

# What Did Married Couple-Based Households with Young Children Spend On?

by Lam Xin Hua and Jervin Tan  
Household Surveys and Expenditure Division  
Singapore Department of Statistics

## Introduction

The Singapore Department of Statistics (DOS) conducts the Household Expenditure Survey (HES) every five years, since 1972/ 73, to collect detailed information on households' expenditure, socio-economic characteristics and ownership of consumer durables. It is carried out over a one-year period to cover different festive and seasonal expenditure of households.

Households with young children have different expenditure patterns compared to other households. Based on the results of the HES 2023, this article examines the expenditure patterns of married couple-based households with young children [1] and analyses how the presence of young children impacts household spending in major expenditure categories.

## Household Composition and Characteristics

In 2023, there were 333,650 married couple-based households with young children, which accounted for 23.5\*% of resident households (Chart 1). More specifically, 12.0% of resident households were married couple-based households with youngest child aged 6 years and below, whilst 11.6% had youngest child aged 7 to 15 years old.

Compared to all resident households, married couple-based households with young children tend to have larger household sizes and live in bigger types of dwelling/ private properties. In 2023, the average household size was 3.1 members among all resident households; it was 4.5 members among married couple-based households with young children, of whom 1.7 were children (Table 1). Furthermore, a larger proportion of married couple-based households with young children (28.1%) resided in private housing (i.e., Condominium & Private Apartment and Landed Properties) compared to all resident households (22.0%).

Married couple-based households with young children were more likely to employ domestic helpers and own cars. In 2023, 30.0% of these households employed a domestic helper, while 55.4% owned car(s). In contrast, among all resident households, the proportions were lower, with 16.2% employing a domestic helper and 36.3% owning car(s).

Chart 1: Composition of Households, 2023

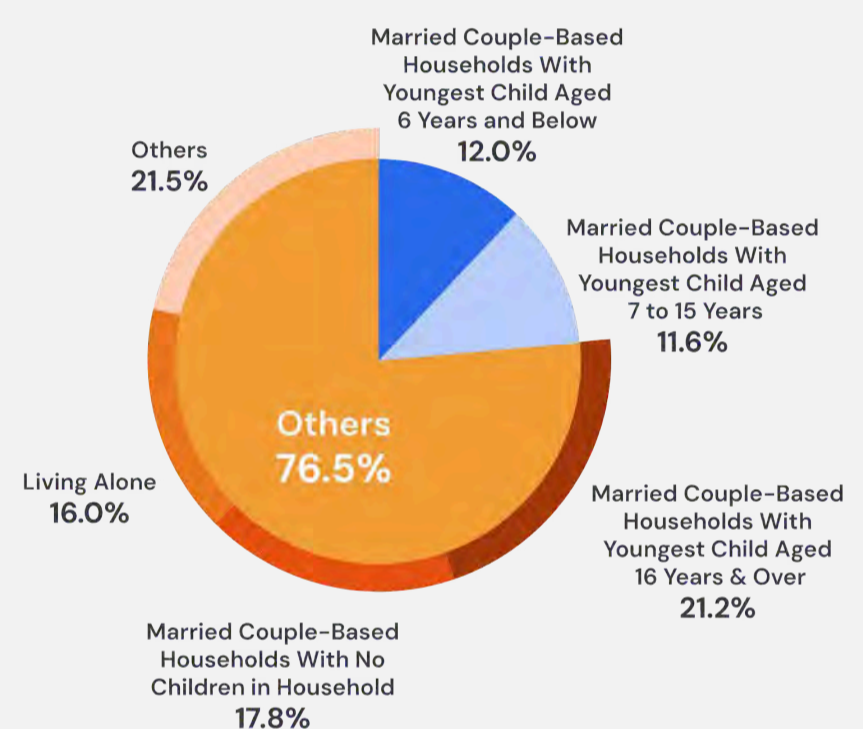


Table 1: Household Characteristics, 2023

	Resident Households	Married Couple-Based Households With Young Children		
		All	Youngest Child Aged 6 Years and Below	Youngest Child Aged 7 to 15 Years
<b>Average Household Size</b>	3.1	4.5	4.7	4.4
<b>Average Number of Working Persons</b>	1.6	1.8	1.8	1.8
<b>Average Number of Children Aged Below 16</b>	0.4	1.7	2.0	1.5
<b>Type of Dwelling (%)</b>	100.0	100.0	100.0	100.0
HDB Flats	77.7	71.7	74.0	69.3
HDB 1-2 room	7.0	2.4	3.2	1.7
HDB 3-room	17.0	9.6	9.6	9.5
HDB 4-room	31.3	33.1	36.2	29.8
HDB 5-room & Executive	22.4	26.6	24.9	28.4
Condominium & Private Apartment	17.2	23.7	22.3	25.2
Landed Properties	4.8	4.4	3.4	5.5
<b>Proportion with Migrant Domestic Worker (%)</b>	16.2	30.0	36.4	23.4
<b>Proportion with Cars (%)</b>	36.3	55.4	53.5	57.3

[1] For this study, married couple-based households with young children refer to households with a married household reference person and spouse, and living with child(ren) aged below 16 years.

\* Numbers may not add up to the totals due to rounding.

# Household Expenditure and Income

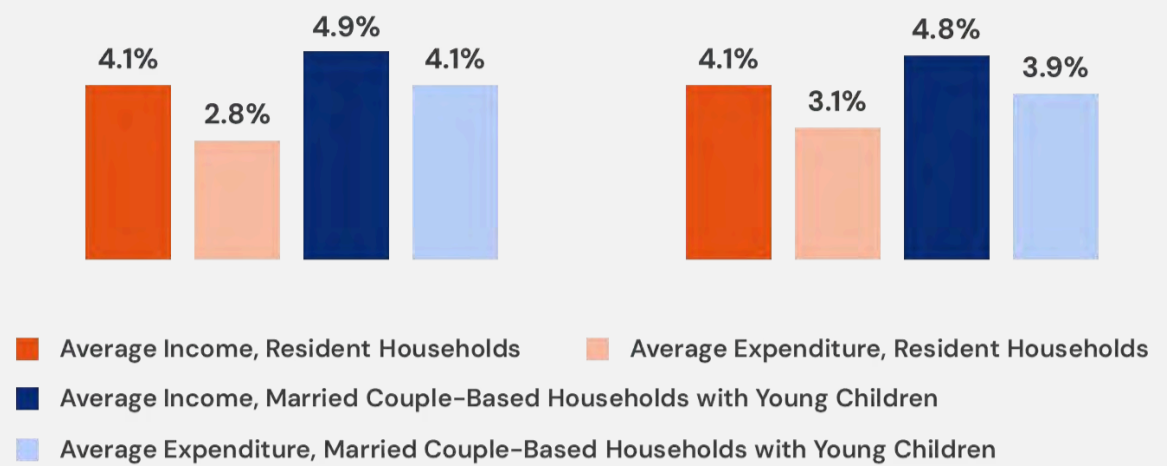
Comparing the HES 2017/ 18 and HES 2023, in the latest HES, household income growth outpaced household expenditure growth among married couple-based households with young children. Over this 5-year period, these households experienced a 4.9% per annum growth in their average monthly household income, outpacing the 4.1% per annum growth in their average monthly household expenditure (Chart 2).

Their average monthly household income per household member grew faster than their household expenditure per household member, increasing 4.8% per annum compared to 3.9% per annum.

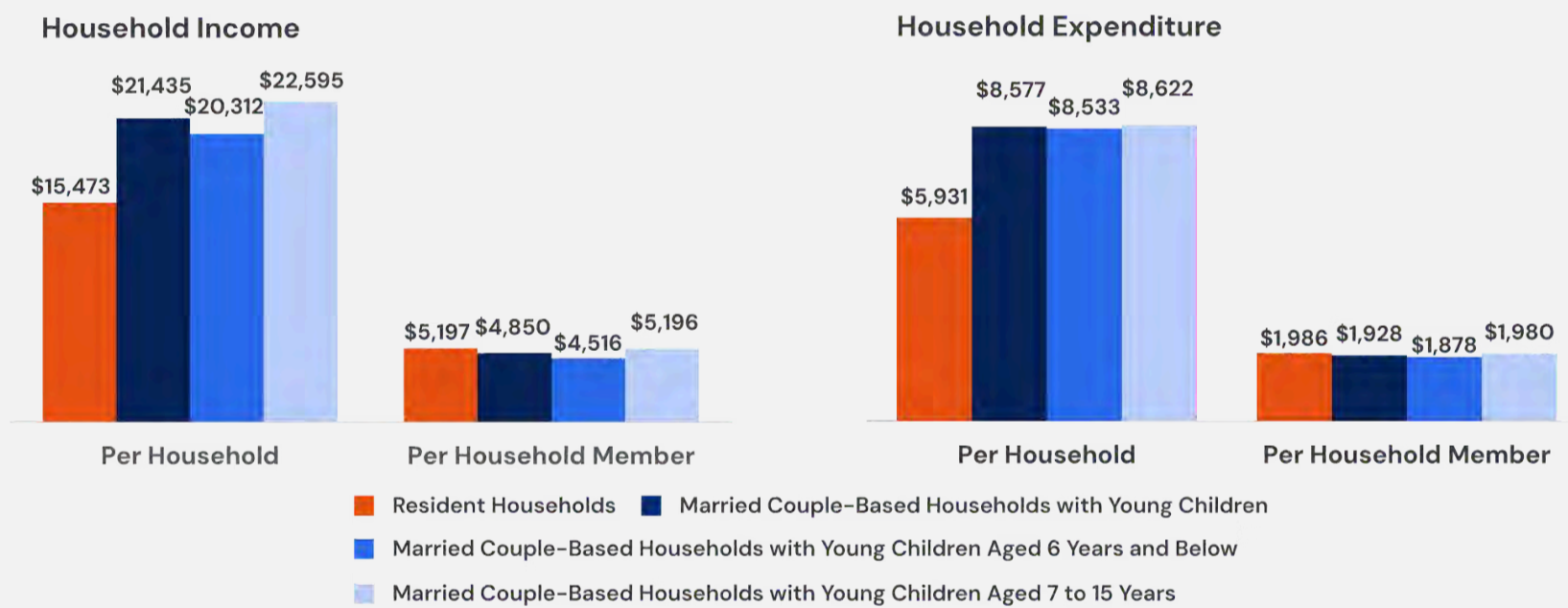
Compared to all resident households, married couple-based households with young children had on average higher household incomes while also incurring higher expenditure. In 2023, married couple-based households with young children had an average monthly household income of \$21,435 and expenditure of \$8,577, which were \$5,962 and \$2,646 more, respectively, than those of resident households (Chart 3).

Taking household size into account, the average monthly household income and expenditure per household member among married couple-based households with young children were marginally lower than those in resident households, earning \$347 less and spending \$58 less, respectively. This was due to larger household sizes that married couple-based households with young children have on average.

**Chart 2: Average Annual Change in Monthly Household Income and Household Expenditure, HES 2017/ 18 - 2023**

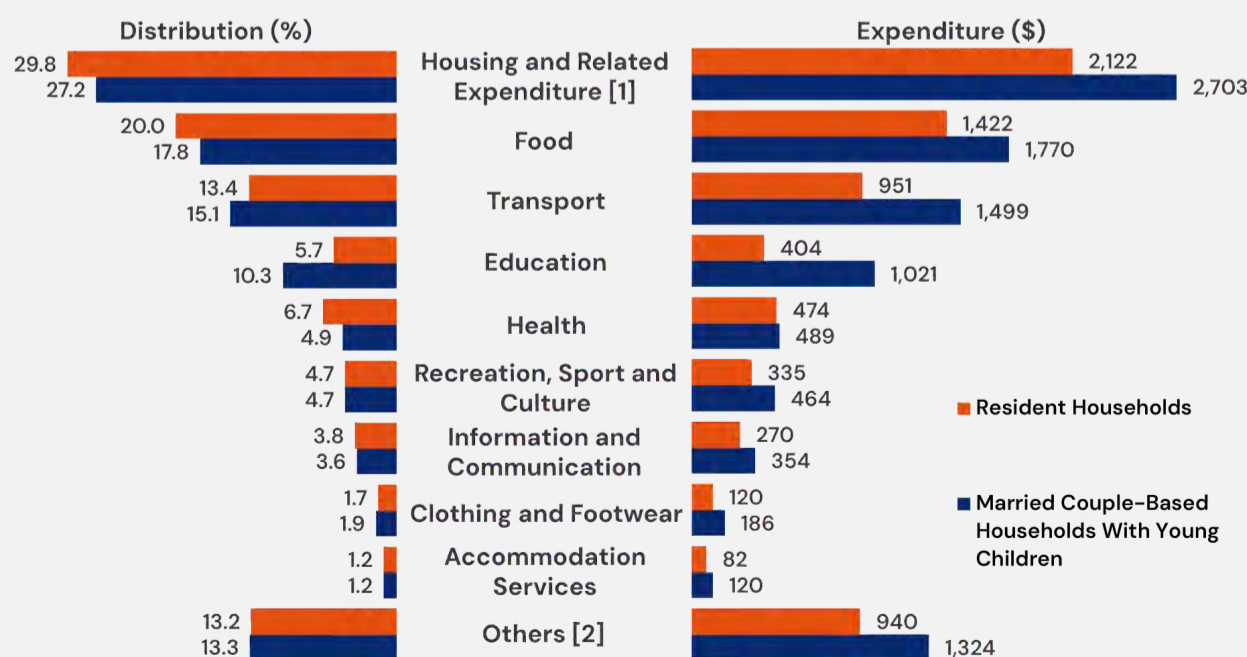


**Chart 3: Average Monthly Household Income and Expenditure of Resident Households and Married Couple-based Households with Young Children, 2023**



# Household Expenditure Patterns

**Chart 4: Average Monthly Household Expenditure [1] Among Resident Households by Type of Goods and Services, 2023**



Housing and related expenditure, food, transport and education accounted for the largest share of household expenditure for married couple-based households with young children, collectively accounting for 70.4% of their monthly household expenditure in 2023 (Chart 4).

[1] Expenditure includes imputed rental of owner-occupied accommodation.  
 [2] Others include expenditure on miscellaneous goods and services, including personal care services such as hairdressing and social services, expenditure on insurance and financial services, and expenditure on alcoholic beverages and tobacco.

## Housing and Related Expenditure

Married couple-based households with young children had higher housing and related expenditure than all resident households, mainly due to their larger household sizes and type of dwelling (Table 2). In addition, married couple-based households with young children spent more on salary for migrant domestic worker as a larger proportion of them employed a migrant domestic worker.

On a per household member basis, married couple-based households with young children had lower housing and related expenditure than all resident households, reflecting the economies of scale from living together.

**Table 2: Average Monthly Household Expenditure [3] on Housing and Related Expenditure, 2023**

	Per Household				Per Household Member			
	Resident Households	Married Couple-Based Households With Young Children			Resident Households	Married Couple-Based Households With Young Children		
		All	Youngest Child Aged 6 Years and Below	Youngest Child Aged 7 to 15 Years		All	Youngest Child Aged 6 Years and Below	Youngest Child Aged 7 to 15 Years
<b>Housing and Related Expenditure [3]</b>	<b>\$2,122</b>	<b>\$2,703</b>	<b>\$2,700</b>	<b>\$2,707</b>	<b>\$787</b>	<b>\$606</b>	<b>\$590</b>	<b>\$623</b>
Furnishing, Household Equipment and Routine Household Maintenance	\$385	\$612	\$695	\$528	\$120	\$129	\$144	\$114
Salary for Migrant Domestic Worker	\$120	\$223	\$269	\$175	\$29	\$42	\$50	\$33
Utilities, Maintenance and Repairs of Dwelling and Actual Rental	\$550	\$738	\$747	\$728	\$219	\$171	\$168	\$174
Imputed Rental of Owner-Occupied Accommodation	\$1,188	\$1,353	\$1,258	\$1,451	\$448	\$306	\$278	\$334

## Food

Reflecting their larger household size, married couple-based households with young children spent more on food than all resident households (Table 3). In particular, married couple-based households with youngest child aged 6 years and below spent less on dining out compared to those with youngest child aged 7 to 15 years. In 2023, 63.0% of their food expenditure was on dining out, lower than the 67.9% for all resident households.

After accounting for household size, married couple-based households with young children spent less on food per member than all resident households.

**Table 3: Average Monthly Household Expenditure [3] on Food, 2023**

	Per Household				Per Household Member			
	Resident Households	Married Couple-Based Households With Young Children			Resident Households	Married Couple-Based Households With Young Children		
		All	Youngest Child Aged 6 Years and Below	Youngest Child Aged 7 to 15 Years		All	Youngest Child Aged 6 Years and Below	Youngest Child Aged 7 to 15 Years
<b>Food</b>	<b>\$1,422</b>	<b>\$1,770</b>	<b>\$1,699</b>	<b>\$1,844</b>	<b>\$486</b>	<b>\$402</b>	<b>\$379</b>	<b>\$426</b>
Food and Non-Alcoholic Beverages	\$456	\$613	\$629	\$597	\$151	\$136	\$137	\$135
Food and Beverage Serving Services **	\$966	\$1,157	\$1,070	\$1,247	\$334	\$267	\$243	\$291

\*\* Food and Beverage Serving Services include meals bought from restaurants, cafes, hawker centres, food courts, coffee shops and food kiosks.

[3] The average monthly household expenditure on selected goods and services is computed based on households within the group, regardless of whether they incurred expenditure on the goods and services.

## Transport

Married couple-based households with young children allocated a larger share of their expenditure to transport (15.1%) compared to resident households (13.4%) in 2023 (Table 4).

Their higher transport expenditure share was mainly due to higher private road transport expenditure, reflecting their higher car ownership. Similarly, married couple-based households with young children spent more on public transport, which included the average monthly spending of about \$25\*\*\* on school bus in 2023.

**Table 4: Average Monthly Household Expenditure [3] on Transport, 2023**

	Per Household				Per Household Member			
	Resident Households	Married Couple-Based Households With Young Children			Resident Households	Married Couple-Based Households With Young Children		
		All	Youngest Child Aged 6 Years and Below	Youngest Child Aged 7 to 15 Years		All	Youngest Child Aged 6 Years and Below	Youngest Child Aged 7 to 15 Years
<b>Transport</b>	<b>\$951</b>	<b>\$1,499</b>	<b>\$1,476</b>	<b>\$1,522</b>	<b>\$300</b>	<b>\$334</b>	<b>\$325</b>	<b>\$344</b>
Private Road Transport	\$678	\$1,129	\$1,117	\$1,141	\$205	\$250	\$245	\$256
Public Road Transport	\$174	\$212	\$203	\$221	\$61	\$49	\$46	\$51
Passenger transport to and from school (e.g., school bus, mini-bus) ***	\$6	\$25	\$25	\$24	\$1	\$5	\$5	\$6
Other Transport	\$100	\$159	\$157	\$160	\$33	\$36	\$34	\$37

\*\*\* In 2023, about 10% of households with young children incurred expenditure on passenger transport to and from school.

## Education and Infant Care

Married couple-based households with young children allocated a larger share of their expenditure to education (10.3%) compared to resident households (5.7%) in 2023. Their relatively higher spending on education reflected the presence of school-going children, as more than 82% of education expenditure incurred by married couple-based households with young children were on pre-primary, primary, and secondary education, as well as private tuition (Table 5).

Married couple-based households with youngest child aged 7 to 15 years spent \$1,058 monthly on education, higher than the \$984 spent by those with youngest child aged 6 years and below. The former group spent more on primary, secondary, and tertiary education, as well as on private tuition, while the latter spent more on pre-primary education including playgroup, childcare and kindergarten.

On average, married couple-based households with youngest child aged 6 years and below spent \$52\*\*\*\* monthly on infant care (for infants aged 2 to 18 months old).

**Table 5: Average Monthly Household Expenditure [3] on Education and Infant Care, 2023**

	Per Household				Per Household Member			
	Resident Households	Married Couple-Based Households With Young Children			Resident Households	Married Couple-Based Households With Young Children		
		All	Youngest Child Aged 6 Years and Below	Youngest Child Aged 7 to 15 Years		All	Youngest Child Aged 6 Years and Below	Youngest Child Aged 7 to 15 Years
<b>Education</b>	<b>\$404</b>	<b>\$1,021</b>	<b>\$984</b>	<b>\$1,058</b>	<b>\$103</b>	<b>\$226</b>	<b>\$212</b>	<b>\$240</b>
Pre-primary Education <sup>^</sup>	\$75	\$281	\$552	\$0	\$17	\$63	\$123	\$0
Primary and Secondary Education	\$46	\$168	\$76	\$263	\$11	\$38	\$16	\$61
Post-Secondary, Polytechnic, Professional Qualifications and Other Diploma Courses and University Education	\$154	\$113	\$40	\$188	\$46	\$24	\$10	\$39
Private Tuition	\$105	\$389	\$235	\$548	\$24	\$85	\$46	\$126
Other Education	\$25	\$71	\$82	\$59	\$7	\$15	\$17	\$14
<b>Personal Care, Social Services and Miscellaneous Goods and Services</b>	<b>\$285</b>	<b>\$406</b>	<b>\$474</b>	<b>\$336</b>	<b>\$97</b>	<b>\$92</b>	<b>\$107</b>	<b>\$76</b>
Infant Care****	\$8	\$26	\$52	\$0	\$2	\$7	\$13	\$0

<sup>^</sup> Includes expenditure on playgroup, childcare centres, kindergarten, and other pre-primary education (e.g., private and international schools).

\*\*\*\* In 2023, about 6% of married couple-based households with youngest child aged 6 years and below incurred expenditure on infant care.

[3] The average monthly household expenditure on selected goods and services is computed based on households within the group, regardless of whether they incurred expenditure on the goods and services.

# Impact of Government Transfers

Regular and ad-hoc government transfers supplemented household income and helped households cope with their expenditure.

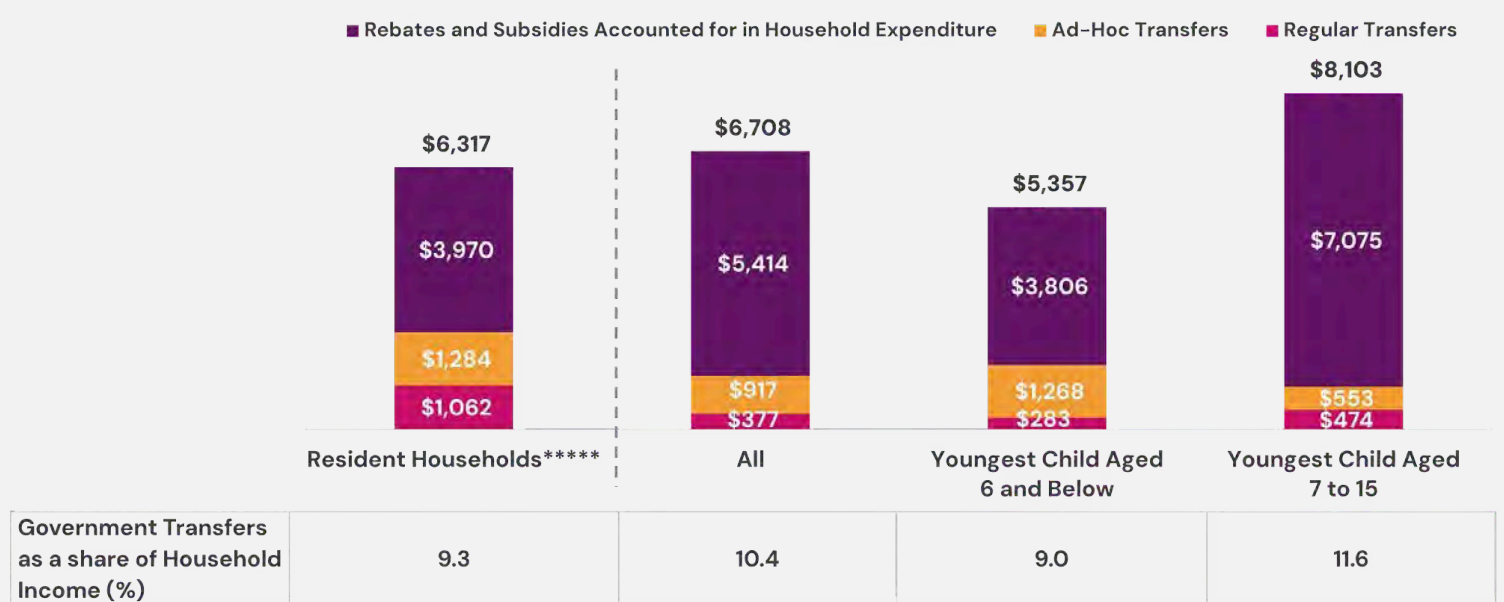
Households also benefited from government transfers in the form of rebates and subsidies (e.g., subsidies on education services [4], and outpatient care subsidies) where the prices of services offered reflected the reduced prices and thus lowering their household expenditure.

Government transfers received by households are dependent on the household composition. For example, households with school-going children will receive education subsidies while those without will not. Households with youngest child aged 6 years and below would receive government transfers relating to newborn (e.g., Baby Bonus and Medisave Grant for Newborns), preschool (e.g., Early Childhood Development Agency Kindergarten Fee Assistance Scheme (KiFAS) and Infant Care and Child Care Subsidies). Households with youngest child aged between 7 to 15 years would receive government transfers for other education-related subsidies and rebates (e.g., Post-Secondary Education Account top-up and subsidised school fees for primary and above level). These are in addition to other government transfers, including Community Development Council Vouchers and Assurance Package Cash Payouts. They would, however, be less likely to receive government transfers intended for other demographics, e.g., Cost of Living (COL) Seniors' Bonus.

Including rebates and subsidies, the average annual government transfers per household member received by married couple-based households with youngest child aged 6 years and below was \$5,357, representing 9.0% of their average annual household income per household member after government transfers (Chart 5).

Married couple-based households with youngest child aged 7 to 15 years received more government transfers, at \$8,103 per household member per year, due to more education-related transfers and subsidies received. This amounted to 11.6% of their average annual household income per household member after government transfers.

**Chart 5: Average Annual Household Government Transfers<sup>^^</sup> Per Household Member, 2023**



<sup>^^</sup> Include social assistance and bursaries, scholarships and fellowships provided by the government.

\*\*\*\* The proportion of households comprising solely non-employed persons aged 65 years and over accounted for 9.3% of the resident households in 2023. Due to more government transfers intended for this group, government transfers represented 34.3% of their average annual household income per household member after government transfers. Excluding households comprising solely non-employed persons aged 65 years and over, resident households received an annual average government transfer of \$5,822 per household member, or 8.2%, of their annual household income per household member after government transfers.

## Conclusion

The analysis of married couple-based households with young children reflects the differences in spending patterns compared to average resident households. These households have specific responsibilities such as caring for children and their education needs, leading to higher expenditure on transport and education. Uncovering these insights allow policymakers and businesses to have a better understanding of the evolving needs of families in Singapore.

[4] The data on government transfers exclude subsidies for preschools under the Anchor and Partner Operator (AOP and POP) scheme, which receive funding to keep to fee caps. In 2023, fee caps were \$680 and \$720 for AOPs and POPs, respectively. These implicit government transfers directly subsidise the preschool fees and would be reflected as lower household expenditure in the HES data.

### Keen to perform deeper analyses as a Researcher?

The HES datasets are accessible via DOS's Anonymised Microdata Access Programme (AMAP), which facilitates research using DOS anonymised microdata in a safe environment (DOS Innovation Data Lab).



SingStat Website

#### Anonymised Microdata Access Programme (AMAP)

Eligible academic researchers can have access to selected datasets to address important research questions. The programme supports complex analyses like advanced econometrics and regression studies t...

