Household Expenditure Survey 2017/2018

Average monthly household income has risen faster than average monthly household expenditure since 2012.

Income: 2.4%

- Singapore resident households’ average monthly income from all sources rose 2.4% per year in nominal terms (or 2.2% in real terms).

Expenditure: 0.8%

- In comparison, household expenditure on goods and services increased 0.8% per year.

Average monthly household income growth was faster for resident households in the lowest 20% income group, at 2.8% per year in nominal terms (or 2.9% in real terms), than for those in the top 20% income group, at 1.6% per year in nominal terms (or 1.5% in real terms).

Housing and related expenses (28.9%), food (20.3%) and transport (13.2%) continued to account for the largest shares of household expenditure.

Standard of living has improved with high ownership of consumer durables among all resident households.

- The ownership of many consumer durables such as television sets, washing machines and mobile phones was near universal (96–98% in 2017/18) among all resident households, including those in the lower income groups and smaller HDB flat types.

- Resident households living in HDB 1- and 2-room flats saw significant increases in their ownership of air-conditioners, and access to the Internet.
Households spent an average of $4,906 a month on goods and services, an increase of 0.8 per cent per annum from the $4,724 in 2012/13.

In 2017/18, housing**, food and transport accounted for the largest shares of monthly household expenditure. Collectively, they contributed to 62 per cent of monthly household expenditure, slightly lower than the 65 per cent recorded in 2012/13.
AVERAGE MONTHLY HOUSEHOLD EXPENDITURE IN 2017/18

BREAKDOWN BY TYPES OF GOODS AND SERVICES

FOOD
- Hawker Centres, Food Courts, and Coffee Shops: $437
- Food & Non-Alcoholic Beverages: $389
- Restaurants, Cafes and Pubs: $296

TRANSPORT
- Private Road Transport: $507
- Public Road Transport: $175
- Passenger Transport by Air: $96

RECREATION AND CULTURE
- Package Holiday: $178
- Information Processing Equipment: $31
- Newspaper, Books and Stationery: $18

HOUSING AND RELATED EXPENDITURE
- Housing and Utilities: $428
- Furnishing and Household Maintenance: $282

EDUCATIONAL SERVICES
- University Education: $120
- Private Tuition and Other Educational Courses: $112

HEALTH
- Outpatient Services: $172

COMMUNICATION
- Telecommunication Services: $222
- Telecommunication Equipment: $18

CLOTHING AND FOOTWEAR
- Clothing: $87
- Footwear: $26

ACCOMMODATION SERVICES
- Overseas Hotel: $85

OTHERS
- Insurance: $371
- Personal Care: $130

FOOTNOTES

- Expenditure excludes imputed rental of owner-occupied accommodation. As it is neither a cash outlay nor income, imputed rent is included only when analysing the detailed share of household expenditure by goods and services.
- Expenditure includes imputed rental of owner-occupied accommodation.
- Others include expenditure on miscellaneous goods and services, including personal care services such as hairdressing, social support services and insurance, and expenditure on alcoholic beverages and tobacco.
In 2017/18, Singapore resident households’ average monthly household income from all sources rose to $11,777 from $10,467 in 2012/13.

**Average monthly household income rose 2.4 per cent per annum in nominal terms between 2012/13 and 2017/18.**

On a per household member basis, average monthly household income grew at a faster rate, to $3,940 in 2017/18, up from $3,296 in 2012/13.

**Employment income** remained the largest source of income among households. In 2017/18, employment income accounted for about 79 per cent of total household income.

**Business income**

- **2007/08**: $892
- **2012/13**: $1,151
- **2017/18**: $1,203

Average Annual Growth 2012/13 - 2017/18: +0.9%

**Non-work income**

- **2007/08**: $408
- **2012/13**: $1,065
- **2017/18**: $1,256

Average Annual Growth 2012/13 - 2017/18: +3.4%
BY INCOME GROUPS**

By income groups, average monthly household income increased for all groups between 2012/13 and 2017/18. Average monthly income of households increased by 1.6 per cent per annum in nominal terms for the top 20% income group, and by 2.7 to 3.3 per cent per annum for the other groups.

<table>
<thead>
<tr>
<th>Income Group</th>
<th>Monthly Income</th>
<th>Annual Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>1st-20th</td>
<td>$2,235</td>
<td>+2.8%</td>
</tr>
<tr>
<td>21st-40th</td>
<td>$5,981</td>
<td>+2.7%</td>
</tr>
<tr>
<td>41st-60th</td>
<td>$9,678</td>
<td>+3.0%</td>
</tr>
<tr>
<td>61st-80th</td>
<td>$14,407</td>
<td>+3.3%</td>
</tr>
<tr>
<td>81st-100th</td>
<td>$26,587</td>
<td>+1.6%</td>
</tr>
</tbody>
</table>

BY TYPE OF DWELLING

By housing types, households living in HDB 1- and 2-room flats experienced the highest income growth, at 6.3 per cent per annum in nominal terms.

<table>
<thead>
<tr>
<th>Dwelling Type</th>
<th>Monthly Income</th>
<th>Annual Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>HDB 1- &amp; 2-Room</td>
<td>$2,521</td>
<td>+6.3%</td>
</tr>
<tr>
<td>HDB 3-Room</td>
<td>$5,868</td>
<td>+2.9%</td>
</tr>
<tr>
<td>HDB 4-Room</td>
<td>$8,827</td>
<td>+1.9%</td>
</tr>
<tr>
<td>HDB 5-Room &amp; Executive</td>
<td>$12,244</td>
<td>+2.2%</td>
</tr>
<tr>
<td>Condominiums &amp; Other Apartments</td>
<td>$21,830</td>
<td>+1.2%</td>
</tr>
<tr>
<td>Landed Properties</td>
<td>$28,937</td>
<td>+2.1%</td>
</tr>
</tbody>
</table>

FOOTNOTES

* Income data include employer CPF contributions.
** Based on ranking of all resident households by their monthly household income from all sources per household member (including employer CPF contributions).
# Includes HDB Studio Apartments.
Changes in the ownership of consumer durables reflect improvements in households’ standard of living, as well as technological and lifestyle changes. The ownership of consumer durables such as television sets, washing machines and mobile phones was near universal at between 96 and 98 per cent in 2017/18 among all households.

Download the HES 2017/18 Publication for more data and analyses on Singapore’s household expenditure.

*Data is only available for selected years as shown
Respondents had the option to submit their survey returns via the HES online submission website. Mobile submission was also available. Respondents had the option to upload photos of the receipts from their purchases during the recording period.

Trained interviewers conducted the survey using a tablet. Respondents were provided with booklets to record their daily expenses.

Households selected to participate in the Household Expenditure Survey (HES) were notified by post.

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