

Key Household Income Trends – 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 one-twelfth of annual bonuses and 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