

Key Household Income Trends, 2024

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Our Vision

National Statistical Service of Quality, Integrity and Expertise

Our Mission

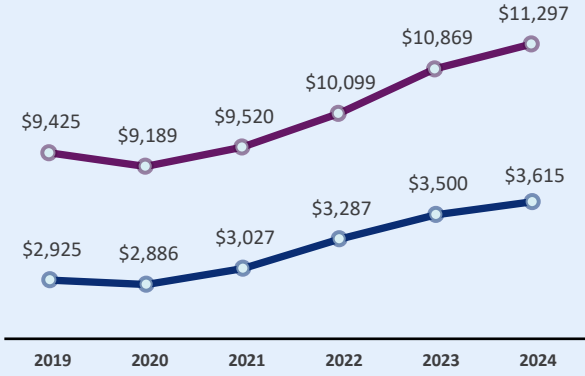
We deliver Insightful Statistics and Trusted Statistical Services that
Empower Decision Making

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 2024

Median Household Employment Income Among Resident Employed Households Grew in 2024



Change Over the Years After Adjusting for Inflation

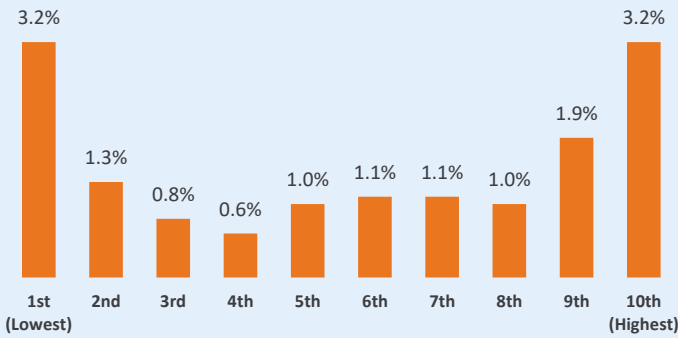
- Per Household**
 - ↑ 1.4% in 2024
 - ↑ 3.6% (0.7% p.a.) from 2019 to 2024
- Per Household Member**
 - ↑ 0.8% in 2024
 - ↑ 6.8% (1.3% p.a.) from 2019 to 2024



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

Households Across All Income Deciles Saw Increases in Average Household Employment Income Per Household Member in 2024

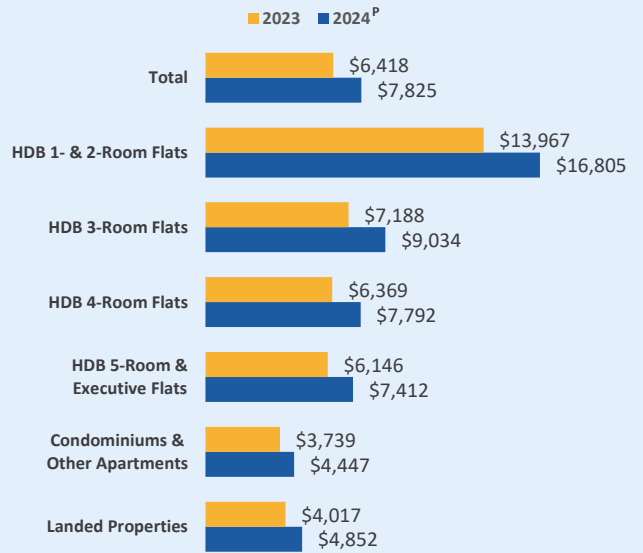
Change in 2024 After Adjusting for Inflation



It is notable that some resident employed households in the lowest 10% owned a car (14.1%), employed a domestic worker (16.8%), lived in private property (8.5%) or were with household reference persons aged 65 years and over (37.3%) in 2024. Not all households are consistently in the same decile group from one year to the next.

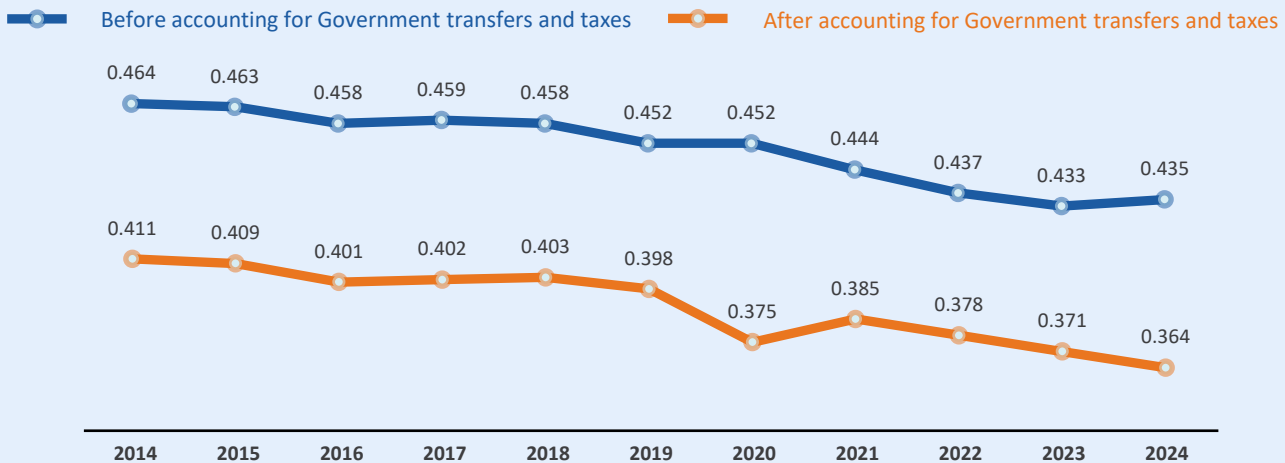
Households Received More Government Transfers in 2024

Average Annual Transfers Per Household Member



Households refer to resident households.
^P: Government transfers for 2024 are preliminary.

Household Income Inequality (Gini Coefficient) Fell to Its Lowest Since 2000 After Accounting for Government Transfers and Taxes, Reflecting the Larger Redistributive Effect in 2024



Scan to watch a video on Understanding The Gini Coefficient.



Scan to explore a dashboard on household income.

Key Household Income Trends, 2024

Highlights

Median Household Employment Income Grew

1 Among resident employed households¹, median monthly household employment income² grew by 3.9 per cent in nominal terms, from \$10,869 in 2023 to \$11,297 in 2024. After adjusting for inflation³, median monthly household employment income rose by 1.4 per cent in 2024. Over the last five years from 2019 to 2024, median monthly household employment income increased by 3.6 per cent cumulatively or 0.7 per cent per annum in real terms.

2 Accounting for household size, median monthly household employment income per household member rose from \$3,500 in 2023 to \$3,615 in 2024, an increase of 3.3 per cent in nominal terms or 0.8 per cent in real terms. From 2019 to 2024, median monthly household employment income per household member grew by 6.8 per cent cumulatively or 1.3 per cent per annum in real terms.

Average Household Employment Income Per Household Member Rose Across All Income Deciles⁴

3 In 2024, the average household employment income per household member of resident employed households increased across all income deciles, by 3.0 to 5.9 per cent in nominal terms, or 0.6 to 3.2 per cent in real terms.

4 Between 2019 and 2024, the average household employment income per household member of resident employed households in the first nine deciles rose by 0.3 to 1.9 per cent per annum in real terms, while that for households in the top decile declined by 0.7 per cent per annum.

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 employment income includes employer Central Provident Fund (CPF) contributions.

³ The Consumer Price Index (CPI) for All Items for the relevant household income group was used as the deflator to compute income changes in real terms.

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 from a higher to a lower 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 2024

5 Resident households (including households with no employed person) received an average of \$7,825 per household member from Government schemes in 2024, higher than the \$6,418 received in 2023. This was due to measures rolled out in 2024 to support households in areas such as cost-of-living, retirement, and healthcare needs.

6 Resident households in HDB 1- & 2-room flats continued to receive the most Government transfers. In 2024, they received an average of \$16,805 per household member from Government schemes, more than double the amount received by all resident households.

Household Income Inequality Fell to Its Lowest Since 2000 After Accounting for Government Transfers and Taxes, Reflecting the Larger Redistributive Effect in 2024

7 The Gini coefficient⁵ based on household employment income per household member before Government transfers and taxes rose slightly from 0.433 in 2023 to 0.435 in 2024.

8 After adjusting for Government transfers and taxes, the Gini coefficient in 2024 was 0.364, lower than the 0.371 in 2023 and the lowest since such records began in 2000. This reflected the increase in Government support for lower- and middle-income resident households.

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

Key Household Income Trends, 2024

I Introduction

1 This paper highlights the key trends in household employment income¹ and the impact of Government transfers on household income in 2024.

2 The detailed analyses on households by type of dwelling and income groups² focus on household income per household member to enable comparable analyses of households by accounting for 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 employment income and household employment income 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 income data used is solely based on employment income. Such households constituted 86.3 per cent of all resident households in 2024 (Chart 1). Majority of the remaining resident households were households comprising solely non-employed persons aged 65 years and over (which constituted 8.8 per cent of all resident households). Households with no employed person could have income from non-employment sources⁴.

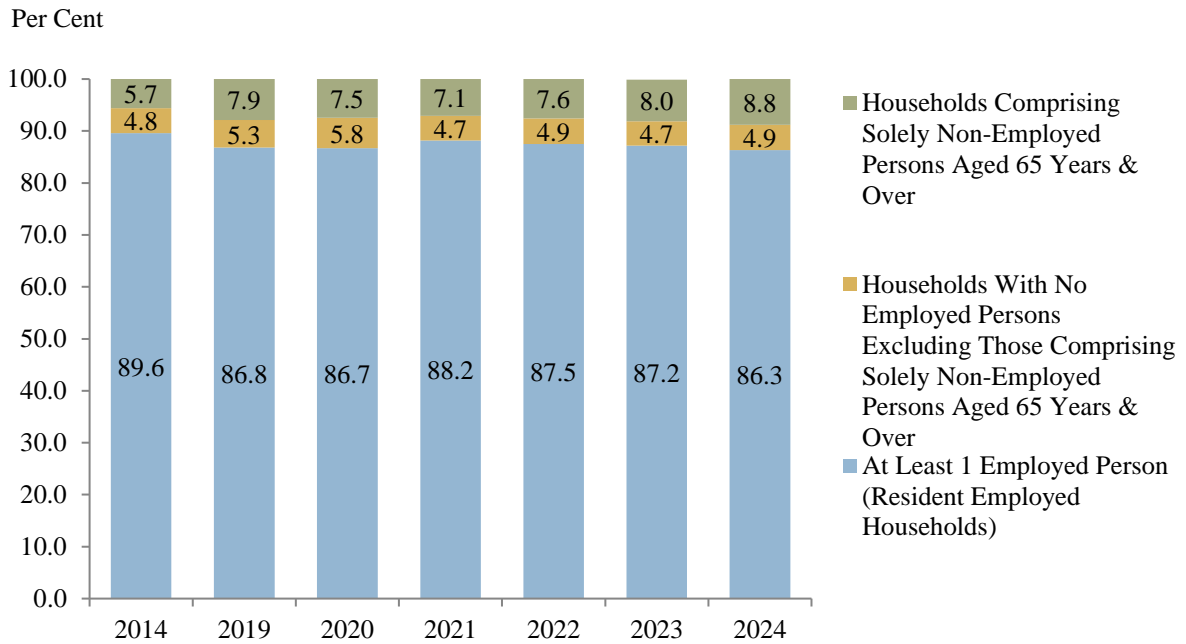
¹ Household employment income refers to the sum of income received by employed members of the household from employment and business, excluding the income of live-in domestic workers. Monthly household employment income includes one-twelfth of annual bonus. Unless otherwise stated, household employment income refers to household employment income before accounting for Government transfers and taxes. For the analyses in this paper, household employment income 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-employment sources includes rental income, investment income (including interests earned from savings and/or CPF balances, dividends from investments), contributions from relatives/friends who are not members of the household, pension and regular government transfers. Based on the Household Expenditure Survey 2023, all households with no employed person received regular income from non-employment sources. For more information on household income from all sources, readers may wish to access the publication via the following web-link: <http://www.singstat.gov.sg/publications/households/household-expenditure-survey>.

Chart 1 Resident Households by Number of Employed Persons



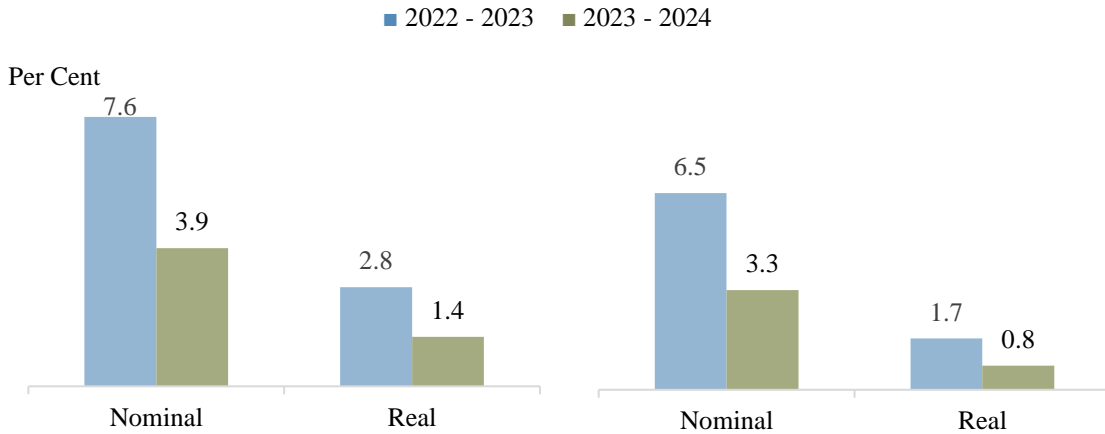
Median Household Employment Income Grew

5 Among resident employed households, median monthly household employment income grew by 3.9 per cent in nominal terms, from \$10,869 in 2023 to \$11,297 in 2024. After adjusting for inflation⁵, median monthly household employment income rose by 1.4 per cent in 2024 (Chart 2).

6 Accounting for household size, median monthly household employment income per household member rose from \$3,500 in 2023 to \$3,615 in 2024, an increase of 3.3 per cent in nominal terms, or 0.8 per cent in real terms.

⁵ The Consumer Price Index (CPI) for All Items for the relevant household income group was used as the deflator to compute income changes in real terms.

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



Total Household Employment Income

2022	\$10,099
2023	\$10,869
2024	\$11,297

Household Employment Income
Per Household Member

2022	\$3,287
2023	\$3,500
2024	\$3,615

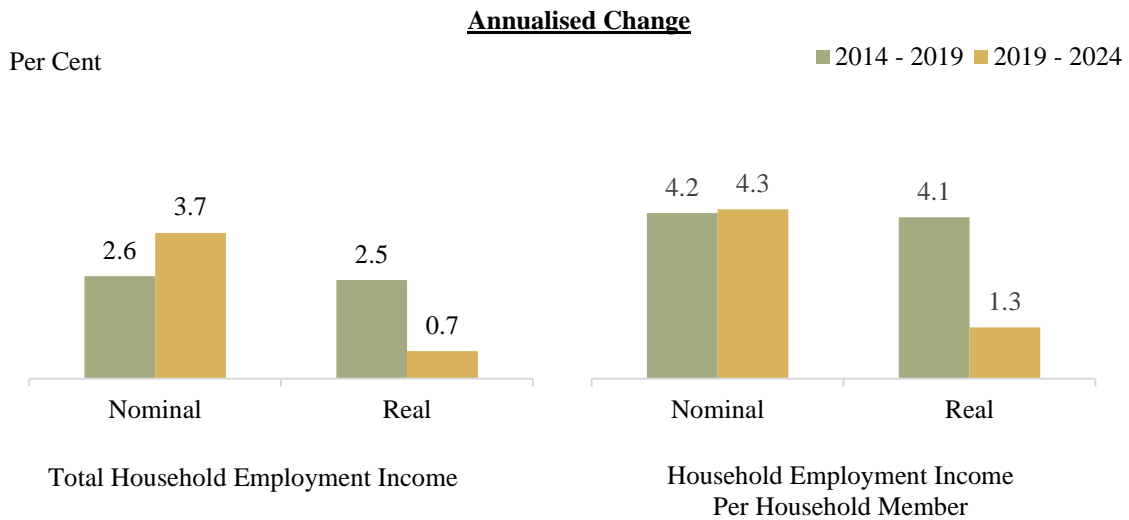
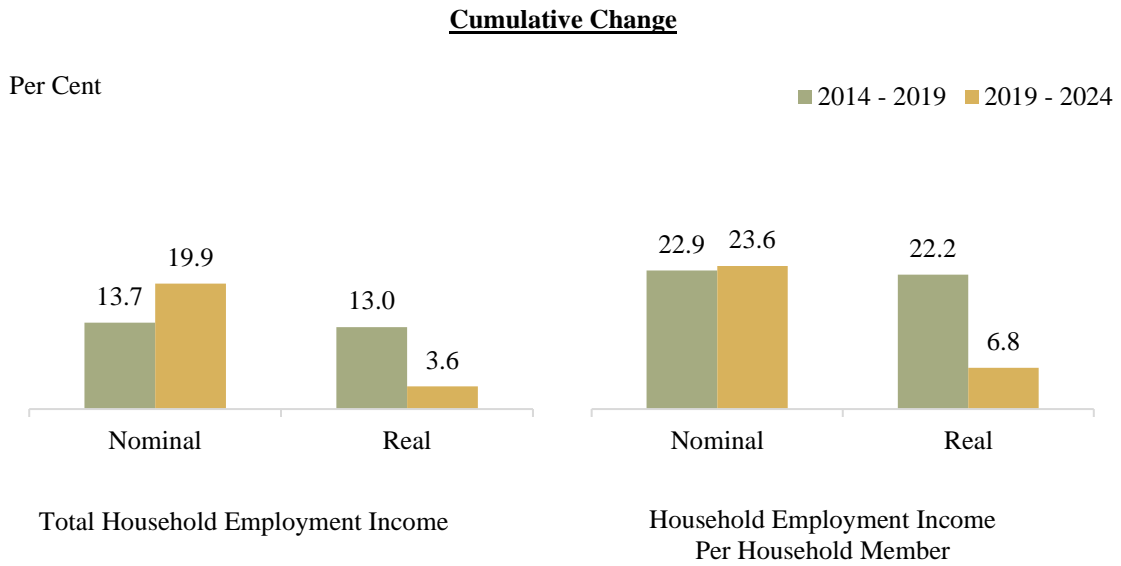
Note:

Household employment income includes employer Central Provident Fund (CPF) contributions. The dollar values in the table above are in nominal terms.

7 Median monthly household employment income increased over the last ten years. From 2014 to 2019, median monthly household employment income rose by 13.0 per cent cumulatively or 2.5 per cent per annum in real terms (Chart 3). It continued to grow over the next five-year period from 2019 to 2024, albeit at a slower pace, with growth coming in at 3.6 per cent cumulatively or 0.7 per cent per annum in real terms.

8 After accounting for household size, median monthly household employment income per household member rose by 22.2 per cent cumulatively (or 4.1 per cent per annum) in real terms from 2014 to 2019, and 6.8 per cent cumulatively (or 1.3 per cent per annum) in real terms from 2019 to 2024.

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



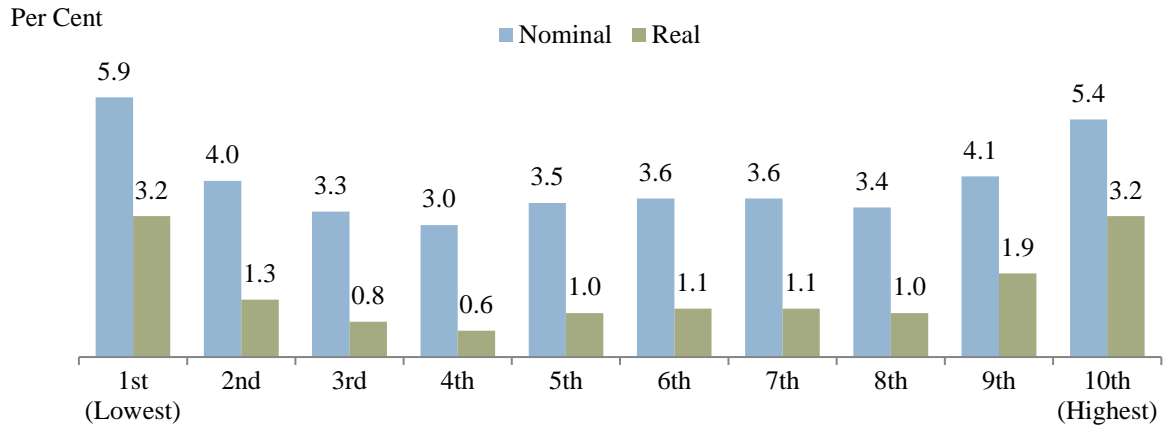
Note: Household employment income includes employer CPF contributions.

Households Across All Income Deciles Saw Increases in Average Household Employment Income 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 employment income per household member, and subsequently divided into ten equal groups, i.e., deciles.

10 In 2024, the average household employment income per household member of resident employed households across all income deciles increased by 3.0 to 5.9 per cent in nominal terms or 0.6 to 3.2 per cent in real terms (Chart 4).

Chart 4 Change in Average Monthly Household Employment Income Per Household Member
Among Resident Employed Households by Deciles, 2024



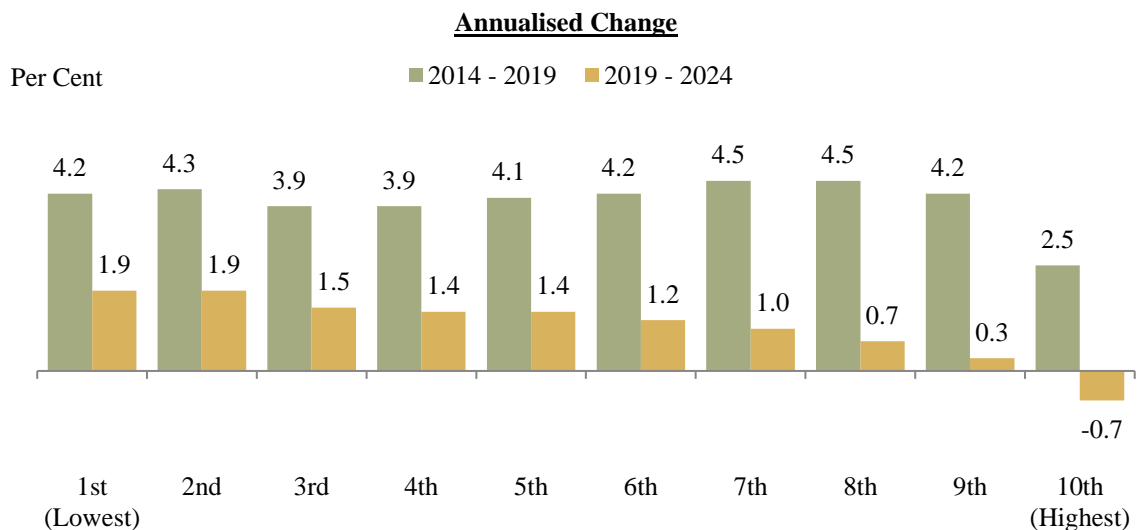
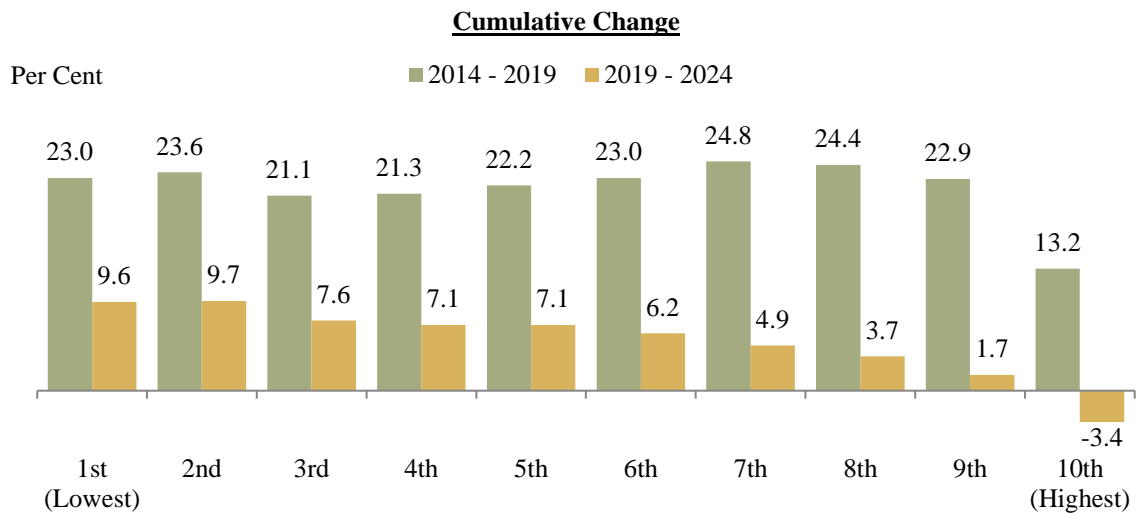
2023	\$706	\$1,421	\$1,987	\$2,563	\$3,169	\$3,857	\$4,729	\$5,892	\$7,862	\$14,803
2024	\$748	\$1,478	\$2,052	\$2,641	\$3,280	\$3,995	\$4,901	\$6,095	\$8,182	\$15,605

Notes:

- Household employment income includes employer CPF contributions. The dollar values in the table above are in nominal terms.
- All resident employed households are ranked from the lowest to the highest based on their monthly household employment income per household member, and subsequently divided into ten equal groups, i.e., deciles.
- It is notable that some resident employed households in the lowest 10% owned a car (14.1%), employed a domestic worker (16.8%), lived in private property (8.5%) or were with household reference persons aged 65 years and over (37.3%) in 2024.
- 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 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.

11 Between 2019 and 2024, resident employed households in the 1st to 9th deciles experienced growth in their average monthly household employment income per household member ranging from 0.3 to 1.9 per cent per annum in real terms (Chart 5). On the other hand, resident employed households in the top decile experienced a decline in income of 0.7 per cent per annum in real terms, over the same period.

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



Notes:

- Household employment income includes employer CPF contributions.
- Based on ranking of all resident employed households by their monthly household employment income per household member (including employer CPF contributions).
- It is notable that some resident employed households in the lowest 10% owned a car (14.1%), employed a domestic worker (16.8%), lived in private property (8.5%) or were with household reference persons aged 65 years and over (37.3%) in 2024.
- 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 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 2024

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

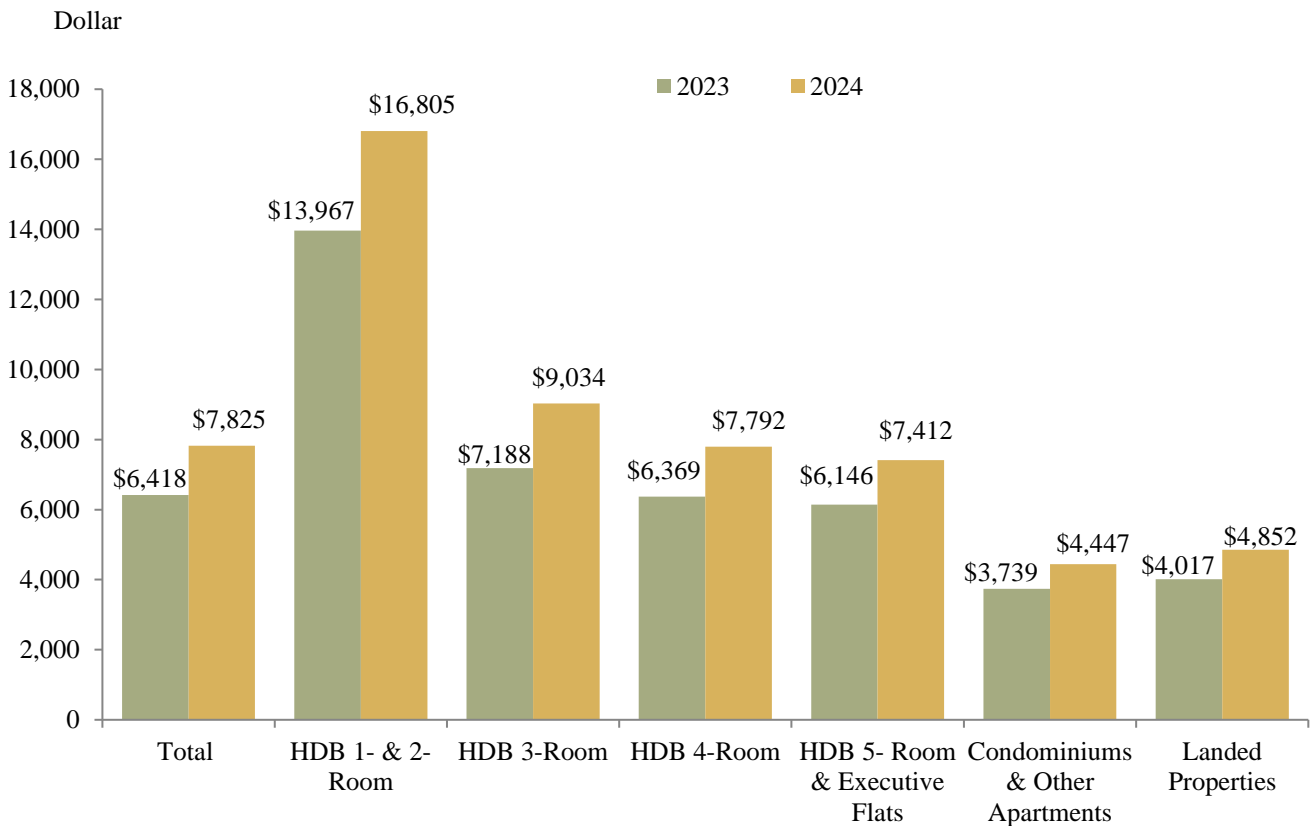
13 Overall, resident households (including households with no employed person) received an average of \$7,825 per household member from Government schemes in 2024, higher than the \$6,418 received in 2023 (Chart 6). This was due to measures rolled out in 2024⁶ to support households in areas such as cost-of-living, retirement, and healthcare needs.

14 Across dwelling types, resident households staying in HDB 1- & 2-room flats continued to receive the most Government transfers. In 2024, they received an average of \$16,805 per household member, more than double the amount received by all resident households.

15 The amount of Government transfers received by resident households was also dependent on their household composition. For example, resident households in HDB 5-room & Executive flats had more children of school-going age on average than resident 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 These measures include the one-off MediSave Bonus and Retirement Savings Bonus under the Majulah Package, 2024 One-time MediSave Bonus, B2024 Cost-of-Living (COL) Special Payment, additional CDC Vouchers, enhanced GST Voucher (GSTV) - Cash, as well as additional U-Save and S&CC rebates.

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 2024 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

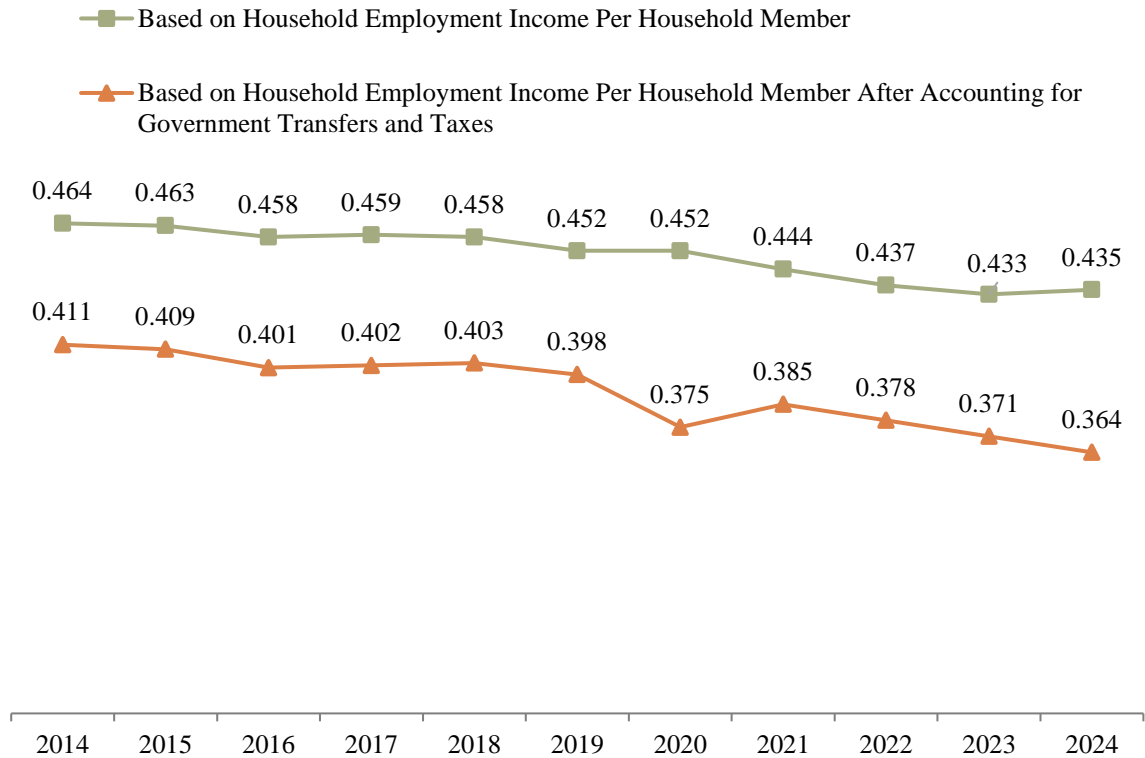
Household Income Inequality Fell to Its Lowest Since 2000 After Accounting for Government Transfers and Taxes, Reflecting the Larger Redistributive Effect in 2024

16 The Gini coefficient⁷ based on household employment income per household member before Government transfers and taxes rose slightly from 0.433 in 2023 to 0.435 in 2024 (Chart 7).

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.

17 Government transfers and taxes continued to have a redistributive effect on household income per household member, reducing the Gini coefficient in 2024 from 0.435 to 0.364. The Gini coefficient of 0.364 after accounting for Government transfers and taxes was lower than the 0.371 in 2023 and the lowest since such records began in 2000. This reflected the increase in Government support for lower- and middle-income resident households.

Chart 7 Gini Coefficient Among Resident Employed Households



Notes:

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

18 Internationally, there are differences in the methods adopted by different countries in computing the Gini coefficient, although the basic concept of the Gini coefficient 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.

19 Based on the modified Organisation of Economic Co-operation and Development (OECD) scale, which is used by many developed countries⁸, Singapore's Gini coefficient would be 0.415 before Government transfers and taxes, and 0.345 after Government transfers and taxes, in 2024 (Chart 8).

20 Another method is the square root scale, used by the OECD in its major reports on inequality⁹. Based on this method, Singapore's Gini coefficient would be 0.396 before Government transfers and taxes and 0.326 after Government transfers and taxes in 2024.

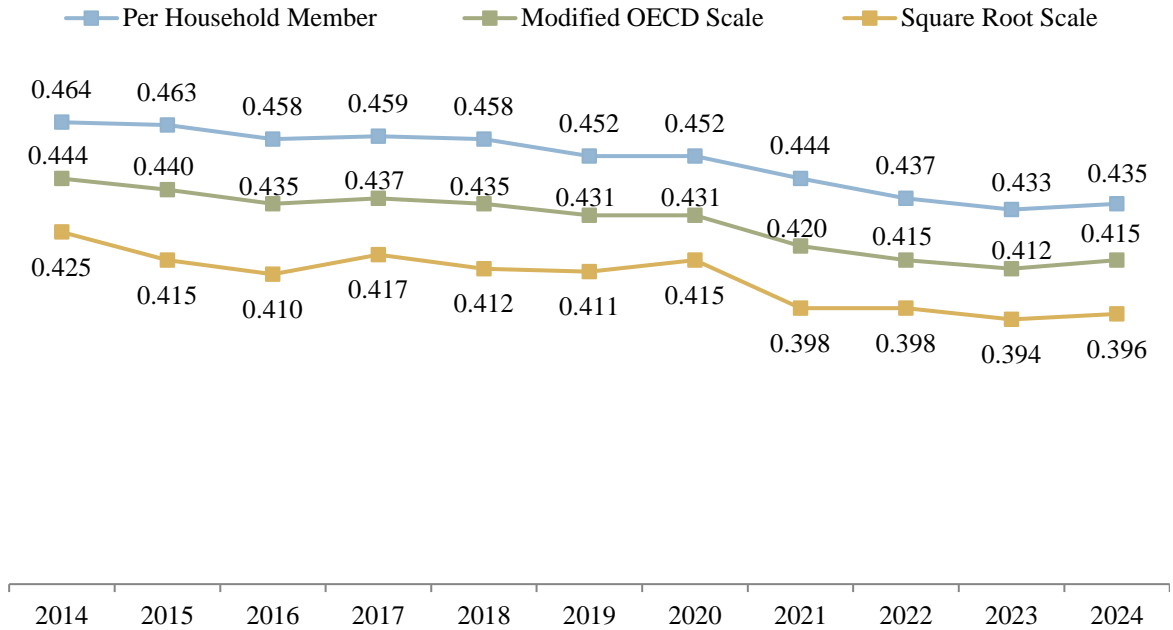
21 The Gini coefficients computed under all three equivalence scales show broadly similar trends over time. For more information, please refer to Appendix A.

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.

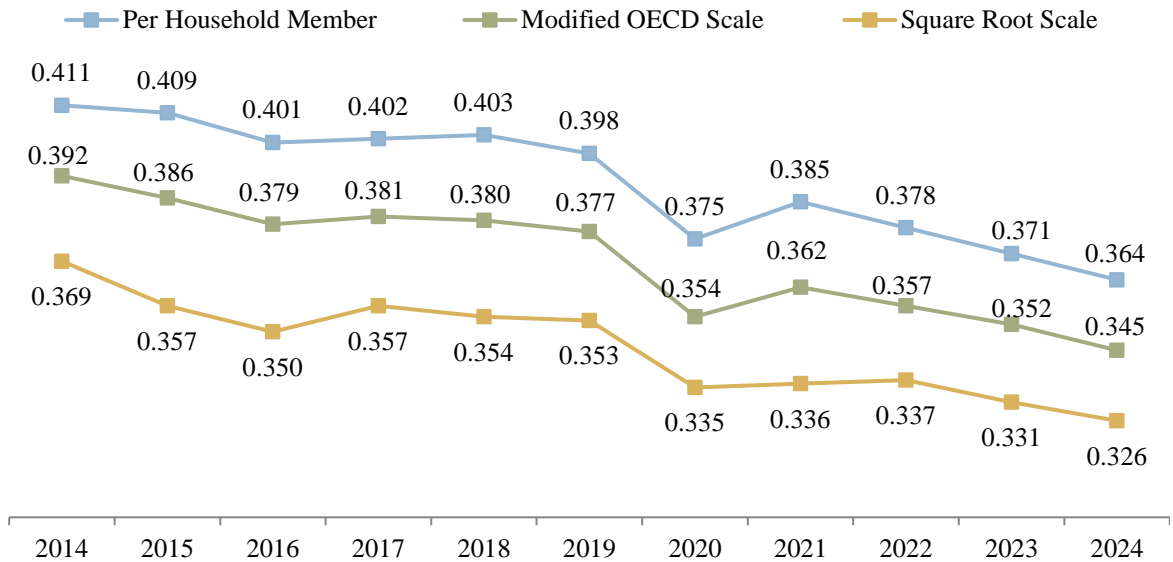
⁹ Based on the square root scale, individuals are ranked by their household income on a 'per equivalised member basis', which is derived by dividing household income by the square root of household size. This follows the approach adopted in the OECD's report "Income Inequality: The Gap between Rich and 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 coefficient using a different equivalence scale, and not the square root scale.

Chart 8 Gini Coefficient Based on Different Methods

Household Employment Income Including Employer CPF Contributions



Household Employment Income 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).

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 employment income

Household employment income refers to the sum of income received by employed members of the household from employment and business, excluding the income of live-in domestic workers. Monthly household employment income includes one-twelfth of the annual bonus. Data on household employment income refers to household employment income before accounting for Government transfers and taxes, unless stated otherwise.

Household employment income per household member

Household employment income per household member refers to the household employment income divided by the total number of members in the household. For example, if there is one employed person in a household of four, 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 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, an employed household may move from a higher to a lower 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

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.

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 2024, some 1,506 households were excluded from the survey as they were unoccupied, non-residential or demolished. A total of 27,374 households responded to the survey, achieving an overall response rate of 86.9%.

Glossary for Government Transfers and Taxes

Government Transfers are unrequited assistance/benefits provided by the Government to households or individuals. These can be in cash or in-kind and include the following in 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 and has an investment impact, and hence not within the scope of household income statistics.

- a) National Service (NS) LifeSG credits 2024, 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, Majulah Package, 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, 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, Digital TV (DTV) Assistance Scheme and DTV Starter Kit,

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/ 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;
- 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 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, 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;

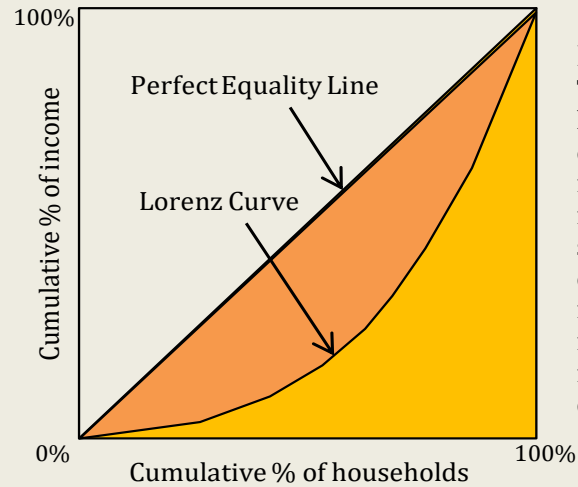
- h) CPF Deferment Bonus from 2008 onwards, CPF Life Bonus and Voluntary Deferment Bonus from 2009 onwards, Free Masks disbursed by Government;
- i) Income tax rebates, property tax rebates and the one-off petrol duty rebates in 2021.

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.

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

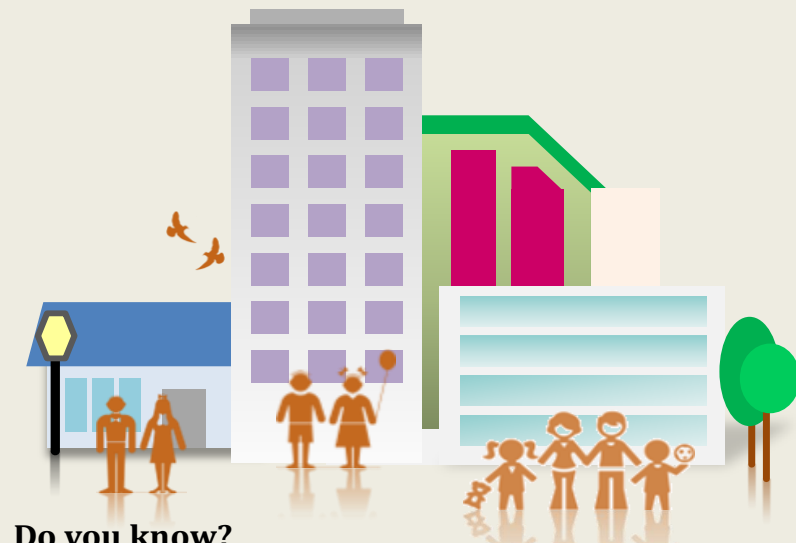


Population coverage



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, 2014 – 2024

Table 2. Resident Households by Type of Dwelling, 2014 – 2024

Table 3. Average Household Size of Resident and Resident Employed Households by Type of Dwelling, 2014 – 2024

Table 4. Average Number of Employed Persons Among Resident and Resident Employed Households by Type of Dwelling, 2014 – 2024

Table 5. Average Household Size of Resident and Resident Employed Households by Deciles, 2014 – 2024

Table 6. Average Number of Employed Persons Among Resident and Resident Employed Household by Deciles, 2014 – 2024

Table 7. Resident Households by Household Characteristics and Deciles, 2014, 2019, 2024

Overall Household Income Level and Change

Table 8. Resident Households by Monthly Household Employment Income, 2014 – 2024

Table 9. Resident Households by Monthly Household Employment Income Per Household Member, 2014 – 2024

Table 10. Average and Median Monthly Household Employment Income Among Resident Employed Households, 2014 – 2024

Table 11. Average and Median Monthly Household Employment Income Per Household Member Among Resident Employed Households, 2014 – 2024

Household Income Level and Change by Type of Dwelling

Table 12. Average Monthly Household Employment Income Among Resident Employed Households by Type of Dwelling, 2014 – 2024

Table 13. Average Monthly Household Employment Income Per Household Member Among Resident Employed Households by Type of Dwelling, 2014 – 2024

Household Income Level and Change by Deciles

Table 14. Average Monthly Household Employment Income Among Resident Employed Households by Deciles, 2014 – 2024

Table 15. Average Monthly Household Employment Income Per Household Member Among Resident Employed Households by Deciles, 2014 – 2024

Household Income Level and Change at Selected Percentiles

Table 16. Monthly Household Employment Income Among Resident Employed Households at Selected Percentiles, 2014 – 2024

Table 17. Monthly Household Employment Income Per Household Member Among Resident Employed Households at Selected Percentiles, 2014 – 2024

Income Inequality

Table 18. Gini Coefficient Among Resident Employed Households, 2014 – 2024

Table 19. Ratio of Monthly Household Employment Income Per Household Member at the 90th Percentile to 10th Percentile Among Resident Employed Households, 2014 – 2024

Government Transfers and Taxes Among Resident Households

Table 20. Average Annual Government Transfers Per Household Member Among Resident Households by Type of Dwelling, 2014 – 2024

Table 21. Average Annual Government Taxes Per Household Member Among Resident Households by Type of Dwelling, 2014 – 2024

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



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

Notations

- : Nil or negligible

Data from 2000 onwards can be obtained at [SingStat Table Builder](#) (i.e. At [SingStat Table Builder](#), choose Households → Household Income)

www.tablebuilder.singstat.gov.sg

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