking of all resident households by their monthly household market income per household member.
- It is notable that some resident households in the lowest income decile owned a car (5.5%), employed a domestic worker (19.8%), lived in private property (6.7%) or were resident households comprising solely non-employed persons aged 65 years and over (49.3%) in 2025.
- 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 from a higher to a lower decile in a particular year due to reduced income if a household member is temporarily unemployed, before moving up the deciles when the member resumes employment 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.

Employment Income Remained as Primary Income Source in 2025, Despite a Declining Share Over Time

14 The sources of household market income are categorised into – (i) employment income, (ii) investment income, (iii) rental income, and (iv) other sources. In 2025, employment income formed the largest share, accounting for 79.6% of monthly household market income on a per household member basis, lower than the 81.1% in 2024 (Chart 5). Over the years, the distribution of income sources has shifted, with a growing proportion derived from non-employment sources¹¹, particularly investment income (including interest from CPF balances).

Chart 5 Distribution of Monthly Household Market Income Per Household Member
Among Resident Households by Income Source



Average Monthly Household Market Income Per Household Member

	2015	2020	2022	2023	2024	2025
■ Employment Income	\$3,277	\$3,494	\$3,925	\$4,108	\$4,233	\$4,439
■ Investment Income	\$394	\$396	\$528	\$573	\$632	\$751
Interest from CPF Balances	\$237	\$348	\$402	\$421	\$446	\$470
■ Rental Income	\$146	\$157	\$165	\$192	\$212	\$223
■ Other Income	\$35	\$63	\$104	\$112	\$142	\$167
Payouts from CPF Retirement Sum Scheme (RSS) and Lifelong Income For the Elderly (LIFE)	\$19	\$48	\$74	\$84	\$110	\$130

Notes:

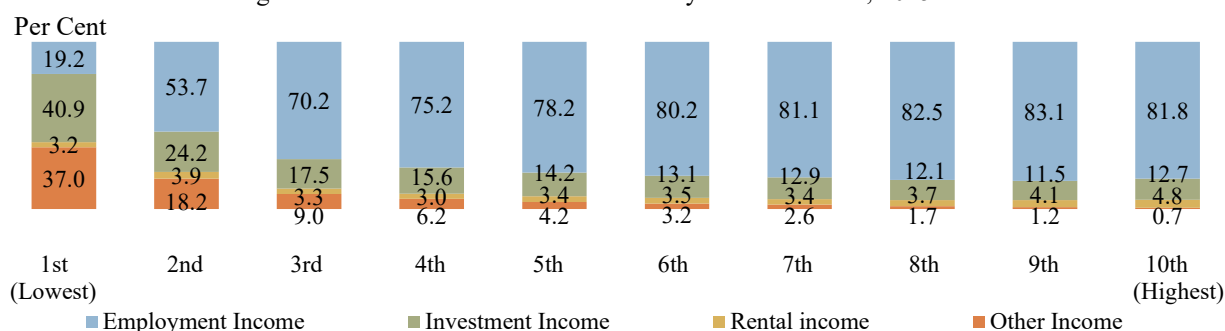
- The dollar values in the table above are in nominal terms.
- The average monthly household income from each income source is computed based on all resident households, regardless of whether households have received income from the specified source.
- Other income comprises contributions from other households (e.g., allowance from children to parents not staying in the same household, alimony), pensions, annuities, royalties, and regular payouts from CPF and insurance.

¹¹ This corresponded to an increasing proportion of resident households comprising solely non-employed persons aged 65 years and over, from 5.3% in 2015 to 8.8% in 2024 and 9.2% in 2025. Further breakdown by income source among these households can be found on [SingStat TableBuilder](#). The remaining employed households also saw an increase in share of non-employment income, from 14.0% in 2015 to 16.8% in 2024 and 18.0% in 2025.

Employment Income Was the Primary Income Source for All Income Deciles Except the 1st Decile

15 Employment income formed the largest share of income for resident households in the 2nd to 10th deciles, with its share ranging from 53.7% to 83.1% in 2025 (Chart 6). By contrast, resident households in the 1st decile¹² relied mainly on non-employment sources. This included investment income (mostly comprising interests from CPF balances) and other income (mostly comprising payouts from the CPF RSS and LIFE) which made up 40.9% and 37.0% of their monthly household market income per household member respectively.

Chart 6 Distribution of Monthly Household Market Income Per Household Member
Among Resident Household Income Deciles by Income Source, 2025



Average Monthly Household Market Income Per Household Member by Deciles

	1st (Lowest)	2nd	3rd	4th	5th	6th	7th	8th	9th	10th (Highest)
■ Employment Income	\$97	\$778	\$1,586	\$2,239	\$2,929	\$3,713	\$4,599	\$5,863	\$7,889	\$14,693
■ Investment Income	\$207	\$351	\$395	\$463	\$530	\$605	\$731	\$859	\$1,090	\$2,279
Interest from CPF Balances	\$190	\$302	\$325	\$373	\$413	\$448	\$509	\$567	\$673	\$899
■ Rental Income	\$16	\$57	\$74	\$89	\$126	\$161	\$194	\$260	\$391	\$859
■ Other Income	\$187	\$264	\$204	\$186	\$159	\$150	\$149	\$123	\$117	\$128
Payouts from CPF RSS and LIFE	\$156	\$212	\$167	\$149	\$128	\$115	\$112	\$91	\$86	\$86

Notes:

- The dollar values in the table above are in nominal terms.
- Based on ranking of all resident households by their monthly household market income per household member.
- The average monthly household income from each income source is computed based on all resident households, regardless of whether households have received income from the specified source.
- It is notable that some households in the lowest income decile owned a car (5.5%), employed a domestic worker (19.8%), lived in private property (6.7%) or were resident households comprising solely non-employed persons aged 65 years and over (49.3%) in 2025.
- 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 from a higher to a lower decile in a particular year due to reduced income if a household member is temporarily unemployed, before moving up the deciles when the member resumes employment 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.
- Other income comprises contributions from other households (e.g., allowance from children to parents not staying in the same household, alimony), pensions, annuities, royalties and regular payouts from CPF and insurance.

¹² Resident households in the lowest decile had the largest share of households comprising solely non-employed persons aged 65 years and over, at 49.3%.

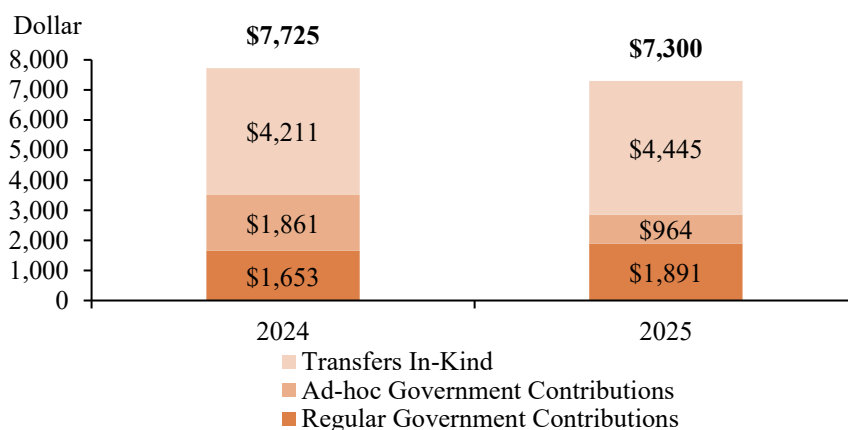
III Government Transfers Received by Resident Households

Government Transfers Continued to Provide Support to Households

16 Various Government schemes have been introduced over the years to supplement individual and household income. Government transfers to individuals and households through these schemes comprise regular Government contributions such as Workfare Income Supplement payments and GST Vouchers, ad-hoc Government contributions such as Post-Secondary Education Account Top-ups, as well as transfers in-kind such as subsidised education and healthcare.

17 Overall, resident households received \$7,300 per household member on average in Government transfers in 2025, comprising \$1,891 from regular Government contributions, \$964 from ad-hoc Government contributions and \$4,445 from transfers in-kind (Chart 7). This was lower than the \$7,725 received in 2024 due to the cessation of ad-hoc Government contributions from the one-off schemes introduced in 2024¹³ such as the Majulah Package to boost the retirement and healthcare savings of young seniors and special Budget measures to relieve cost of living pressures for households. The decline in transfers from the cessation of these one-off schemes was partly offset by new and enhanced measures introduced in 2025¹⁴ in celebration of Singapore's 60th year of independence and to provide further support for young seniors, households and families.

Chart 7 Average Annual Government Transfers Per Household Member
Among Resident Households



Notes:

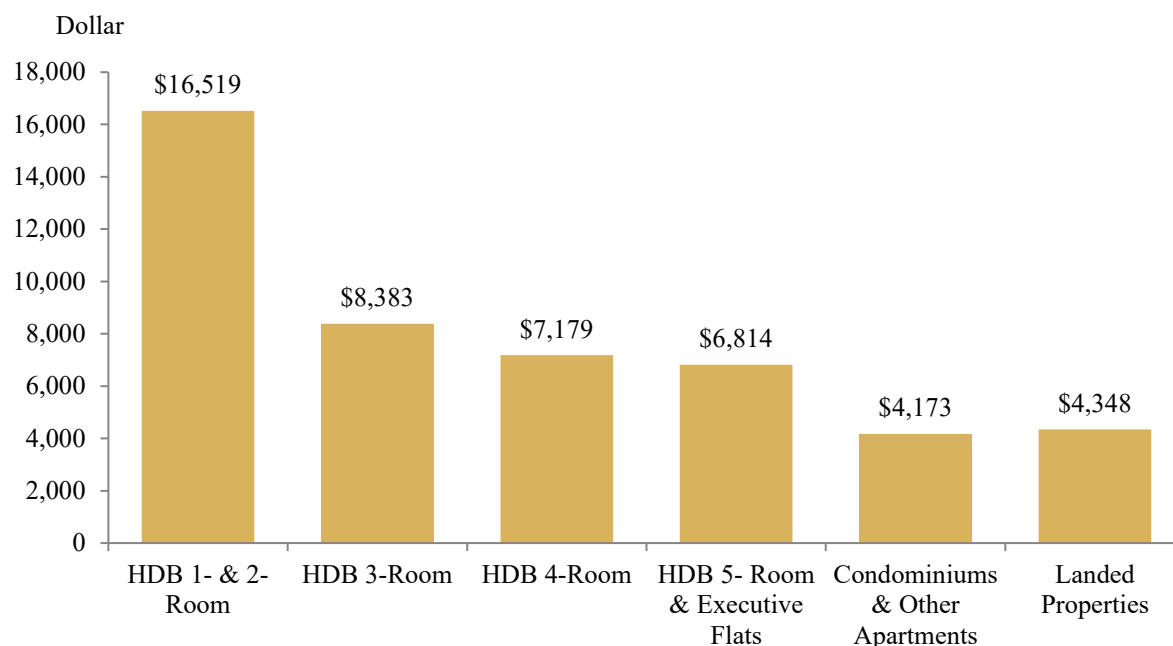
- Refer to the Glossary for the Government transfers that were included in this paper. Following past practice, the coverage of Government transfers in this paper has been expanded to include more types of transfers as more administrative data on transfers become available.

¹³ Schemes included the one-time MediSave Bonus and Retirement Savings Bonus under the Majulah Package as well as the Budget 2024 Cost-of-Living Special Payment.

¹⁴ Measures in 2025 included the SG60 Vouchers, Earn and Save Bonus under the Majulah Package, 2025 one-time MediSave Bonus, Large Families Scheme, Climate Vouchers, Top-ups to Edusave Account/Post-Secondary Education Account, as well as enhancements to Workfare Income Supplement Scheme, MediShield Life Premium Subsidies and Silver Support Scheme. Transfers are captured at the point of utilisation where possible, e.g., SG60 Vouchers issued in 2025 with a validity period past 2025 may not be fully captured if they were not utilised in 2025.

18 Across dwelling types, resident households staying in HDB 1- & 2-Room Flats continued to receive the most Government transfers. In 2025, they received an average of \$16,519 per household member, more than double the average amount received by all resident households (Chart 8). The amount of Government transfers received by resident households was also dependent on their household composition. For example, households with more children of school-going age would receive more education subsidies on average.

Chart 8 Average Annual Government Transfers Per Household Member
Among Resident Households by Type of Dwelling, 2025



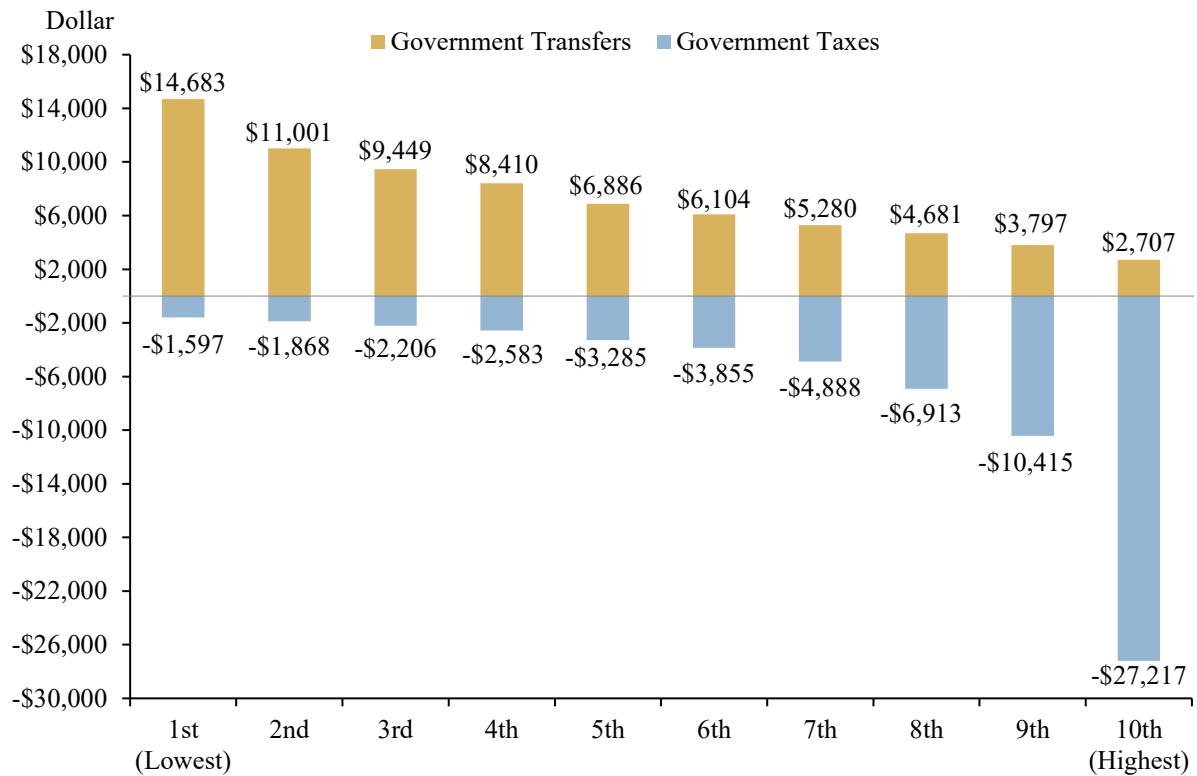
Notes:

- 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 in this paper will be expanded to include more types of transfers.
- 'Total' includes other types of dwelling not shown, e.g. non-HDB shophouses.
- HDB 1- & 2- Room includes HDB studio apartments.

Households Up to the 7th Income Decile Received More Government Transfers Than Taxes Paid

19 On average, resident households in the lower income groups received more Government transfers and paid less taxes than those from higher income groups. In 2025, resident households in the first seven deciles received more Government transfers relative to the taxes paid (Chart 9). By contrast, households in the 8th to 10th decile received less Government transfers than taxes paid. This reflected the progressivity of Singapore's fiscal system.

Chart 9 Average Annual Government Transfers and Taxes Per Household Member
Among Resident Households by Decile, 2025



Notes:

- Refer to Glossary for the Government transfers and taxes that were included in this paper.
- The deciles are based on ranking of all resident households by their monthly household market income per household member.
- It is notable that some resident households in the lowest income decile owned a car (5.5%), employed a domestic worker (19.8%), lived in private property (6.7%) or were resident households comprising solely non-employed persons aged 65 years and over (49.3%) in 2025.
- 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 from a higher to a lower decile in a particular year due to reduced income if a household member is temporarily unemployed, before moving up the deciles when the member resumes employment 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.

IV Household Market Income Distribution

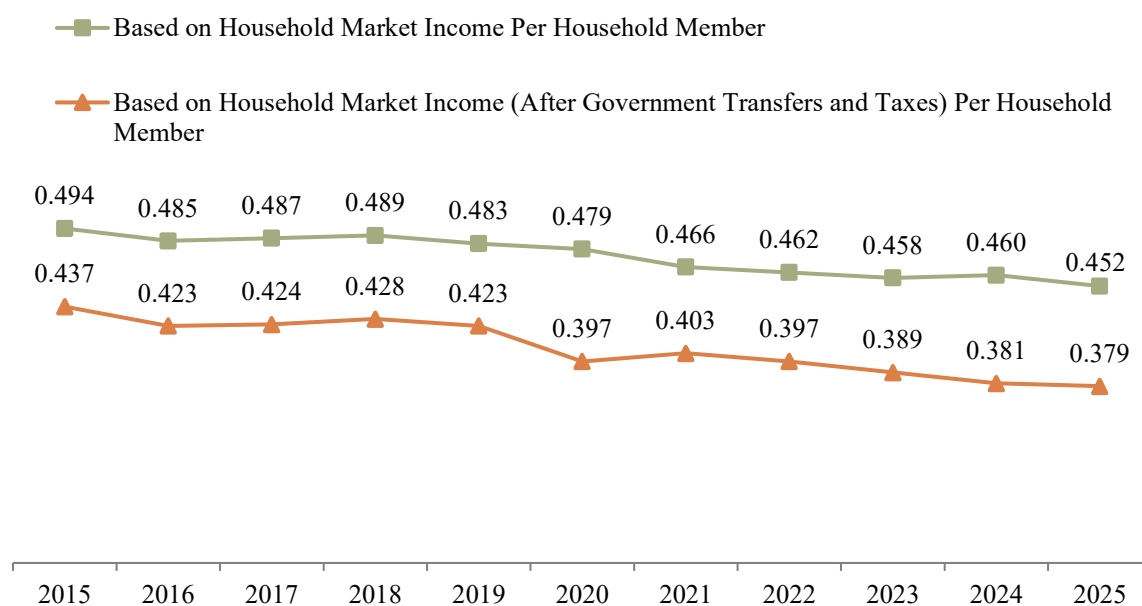
20 This section is based on household market income both before and after accounting for Government transfers and taxes.

Household Market Income Inequality Fell to Its Lowest Since 2015¹⁵

21 The Gini coefficient¹⁶ based on household market income per household member before Government transfers and taxes fell from 0.460 in 2024 to 0.452 in 2025, the lowest since records on household market income began in 2015 (Chart 10).

22 Government transfers and taxes continued to have a redistributive effect as they reduced the Gini coefficient based on household market income per household member in 2025 from 0.452 to 0.379. The Gini coefficient of 0.379 after accounting for Government transfers and taxes was lower than the 0.381 recorded in 2024, and the lowest since such records began in 2015.

Chart 10 Gini Coefficient Among Resident Households



Notes:

- Refer to Glossary for the Government transfers and taxes that were included in the paper.
- Data based on household market income (including regular Government contributions) can be found on [SingStat Table Builder](#).

¹⁵ Data on household market income are only available from 2015 onwards.

¹⁶ 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 income inequality. For more information on the Gini coefficient, please refer to Appendix A.

23 Internationally, there are differences in the methods adopted by different countries in computing the Gini coefficient, although the basic concept of the Gini coefficient is 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.

24 Based on the modified Organisation of Economic Co-operation and Development (OECD) scale, which is used by many developed countries ¹⁷, Singapore's Gini coefficient in 2025 would be 0.439 before Government transfers and taxes and 0.368 after Government transfers and taxes (Chart 11).

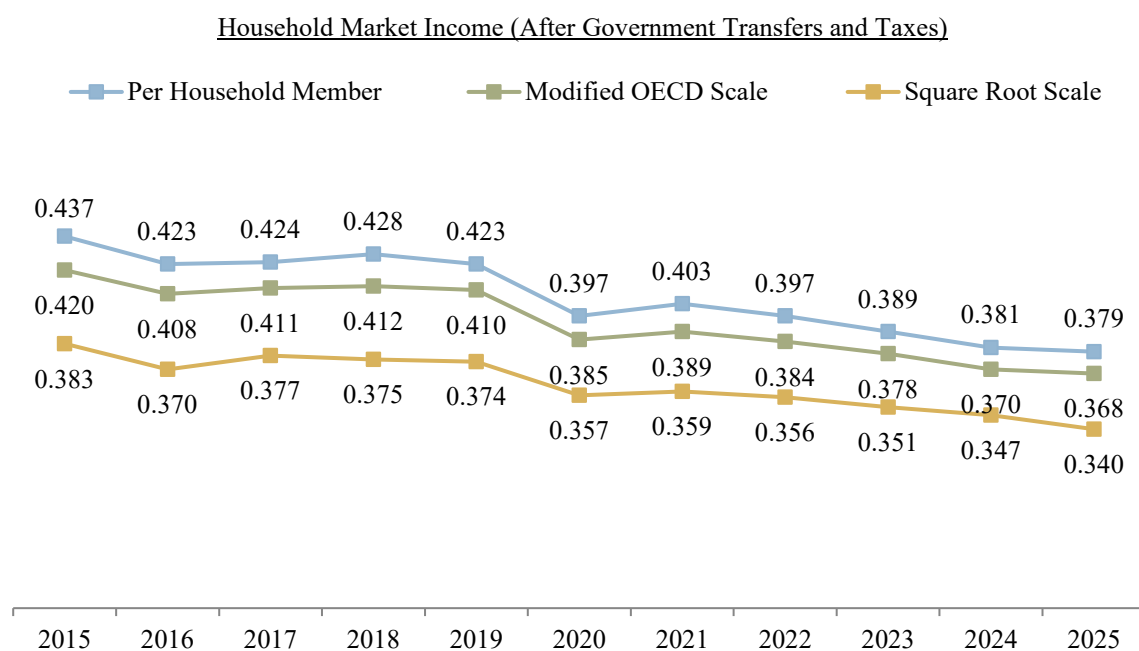
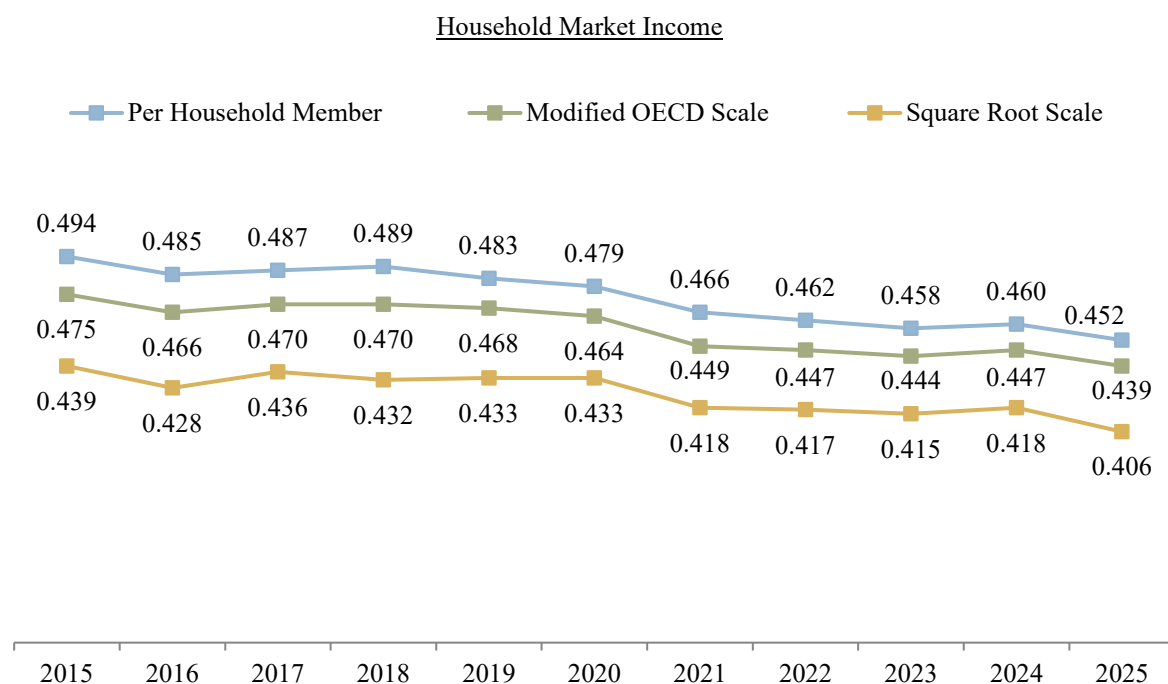
25 Another method is the square root scale, used by the OECD in its major reports on inequality¹⁸. Based on this method, Singapore's Gini coefficient in 2025 would be 0.406 before Government transfers and taxes and 0.340 after Government transfers and taxes.

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

¹⁷ 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.

¹⁸ 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 domestic workers would also be ranked. It should be noted that some OECD countries publish their own Gini coefficient using a different equivalence scale, and not the square root scale.

Chart 11 Gini Coefficient Based on Different Methods



Notes:

- 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).
- Refer to [SingStat Table Builder](#) to see how Gini coefficients ranked by household market income (including regular Government contributions) changed over time.

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).

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. From 2020, the term 'head of household' has been replaced with 'household reference person'.

Household market income

Household market income refers to income earned by households from the market economy. It comprises income from employment (including employer CPF contributions) and non-employment sources including investments (e.g., interests from savings and/or CPF balances, dividends from investments), rental, contributions from other households (e.g., allowance from children to parents not staying in the same household, alimony), pensions, annuities, royalties and regular payouts from CPF and insurance (i.e., CPF ElderShield and CareShield Life). For more information on the components included, please refer to the [Technical Note](#) on Household Income.

Household market income (including regular Government contributions)

Refers to the sum of market income and regular Government contributions.

Household market income (after Government transfers and taxes)

Refers to the sum of market income, regular and ad-hoc Government contributions, as well as the value of in-kind benefits received by households, after subtracting Government taxes.

Household market income per household member

Refers to household market income divided by the total number of members in the household.

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 household incomes from minimum to maximum. The first decile group is the first one-tenth, i.e., 10% of all households 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, a household may move from a higher to a lower decile in a particular year due to reduced income if a household member is temporarily unemployed, before moving up the deciles when the member resumes employment 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

A percentile indicates the relative position of a household, dividing all households into 100 equal parts based on their household incomes, arranged from minimum to maximum. 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.

Nominal change in income

Refers to the change in income without adjusting for inflation.

Real change in income

Refers to the change in income after adjusting for inflation. Nominal values are adjusted to real values using the Consumer Price Index (CPI).

$$R_t = \frac{Y_t}{CPI_t} * 100$$

where R_t : Real income in year t
 Y_t : Nominal income in year t
 CPI_t : CPI in year t

The CPI for All Items for the relevant household income group is used as the deflator to compute real income changes.

Household Income Group	CPI for All Items
Overall	Consumer Price Index (CPI), 2024 As Base Year
1 st and 2 nd Decile Groups	Consumer Price Index (CPI) By Household Income Group, Lowest 20%, 2024 As Base Year
3 rd – 8 th Decile Groups	Consumer Price Index (CPI) By Household Income Group, Middle 60%, 2024 As Base Year
9 th and 10 th Decile Groups	Consumer Price Index (CPI) By Household Income Group, Highest 20%, 2024 As Base Year

Note: Real change in average household income is derived using the CPI, 2024 as base year, while real change in median household income is derived using the CPI by household income group, middle 60%, 2024 as base year.

Government Transfers

Government transfers are unrequited assistance/benefits provided by the Government to households or individuals. These can be in cash or in-kind and can be classified into three categories:

- (i) Regular Government contributions: Recurring cash disbursements, top-ups or rebates (e.g., Workfare Income Supplement, GST Vouchers, Pioneer Generation MediSave Top-ups).
- (ii) Ad-hoc Government contributions: One-off disbursements (e.g., CDC Vouchers, Post-Secondary Education Account Top-ups, One-off Retirement Savings Bonus under the Majulah Package).
- (iii) Transfers in-kind: Value of in-kind benefits through subsidised services or goods (e.g., Education Subsidies, Centre-Based Infant and Child Care Subsidies).

Government Taxes

Government taxes are compulsory, unrequited payments made by households or individuals to the Government, in cash or in-kind.

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, 2020 and 2025 which are based on the Censuses of Population, the

General Household Survey 2005 and the Comprehensive Labour Force & Household Survey 2025. The income estimates are based on data as reported by survey respondents and from administrative sources where available. Survey estimates are subject to sampling variability.

Of the 33,000 housing units selected in the sample for the June Comprehensive Labour Force Survey 2025, some 1,507 households were excluded from the survey as they were unoccupied, non-residential or demolished. A total of 27,324 households responded to the survey, achieving an overall response rate of 86.8%.

Glossary for Government Transfers and Taxes

The following Government Transfers and Taxes are included in the relevant years when analysing household income inequality after accounting for Government transfers and taxes. Based on international standards and guidelines by the International Labour Organisation (ILO) and United Nations (UN) Expert Group on Household Income, capital housing transfers (e.g. CPF Housing Grant) that are large, lump sum and one-off payments have an effect beyond the year as well as an investment impact, and hence are not within the scope of household income statistics.

- a) Senior Citizen Bonus, National Service Recognition Awards/NS HOME Awards, Top-Ups to CPF and MediSave Accounts, GST Voucher, Pioneer Generation Package, Silver Support Scheme, Assurance Package, Cost-of-Living Special Payment, National Service (NS) LifeSG credits 2024, Majulah Package, SG60 Vouchers, SG Culture Pass, ActiveSG Credits from 2025, New Singapore Shares and Economic Restructuring Shares, Growth Dividends, NS Bonus, NS45 and NS50 vouchers, NS55 LifeSG credits, Goods and Services Tax (GST) Credits, Merdeka Generation Package, SG Bonus, Solidarity Payment and Care and Support Package, SingapoRediscovered Vouchers;
- b) Workfare Income Supplement (WIS), Workfare Training Support Scheme and Workfare Skills Support Scheme, Career Trial, SkillFuture Credit, SkillsFuture Work Study Programme, Critical Infocomm Technology Resource Programme Plus (CITREP+), National Silver Academy (NSA) Course Fee Subsidy, Employment Support for Persons with Disabilities and Ex-Offenders, SkillsFuture Career Transition Programme, SkillsFuture Mid-Career Training Allowance, Platform Workers CPF Transition Support, SkillsFuture JobSeeker Support Scheme, Re-Employment Support Scheme, Workfare Bonus, Workfare Bicentennial Bonus, Interim Financial Transport Assistance for WIS recipients, Silver IT Fest training subsidies, SkillsFuture Study and Fellowship Awards, Continuing Education and Training (CET)/SkillsFuture Qualification Award, WorkPro transport allowance from 2014 onwards, Self-employed Persons Income Relief Scheme (SIRS), Government Self Employed Person (SEP) Training Support Scheme, NTUC Driver Care Fund, Special Relief Fund, COVID-19 Driver Relief Fund, Wage Support for Self-Employed Tourist Guides, Leave of Absence (LOA)/Stay Home Notice (SHN) Support Programme Allowance and Quarantine Order Allowance, NTUC Care Fund (COVID-19), SGUnited Skills Programme and SGUnited Mid-Career Pathways Programme, Market and Hawker Centre Relief Fund, \$150 Relief for Private Hire Car Drivers, NTUC Freelancers and Self-Employed Unit (U FSE) Relief Scheme;
- c) Rebates on utilities, rental and service and conservancy charges, Enhancement for Active Seniors (EASE), public rental subsidies from 2003 onwards, Parenthood Provisional Housing Scheme from 2014 onwards, Climate Vouchers from 2024 onwards, Home Access Programme, Digital TV (DTV) Assistance Scheme and DTV Starter Kit, Solidarity Utilities Credit, Household Utilities

Credit;

- 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 Higher Education Community Bursary/ Institute of Technical Education (ITE) Community Scholarship from 2002 onwards, Higher Education Bursary, Polytechnic Foundation Programme Bursary, Post-Secondary Education Accounts top-up, Ministry of Education (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 from 2010 onwards, Industry Preparation for Pre-graduate (iPrep), Special Education Needs (SEN) Fund for Institutes of Higher Learning (IHLs), Independent School Bursary (ISB) from 2015 onwards, ITE Progression Award, NEU PC Plus Programme from 2014 onwards, Enhanced Learning in IT (ELITE) from 2010 onwards, Young Talent Programme, Short-Term Study Assistance Scheme (SSAS);
- e) Baby Bonus from 2001 onwards, top-ups to Child Development Account (CDA), CDA First Step, Baby Support Grant, centre-based infant and childcare subsidies from 2002 onwards, Ministry of Social and Family Development (MSF) Fostering Scheme allowance from 2016 onwards, Kindergarten Fee Assistance Scheme (KiFAS), Co-Funding for Assisted Conception Procedures, MediSave Grants for Newborns, MOE Kindergarten Care subsidies, Celebratory Gifts for NSmen, Passport Application Fee Waiver for Newborns, Early Intervention Programmes from 2023 onwards, Child LifeSG Credits, SG60 Baby Gift, Large Families Scheme;
- f) Schemes relating to healthcare, such as subsidies for medical bills incurred at Accident and Emergency (A&E), day surgery, hospitalisation episodes and MediShield Life subsidies. From 2006, include subsidies for medical bills incurred at specialist outpatient clinics and polyclinics, MediFund disbursements. Also include Health Promotion Board (HPB) health screening subsidies from 2002 onwards, Community Health Assist Scheme (CHAS) from 2009 onwards. From 2014 onwards, include Non-residential Intermediate and Long Term Care (ILTC) services, Nursing Home Respite Care, Screen for Life, School-based Human Papillomavirus (HPV) Vaccination, Vaccinations and Childhood Development Screening Subsidies, Subsidised COVID-19 Vaccines, Healthier SG, Haze Subsidy Scheme, Interim Caregiver Scheme, Transitional Convalescent Facility, Transitional Care Services, Hospital to Home (H2H) services, Matched MediSave contribution for SEP, Flu Subsidy Scheme;
- g) Interim Disability Assistance Programme (IDAPE) from 2002 onwards, Community Care (ComCare) programmes from 2004 onwards, Caregivers Training Grant and Home Ownership Plus Education Scheme from 2007 onwards, Assistive Technology Fund in relevant years, Home Caregiving Grant, Enabling

Transport Subsidy Scheme, Taxi Subsidy Scheme, Seniors' Mobility & Enabling Fund, Elderfund, Careshield Life Subsidies, Mobile Access for Seniors, Community Development Council (CDC) Voucher Scheme, Matched Retirement Savings Scheme, DigitalAccess@Home, ComLink+ Progress Package for Employment, Foreign Domestic Worker Grant, Interim Financial Transport Assistance for Persons with Disabilities, Grocery Vouchers, Temporary Relief Fund, COVID-19 Support Grant, COVID-19 Recovery Grant, COVID-19 Recovery Grant – Temporary;

- h) CPF Deferment Bonus from 2008 onwards, CPF Life Bonus and Voluntary Deferment Bonus from 2009 onwards, Free Masks disbursed by Government, one-off petrol duty rebates in 2021;
- i) Taxes include income tax and other taxes net of tax rebates, such as GST, migrant domestic worker levy, vehicle-related taxes, alcohol tax, tobacco tax, water conservation tax and property tax.

Abbreviations

HDB	Housing & Development Board
NTUC	National Trades Union Congress

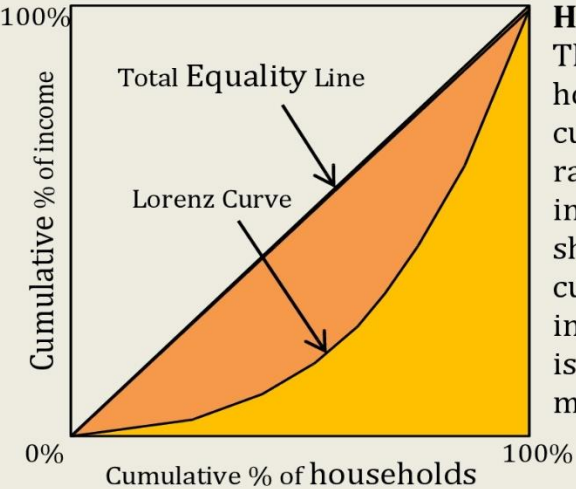
Understanding The Gini Coefficient

Appendix A

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

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 total equality, where every household has the same income. A Gini of one represents total inequality, where one household has all 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 Total Equality Line, the more unequal the income distribution.



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



Equivalence scales



Household income definitions



Population coverage



Illustrative Example: For a household comprising 2 adults and 2 children,

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

*Equivalence scales adjust the income of households so that households with different compositions and sizes can be analysed. It accounts for economies of scale among household members, where the needs or consumption of a household may not increase proportionately with each additional member.

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

Appendix B

Statistical Appendices

Household Characteristics

Table 1. Resident Households by Presence of Employed Person, 2000 – 2025

Table 2. Resident Households by Type of Dwelling, 2000 – 2025

Table 3. Average Household Size of Resident Households by Type of Dwelling, 2000 – 2025

Table 4. Average Number of Employed Persons Among Resident Households by Type of Dwelling, 2000 – 2025

Table 5. Characteristics of Resident Households by Deciles (Ranked by Household Market Income), 2015 - 2025

Overall Household Income Level and Change

Table 6. Resident Households by Monthly Household Market Income, 2015 – 2025

Table 7. Resident Households by Monthly Household Market Income Per Household Member, 2015 – 2025

Table 8. Average and Median Monthly Household Market Income Among Resident Households, 2015 – 2025

Table 9. Change in Average and Median Monthly Household Market Income Among Resident Households, 2015 – 2025

Table 10. Average and Median Monthly Household Market Income Per Household Member Among Resident Households, 2015 – 2025

Table 11. Change in Average and Median Monthly Household Market Income Per Household Member Among Resident Households, 2015 – 2025

Household Income Level by Type of Dwelling

Table 12. Average Monthly Household Market Income Among Resident Households by Type of Dwelling, 2015 – 2025

Table 13. Average Monthly Household Market Income Per Household Member Among Resident Households by Type of Dwelling, 2015 – 2025

Household Income Level by Deciles

Table 14. Average Monthly Household Market Income Among Resident Households by Deciles, 2015 – 2025

Table 15. Average Monthly Household Market Income Per Household Member Among Resident Households by Deciles, 2015 – 2025

Household Income Level at Selected Percentiles

Table 16. Monthly Household Market Income Among Resident Households at Selected Percentiles, 2015 – 2025

Table 17. Monthly Household Market Income Per Household Member Among Resident Households at Selected Percentiles, 2015 – 2025

Household Income by Income Source

Table 18. Average Monthly Household Market Income Per Household Member Among Resident Households by Income Source and Deciles, 2015 – 2025

Income Inequality

Table 19. Gini Coefficient Among Resident Households, 2015 – 2025

Table 20. Ratio of Monthly Household Market Income Per Household Member at the 90th Percentile to 10th Percentile Among Resident Households, 2015 – 2025

Government Transfers and Taxes Among Resident Households

Table 21. Average Annual Government Transfers Per Household Member Among Resident Households by Transfer Type, 2015 – 2025

Table 22. Average Annual Government Transfers Per Household Member Among Resident Households by Type of Dwelling, 2003 – 2025

Table 23. Average Annual Government Taxes Per Household Member Among Resident Households by Type of Dwelling, 2003 – 2025

Table 24. Average Annual Government Transfers Per Household Member Among Resident Households by Decile, 2015 – 2025

Table 25. Average Annual Government Taxes Per Household Member Among Resident Households by Decile, 2015 – 2025

Scan the following QR code to access the above data tables:



Alternatively, you may access the data tables at: <https://go.gov.sg/khitpaper>

Notations

- : Nil or negligible

Data from 2015 onwards can be obtained at SingStat Table Builder (i.e. At SingStat Table Builder, choose Households → Household Income)

www.tablebuilder.singstat.gov.sg

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