

Key Household Income Trends, 2021

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Our Vision

National Statistical Service of Quality, Integrity and Expertise

Our Mission

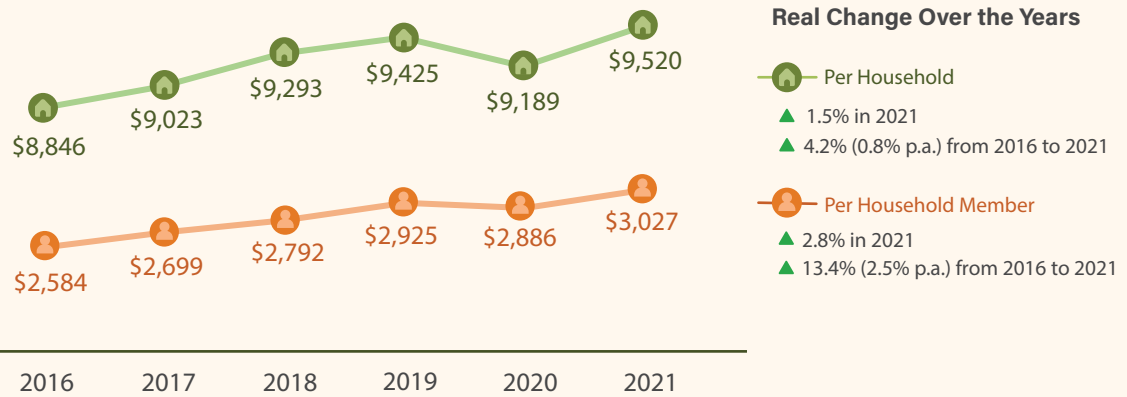
We deliver Insightful Statistics and Trusted Statistical Services that
Empower Decision Making

Our Guiding Principles

Professionalism & Expertise	<i>We adhere to professional ethics and develop statistical competency to produce quality statistics that comply with international concepts and best practices.</i>
Relevance & Reliability	<i>We produce statistics that users need and trust.</i>
Accessibility	<i>We facilitate ease of access to our statistics through user-friendly platforms.</i>
Confidentiality	<i>We protect the confidentiality of individual information collected by us.</i>
Timeliness	<i>We disseminate statistics at the earliest possible date while maintaining data quality.</i>
Innovation	<i>We constantly seek ways to improve our processes, leveraging on new technology, to deliver better products and services to users.</i>
Collaboration	<i>We engage users on data needs, data providers and respondents on supply of data, and undertake the role of national statistical coordination.</i>
Effectiveness	<i>We optimise resource utilisation, leveraging on administrative and alternative data sources to ease respondent burden.</i>

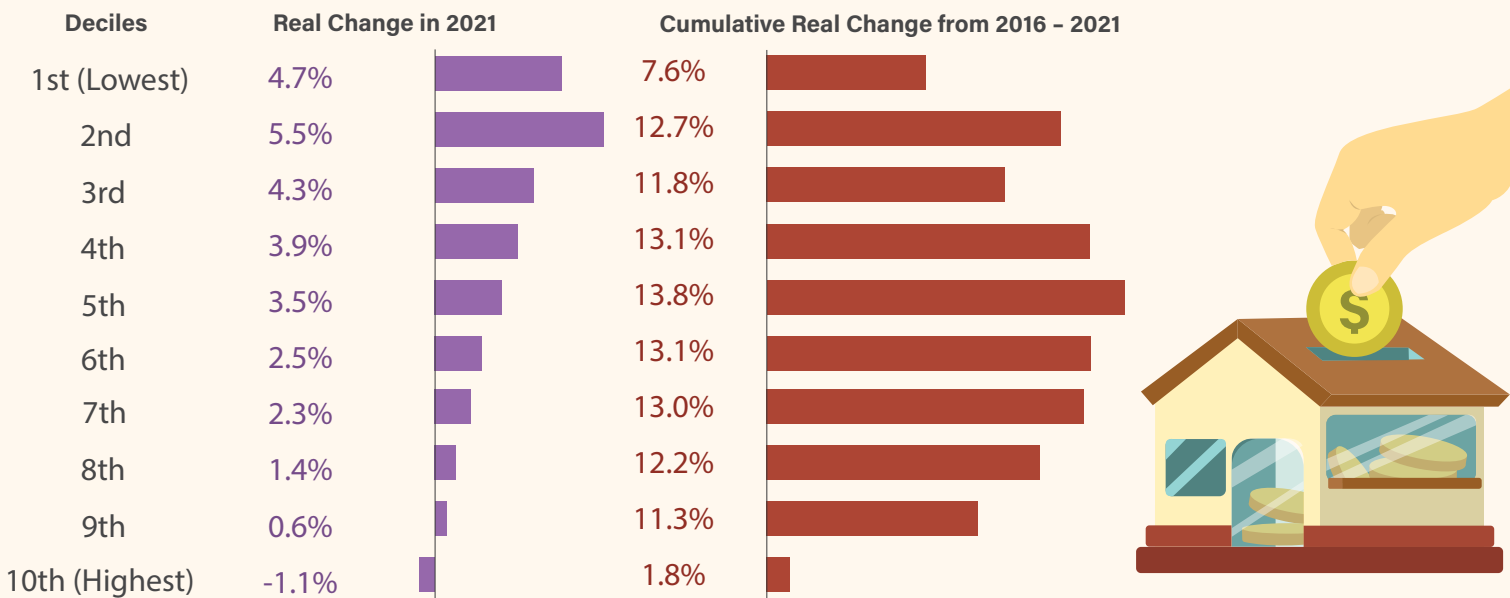
KEY HOUSEHOLD INCOME TRENDS 2021

Median Household Income from Work Among Resident Employed Households Grew in 2021



Note: The dollar values in the chart are in nominal terms.

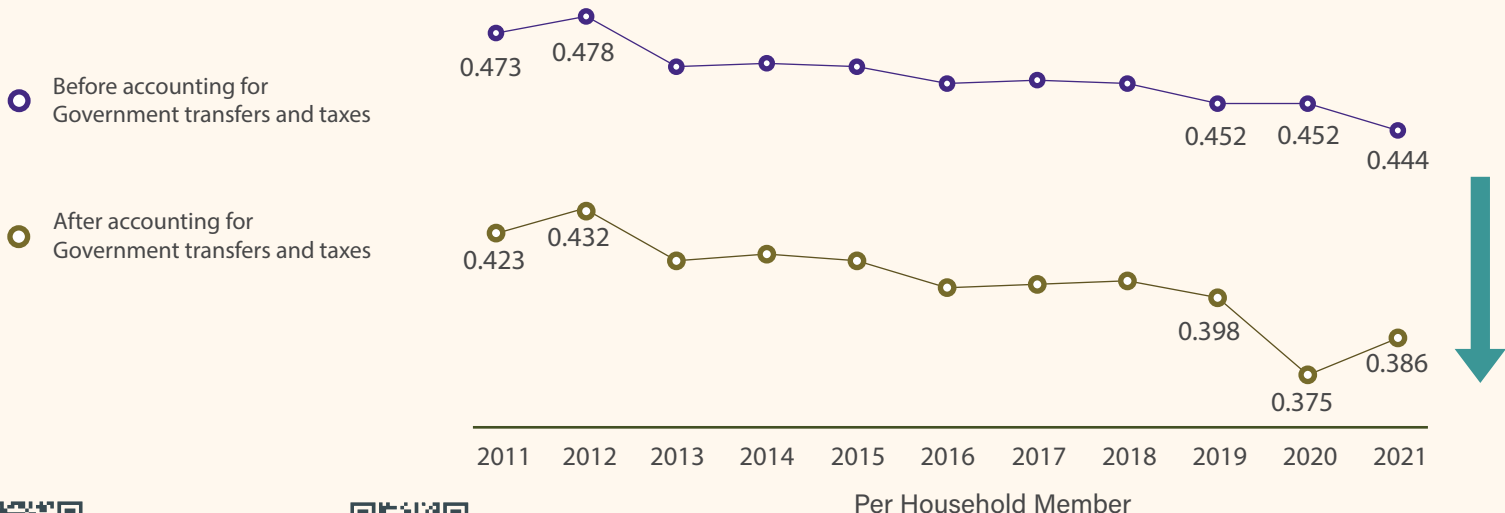
Households Across Almost All Income Deciles Saw Increases in Real Average Household Income from Work Per Household Member in 2021



It is notable, for example, that some resident employed households in the lowest 10% owned a car (15.0%), employed a domestic worker (13.7%), lived in private property (7.8%) or were with household reference persons aged 65 years and over (34.4%) in 2021. It is also important to recognise that not all households are consistently in the same decile group from one year to the next. For example, a 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 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.

Household Income Inequality (Gini Coefficient) Fell in 2021 Before Accounting for Government Transfers and Taxes

Accounting for Government transfers and taxes reduced the Gini coefficient to second lowest since 2000



Scan here to watch our video on [Understanding the Gini Coefficient](#)



Scan here to access the interactive dashboard on [Household Income](#)

Key Household Income Trends, 2021

Highlights

Median Household Income from Work Grew in 2021

1 Among resident employed households¹, median monthly household income from work² grew by 3.6 per cent in nominal terms, from \$9,189 in 2020 to \$9,520 in 2021, surpassing pre-COVID levels. After adjusting for inflation³, median monthly household income from work rose by 1.5 per cent in real terms in 2021. From 2016 to 2021, median monthly household income from work of resident employed households increased by 4.2 per cent cumulatively or 0.8 per cent per annum in real terms.

2 Taking into account household size, median monthly household income from work per household member rose from \$2,886 in 2020 to \$3,027 in 2021, an increase of 4.9 per cent in nominal terms or 2.8 per cent in real terms. From 2016 to 2021, median monthly household income per household member grew by 13.4 per cent cumulatively or 2.5 per cent per annum in real terms.

Households Across Almost All Income Deciles⁴ Saw Increases in Real Average Household Income from Work Per Household Member in 2021

3 In 2021, average household income from work per household member increased by 1.7 to 7.3 per cent in nominal terms for resident employed households in all income groups. After adjusting for inflation, households in the first nine deciles saw real income growth of 0.6 to 5.5 per cent, while those in the top decile saw a real income decline of 1.1 per cent.

4 Between 2016 and 2021, average household income from work per household member among resident employed households in all income groups rose by 0.4 to 2.6 per cent per annum in real terms.

¹ A resident employed household refers to a household where the household reference person is a Singapore citizen or permanent resident, and with at least one employed person.

² Household income from work includes employer Central Provident Fund (CPF) contributions.

³ The Consumer Price Index (CPI) for All Items is used as the deflator to compute real income changes.

⁴ It should be noted that not all households are consistently in the same decile group from one year to the next. For example, a 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 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.

Households Continued to Receive a Significant Amount of Government Transfers in 2021, Although Less Compared to 2020 Due to the Cessation of One-off Schemes

5 Resident households (including households with no employed person) received \$5,096 per household member on average from various Government schemes in 2021. This was less than the \$6,324 received in 2020, due to the cessation of one-off schemes introduced in 2020 to cushion the impact of the COVID-19 pandemic.

6 Resident households staying in HDB 1- & 2-room flats continued to receive the most Government transfers. In 2021, they received \$11,363 per household member on average from Government schemes, more than double the transfers received by resident households staying in HDB 3-room flats.

Household Income Inequality Fell in 2021 Before Accounting for Government Transfers and Taxes. After Accounting for Government Transfers and Taxes, Household Income Inequality was Second Lowest since 2000.

7 The Gini coefficient⁵ based on household income from work per household member was 0.444 in 2021, lower than the 0.452 observed in 2019 and 2020.

8 After adjusting for Government transfers and taxes, the Gini coefficient in 2021 fell from 0.444 to 0.386, the second lowest level since the start of the series in 2000. Nonetheless, this was an increase from the Gini coefficient of 0.375 in 2020, which was the lowest on record, due to the cessation of one-off schemes introduced in 2020 to cushion the impact of the COVID-19 pandemic.

⁵ The Gini coefficient is a summary measure of income inequality. It is equal to zero in the case of total income equality and to one in the case of total inequality.

Key Household Income Trends, 2021

I Introduction

1 This paper highlights the key trends in household income from work¹ and the impact of Government transfers on household income in 2021.

2 For the purpose of detailed analyses of households by types of dwelling and income groups², the paper focuses on household income per household member. This enables comparable analyses of households as it takes into account differences in the size of the households in each group. It also enables analyses of changes in household income over time, adjusted for changes in household size.

3 Time series data for total household income from work and household income from work per household member are included in the Statistical Appendices.

II Household Income

4 The analyses in this paper focus on resident households³ with at least one employed person (i.e., resident employed households) as the data covers only income from work. Such households constituted 88.2 per cent of all resident households in 2021 (Chart 1). The remaining resident households were mainly households comprising solely non-employed persons aged 65 years and over (7.1 per cent of all resident households). Households with no employed person could have income from non-work sources⁴.

¹ 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. Household income from work includes one-twelfth of annual bonus. Unless otherwise stated, household income from work refers to household income from work before accounting for Government transfers and taxes. For the analyses in this paper, household income from work includes employer CPF contributions.

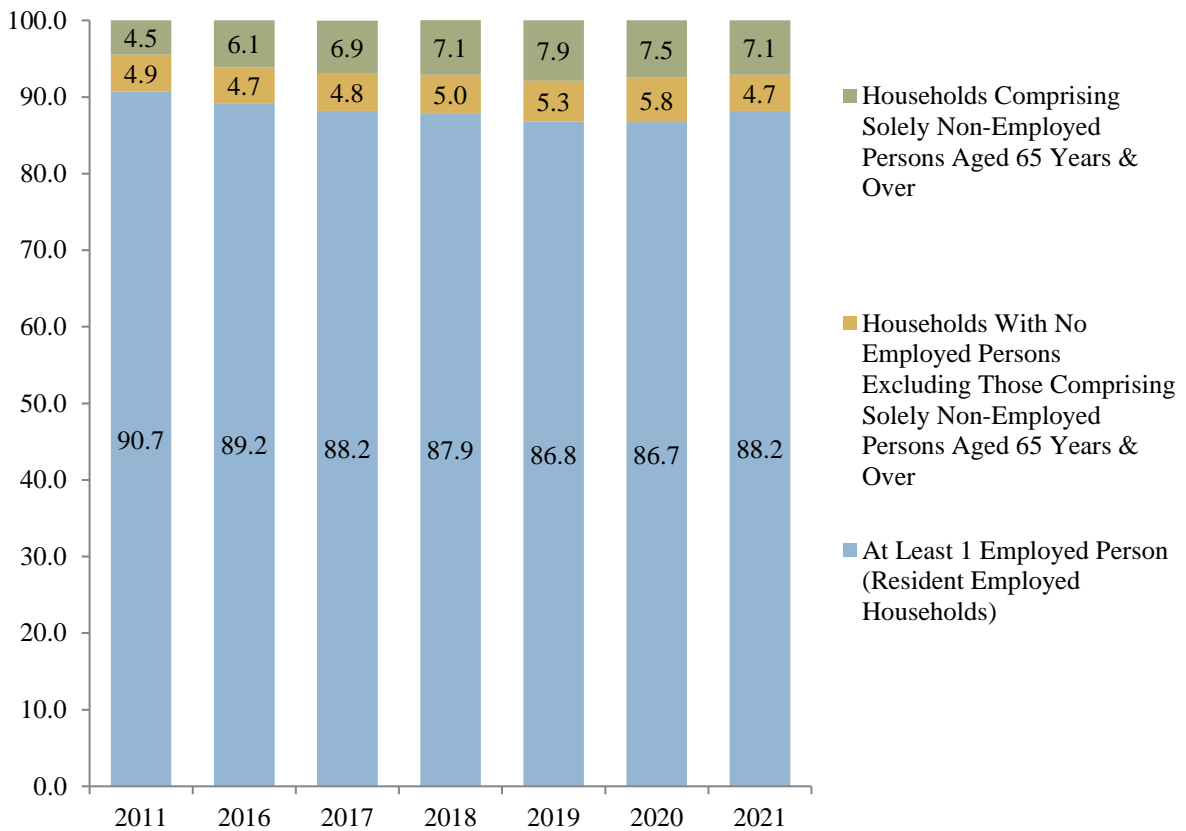
² In comparing the performance of any particular decile group over time, it is important to note that the comparison may not pertain to the same group of households.

³ A resident household refers to a household where the household reference person is a Singapore citizen or permanent resident.

⁴ Income from non-work sources includes income from rental, investment, contributions from relatives/friends, social welfare grants, etc. Based on the Household Expenditure Survey 2017/18, more than 90 per cent of households with no employed person reported having regular income from non-work sources. For more information on household income from all sources, readers may wish to access the publication via the following web-link: www.singstat.gov.sg/publications/households/household-expenditure-survey.

Chart 1 Resident Households by Number of Employed Persons

Per Cent



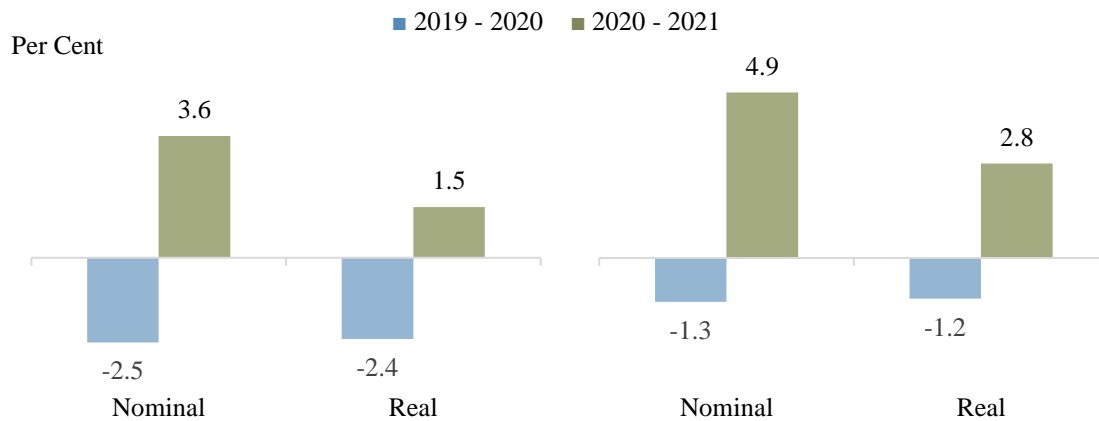
Median Household Income Grew in 2021

5 Among resident employed households, median monthly household income from work grew by 3.6 per cent in nominal terms, from \$9,189 in 2020 to \$9,520 in 2021, surpassing pre-COVID levels. After adjusting for inflation⁵, median monthly household income from work rose by 1.5 per cent in real terms in 2021 (Chart 2).

6 Taking into account household size, median monthly household income from work per household member rose from \$2,886 in 2020 to \$3,027 in 2021, an increase of 4.9 per cent in nominal terms, or 2.8 per cent in real terms.

⁵ The Consumer Price Index (CPI) for All Items is used as the deflator to compute real income changes.

Chart 2 Change in Median Monthly Household Income from Work
Among Resident Employed Households



Total Household Income
from Work

2019	\$9,425
2020	\$9,189
2021	\$9,520

Household Income from Work
Per Household Member

2019	\$2,925
2020	\$2,886
2021	\$3,027

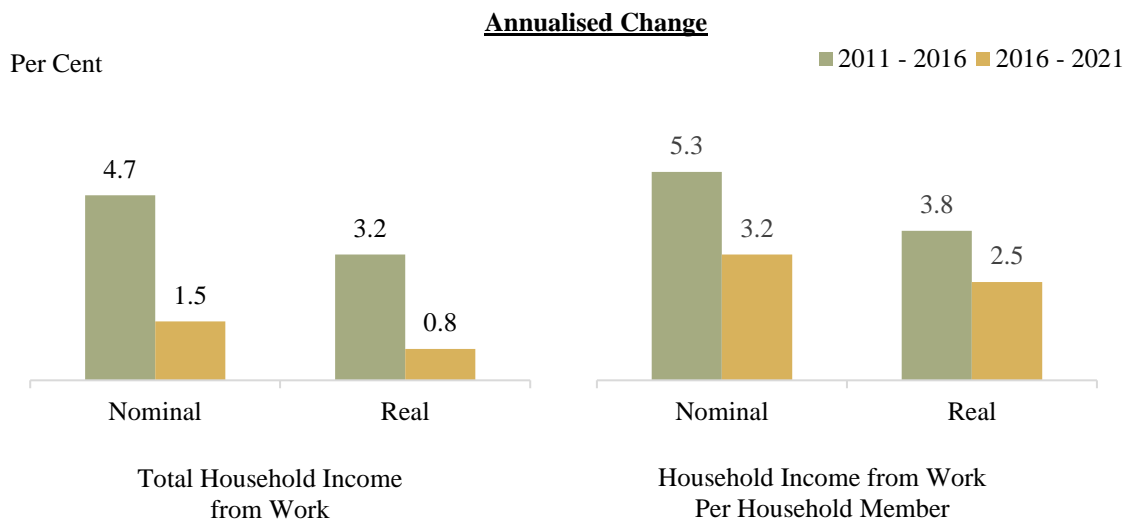
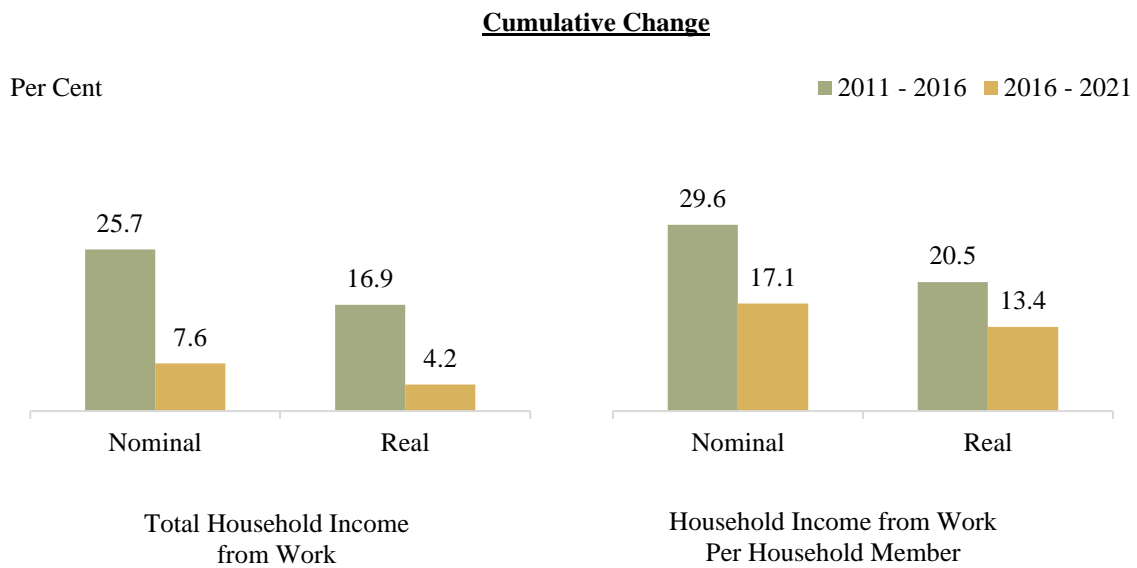
Note:

Household income from work includes employer CPF contributions. The dollar values in the table above are in nominal terms.

7 Median monthly household income from work increased over the last ten years. From 2011 to 2016, median monthly household income from work rose by 16.9 per cent cumulatively or 3.2 per cent per annum in real terms (Chart 3). Median monthly household income from work continued to grow over the next five-year period from 2016 to 2021, with real growth coming in at 4.2 per cent cumulatively or 0.8 per cent per annum.

8 After accounting for household size, median monthly household income from work per household member also rose in the last decade, with real growth of 20.5 per cent cumulatively (or 3.8 per cent per annum) from 2011 to 2016, and 13.4 per cent cumulatively (or 2.5 per cent per annum) from 2016 to 2021.

Chart 3 Change in Median Monthly Household Income from Work
Among Resident Employed Households



Note: Household income from work includes employer CPF contributions.

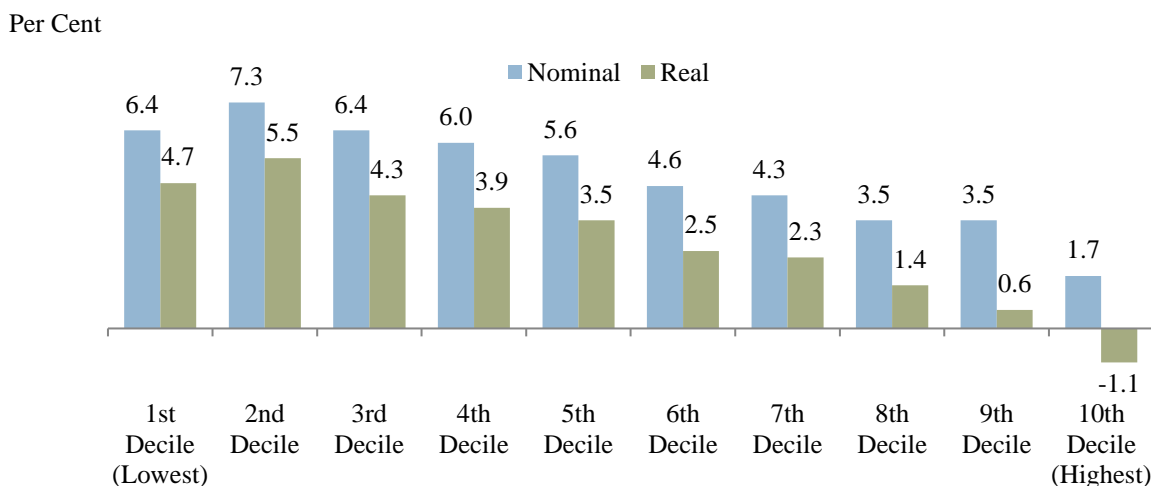
Households Across Almost All Deciles Saw Increases in Real Average Household Income from Work Per Household Member

9 For the following analysis on household income by income groups, all resident employed households were ranked from the lowest to the highest based on their monthly household income from work per household member, and subsequently divided into ten equal groups, i.e., deciles.

10 In 2021, average household income per household member increased by 1.7 to 7.3 per cent in nominal terms for resident employed households in all income groups (Chart 4). After adjusting for inflation, households in the 1st to 9th deciles enjoyed real income growth of 0.6 to 5.5 per cent, while those in the top 10% income group saw a real income decline of 1.1 per cent.

11 The weaker nominal growth in average household income from work per household member among households in the top 10% can be attributed to the decline in income from work of residents employed as Legislators, Administrators and Managers.⁶ Over 40% of employed residents in the top 10% household income group were employed in these occupations (Table 1). The real household income growth for this group was further dampened by higher inflation in 2021.

Chart 4 Change in Average Monthly Household Income from Work Per Household Member Among Resident Employed Households by Deciles, 2021



2020	\$560	\$1,141	\$1,609	\$2,085	\$2,603	\$3,201	\$3,940	\$4,972	\$6,712	\$13,400
2021	\$596	\$1,224	\$1,712	\$2,211	\$2,749	\$3,347	\$4,111	\$5,144	\$6,944	\$13,626

Table 1 Proportion of Resident Employed Persons in Resident Employed Households Employed as Legislators, Administrators and Managers by Deciles, 2021

Per Cent

2021	5.4	5.6	6.4	8.4	10.7	13.1	17.3	22.5	29.1	41.6
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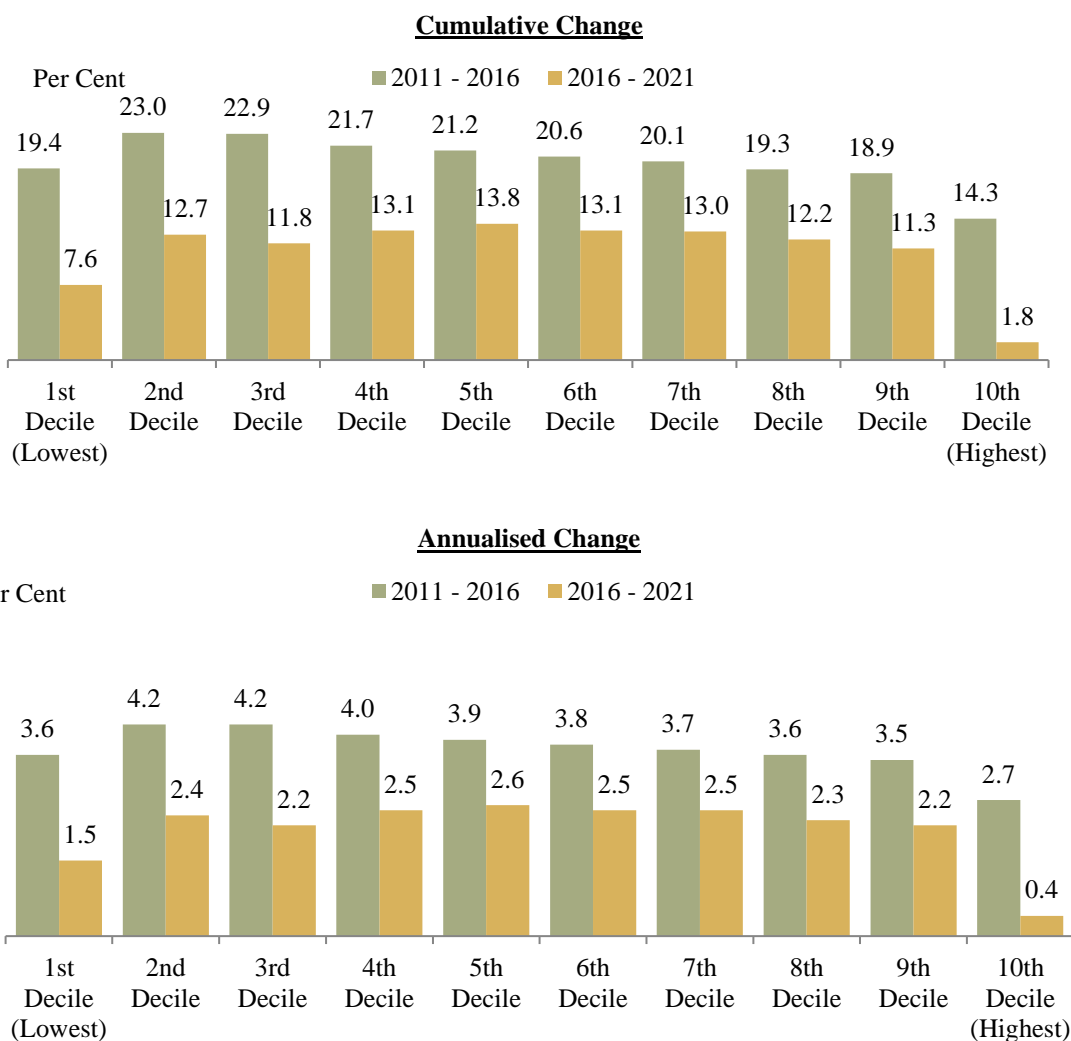
Notes:

- Household income from work includes employer CPF contributions. The dollar values in the table above are in nominal terms.
- All resident employed households are ranked by their monthly household income from work per household member in ascending order and then divided into ten equal groups or deciles.
- It is notable, for example, that some resident employed households in the lowest 10% owned a car (15.0%), employed a domestic worker (13.7%), lived in private property (7.8%) or were with household reference persons aged 65 years and over (34.4%) in 2021. It is also important to recognise that not all households are consistently in the same decile group from one year to the next. For example, a 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 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.

⁶ Based on the Report on “Labour Force in Singapore, 2021” published by the Ministry of Manpower, the median monthly income from work for full-time residents employed as Legislators, Administrators and Managers fell by 3.8 per cent in nominal terms (or 6.0 per cent in real terms) between 2020 and 2021.

12 Nevertheless, between 2011 and 2021, resident employed households in all income groups experienced real growth in average monthly household income from work per household member (Chart 5). Their real income growth ranged from 0.4 to 2.6 per cent per annum from 2016 to 2021, and 2.7 to 4.2 per cent per annum in the earlier five-year period of 2011 to 2016.

Chart 5 Real Change in Average Monthly Household Income from Work Per Household Member Among Resident Employed Households by Deciles



Notes:

- Household income from work includes employer CPF contributions.
- Based on ranking of all resident employed households by their monthly household income from work per household member (including employer CPF contributions).
- It is notable, for example, that some resident employed households in the lowest 10% owned a car (15.0%), employed a domestic worker (13.7%), lived in private property (7.8%) or were with household reference persons aged 65 years and over (34.4%) in 2021. It is also important to recognise that not all households are consistently in the same decile group from one year to the next. For example, a 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 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.

III Government Transfers Received by Resident Households

Households Continued to Receive a Significant Amount of Government Transfers in 2021, Although Less Compared to 2020 Due to the Cessation of One-off Schemes

13 Various Government schemes such as Workfare Income Supplement, GST Vouchers, rebates on utilities, service and conservancy charges, Pioneer Generation Package and Silver Support have been introduced over the years to supplement individual and household income.

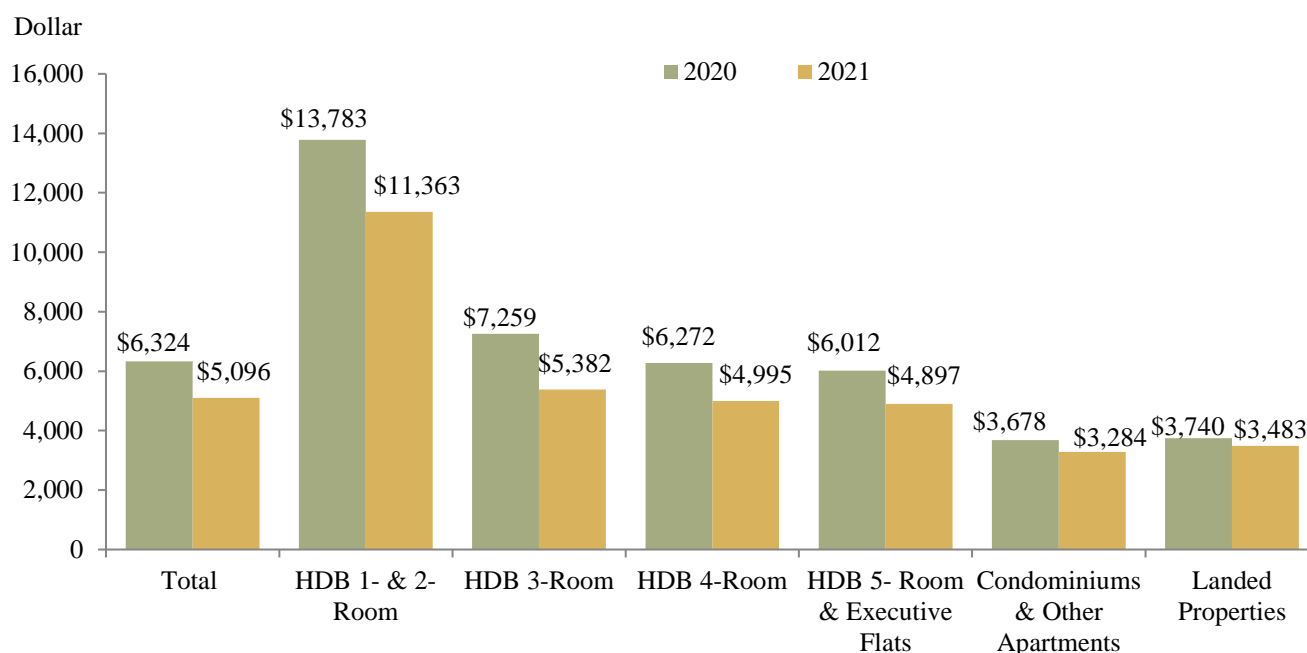
14 In 2020, the Government rolled out several new one-off schemes such as the Care and Support Package, Self-employed Persons Income Relief Scheme (SIRS), Temporary Relief Fund and COVID-19 Support Grant to cushion the impact of the COVID-19 pandemic. These schemes have largely ceased, leading to lower transfers for resident households in 2021. Nonetheless, the decline in transfers was moderated by the additional transfers provided in 2021 from schemes such as GST Vouchers – Cash Special Payment, GST Vouchers – U-Save Special Payment, COVID-19 Recovery Grant (CRG), Baby Support Grant, COVID-19 subsidy for MediShield Life Premiums and enhancement to Silver Support Scheme.

15 Overall, resident households (including households with no employed person) received a significant amount of \$5,096 per household member on average from various Government schemes in 2021. As explained in paragraph 14, this was less than the average amount of \$6,324 received in 2020 (Chart 6) as resident households had received more transfers from the one-off schemes in 2020.

16 Among resident households across all dwelling types, resident households staying in HDB 1- & 2-room flats continued to receive the most Government transfers. In 2021, they received \$11,363 per household member on average from Government schemes, more than double the transfers received by resident households staying in HDB 3-room flats.

17 Government transfers received by households are also dependent on their household composition. For example, households in HDB 5-room flats have more children of school-going age on average than households in HDB 4-room flats. Hence, households living in HDB 5-room flats received more education subsidies on average, which led to them having a similar level of transfers as those in HDB 4-room flats.

Chart 6 Average Annual Government Transfers* Per Household Member
Among Resident Households by Type of Dwelling



Notes:

- *Refer to glossary for the Government transfers that were included in this paper. Similar to past practice, as more administrative data on transfers become available, the coverage of Government transfers has been expanded to include more types of transfers. Government transfers for 2021 are preliminary.
- ‘Total’ includes other types of dwelling not shown, e.g. non-HDB shophouses etc.
- HDB 1- & 2- room includes HDB studio apartments.

IV Household Income Distribution

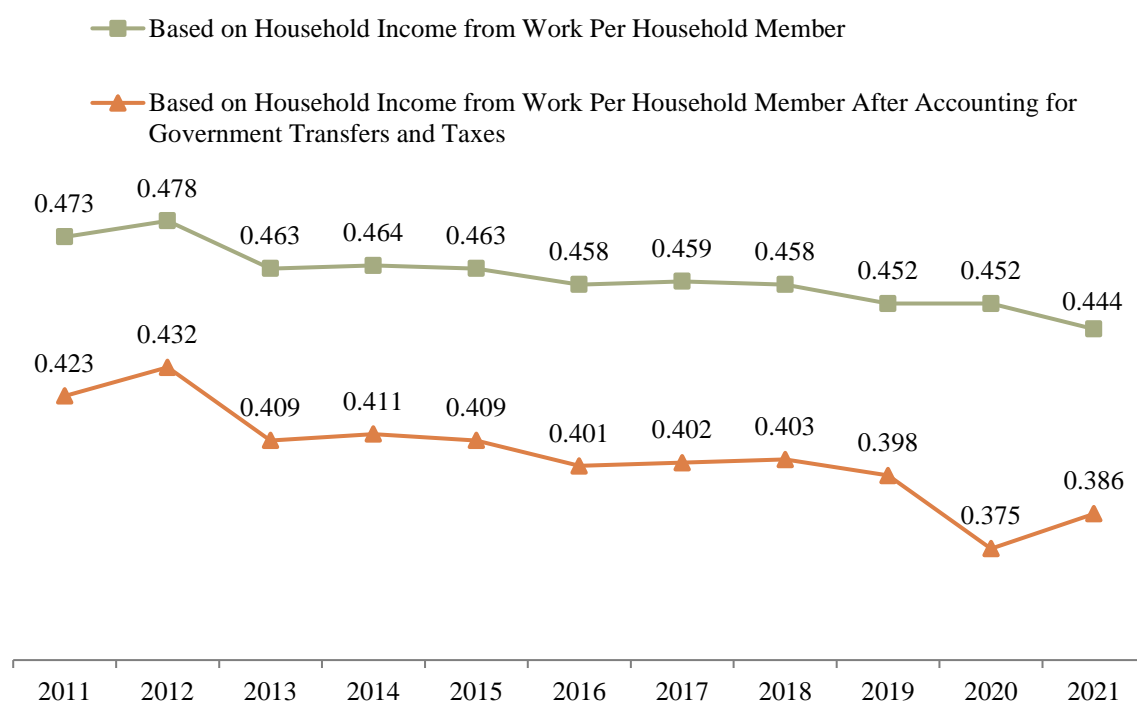
Household Income Inequality Fell in 2021 Before Accounting for Government Transfers and Taxes. After Accounting for Government Transfers and Taxes, Household Income Inequality was Second Lowest since 2000

18 Due to stronger income growth among lower income groups compared to the higher income groups, the Gini coefficient⁷ based on household income from work per household member declined to 0.444 in 2021, from the 0.452 observed in 2019 and 2020 (Chart 7).

19 Government transfers and taxes continued to have a redistributive effect on household income, reducing the Gini coefficient in 2021 from 0.444 to 0.386, the second lowest level since the start of the series in 2000. This was an increase from the Gini coefficient of 0.375 in 2020, which was the lowest on record, due to the cessation of one-off schemes introduced in 2020 to cushion the impact of the COVID-19 pandemic.

⁷ The Gini coefficient is a summary measure of income inequality. It is equal to zero in the case of total income equality and to one in the case of total inequality.

Chart 7 Gini Coefficient Among Resident Employed Households



Notes:

- Household income from work includes employer CPF contributions.
- Refer to glossary for the Government transfers and taxes that were included in the paper.

20 Internationally, there are differences in the methods adopted by different countries to compute the Gini, although the basic concept of the Gini remains the same. One major difference is in the equivalence scale adopted. Equivalence scales take into account economies of scale within the household and adjust for household size so that households with different sizes and compositions are comparable. There are different scales used by different countries and international organisations.

21 Based on the modified Organisation of Economic Co-operation and Development (OECD) scale, which is used by many developed countries⁸, Singapore's Gini would be 0.420 (before Government transfers and taxes) and 0.363 (after Government transfers and taxes) in 2021 (Chart 8).

⁸ The modified OECD scale assigns the first adult in the household a weight of 1 point, and each additional adult a weight of 0.5 points and each child a weight of 0.3 points. Equivalised household income is derived by dividing total household income by the sum of the points allocated to all the household members. The modified OECD scale is used by Eurostat, the UK and Australia.

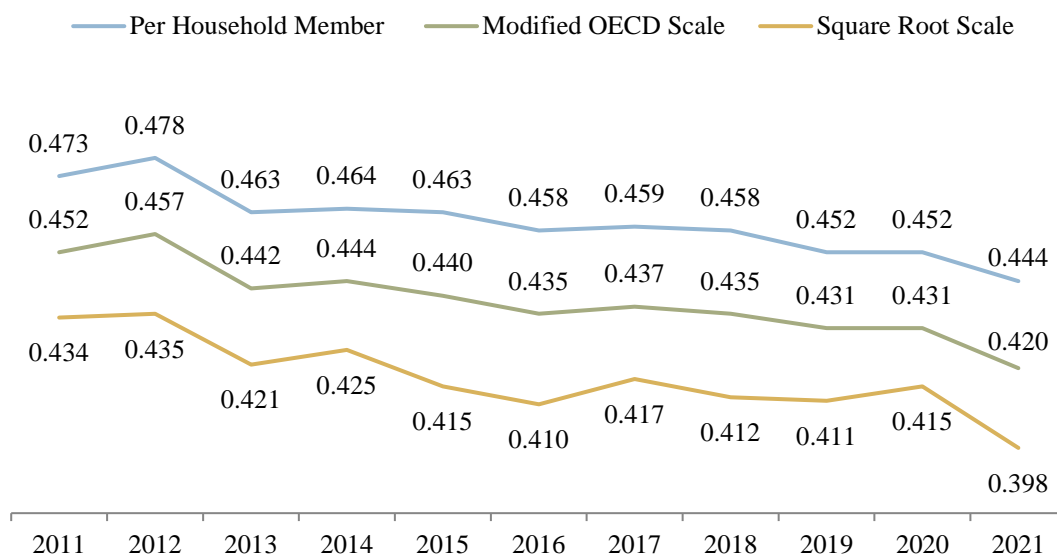
22 Another method is the square root scale, used by the OECD in its major reports on inequality⁹. Based on this method, Singapore's Gini would be 0.398 (before Government transfers and taxes) and 0.337 (after Government transfers and taxes) in 2021.

23 The Gini coefficients computed under all three equivalence scales show broadly similar trends over time. For more information, please refer to Appendix A.

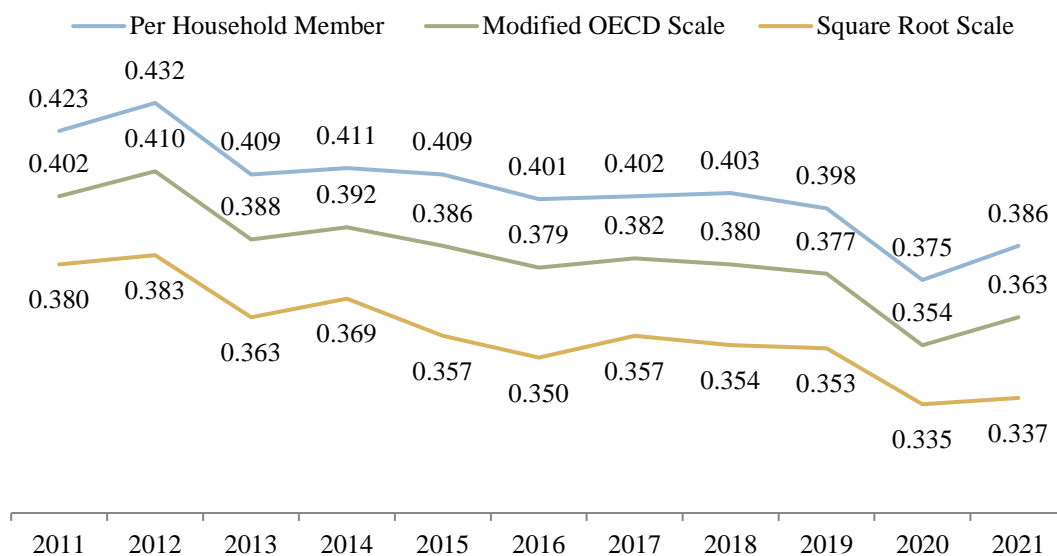
⁹Based on the square root scale, individuals are ranked by their household income on a 'per equivalised member basis', which is derived by dividing household income by the square root of household size. This follows the approach adopted in the OECD's report "Income Inequality: The Gap between Rich and Poor" (OECD 2015). In following this approach, individuals such as children and domestic workers would also be ranked. It should be noted that some OECD countries publish their own Gini using a different equivalence scale, and not the square root scale.

Chart 8 Gini Coefficient Based on Different Methods

Household Income from Work Including Employer CPF Contributions



Household Income from Work Including Employer CPF Contributions
After Accounting for Government Transfers and Taxes



Note: There are different equivalence scales used by different countries and international organisations. Commonly used equivalence scales include the modified OECD scale (used by Eurostat, the UK and Australia) and the square root scale (used by OECD in its reports).

Singapore Department of Statistics
February 2022

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 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

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.

Of the 33,000 housing units selected in the sample for the June Comprehensive Labour Force Survey 2021, some 2,042 households were excluded from the survey as they were unoccupied, non-residential or demolished. A total of 26,637 households responded to the survey, achieving an overall response rate of 86.0%.

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, GST Credits, Senior Citizen Bonus, National Service Recognition Awards/NS HOME Awards, Top-Ups to CPF and Medisave Accounts, GST Vouchers, Pioneer Generation Package, Merdeka Generation Package, Silver Support Scheme, SG Bonus, Solidarity Payment and Care and Support Package, SingapoRediscovered Vouchers;
- 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 from 2011 onwards, 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;
- 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, 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, Global Ready Talent Programme.

- 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 and 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 and Vaccinations and Childhood Development Screening Subsidies;
- 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, VWO 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 and 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.
- 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.

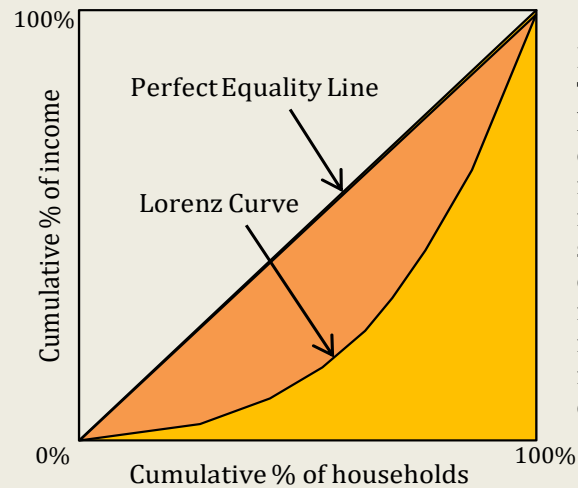
Abbreviations

A&E	Accident and Emergency
CCC	Citizens' Consultative Committees
CDC	Community Development Council
CET	Continuing Education and Training
ComCare	Community Care
CPF	Central Provident Fund
CPI	Consumer Price Index
GST	Goods and Services Tax
HDB	Housing & Development Board
HPB	Health Promotion Board
IHL	Institutes of Higher Learning
ITE	Institute of Technical Education
LOA	Leave of Absence
MOE	Ministry of Education
NS	National Service
SHN	Stay-Home Notice
SEP	Self Employed Person
VWO	Voluntary Welfare Organisation

Understanding The Gini Coefficient

The Gini coefficient is a summary statistic that measures the dispersion of incomes on a scale of zero to one. A Gini of zero reflects perfect equality, where every household has the same income. A Gini of one represents perfect inequality, where one household has all of the income.

Gini coefficient =  divided by ( + )



How does this work?

The Lorenz curve is a graph with the horizontal axis showing the cumulative proportion of households ranked according to their household income and with the vertical axis showing the corresponding cumulative proportion of household income. The further the Lorenz curve is from the Perfect Equality Line, the more unequal the income distribution.

Appendix A

International comparison of Gini coefficients is **not straightforward**

There are differences in computation methods adopted by different countries. Some examples are:



Equivalence scales



Household income definitions

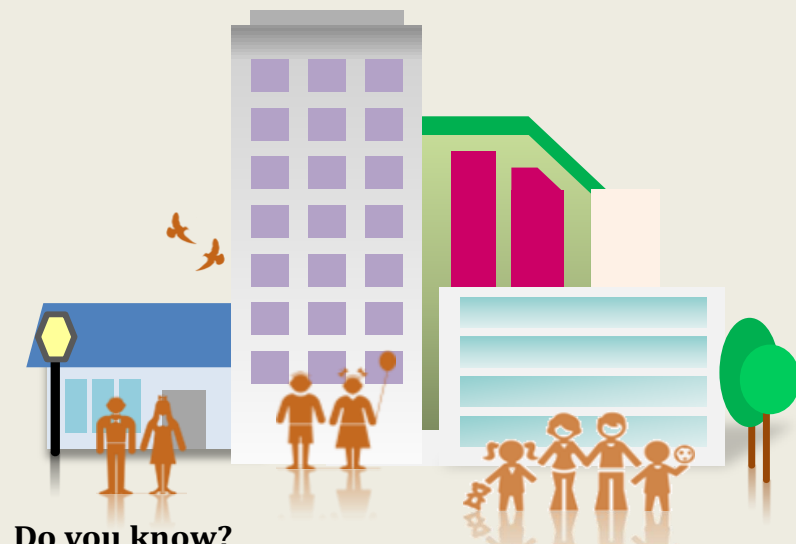


Population coverage



Equivalence scales make adjustments to the incomes of households so that households with **different compositions and sizes** can be analysed

Illustrative Example



Do you know?

Equivalence scales account for economies of scale among household members. The needs of a household increase with each additional member but not in a proportional way. For example, a household with four members does not consume four times more electricity and housing space than a single member household.

Per Household Member Scale

Modified OECD Scale

Square Root Scale

Total household income

\$4,000

\$4,000

\$4,000

Equivalence value

4

Number of household members

2.1

1st adult is assigned 1 point, each additional adult is assigned 0.5 points and each child is assigned 0.3 points

2

Square root of household size

Equivalised household income

$\$4,000 \div 4 =$

\$1,000

$\$4,000 \div 2.1 =$

\$1,905

$\$4,000 \div 2 =$

\$2,000

Equivalised household income is calculated by dividing total household income by the household equivalence scale. Internationally, there is no standard equivalence scale recommended for general use.

Appendix B - Statistical Appendices

Household Characteristics

Table 1. Resident Households by Number of Employed Persons, 2011 – 2021

Table 2. Resident Households by Type of Dwelling, 2011 – 2021

Table 3. Average Household Size of Resident and Resident Employed Households by Type of Dwelling, 2011 – 2021

Table 4. Average Number of Employed Persons Among Resident and Resident Employed Households by Type of Dwelling, 2011 – 2021

Table 5. Average Household Size of Resident and Resident Employed Households by Deciles, 2011 – 2021

Table 6. Average Number of Employed Persons Among Resident and Resident Employed Household by Deciles, 2011 – 2021

Table 7. Resident Households by Household Characteristics and Deciles, 2011, 2016, 2021

Overall Household Income Level and Change

Table 8. Resident Households by Monthly Household Income from Work, 2011 – 2021

Table 9. Resident Households by Monthly Household Income from Work Per Household Member, 2011 – 2021

Table 10. Average and Median Monthly Household Income from Work Among Resident Employed Households, 2011 – 2021

Table 11. Average and Median Monthly Household Income from Work Per Household Member Among Resident Employed Households, 2011 – 2021

Household Income Level and Change by Type of Dwelling

Table 12. Average Monthly Household Income from Work Among Resident Employed Households by Type of Dwelling, 2011 – 2021

Table 13. Average Monthly Household Income from Work Per Household Member Among Resident Employed Households by Type of Dwelling, 2011 – 2021

Household Income Level and Change by Deciles

Table 14. Average Monthly Household Income from Work Among Resident Employed Households by Deciles, 2011 – 2021

Table 15. Average Monthly Household Income from Work Per Household Member Among Resident Employed Households by Deciles, 2011 – 2021

Income Inequality

Table 16. Gini Coefficient Among Resident Employed Households, 2011 – 2021

Table 17. Ratio of Monthly Household Income from Work Per Household Member at the 90th Percentile to 10th Percentile Among Resident Employed Households, 2011 – 2021

Scan the following QR code to access the above data tables:



Alternatively, you may access the data tables at: <https://go.gov.sg/khitpaper>

Data from 2000 onwards can be obtained at [SingStat Table Builder](#) (i.e. At [SingStat Table Builder](#), choose Households → Household Income → Household Income from Work, Annual)
www.tablebuilder.singstat.gov.sg

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