

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).

Resident employed households

Resident employed households refer to resident households with at least one employed person.

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. In Census of Population 2020, the term ‘head of household’ has been replaced with ‘household reference person’.

Household income from work

Household income from work refers to the sum of income received by employed members of the household from employment and business. However, it does not include the income of domestic workers. Monthly household income from work includes one-twelfth of the annual bonus. Data on household income from work refers to household income from work before accounting for Government transfers and taxes, unless stated otherwise.

Household income from work per household member

Household income from work per household member refers to the household income from work divided by the total number of members in the household. For example, if there is one person in a household of four who is employed, his income is divided by four to derive the income per household member. This takes into account the different sizes of households in each group and enables analysis of changes in household income,

adjusted for changes in household size over time.

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 incomes from minimum to maximum. The first decile group is the first one-tenth (the 10% of all household 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, an employed household may move down from a higher decile in a particular year due to the temporary unemployment of a household member, before moving up the deciles when the member resumes work 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

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.

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 and 2020 which are based on the Censuses of Population and the mid-decade General Household Surveys. The income estimates are based on income as reported by survey respondents and augmented with administrative data. Survey estimates are subject to sampling variability.

Of the 33,000 housing units selected in the sample for the June Comprehensive Labour Force Survey 2023, some 1,512 households were excluded from the survey as they were unoccupied, non-residential or demolished. A total of 27,933 households responded to the survey, achieving an overall response rate of 88.7%.

Glossary of Government Transfers and Taxes

Government Transfers include the following in relevant years

- a) New Singapore Shares and Economic Restructuring Shares, Growth Dividends, NS Bonus, NS45 and NS50 vouchers, NS55 LifeSG credits, GST Credits, Senior Citizen Bonus, National Service Recognition Awards/NS HOME Awards, Top-Ups to CPF and Medisave Accounts, GST Voucher, Pioneer Generation Package, Merdeka Generation Package, Silver Support Scheme, SG Bonus, Solidarity Payment and Care and Support Package, SingapoRediscovered Vouchers, Assurance Package – Cash and Special Payment, Cost-of-Living Special Payment;
- b) Re-Employment Support Scheme, Workfare Bonus, Workfare Income Supplement (WIS) disbursements, Workfare Bicentennial Bonus, Workfare Training Support Scheme and Workfare Skills Support Scheme Benefits, Interim Financial Transport Assistance for WIS recipients, Silver IT Fest training subsidies, Career Trial and SkillFuture Credit, Work Study Programme, Study and Fellowship Awards. Also include Critical Infocomm Technology Resource Programme Plus (CITREP+), CET/SkillsFuture Qualification Award, WorkPro transport allowance from 2014 onwards, National Silver Academy (NSA) Course Fee Subsidy, Self-employed Persons Income Relief Scheme (SIRS), Government SEP Training Support Scheme, NTUC Driver Care Fund, Special Relief Fund, COVID-19 Driver Relief Fund Wage Support for Self-Employed Tourist Guides, LOA/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, Employment Support for Persons with Disabilities and Ex-Offenders, \$150 Relief for Private Hire Car Drivers, NTUC Freelancers and Self-Employed Unit (U FSE) Relief Scheme, SkillsFuture Career Transition Programme;
- c) Rebates on utilities, rental and service and conservancy charges, Enhancement for Active Seniors (EASE), Digital TV Assistance Scheme and DTV Starter Kit. Also include public rental subsidies from 2003 onwards, and Parenthood Provisional Housing Scheme from 2014 onwards, Solidarity Utilities Credit, Household Utilities Credit, Home Access Programme;
- 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/ITE Community Scholarship from 2002 onwards, Higher Education Bursary, Polytechnic Foundation Programme Bursary, Post-Secondary Education Accounts top-up, 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, NEU PC Plus Programme from 2014 onwards, Enhanced Learning in IT (ELITE) from

2010 onwards, Industry Preparation for Pre-graduate (iPrep), Young Talent Programme, Short-Term Study Assistance Scheme (SSAS), Special Education Needs (SEN) Fund for IHLs, Independent School Bursary (ISB) from 2015 onwards;

- 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, 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;
- f) Schemes relating to healthcare, such as subsidies for medical bills incurred at A&E, day surgery, hospitalisation episodes, Haze Subsidy Scheme, Interim Caregiver Scheme and MediShield Life subsidies. From 2006, include subsidies for medical bills incurred at specialist outpatient clinics and polyclinics, MediFund disbursements. Also include HPB health screening subsidies from 2002 onwards, Community Health Assist Scheme from 2009 onwards. From 2014 onwards, include Non-residential Intermediate and Long Term Care (ILTC) services, Nursing Home Respite Care, Transitional Convalescent Facility, Transitional Care Services, Hospital to Home (H2H) services, Screen for Life, School-based HPV Vaccination, Matched MediSave contribution for SEP, Flu Subsidy Scheme, Vaccinations and Childhood Development Screening Subsidies, Subsidised COVID-19 Vaccines, Healthier SG;
- g) Interim Disability Assistance Programme (IDAPE) from 2002 onwards, ComCare programmes from 2004 onwards, Caregivers Training Grant and Home Ownership Plus Education Scheme from 2007 onwards, Assistive Technology Fund in relevant years, Foreign Domestic Worker Grant, Home Caregiving Grant, Interim Financial Transport Assistance for Persons with Disabilities, Enabling Transport Subsidy Scheme, Taxi Subsidy Scheme, Seniors' Mobility & Enabling Fund, Elderfund, Careshield Life Subsidies, Mobile Access for Seniors, CDC Voucher Scheme, Grocery Vouchers, Temporary Relief Fund, COVID-19 Support Grant, COVID-19 Recovery Grant, COVID-19 Recovery Grant – Temporary, Matched Retirement Savings Scheme;
- h) CPF Deferment Bonus from 2008 onwards, CPF Life Bonus and Voluntary Deferment Bonus from 2009 onwards, Free Masks disbursed by Government;
- i) Income tax rebates, property tax rebates and petrol duty rebates in 2021.

Taxes include income tax and other taxes, such as GST, migrant domestic worker levy, vehicle-related taxes, alcohol tax, tobacco tax, water conservation tax and property tax.