

occasional paper  
on  
household statistics

**HOUSING MOBILITY  
BETWEEN 1995 AND 2005**

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# HOUSING MOBILITY BETWEEN 1995 AND 2005

## I Introduction

1 With ample housing supply, many Singapore resident households have changed their residence during the last decade. In tandem with the strong aspirations of Singaporeans for larger and better forms of housing, there is a substantial amount of residential mobility towards larger housing. At the same time, some households have shifted to smaller housing to cash out the value of their residential properties or for other personal reasons (e.g. less space may be required when the household composition changes).

2 This paper examines the housing mobility of Singapore resident households<sup>1</sup> during the last decade. The study is based on persons who were household heads in 1995 and housing mobility is determined by comparing their type of dwelling in 1995 and 2005. For heads of households who shifted more than once during 1995-2005, the type of dwelling in 1995 is used to determine whether they have moved to bigger or smaller units<sup>2</sup>.

3 For the purpose of this paper, a classification of housing mobility has been developed (Table 1). Households moving from a lower category to a higher category would be deemed to have shifted to bigger dwelling units. Those moving from a higher category to a lower category would be deemed to have shifted to smaller dwelling units<sup>3</sup>.

Table 1 Classification of Housing Mobility

<b>Ranking</b>	<b>Category</b>
1 (lowest)	HDB 1-Room Flats
2	HDB 2-Room Flats
3	HDB 3-Room Flats
4	HDB 4-Room Flats
5	HDB 5-Room Flats
6	HDB Executive Flats
7	HUDC Flats/Government Executive Flats
8	Condominiums and private apartments
9	Terrace Houses
10	Semi-detached Houses
11 (highest)	Bungalows

<sup>1</sup> Resident households refer to those headed by Singapore citizens and permanent residents.

<sup>2</sup> To illustrate, consider a household who occupied a HDB 3-room flat in 1995, shifted to a HDB 4-room flat in 1996, and then shifted to another HDB 4-room flat in 2004. This household would be considered to have shifted to a larger flat between 1995 and 2005 in this study.

<sup>3</sup> Certain assumptions are made to derive the above ranking. For example, it is assumed that private properties are larger and better than HUDC or government executive flats. Likewise, executive flats are deemed to be better than HDB 5-room flats, which in turn, are bigger and better than flats with fewer rooms. These correspond roughly to the market values and market perceptions on the size and quality of these properties. The location of the property, tenure and floor/land area and actual purchase price of the property are not taken into consideration as such information is not available.

4 Data are drawn from the General Household Survey 1995 conducted by the Singapore Department of Statistics (DOS) and administrative records.

## II Propensity to Change Residence

### High Propensity to Change Residence

5 There was significant residential movement during the last decade. About half of the 1995 cohort of household heads shifted house between 1995 and 2005 (Table 2).

Table 2 1995 Cohort of Household Heads by Residential Movement

	Number	Per Cent
Total	677,500	100.0
Did Not Shift House During 1995-2005	324,000	47.8
Shifted House During 1995-2005	353,500	52.2

### ... among Households from Smaller Flat Types

6 Residential movement was relatively high among the 1995 cohort of household heads who stayed in HDB 1-room or 2-room flats. About 56 per cent of HDB 1-roomers and 62 per cent of HDB 2-roomers in 1995 changed residence between 1995 and 2005 (Table 3).

7 For the majority of the household heads who occupied HDB 3-room or 4-room flats in 1995 (64 per cent), residential movement was also relatively high. Among the HDB 3-roomers in 1995, 56 per cent changed residence between 1995 and 2005. Among the HDB 4-roomers, 50 per cent did so.

Table 3 1995 Cohort of Household Heads by House Type in 1995

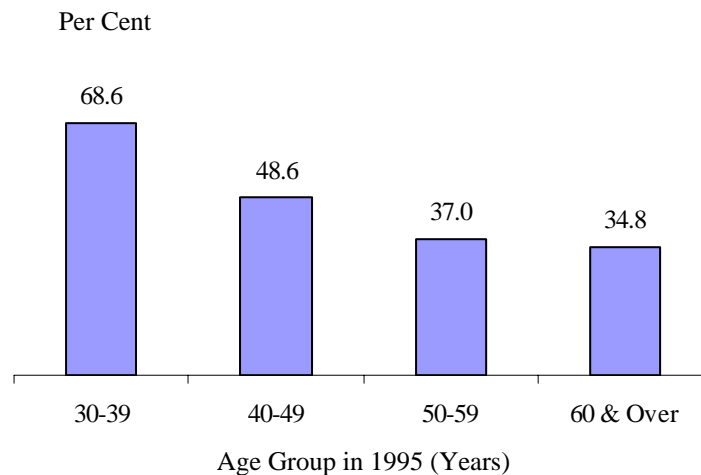
House Type in 1995	Percentage Distribution In 1995	Per Cent Proportion Shifted House Between 1995 and 2005
Total <sup>1</sup>	100.0	52
HDB Flats	88.7	53
1-Room	2.6	56
2-Room	3.9	62
3-Room	32.3	56
4-Room	31.4	50
5-Room	13.3	49
Executive	5.2	56
Private Flats/Condominiums	4.0	56
Landed Houses	6.1	37

1) Total includes HUDC/Government Executive Flats.

... among Younger Households

8 Younger households have higher propensity to change residence. Among household heads aged 30-39 years in 1995, 69 per cent changed residence between 1995 and 2005 (Chart 1). The proportion moving to a different dwelling unit was less than 40 per cent of those aged 50 years and over in 1995.

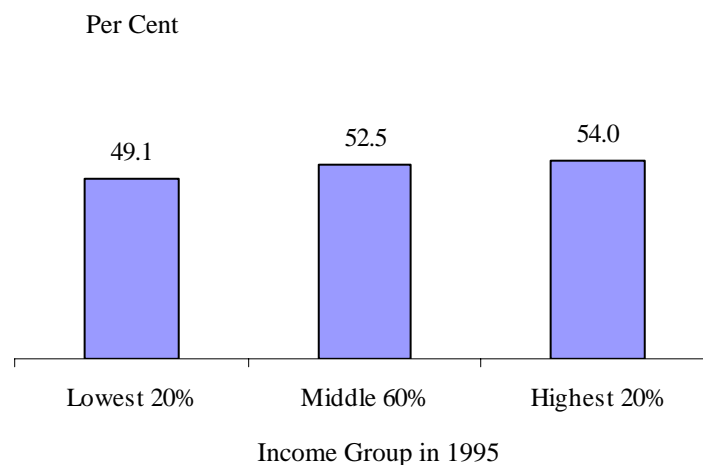
Chart 1 Proportion of Household Heads in 1995 Cohort who Shifted Residence Between 1995 and 2005 By Age Group in 1995



... among Higher-Income Households

9 Slightly more than half (53 – 54 per cent) of household heads in the middle 60%<sup>4</sup> and top 20%<sup>4</sup> in 1995 changed residence between 1995 and 2005. In comparison, 49 per cent of household heads in the lowest 20%<sup>4</sup> in 1995 shifted house (Chart 2).

Chart 2 Proportion of Household Heads in 1995 Cohort who Shifted Residence Between 1995 and 2005 By Income Group in 1995



<sup>4</sup> In this paper, resident households are categorized into three broad income groups according to their per capita monthly household income from work in 1995: the lowest 20% (i.e. 1<sup>st</sup> – 20<sup>th</sup> percentiles), the middle 60% (i.e. 21<sup>st</sup> – 80<sup>th</sup> percentiles) and the top 20% (i.e. 81<sup>st</sup> – 100<sup>th</sup> percentiles).

### III Propensity to Shift to Bigger House Type Among Home Movers

#### Six in Ten of Home Movers Shifted to Bigger House Type

10 Of the estimated 354,000 household heads who changed residence during 1995-2005, some 219,000 or 62 per cent shifted to a bigger house type (Table 4). Another 20 per cent moved laterally to the same house type, while the remaining 18 per cent shifted to a smaller house type.

Table 4 Home Movers among the 1995 Cohort by Type of Move

	Number	Per Cent
Total	353,500	100.0
Shifted to Bigger House Type	218,600	61.8
Shifted to Same House Type	69,700	19.7
Shifted to Smaller House Type	65,200	18.4

#### Upward Residential Mobility Among Home Movers from Smaller Flat Types

11 Upward residential mobility was high among those staying in the smaller HDB flats in 1995. Of the 1995 cohort of household heads who shifted house between 1995 and 2005, at least 82 per cent residing in HDB 1-3 room flats in 1995 had shifted to bigger house type by 2005 (Table 5).

12 As households in bigger HDB flats and private housing have a narrower range of housing options for upward residential mobility, home movers from bigger HDB flats and private housing have relatively higher tendency to move to smaller house type. Between 1995 and 2005, the proportion of home movers who shifted to smaller house types ranged from 33 per cent among the HDB 5-roomers in 1995 to 73 per cent among those who stayed in landed properties in 1995.

Table 5 Home Movers among the 1995 Cohort by House Type in 1995 and Type of Move  
Per Cent

House Type in 1995	Total	Shifted to Bigger House Type	Shifted to Same House Type	Shifted to Smaller House Type
Total	100.0	61.8	19.7	18.4
HDB Flats	100.0	66.3	19.5	14.2
1-Room	100.0	87.8	12.2	-
2-Room	100.0	88.3	7.2	4.5
3-Room	100.0	82.0	14.3	3.7
4-Room	100.0	55.2	28.9	15.9
5-Room	100.0	46.1	21.1	32.8
Executive	100.0	45.7	11.5	42.8
Private Flats/Condominiums	100.0	22.3	34.3	43.4
Landed Houses	100.0	12.6	14.3	73.2

## Younger Households were More Upwardly Mobile

13 Younger household heads are more likely to shift into bigger housing than the older ones. Movers into bigger housing accounted for 60 per cent or more of the 1995 cohort of household heads who were below 50 years old in 1995 and shifted house between 1995 and 2005 (Table 6). Nonetheless, more than half of home movers in their fifties and sixties in 1995 shifted to bigger house type.

14 Older household heads have higher tendency to move to smaller house type than their younger counterparts – around 25 per cent of heads in their fifties and sixties in 1995 as compared with only about 15 per cent of those who were in their thirties. Some could have shifted to smaller house type due to life cycle changes (e.g. less space is required when children marry and move out).

Table 6 Home Movers among the 1995 Cohort  
by Age Group in 1995 and Type of Move

Age Group in 1995 (Years)	Total	Per Cent		
		Shifted to Bigger House Type	Shifted to Same House Type	Shifted to Smaller House Type
Total <sup>1</sup>	100.0	61.8	19.7	18.4
30-39	100.0	64.8	20.3	14.9
40-49	100.0	60.9	19.8	19.3
50-59	100.0	57.1	17.9	24.9
60 & Over	100.0	54.1	20.1	25.8

1) Total includes household heads below 30 years old.

## Upward Residential Mobility Among Lowest 20% and Middle 60% Households

15 About 63 per cent of home movers in the lowest 20% and middle 60% in 1995 shifted into bigger housing by 2005 (Table 7). This was higher than the 59 per cent among the top 20%.

16 The proportion of home movers in the lowest 20% and middle 60% who shifted to smaller house type was relatively low (16-17 per cent). In comparison, home movers who were in the top 20% in 1995 had higher proportion shifting to smaller house type (24 per cent).

Table 7 Home Movers among the 1995 Cohort by Income Group in 1995 and Type of Move

Income Group in 1995	Total	Per Cent		
		Shifted to Bigger House Type	Shifted to Same House Type	Shifted to Smaller House Type
Total	100.0	61.8	19.7	18.4
Lowest 20%	100.0	62.7	21.8	15.5
Middle 60%	100.0	62.4	20.2	17.4
Top 20%	100.0	59.4	16.6	24.0

## IV Type of Dwelling Shifted To

### Significant Movement from Bigger HDB Flats to Private Housing

17 There is significant movement to private housing among those staying in the bigger HDB flats in 1995. The proportion shifting to private housing by 2005 was 28 per cent among home movers from HDB 5-room flats and 45 per cent among movers from HDB executive flats (Table 8).

18 Among movers from the smaller HDB flats, a relatively high proportion shifted to HDB 4-room or larger flats. Some 39 per cent of movers from HDB 1- and 2-room flats shifted to HDB 4-room flats and another 9.8 per cent shifted to HDB 5-room flats by 2005. Among HDB 3-roomers who shifted between 1995 and 2005, almost 80 per cent shifted to HDB 4-room and larger flats by 2005.

Table 8 1995 Cohort of Household Heads who Shifted during 1995-2005  
by House Type in 1995 and House Type in 2005

House Type in 1995	Total <sup>1</sup>	House Type in 2005							Private Flats/ Condo	Landed Houses
		HDB Flats						Exec		
		Total	1- & 2- Room	3- Room	4- Room	5- Room				
Total	100.0	84.7	3.3	14.0	35.4	24.2	7.8	9.7	5.3	
HDB 1- & 2-Room	100.0	98.9	16.6	31.8	39.4	9.8	*	*	*	
3-Room	100.0	97.0	3.7	14.3	53.7	22.3	3.0	2.1	0.8	
4-Room	100.0	91.4	1.8	14.1	28.9	35.4	11.3	6.4	2.0	
5-Room	100.0	71.1	*	9.2	22.7	21.1	17.1	20.2	8.1	
Executive	100.0	54.3	*	5.7	18.4	18.2	11.5	30.7	14.3	
Private Flats/Condo	100.0	42.0	*	10.6	13.5	12.9	4.0	34.3	22.3	
Landed Houses	100.0	44.4	*	8.6	13.5	15.2	5.8	21.7	32.1	

\*Statistically insignificant.

1) Total includes a small number in HUDC/government executive flats in 2005.

### Housing Choices Among Movers into Bigger Housing

19 Among the 1995 cohort of household heads who shifted to bigger housing, more than 75 per cent shifted into HDB 4-room or bigger flats (Table 9). Almost one in five of the housing upgraders shifted to private housing between 1995 and 2005. The younger household heads had higher proportion shifting to private housing than the older ones. Being better-educated, these younger heads had better income prospects and hence greater affordability for the bigger and better housing.



Table 9 1995 Cohort of Household Heads who Shifted to Bigger Housing during 1995-2005 by Age Group in 1995 and House Type in 2005

Age Group in 1995 (Years)	Total <sup>1</sup>	House Type in 2005							Private Housing	Per Cent
		HDB Flats								
		Total	1-Room	2-Room	3-Room	4-Room	5-Room	Exec		
Total <sup>2</sup>	100.0	80.7	-	0.6	3.8	34.6	30.9	10.9	19.0	
30-39	100.0	77.7	-	*	2.8	30.0	31.1	13.5	21.9	
40-49	100.0	81.9	-	*	3.9	38.5	29.2	9.7	17.7	
50-59	100.0	84.8	-	*	4.3	39.8	32.8	6.9	14.9	
60 & Over	100.0	86.3	-	*	5.6	37.5	32.9	9.2	13.7	

\*Statistically insignificant.

1) Total includes a small number in HUDC/government executive flats in 2005.

2) Total includes household heads below 30 years old.

20 As shown in Table 10, for the top 20% household heads in 1995, more than half of housing upgraders shifted to private housing by 2005.

Table 10 1995 Cohort of Household Heads who Shifted to Bigger Housing during 1995-2005 by Income Group in 1995 and House Type in 2005

Income Group in 1995	Total <sup>1</sup>	House Type in 2005							Private Housing	Per Cent
		HDB Flats								
		Total	1-Room	2-Room	3-Room	4-Room	5-Room	Exec		
Total	100.0	80.7	-	0.6	3.8	34.6	30.9	10.9	19.0	
Lowest 20%	100.0	95.2	-	*	9.4	58.4	22.2	3.6	4.7	
Middle 60%	100.0	88.0	-	*	3.3	36.0	36.2	12.0	11.7	
Top 20%	100.0	46.0	-	*	*	9.0	22.5	13.9	53.3	

\*Statistically insignificant.

1) Total includes a small number in HUDC/government executive flats in 2005.

### Housing Choices among Movers into Smaller Housing

21 Among the 1995 household heads who shifted to smaller housing, the majority shifted to HDB 3- and 4-room flats (Table 11). For those who were in their fifties and sixties in 1995 and shifted to smaller housing between 1995 and 2005, a higher proportion were in HDB 1- or 2-room flats in 2005 than their younger counterparts.

Table 11 1995 Cohort of Household Heads who Shifted to Smaller Housing during 1995-2005 by Age Group in 1995 and House Type in 2005

Age Group in 1995 (Years)	Per Cent						
	Total <sup>1</sup>	House Type in 2005					Private Housing
		HDB Flats					
	Total	1- & 2- Room	3- Room	4-Room	5-Room or Bigger		
Total <sup>2</sup>	100.0	92.9	12.5	36.3	28.5	15.6	6.3
30-39	100.0	95.0	5.2	37.6	35.3	16.9	4.3
40-49	100.0	92.3	10.1	33.9	29.5	18.8	6.8
50-59	100.0	91.4	20.1	38.7	21.7	10.9	7.8
60 & Over	100.0	89.4	29.6	35.2	15.6	8.9	9.7

1) Total includes a small number in HUDC/government executive flats in 2005.

2) Total includes household heads below 30 years old.

22 Some of the household heads who shifted to smaller housing might have done so due to lifestyle choice and changes in personal circumstances. For example, 13 per cent of the top 20% in 1995 who shifted to smaller housing were in private housing in 2005 (Table 12). Of these, the majority had shifted from landed housing to condominiums and might have done so to enjoy the amenities available in condominiums.

Table 12 1995 Cohort of Household Heads who Shifted to Smaller Housing during 1995-2005 by Income Group in 1995 and House Type in 2005

Income Group in 1995	Per Cent						
	Total <sup>1</sup>	House Type in 2005					Private Housing
		HDB Flats					
	Total	1- & 2- Room	3- Room	4-Room	5-Room or Bigger		
Total	100.0	92.9	12.5	36.3	28.5	15.6	6.3
Lowest 20%	100.0	94.1	24.9	41.5	20.2	7.5	*
Middle 60%	100.0	96.3	13.5	38.8	31.2	12.9	3.4
Top 20%	100.0	85.3	3.9	28.3	27.5	25.5	13.1

\*Statistically insignificant.

1) Total includes a small number in HUDC/government executive flats in 2005.

## V Change in Tenancy

### Movers Owning Homes Instead of Renting

23 In the process of moving into a bigger house, some have also shifted from a rental dwelling unit to an owner-occupied unit. One in ten household heads who shifted into a bigger house type between 1995 and 2005 switched from a rental unit to an owner-occupied unit (Table 13).

24 Among household heads who shifted into a smaller house type, the majority (81 per cent) remained as owner-occupiers. Another 5.9 per cent shifted from a bigger rental dwelling unit to a smaller owner-occupied unit.

Table 13 Home Movers among the 1995 Cohort by Tenancy Change and Type of Move  
Per Cent

Tenancy Change	Total	Shifted to Bigger House Type	Shifted to Same House Type	Shifted to Smaller House Type
Total <sup>1</sup>	100.0	100.0	100.0	100.0
Owner-occupied to Owner-occupied	85.3	85.3	89.4	81.2
Owner-occupied to Tenant	3.8	3.2	2.6	6.8
Tenant to Owner-occupied	8.1	10.3	3.3	5.9
Tenant to Tenant	1.1	0.5	2.7	1.5

1) Total includes a small number where tenancy is “provided free” by employers or relatives in 1995. Total also includes a small number where tenancy was unknown in 2005.

### Lower-Income Movers Owning Homes

25 Some 19 per cent of household heads in the lowest 20% who shifted into a bigger house type switched from rental unit to an owner-occupied unit (Table 14). This proportion was higher than the middle 60% (9.7 per cent) and the top 20% (4.7 per cent).

26 Among household heads in the lowest 20% who shifted into a smaller house type, the majority (74 per cent) remained as owner-occupiers. For the middle 60% and top 20%, more than 80 per cent remained as owner-occupiers.

Table 14 Home Movers among the 1995 Cohort  
by Income Group in 1995, Tenancy Change and Type of Move

Tenancy Change	Shifted to Bigger House Type			Shifted to Smaller House Type		
	Lowest 20%	Middle 60%	Top 20%	Lowest 20%	Middle 60%	Top 20%
Total <sup>1</sup>	100.0	100.0	100.0	100.0	100.0	100.0
Owner-occupied to Owner-occupied	78.4	86.9	86.4	73.9	82.7	82.0
Owner-occupied to Tenant	*	2.5	7.5	10.6	6.4	5.4
Tenant to Owner-occupied	18.7	9.7	4.7	*	5.2	8.0

\*Statistically insignificant.

1) Total includes a small number where tenancy is “provided free” by employers or relatives in 1995, as well as the category “Tenant to Tenant” where sample size is too small for further breakdown. Total also includes a small number where tenancy was unknown in 2005.

## VI Housing Indebtedness Among HDB Households

### Proportion With Outstanding HDB Loan

27 Of the 1995 cohort of household heads who changed residence between 1995 and 2005, 77 per cent had outstanding HDB loans<sup>5</sup> in 2005 (Table 15). Those who shifted to bigger house type had higher proportion with outstanding HDB loan (85 per cent). Among those who shifted to smaller house type, a smaller 59 per cent had outstanding HDB loan in 2005. In contrast, only 24 per cent of the 1995 household heads who did not change residence had outstanding loan in 2005.

28 Among the home movers, 61 per cent had outstanding HDB loans exceeding \$100,000 in 2005. The corresponding proportion was higher for those who shifted to bigger house types - 64 per cent as compared with 50 per cent of those who shifted to a smaller house type. In comparison, less than 10 per cent of the 1995 cohort of household heads who did not shift house during 1995-2005 had outstanding HDB loans exceeding \$100,000.

Table 15 1995 Cohort of Household Heads with Outstanding HDB Loan in 2005 by Outstanding HDB Loan, Residential Movement and Type of Move

	Total	Did Not Shift	Shifted Between 1995 and 2005			
			Total	To Bigger House Type	To Same House Type	To Smaller House Type
% with Outstanding HDB Loan	51	24	77	85	73	59
<u>Among Household Heads with Outstanding HDB Loan (%)</u>	100.0	100.0	100.0	100.0	100.0	100.0
Below \$25,000	15.0	51.8	3.7	2.9	4.7	6.1
\$25,000 - \$49,999	11.6	25.3	7.4	6.3	8.5	11.3
\$50,000 - \$99,999	25.3	16.9	27.8	26.8	27.7	32.7
\$100,000 - \$149,999	20.5	4.5	25.4	25.0	28.6	22.7
\$150,000 & Over	27.6	1.5	35.6	38.9	30.5	27.2

### Average Outstanding HDB Loan

29 The 1995 cohort of household heads who shifted house had an average outstanding HDB loan of \$131,000 (Table 16). Those who shifted to bigger house types had bigger average outstanding HDB loan than those who shifted to smaller house type – \$138,000 versus \$114,000.

<sup>5</sup> Excludes outstanding bank loan.

30 Compared with the other income groups, the lowest 20% had the smallest average outstanding HDB loan for each type of home movers. The top 20% had the highest average outstanding HDB loan.

Table 16 Average Outstanding HDB Loan of 1995 Cohort of Household Heads with Outstanding HDB Loan in 2005 by Income Group in 1995, Residential Movement and Type of Move  
Thousand Dollars

Income Group in 1995	Total	Did Not Shift	Shifted Between 1995 and 2005			
			Total	To Bigger House Type	To Same House Type	To Smaller House Type
Total	109	35	131	138	122	114
Lowest 20%	93	26	115	119	110	99
Middle 60%	109	35	131	138	123	109
Top 20%	133	51	158	174	138	135

## VII Concluding Remarks

31 There is significant residential mobility in Singapore, with slightly more than half of the 1995 cohort of household heads changing residence between 1995 and 2005. Among home movers, more have shifted to bigger house type than to smaller house type. Upward residential mobility is generally broad-based. In particular, households in the lowest 20% as well as those in smaller HDB flats are also able to experience significant upward residential mobility.

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