



Key Household Income Trends, 2022

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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

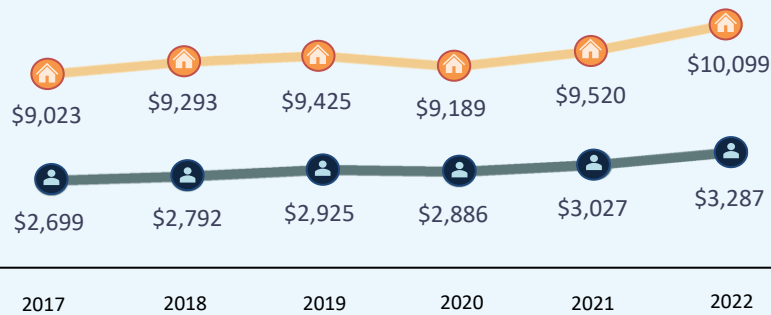
Our Guiding Principles

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 2022



Median Household Income from Work Grew Before and After Adjusting for Inflation

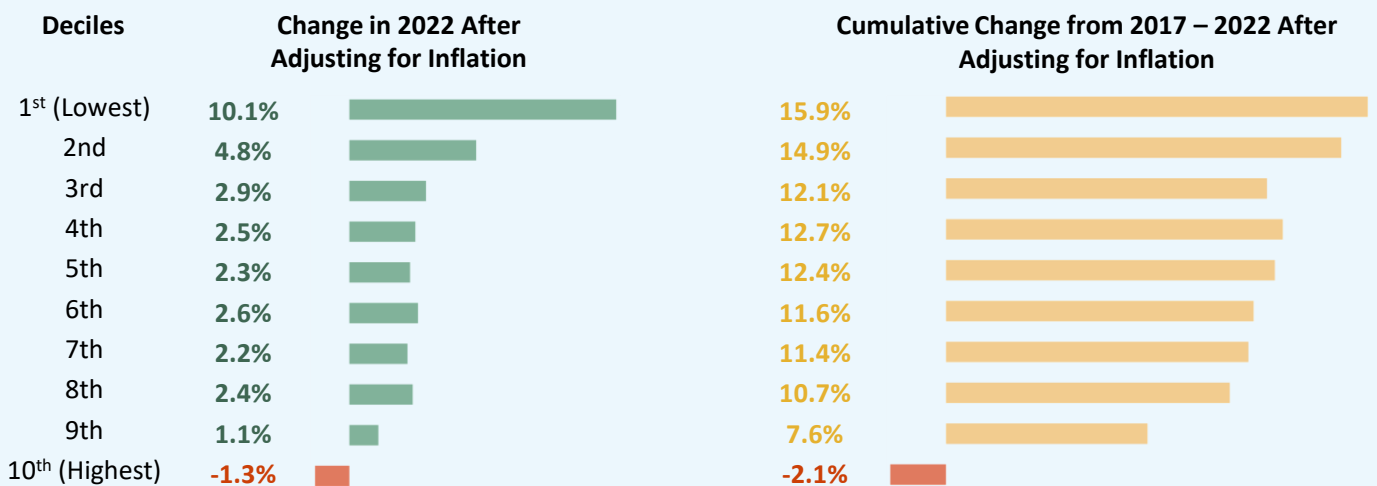


Change Over the Years After Adjusting for Inflation

- Per Household
 - ▲ 0.2% in 2022
 - ▲ 2.9% (0.6% p.a.) from 2017 to 2022
- Per Household Member
 - ▲ 2.6% in 2022
 - ▲ 11.9% (2.3% p.a.) from 2017 to 2022

Note: The dollar values in the chart are not adjusted for inflation.

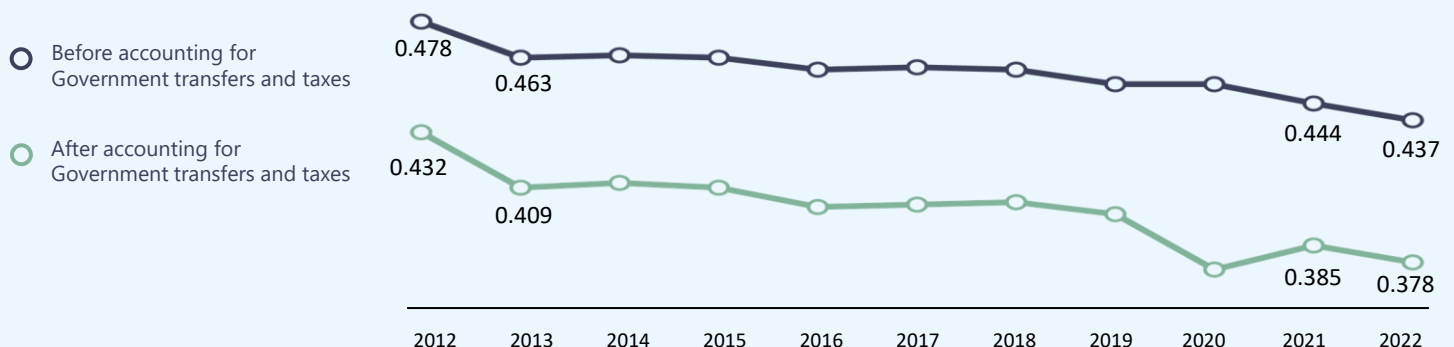
Households Across Most Income Deciles Saw Increases in Average Household Income from Work Per Household Member After Adjusting for Inflation



It is notable, for example, that some resident employed households in the lowest 10% owned a car (14.5%), employed a domestic worker (14.8%), lived in private property (7.1%) or were with household reference persons aged 65 years and over (32.2%) in 2022. 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 Before Accounting for Government Transfers and Taxes Continued to Fall in 2022

Accounting for Government transfers and taxes further reduced the Gini coefficient



Scan here to access our video on Understanding [The Gini Coefficient](#).



Scan here for the interactive dashboard on [household income](#).

Key Household Income Trends, 2022

Highlights

Median Household Income from Work Grew in Both Nominal and Real Terms

1 Among resident employed households¹, median monthly household income from work² grew by 6.1 per cent in nominal terms, from \$9,520 in 2021 to \$10,099 in 2022. After adjusting for inflation³, median monthly household income from work rose 0.2 per cent in real terms in 2022. From 2017 to 2022, median monthly household income from work of resident employed households increased 2.9 per cent cumulatively or 0.6 per cent per annum in real terms.

2 Taking into account household size, median monthly household income from work per household member rose from \$3,027 in 2021 to \$3,287 in 2022, an increase of 8.6 per cent in nominal terms or 2.6 per cent in real terms. From 2017 to 2022, median monthly household income per household member grew by 11.9 per cent cumulatively or 2.3 per cent per annum in real terms.

Households Across Most Income Deciles⁴ Saw Increases in Real Average Household Income from Work Per Household Member

3 In 2022, the average household income from work per household member of resident employed households in all income groups rose in nominal terms, with the increases ranging from 5.3 to 15.6 per cent. After adjusting for inflation, households in the first nine deciles saw real income growth of 1.1 to 10.1 per cent, while those in the top decile saw a real income decline of 1.3 per cent.

4 Between 2017 and 2022, the average household income from work per household member of resident employed households in the first nine deciles rose 1.5 to 3.0 per cent per annum in real terms, while that in the top decile recorded a decline of 0.4 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 for the relevant household income group 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 Received More Government Transfers in 2022

5 Resident households (including households with no employed person) received \$5,765 per household member on average from Government schemes in 2022. This was higher than the \$5,257 received in 2021, due to the one-off and transitional measures in 2022, as well as enhanced schemes, to cushion the impact of the GST rate increase and higher inflation on cost of living.

6 Resident households staying in HDB 1- & 2-room flats continued to receive the most Government transfers. In 2022, they received \$12,189 per household member on average from Government schemes, close to double the transfers received by resident households staying in HDB 3-room flats.

Household Income Inequality Before Accounting for Government Transfers and Taxes Continued to Fall in 2022

7 The Gini coefficient⁵ based on household income from work per household member (before Government transfers and taxes) fell to 0.437 in 2022, from 0.444 in 2021.

8 After adjusting for Government transfers and taxes, the Gini coefficient in 2022 fell from 0.437 to 0.378. This reflected the redistributive effect of Government transfers and taxes.

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, 2022

I Introduction

1 This paper highlights the key trends in household income from work¹ and the impact of Government transfers on household income in 2022.

2 For the detailed analyses on 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 87.5 per cent of all resident households in 2022 (Chart 1). The remaining resident households were mainly households comprising solely non-employed persons aged 65 years and over (7.6 per cent of all resident households). Households with no employed person could have income from non-work sources⁴.

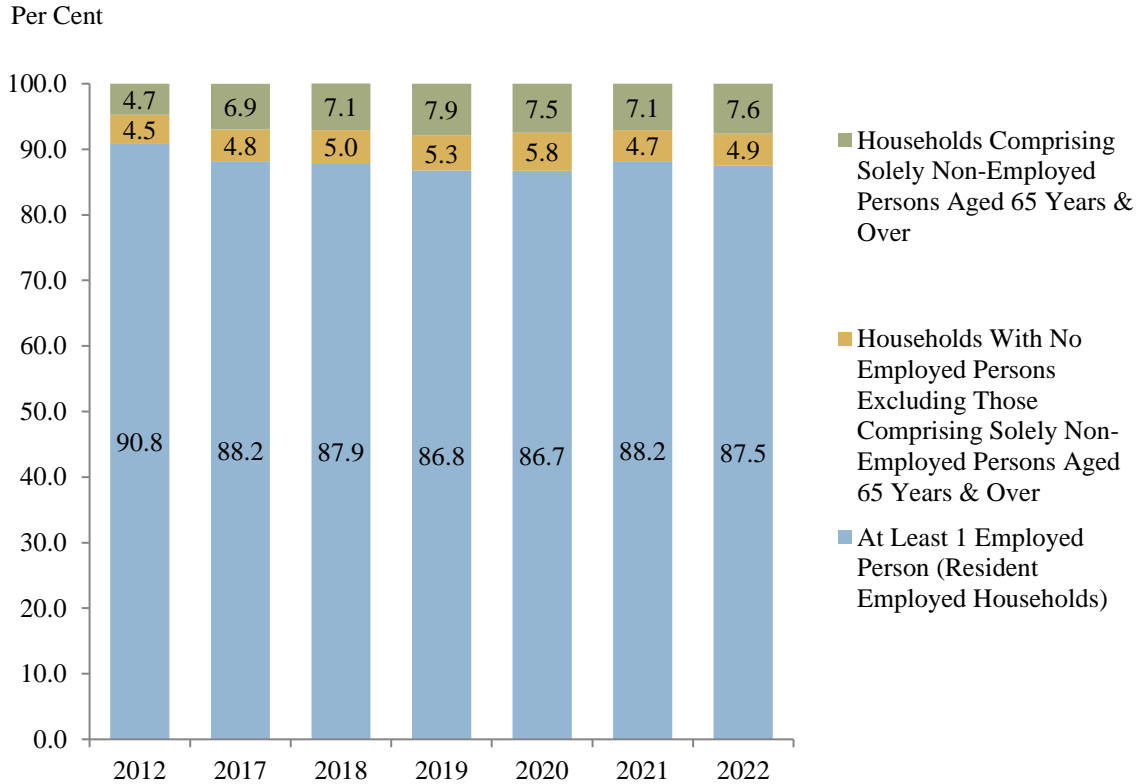
¹ Household income from work refers to the sum of income received by employed members of the household from employment and business. However, it does not include the income of domestic workers. Household income from work includes one-twelfth of annual bonus. Unless otherwise stated, household income 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



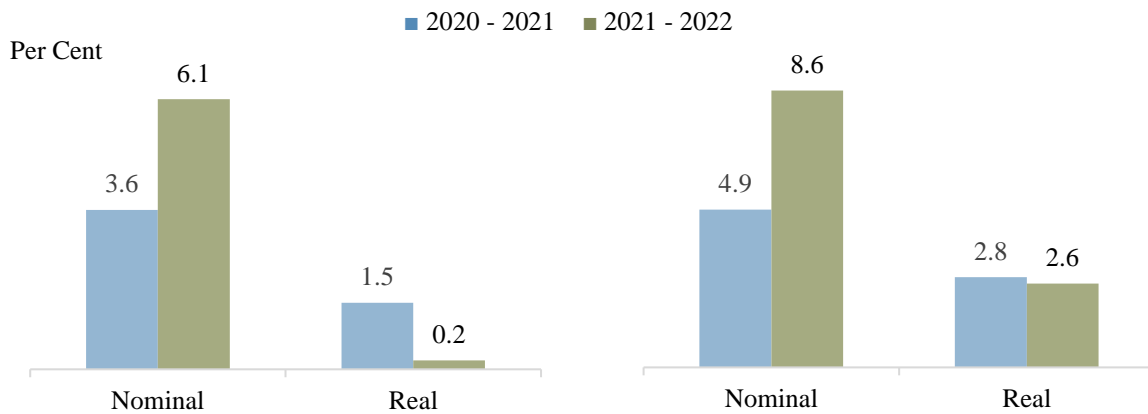
Median Household Income from Work Grew in Both Nominal and Real Terms

5 Among resident employed households, median monthly household income from work grew by 6.1 per cent in nominal terms, from \$9,520 in 2021 to \$10,099 in 2022. After adjusting for inflation⁵, median monthly household income from work rose 0.2 per cent in real terms in 2022 (Chart 2).

6 Taking into account household size, median monthly household income from work per household member rose from \$3,027 in 2021 to \$3,287 in 2022, an increase of 8.6 per cent in nominal terms, or 2.6 per cent in real terms.

⁵ The Consumer Price Index (CPI) for All Items for the relevant household income group 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

2020	\$9,189
2021	\$9,520
2022	\$10,099

Household Income from Work Per Household Member

2020	\$2,886
2021	\$3,027
2022	\$3,287

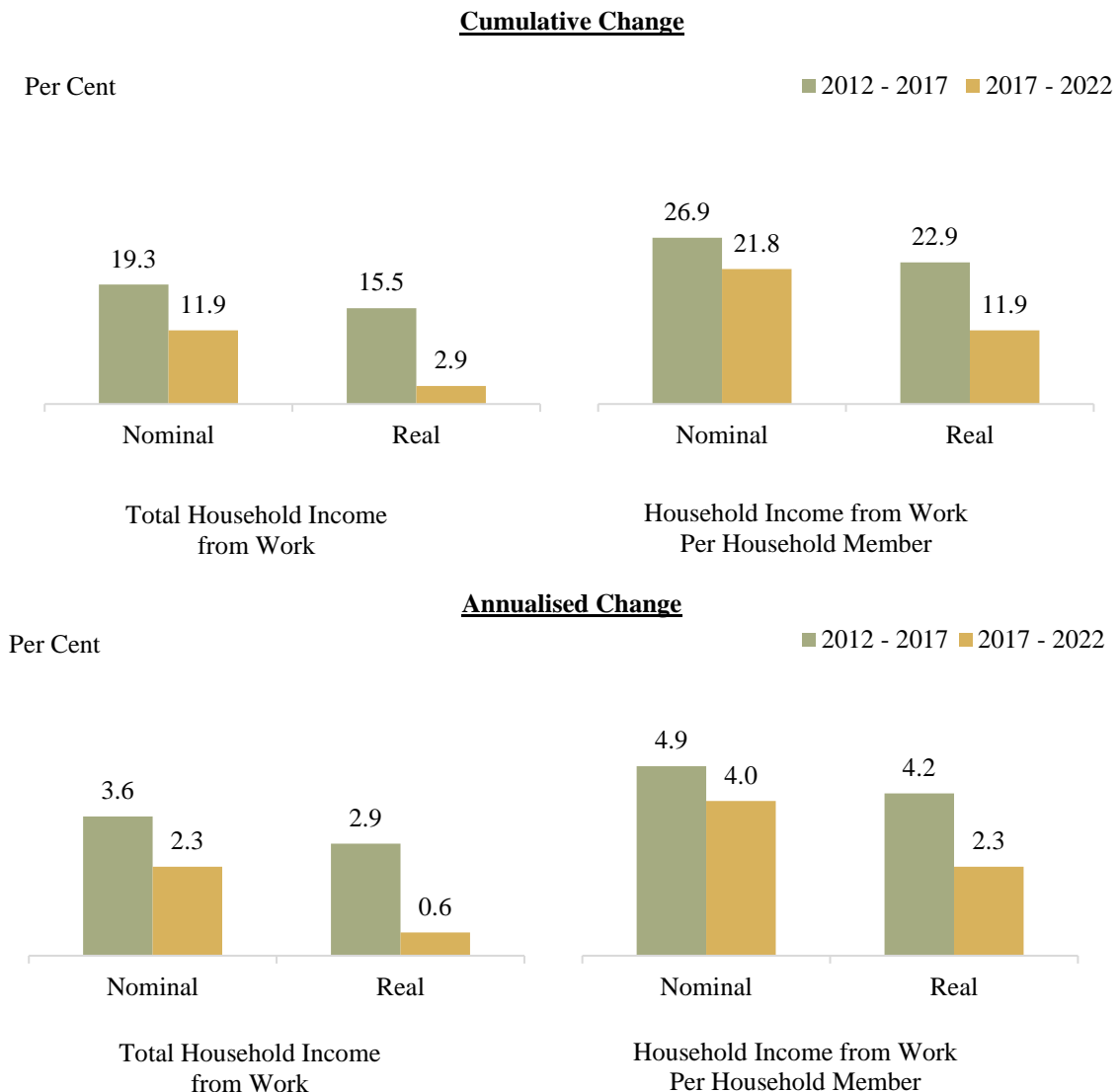
Note:

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 2012 to 2017, the median monthly household income from work rose 15.5 per cent cumulatively or 2.9 per cent per annum in real terms (Chart 3). It continued to grow over the next five-year period from 2017 to 2022, with real growth coming in at 2.9 per cent cumulatively or 0.6 per cent per annum.

8 After accounting for household size, median monthly household income from work per household member rose 22.9 per cent cumulatively (or 4.2 per cent per annum) in real terms from 2012 to 2017, and 11.9 per cent cumulatively (or 2.3 per cent per annum) in real terms from 2017 to 2022.

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



Note: Household income from work includes employer CPF contributions.

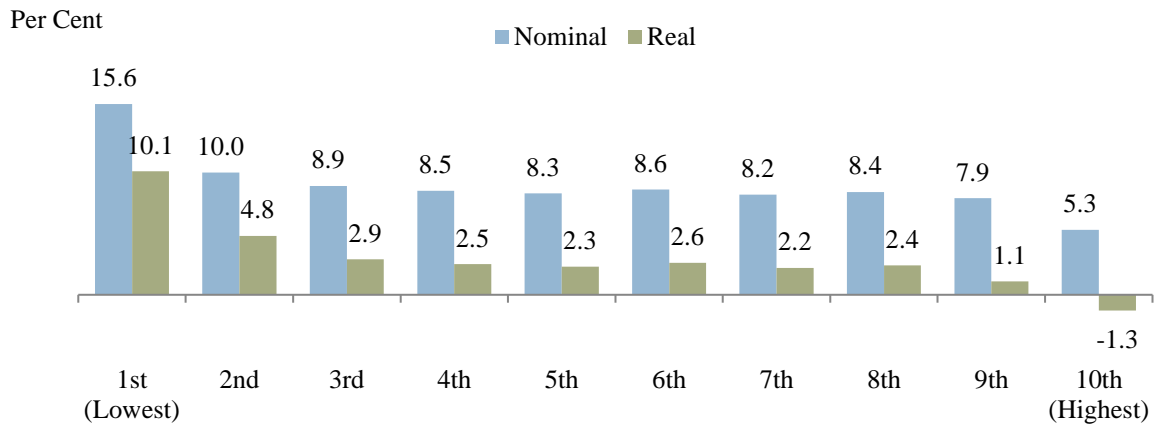
Households Across Most Income Deciles Saw Increases in Real Average Household Income from Work Per Household Member

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 2022, the average household income from work per household member of resident employed households in all income groups rose in nominal terms, with the increases ranging from 5.3 to 15.6 per cent (Chart 4). After adjusting for inflation, households in the 1st to 9th deciles experienced real income growth of 1.1 to 10.1 per cent, while those in the highest decile saw a real income decline of 1.3 per cent.

11 Across the deciles, households in the top decile had the weakest nominal growth in average household income from work per household member in 2022 because of a larger increase in household size (from 2.26 in 2021 to 2.34 in 2022) compared to households in the other deciles. This, coupled with the higher inflation experienced in 2022, contributed to the decline in their real household income in 2022.

Chart 4 Change in Average Monthly Household Income from Work Per Household Member
Among Resident Employed Households by Deciles, 2022



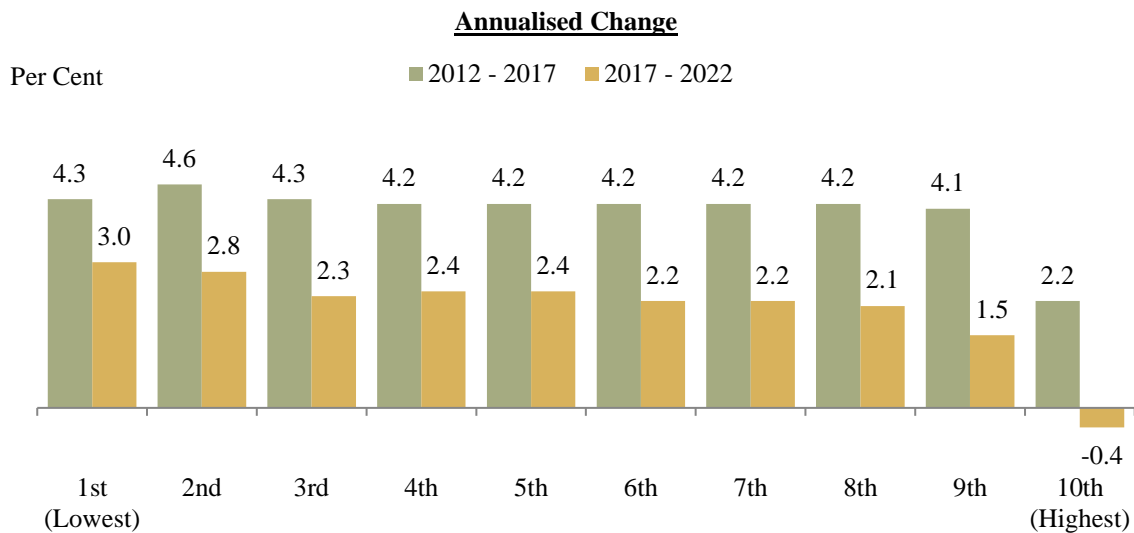
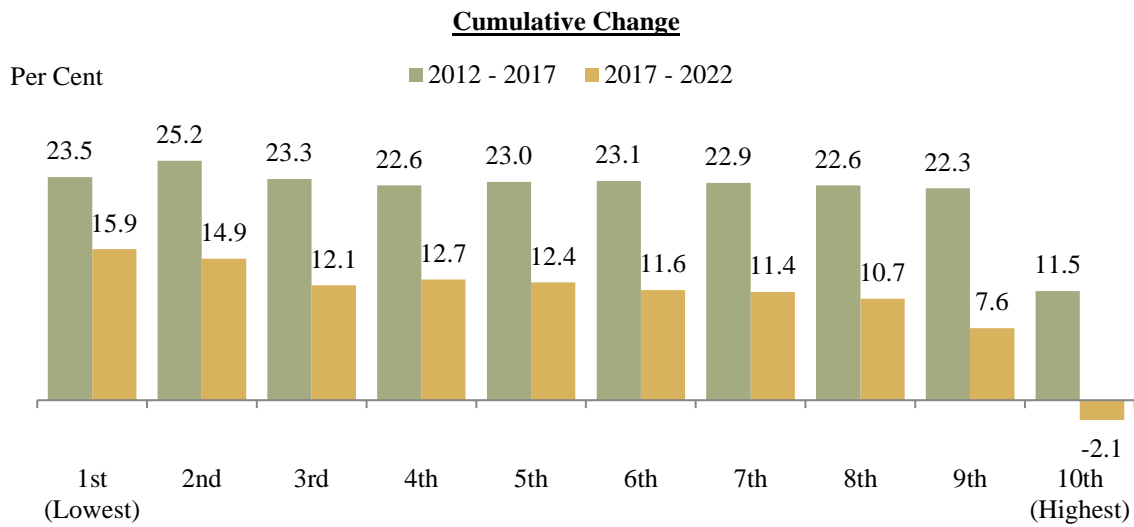
2021	\$596	\$1,224	\$1,712	\$2,211	\$2,749	\$3,347	\$4,111	\$5,144	\$6,944	\$13,626
2022	\$689	\$1,347	\$1,864	\$2,400	\$2,976	\$3,634	\$4,447	\$5,578	\$7,493	\$14,354

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 (14.5%), employed a domestic worker (14.8%), lived in private property (7.1%) or were with household reference persons aged 65 years and over (32.2%) in 2022. 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.

12 Between 2017 and 2022, resident employed households in the 1st to 9th deciles experienced growth in their real average monthly household income from work per household member of 1.5 to 3.0 per cent per annum (Chart 5). On the other hand, the resident employed households in the top decile experienced an average decline in real income of 0.4 per cent per annum over the same period.

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 (14.5%), employed a domestic worker (14.8%), lived in private property (7.1%) or were with household reference persons aged 65 years and over (32.2%) in 2022. 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 Received More Government Transfers in 2022

13 Various Government schemes such as Workfare Income Supplement, GST Voucher, 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.

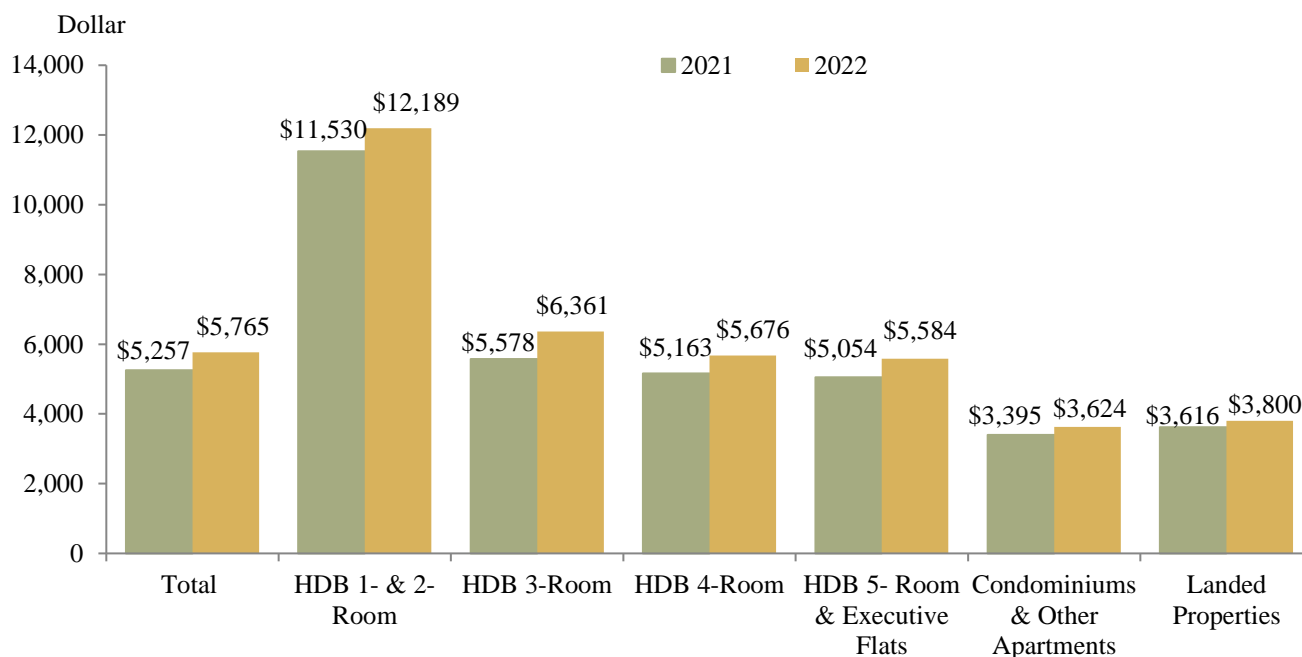
14 Overall, resident households (including households with no employed person) received \$5,765 per household member on average from Government schemes in 2022. This was higher than the average amount of \$5,257 received in 2021 (Chart 6), due to the one-off and transitional measures in 2022, as well as enhanced schemes⁶, to cushion the impact of the GST rate increase and higher inflation on cost of living.

15 Among resident households across all dwelling types, resident households staying in HDB 1- & 2-room flats continued to receive the most Government transfers. In 2022, they received \$12,189 per household member on average from Government schemes, close to double the transfers received by resident households staying in HDB 3-room flats.

16 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, and hence received more education subsidies on average. This led to them having a similar level of transfers as those in HDB 4-room flats.

⁶ The one-off and transitional measures include the Cost-of-Living Special Payment from the October 2022 Support Package, GST Voucher – Cash Special Payment and Household Utilities Credit from the June 2022 Support Package, and Assurance Package – Cash announced at Budget 2022. The enhanced scheme refers to the enhancements to the permanent GST Voucher scheme announced at Budget 2022.

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 2022 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

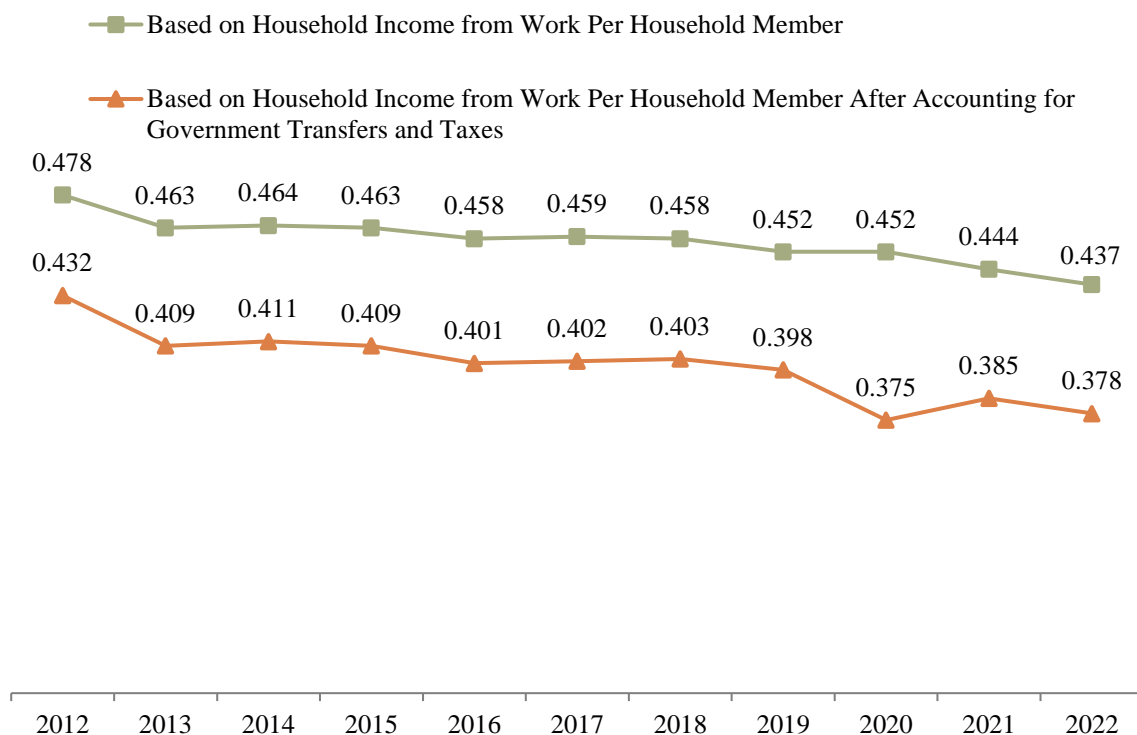
Household Income Inequality Before Accounting for Government Transfers and Taxes Continued to Fall in 2022

17 Due to stronger income growth among the lower income groups compared to the higher income groups, the Gini coefficient⁷ based on household income from work per household member (before Government transfers and taxes) fell from 0.444 in 2021 to 0.437 in 2022 (Chart 7).

18 Government transfers and taxes continued to have a redistributive effect on household income, reducing the Gini coefficient in 2022 from 0.437 to 0.378.

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.

19 Internationally, there are differences in the methods adopted by different countries to compute the Gini, although the basic concept of the Gini is 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.

20 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 0.415 (before Government transfers and taxes) and 0.357 (after Government transfers and taxes) in 2022 (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.

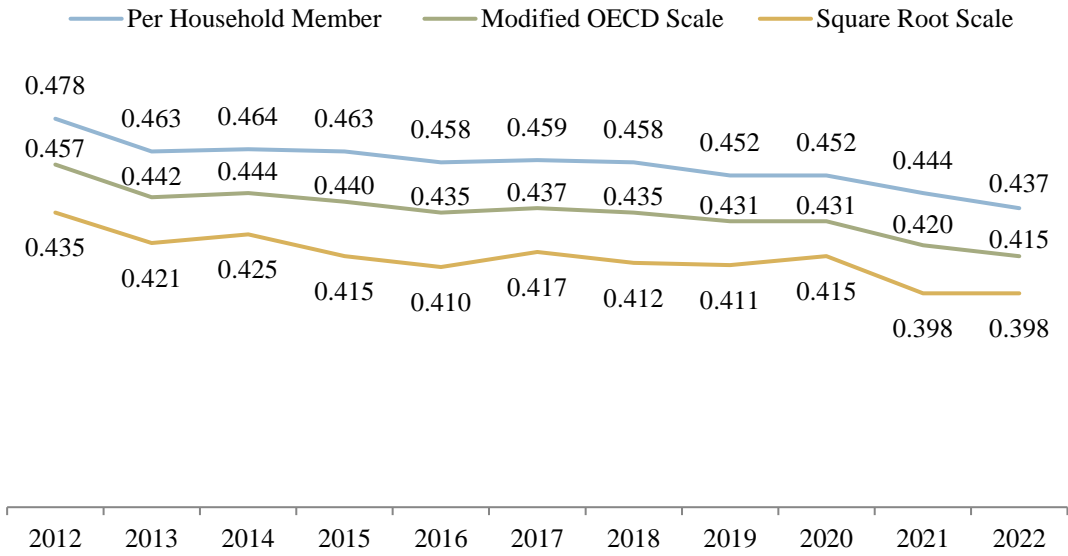
21 Another method is the square root scale, used by the OECD in its major reports on inequality⁹. Based on this method, Singapore's Gini would be 0.398 (before Government transfers and taxes) and 0.337 (after Government transfers and taxes) in 2022.

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

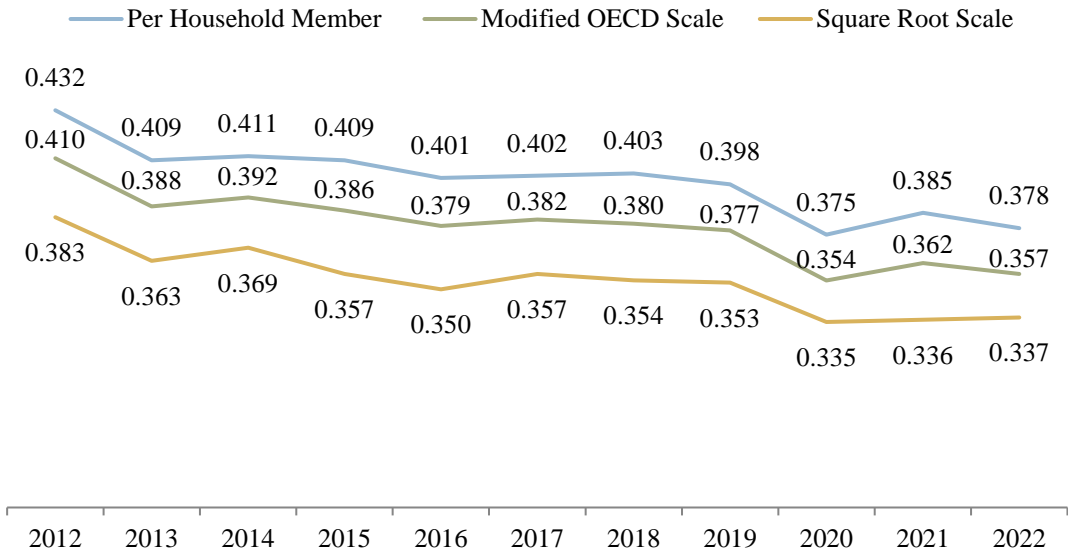
⁹Based on the square root scale, individuals are ranked by their household income on a 'per equivalised member basis', which is derived by dividing household income by the square root of household size. This follows the approach adopted in the OECD's report "Income Inequality: The Gap between Rich and 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 2023

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. Survey estimates are subject to sampling variability.

Of the 33,000 housing units selected in the sample for the June Comprehensive Labour Force Survey 2022, some 2,197 households were excluded from the survey as they were unoccupied, non-residential or demolished. A total of 26,183 households responded to the survey, achieving an overall response rate of 85.0%.

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, 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, 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 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, Employment Support for PWDs and Ex-Offenders, \$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), 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 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, Subsidised COVID-19 Vaccines;
- 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.

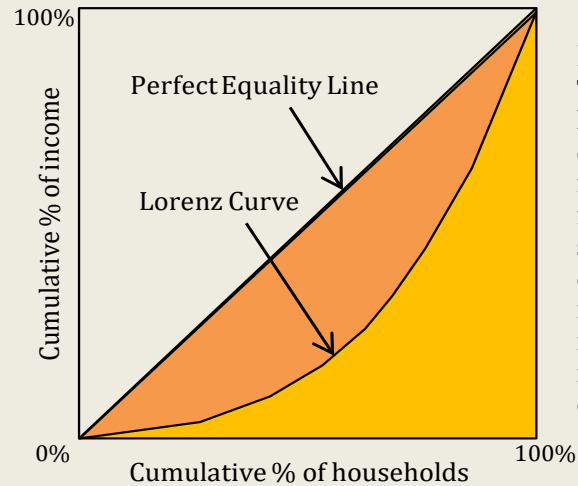
Abbreviations

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

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

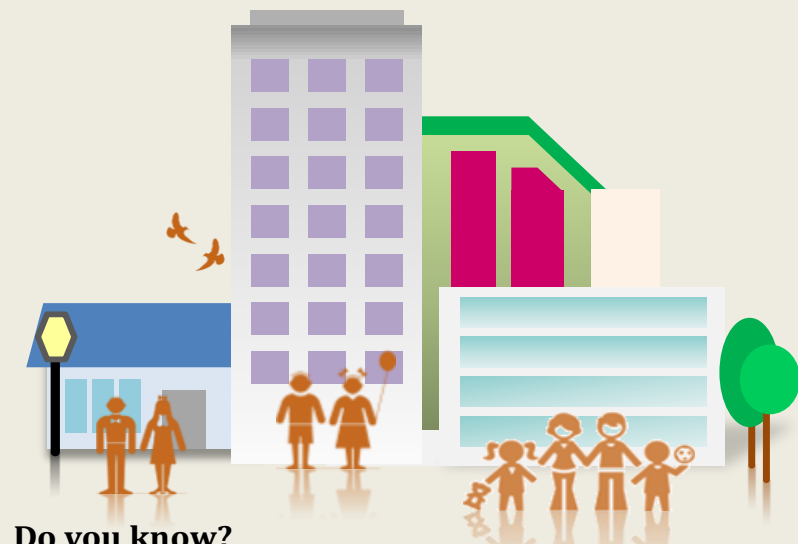


Population coverage



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, 2012 – 2022

Table 2. Resident Households by Type of Dwelling, 2012 – 2022

Table 3. Average Household Size of Resident and Resident Employed Households by Type of Dwelling, 2012 – 2022

Table 4. Average Number of Employed Persons Among Resident and Resident Employed Households by Type of Dwelling, 2012 – 2022

Table 5. Average Household Size of Resident and Resident Employed Households by Deciles, 2012 – 2022

Table 6. Average Number of Employed Persons Among Resident and Resident Employed Household by Deciles, 2012 – 2022

Table 7. Resident Households by Household Characteristics and Deciles, 2012, 2017, 2022

Overall Household Income Level and Change

Table 8. Resident Households by Monthly Household Income from Work, 2012 – 2022

Table 9. Resident Households by Monthly Household Income from Work Per Household Member, 2012 – 2022

Table 10. Average and Median Monthly Household Income from Work Among Resident Employed Households, 2012 – 2022

Table 11. Average and Median Monthly Household Income from Work Per Household Member Among Resident Employed Households, 2012 – 2022

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, 2012 – 2022

Table 13. Average Monthly Household Income from Work Per Household Member Among Resident Employed Households by Type of Dwelling, 2012 – 2022

Household Income Level and Change by Deciles

Table 14. Average Monthly Household Income from Work Among Resident Employed Households by Deciles, 2012 – 2022

Table 15. Average Monthly Household Income from Work Per Household Member Among Resident Employed Households by Deciles, 2012 – 2022

Income Inequality

Table 16. Gini Coefficient Among Resident Employed Households, 2012 – 2022

Table 17. Ratio of Monthly Household Income from Work Per Household Member at the 90th Percentile to 10th Percentile Among Resident Employed Households, 2012 – 2022

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)
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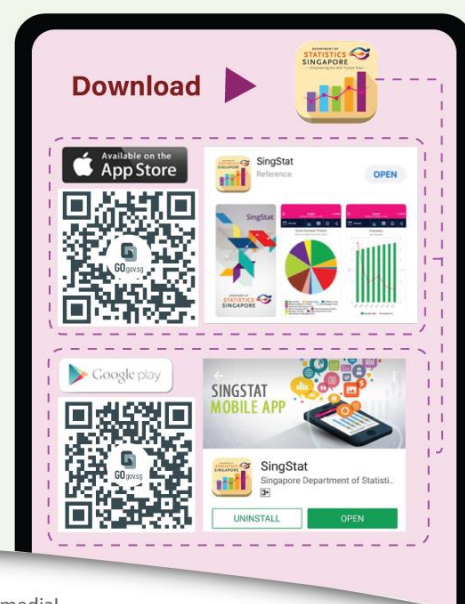
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