



# Key Household Income Trends, 2023

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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

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

# KEY HOUSEHOLD INCOME TRENDS 2023



## Median Household Income from Work Among Resident Employed Households Grew in 2023



### Change Over the Years After Adjusting for Inflation

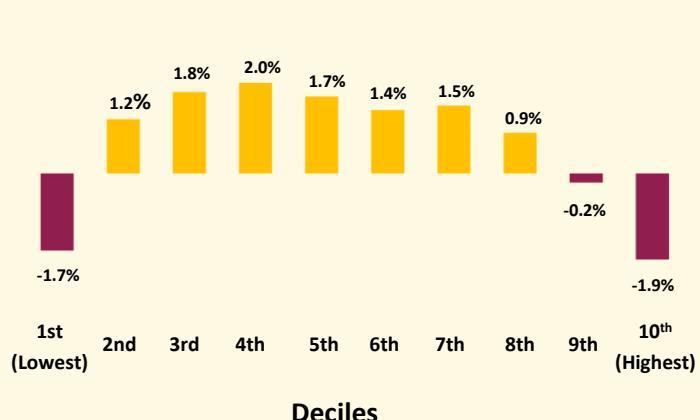
- Per Household
  - ↑ 2.8% in 2023
  - ↑ 3.1% (0.6% p.a.) from 2018 to 2023
- Per Household Member
  - ↑ 1.7% in 2023
  - ↑ 10.5% (2.0% p.a.) from 2018 to 2023



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 in 2023

### Change in 2023 After Adjusting for Inflation

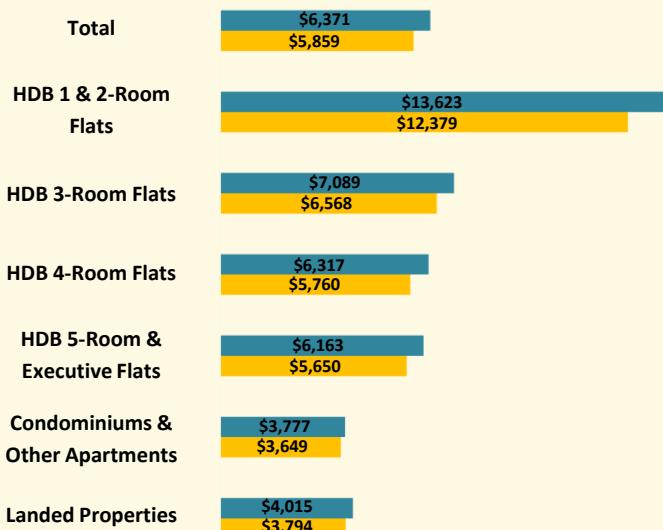


It is notable that some resident employed households in the lowest 10% owned a car (16.0%), employed a domestic worker (14.7%), lived in private property (8.0%) or were with household reference persons aged 65 years and over (36.6%) in 2023. It is also important to recognise that not all households are consistently in the same decile group from one year to the next.

## Households Received More Government Transfers in 2023

### Average Annual Transfers Per Household Member

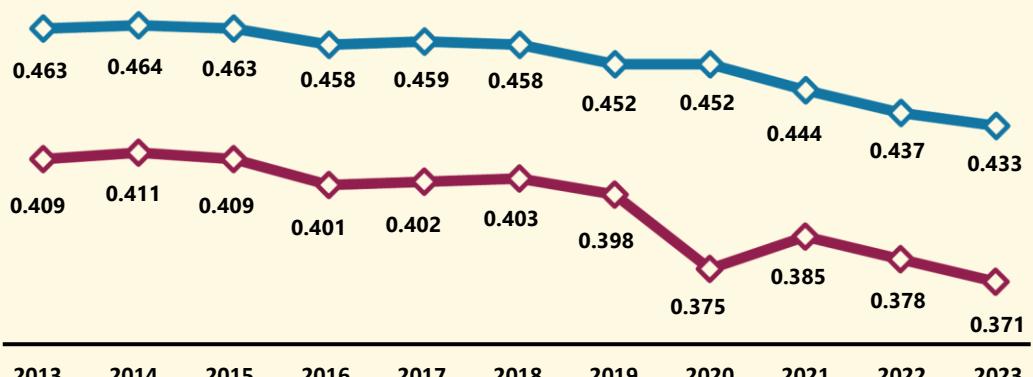
2022      2023<sup>p</sup>



Note: Households refer to resident households.

p: preliminary

## Household Income Inequality (Gini Coefficient) Continued to Fall in 2023



Before accounting for Government transfers and taxes

After accounting for Government transfers and taxes



Scan here to access our video on Understanding The Gini Coefficient.



## **Key Household Income Trends, 2023**

### **Highlights**

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

1 Among resident employed households<sup>1</sup>, median monthly household income from work<sup>2</sup> grew by 7.6 per cent in nominal terms, from \$10,099 in 2022 to \$10,869 in 2023. After adjusting for inflation<sup>3</sup>, median monthly household income from work rose 2.8 per cent in real terms in 2023. From 2018 to 2023, median monthly household income from work among resident employed households increased 3.1 per cent cumulatively or 0.6 per cent per annum in real terms.

2 Accounting for household size, median monthly household income from work per household member rose from \$3,287 in 2022 to \$3,500 in 2023, an increase of 6.5 per cent in nominal terms or 1.7 per cent in real terms. From 2018 to 2023, median monthly household income per household member grew by 10.5 per cent cumulatively or 2.0 per cent per annum in real terms.

#### ***Households in Most Income Deciles<sup>4</sup> Saw Increases in Real Average Household Income from Work Per Household Member***

3 In 2023, the average household income from work per household member among resident employed households increased between 2.5 and 6.8 per cent across the income deciles in nominal terms. While households in most deciles saw increases in their average household income per household member in real terms, those in the 1<sup>st</sup>, 9<sup>th</sup> and 10<sup>th</sup> deciles recorded declines of 1.7, 0.2 and 1.9 per cent respectively.

4 Between 2018 and 2023, the average household income from work per household member of resident employed households in the first nine deciles rose 0.7 to 2.5 per cent per annum in real terms, while that for households in the top decile declined 1.2 per cent per annum.

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<sup>1</sup> 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.

<sup>2</sup> Household income from work includes employer Central Provident Fund (CPF) contributions.

<sup>3</sup> The Consumer Price Index (CPI) for All Items for the relevant household income group is used as the deflator to compute real income changes.

<sup>4</sup> 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 2023***

5 Resident households (including households with no employed person) received \$6,371 per household member on average from Government schemes in 2023. This was higher than the \$5,859 received in 2022, due to the enhanced and additional transitory support measures rolled out in 2023 to support households during the period of high inflation and to cushion the impact of the increase in GST rate.

6 Resident households staying in HDB 1- & 2-room flats continued to receive the most Government transfers. In 2023, they received \$13,623 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 for the Third Consecutive Year***

7 The Gini coefficient<sup>5</sup> based on household income from work per household member (before Government transfers and taxes) fell to 0.433 in 2023, from 0.437 in 2022.

8 After adjusting for Government transfers and taxes, the Gini coefficient in 2023 fell from 0.433 to 0.371. This reflected the redistributive effect of Government transfers and taxes.

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<sup>5</sup> 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, 2023**

## **I Introduction**

1 This paper highlights the key trends in household income from work<sup>1</sup> and the impact of Government transfers on household income in 2023.

2 For the detailed analyses on households by types of dwelling and income groups<sup>2</sup>, 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 households<sup>3</sup> with at least one employed person (i.e., resident employed households) as the data covers only income from work. Such households constituted 87.2 per cent of all resident households in 2023 (Chart 1). The remaining resident households were mainly households comprising solely non-employed persons aged 65 years and over (8.0 per cent of all resident households). Households with no employed person could have income from non-work sources<sup>4</sup>.

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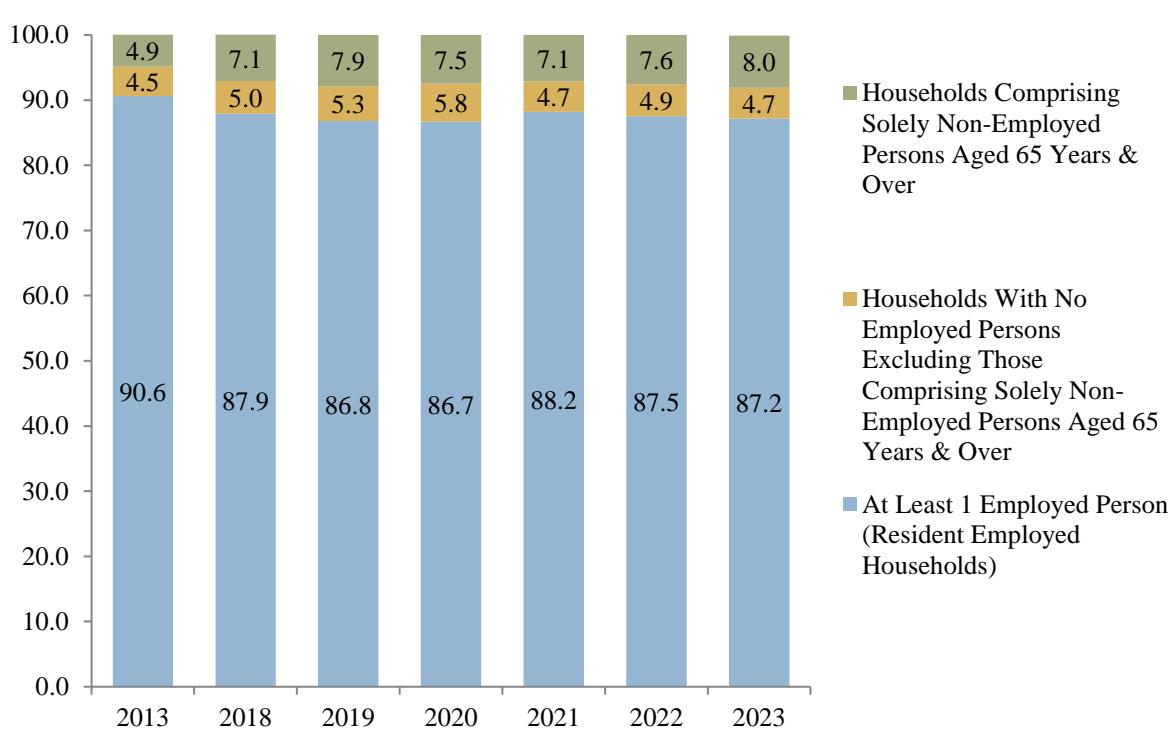
<sup>1</sup> Household income from work refers to the sum of income received by employed members of the household from employment and business. However, it does not include the income of domestic workers. Household income from work includes one-twelfth of annual bonus. Unless otherwise stated, household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

<sup>2</sup> 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.

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

<sup>4</sup> 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](http://www.singstat.gov.sg/publications/households/household-expenditure-survey).

Chart 1 Resident Households by Number of Employed Persons  
Per Cent



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

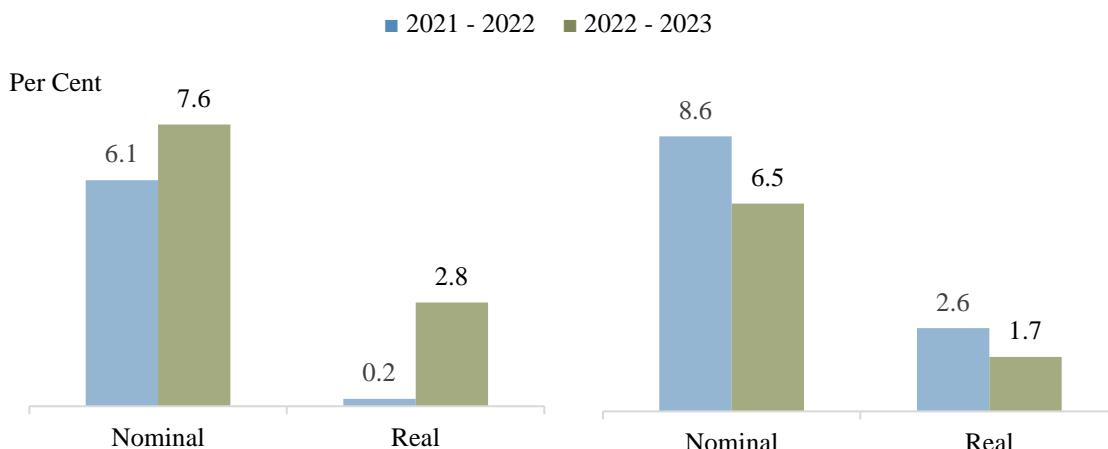
5 Among resident employed households, median monthly household income from work grew by 7.6 per cent in nominal terms, from \$10,099 in 2022 to \$10,869 in 2023. After adjusting for inflation<sup>5</sup>, median monthly household income from work rose 2.8 per cent in real terms in 2023 (Chart 2).

6 Accounting for household size, median monthly household income from work per household member rose from \$3,287 in 2022 to \$3,500 in 2023, an increase of 6.5 per cent in nominal terms, or 1.7 per cent in real terms.

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<sup>5</sup> 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

2021	\$9,520
2022	\$10,099
2023	\$10,869

Household Income from Work  
Per Household Member

2021	\$3,027
2022	\$3,287
2023	\$3,500

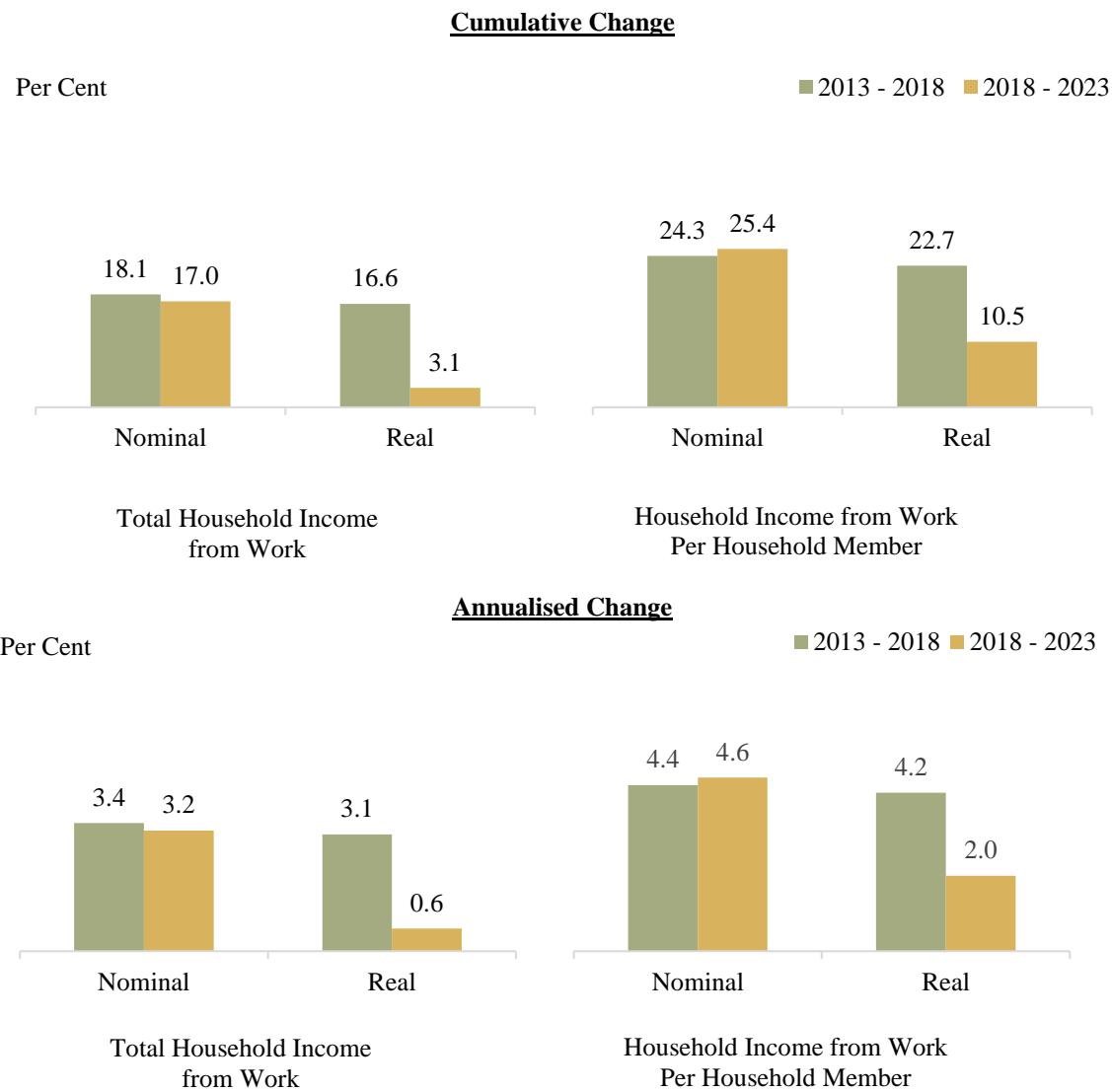
Note:

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 2013 to 2018, median monthly household income from work rose 16.6 per cent cumulatively or 3.1 per cent per annum in real terms (Chart 3). It continued to grow over the next five-year period from 2018 to 2023, albeit at a slower pace, with growth coming in at 3.1 per cent cumulatively or 0.6 per cent per annum in real terms.

8 After accounting for household size, median monthly household income from work per household member rose 22.7 per cent cumulatively (or 4.2 per cent per annum) in real terms from 2013 to 2018, and 10.5 per cent cumulatively (or 2.0 per cent per annum) in real terms from 2018 to 2023.

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



Note: Household income from work includes employer CPF contributions.

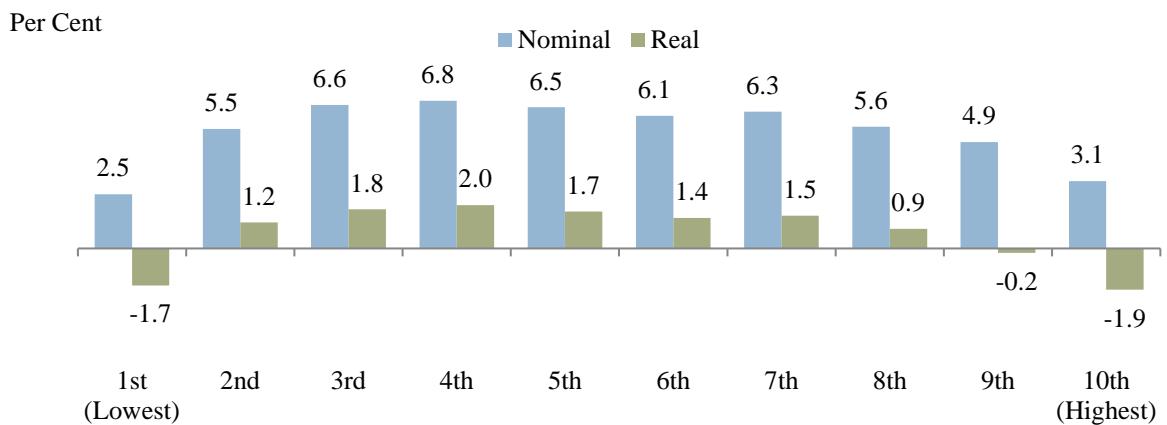
#### Households Across Most Income Deciles Saw Increases in Real Average Household Income from Work Per Household Member

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 2023, the average household income from work per household member of resident employed households increased between 2.5 and 6.8 per cent across the income deciles in nominal terms (Chart 4). While households in most deciles saw increases in their average monthly household income per household member in real

terms, those in the 1<sup>st</sup>, 9<sup>th</sup> and 10<sup>th</sup> deciles recorded declines of 1.7, 0.2 and 1.9 per cent respectively.

**Chart 4 Change in Average Monthly Household Income from Work Per Household Member**  
Among Resident Employed Households by Deciles, 2023



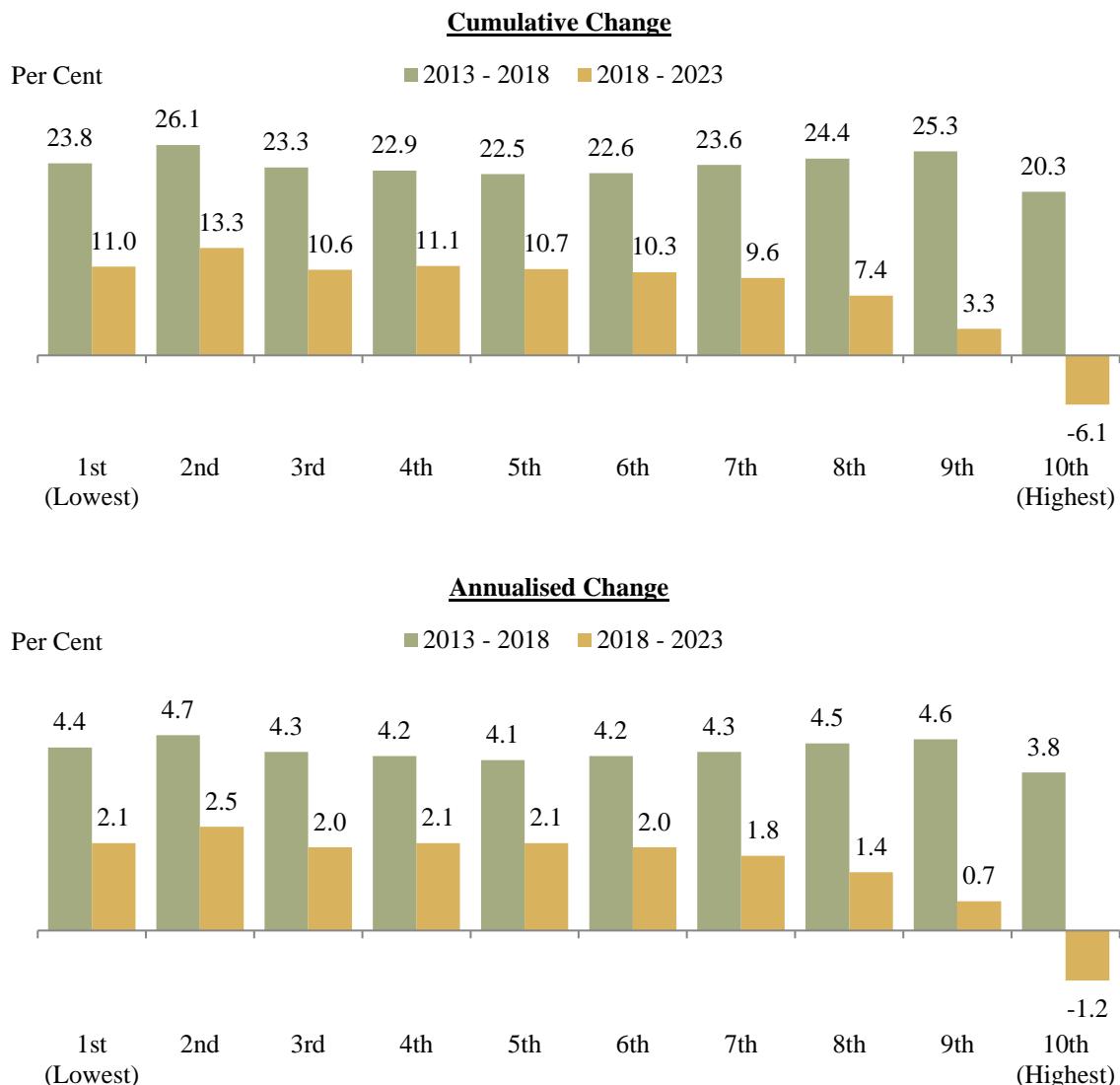
	2022	\$689	\$1,347	\$1,864	\$2,400	\$2,976	\$3,634	\$4,447	\$5,578	\$7,493	\$14,354
	2023	\$706	\$1,421	\$1,987	\$2,563	\$3,169	\$3,857	\$4,729	\$5,892	\$7,862	\$14,803

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 (16.0%), employed a domestic worker (14.7%), lived in private property (8.0%) or were with household reference persons aged 65 years and over (36.6%) in 2023. 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.

11 Between 2018 and 2023, resident employed households in the 1<sup>st</sup> to 9<sup>th</sup> deciles experienced growth in their real average monthly household income from work per household member of between 0.7 and 2.5 per cent per annum (Chart 5). On the other hand, resident employed households in the top decile experienced a decline in real income of 1.2 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 (16.0%), employed a domestic worker (14.7%), lived in private property (8.0%) or were with household reference persons aged 65 years and over (36.6%) in 2023. 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 2023

12 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.

13 Overall, resident households (including households with no employed person) received \$6,371 per household member on average from Government schemes in 2023. This was higher than the average amount of \$5,859 received in 2022 (Chart 6), due to the enhanced and additional transitory support measures<sup>6</sup> rolled out in 2023 to support households during the period of high inflation and to cushion the impact of the increase in GST rate.

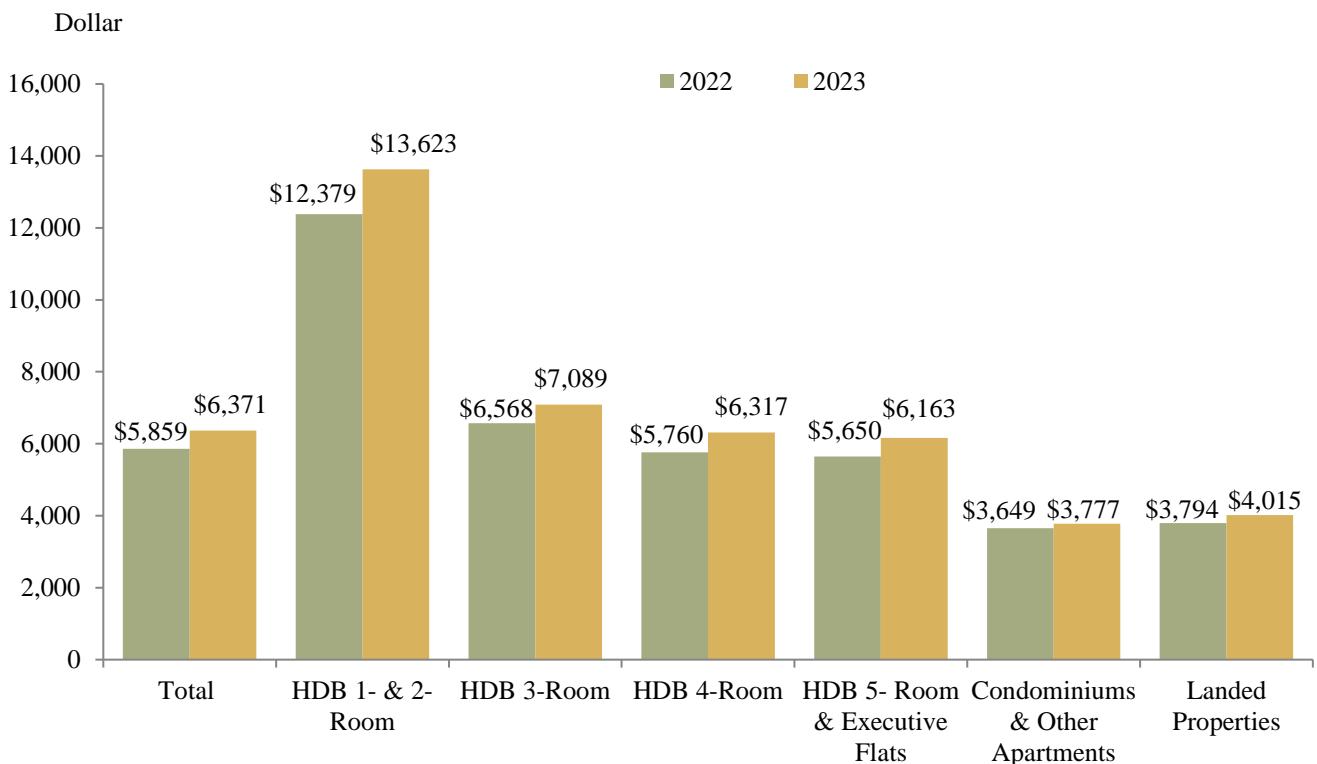
14 Across dwelling types, resident households staying in HDB 1- & 2-room flats continued to receive the most Government transfers. In 2023, they received \$13,623 per household member on average from Government schemes, close to double the transfers received by resident households staying in HDB 3-room flats.

15 Government transfers received by households are also dependent on their household composition. For example, households in HDB 5-room & Executive 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.

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<sup>6</sup> The 2023 enhanced and additional transitory support measures include the enhanced Assurance Package (AP) Cash, the transitory AP Seniors' Bonus and AP Medisave, the one-off AP Cash Special Payment, Cost-of-Living (COL) Seniors' Bonus, COL U-Save Special Payment, Top-ups to children's development and education accounts, and CDC Vouchers.

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 2023 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 for the Third Consecutive Year

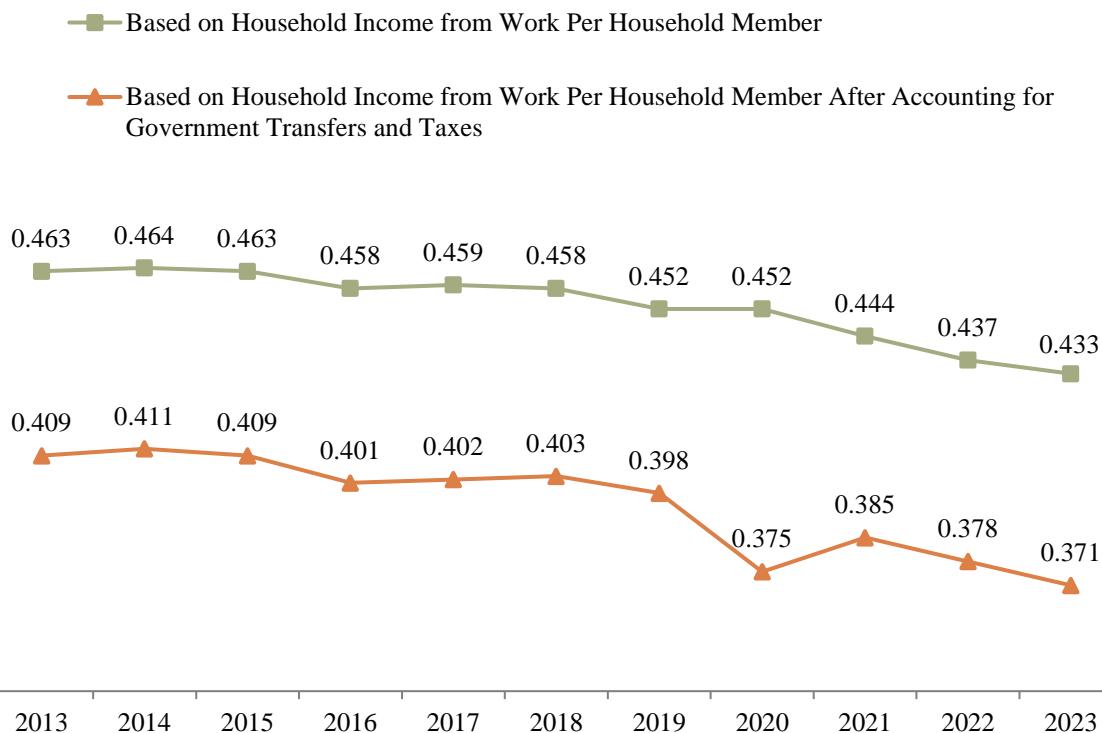
16 The Gini coefficient<sup>7</sup> based on household income from work per household member (before Government transfers and taxes) fell from 0.437 in 2022 to 0.433 in 2023 (Chart 7).

17 Government transfers and taxes continued to have a redistributive effect on household income, reducing the Gini coefficient in 2023 from 0.433 to 0.371.

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<sup>7</sup> 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.

18 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.

19 Based on the modified Organisation of Economic Co-operation and Development (OECD) scale, which is used by many developed countries<sup>8</sup>, Singapore's Gini would be 0.412 (before Government transfers and taxes) and 0.352 (after Government transfers and taxes) in 2023 (Chart 8).

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<sup>8</sup> 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.

20 Another method is the square root scale, used by the OECD in its major reports on inequality<sup>9</sup>. Based on this method, Singapore’s Gini would be 0.394 (before Government transfers and taxes) and 0.331 (after Government transfers and taxes) in 2023.

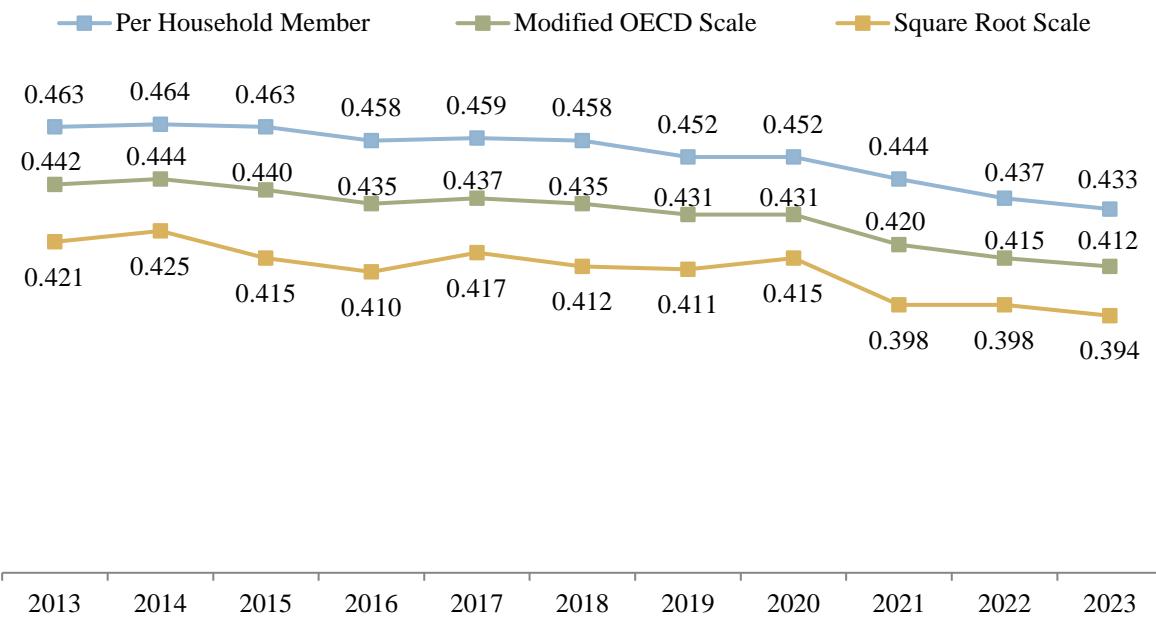
21 The Gini coefficients computed under all three equivalence scales show broadly similar trends over time. For more information, please refer to Appendix A.

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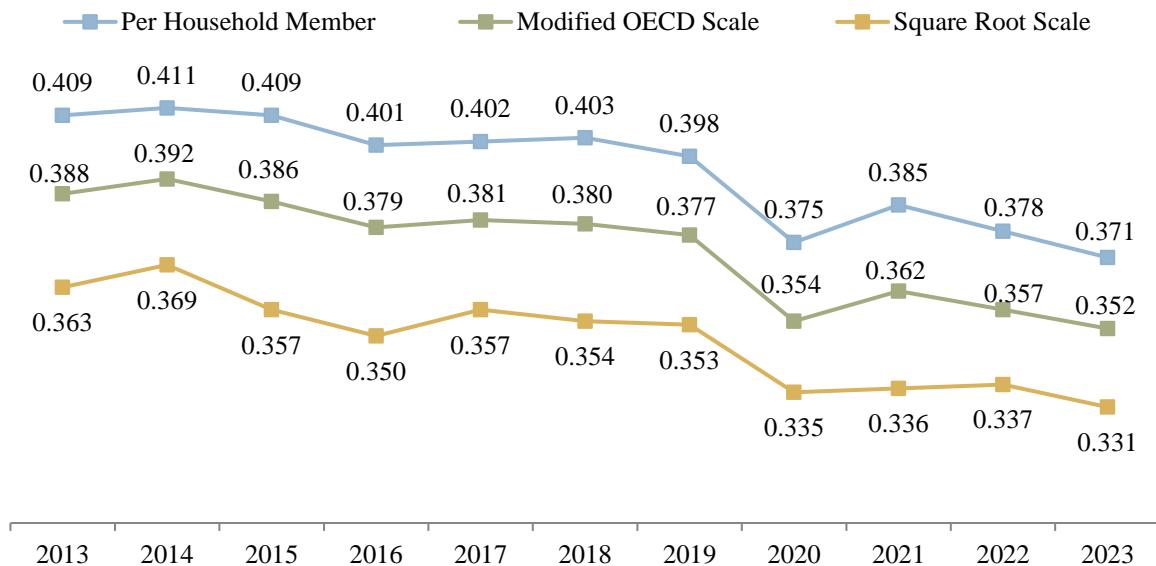
<sup>9</sup> Based on the square root scale, individuals are ranked by their household income on a ‘per equivalised member basis’, which is derived by dividing household income by the square root of household size. This follows the approach adopted in the OECD’s report “Income Inequality: The Gap between 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 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).

## **Glossary of Terms and Definitions**

### **Resident households**

A household refers to (i) a group of two or more persons living together in the same house and sharing common food or other essential arrangements for living; or (ii) a person living alone or a person living with others but having his own food or other essential arrangements for living. Although persons may be living in the same house, they may not be members of the same household. A resident household refers to a household where the household reference person is a resident (i.e. Singapore citizen or permanent resident).

### **Resident employed households**

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

### **Household reference person**

The household reference person may refer to the oldest member, the main income earner, the owner-occupier of the house, the person who manages the affairs of the household, or the person who supplied the information pertaining to other members.

Prior to Census of Population 2020, survey respondents were asked to identify the ‘head of household’. The identified person is used as the reference person to determine relationships between household members. In Census of Population 2020, the term ‘head of household’ has been replaced with ‘household reference person’.

### **Household income from work**

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

### **Household income from work per household member**

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

## **Median household income**

Median household income refers to the household income in the middle of the income distribution, i.e. half of the households have higher income than the median household income and half have lower income than the median household income.

## **Decile (decile group)**

A decile group is one tenth of all households arranged by their incomes from minimum to maximum. The first decile group is the first one-tenth (the 10% of all household with lowest incomes). The last decile is the one-tenth of the households with the highest incomes.

Not all households are consistently in the same decile group from one year to the next. For example, an employed household may move down from a higher decile in a particular year due to the temporary unemployment of a household member, before moving up the deciles when the member resumes work in the subsequent year. In comparing the performance of any particular decile group over time, it is therefore relevant to note that the comparison may not pertain to the same group of households.

## **Percentile ratios**

Percentile ratios are one measure of the spread of incomes across the population. P90 refers to the income level at the 90<sup>th</sup> percentile. P10 refers to the income level at the 10<sup>th</sup> percentile.

## **Source of data**

The data are based on the sample of households surveyed in the June Comprehensive Labour Force Surveys conducted by the Ministry of Manpower every year, except for 2000, 2005, 2010 and 2020 which are based on the Censuses of Population and the mid-decade General Household Surveys. The income estimates are based on income as reported by survey respondents and augmented with administrative data. Survey estimates are subject to sampling variability.

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

## **Glossary of Government Transfers and Taxes**

Government Transfers include the following in relevant years

- a) New Singapore Shares and Economic Restructuring Shares, Growth Dividends, NS Bonus, NS45 and NS50 vouchers, NS55 LifeSG credits, GST Credits, Senior Citizen Bonus, National Service Recognition Awards/NS HOME Awards, Top-Ups to CPF and Medisave Accounts, GST Voucher, Pioneer Generation Package, Merdeka Generation Package, Silver Support Scheme, SG Bonus, Solidarity Payment and Care and Support Package, SingapoRediscovered Vouchers, Assurance Package – Cash and Special Payment, Cost-of-Living Special Payment;
- b) Re-Employment Support Scheme, Workfare Bonus, Workfare Income Supplement (WIS) disbursements, Workfare Bicentennial Bonus, Workfare Training Support Scheme and Workfare Skills Support Scheme Benefits, Interim Financial Transport Assistance for WIS recipients, Silver IT Fest training subsidies, Career Trial and SkillFuture Credit, Work Study Programme, Study and Fellowship Awards. Also include Critical Infocomm Technology Resource Programme Plus (CITREP+), CET/SkillsFuture Qualification Award, WorkPro transport allowance from 2014 onwards, National Silver Academy (NSA) Course Fee Subsidy, Self-employed Persons Income Relief Scheme (SIRS), Government SEP Training Support Scheme, NTUC Driver Care Fund, Special Relief Fund, COVID-19 Driver Relief Fund Wage Support for Self-Employed Tourist Guides, LOA/SHN Support Programme Allowance and Quarantine Order Allowance, NTUC Care Fund (COVID-19), SGUnited Skills Programme and SGUnited Mid-Career Pathways Programme, Market and Hawker Centre Relief Fund, Employment Support for Persons with Disabilities and Ex-Offenders, \$150 Relief for Private Hire Car Drivers, NTUC Freelancers and Self-Employed Unit (U FSE) Relief Scheme, SkillsFuture Career Transition Programme;
- c) Rebates on utilities, rental and service and conservancy charges, Enhancement for Active Seniors (EASE), Digital TV Assistance Scheme and DTV Starter Kit. Also include public rental subsidies from 2003 onwards, and Parenthood Provisional Housing Scheme from 2014 onwards, Solidarity Utilities Credit, Household Utilities Credit, Home Access Programme;
- d) Schemes relating to education, such as Edusave Pupil Fund, Edusave Merit Bursary, Edusave Awards and Edusave Scholarships for Government or Government Aided Schools, and subsidies related to the cost of primary, secondary and tertiary education. Also include Higher Education Community Bursary/ITE Community Scholarship from 2002 onwards, Higher Education Bursary, Polytechnic Foundation Programme Bursary, Post-Secondary Education Accounts top-up, MOE Financial Assistance Scheme from 2006 onwards, Post-Secondary Education Accounts Government's matching grant from 2008 onwards, Tertiary Tuition Fee Subsidy for Malay Students from 2010 onwards, NEU PC Plus Programme from 2014 onwards, Enhanced Learning in IT (ELITe) from

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

- e) Baby Bonus from 2001 onwards, top-ups to Child Development Account (CDA), CDA First Step, Baby Support Grant, centre-based infant and childcare subsidies from 2002 onwards, MSF Fostering Scheme allowance from 2016 onwards, Kindergarten Fee Assistance Scheme (KiFAS), Co-Funding for Assisted Conception Procedures, Medisave Grants for Newborns, MOE Kindergarten Care subsidies, Celebratory Gifts for NSmen, Passport Application Fee Waiver for Newborns;
- f) Schemes relating to healthcare, such as subsidies for medical bills incurred at A&E, day surgery, hospitalisation episodes, Haze Subsidy Scheme, Interim Caregiver Scheme and MediShield Life subsidies. From 2006, include subsidies for medical bills incurred at specialist outpatient clinics and polyclinics, MediFund disbursements. Also include HPB health screening subsidies from 2002 onwards, Community Health Assist Scheme from 2009 onwards. From 2014 onwards, include Non-residential Intermediate and Long Term Care (ILTC) services, Nursing Home Respite Care, Transitional Convalescent Facility, Transitional Care Services, Hospital to Home (H2H) services, Screen for Life, School-based HPV Vaccination, Matched MediSave contribution for SEP, Flu Subsidy Scheme, Vaccinations and Childhood Development Screening Subsidies, Subsidised COVID-19 Vaccines, Healthier SG;
- g) Interim Disability Assistance Programme (IDAPE) from 2002 onwards, ComCare programmes from 2004 onwards, Caregivers Training Grant and Home Ownership Plus Education Scheme from 2007 onwards, Assistive Technology Fund in relevant years, Foreign Domestic Worker Grant, Home Caregiving Grant, Interim Financial Transport Assistance for Persons with Disabilities, Enabling Transport Subsidy Scheme, Taxi Subsidy Scheme, Seniors' Mobility & Enabling Fund, Elderfund, Careshield Life Subsidies, Mobile Access for Seniors, CDC Voucher Scheme, Grocery Vouchers, Temporary Relief Fund, COVID-19 Support Grant, COVID-19 Recovery Grant, COVID-19 Recovery Grant – Temporary, Matched Retirement Savings Scheme;
- h) CPF Deferment Bonus from 2008 onwards, CPF Life Bonus and Voluntary Deferment Bonus from 2009 onwards, Free Masks disbursed by Government;
- i) Income tax rebates, property tax rebates and petrol duty rebates in 2021.

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

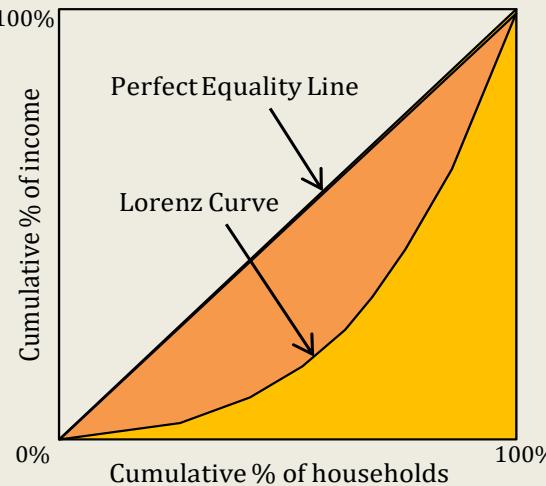
## **Abbreviations**

A&E	Accident and Emergency
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

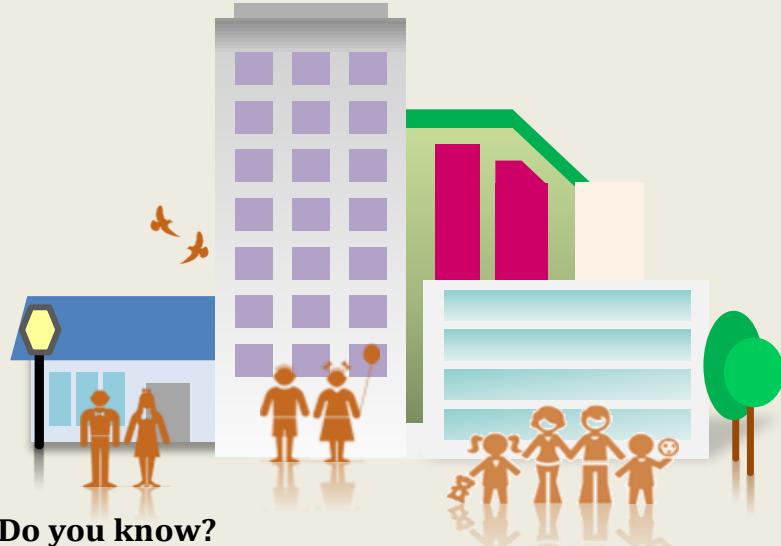
The Gini coefficient is a summary statistic that measures the dispersion of incomes on a scale of zero to one. A Gini of zero reflects perfect equality, where every household has the same income. A Gini of one represents perfect inequality, where one household has all of the income.

$$\text{Gini coefficient} = \frac{\text{Area between Lorenz curve and Perfect Equality Line}}{\text{Area under Perfect Equality Line}}$$



## 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.



## 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.

## Appendix A



## Illustrative Example



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

### Per Household Member Scale

**\$4,000**

Total household income

### Modified OECD Scale

**\$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

### Square Root Scale

**\$4,000**

**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.

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

## **Appendix B - Statistical Appendices**

### **Household Characteristics**

- Table 1. Resident Households by Number of Employed Persons, 2013 – 2023
- Table 2. Resident Households by Type of Dwelling, 2013 – 2023
- Table 3. Average Household Size of Resident and Resident Employed Households by Type of Dwelling, 2013 – 2023
- Table 4. Average Number of Employed Persons Among Resident and Resident Employed Households by Type of Dwelling, 2013 – 2023
- Table 5. Average Household Size of Resident and Resident Employed Households by Deciles, 2013 – 2023
- Table 6. Average Number of Employed Persons Among Resident and Resident Employed Household by Deciles, 2013 – 2023
- Table 7. Resident Households by Household Characteristics and Deciles, 2013, 2018, 2023

### **Overall Household Income Level and Change**

- Table 8. Resident Households by Monthly Household Income from Work, 2013 – 2023
- Table 9. Resident Households by Monthly Household Income from Work Per Household Member, 2013 – 2023
- Table 10. Average and Median Monthly Household Income from Work Among Resident Employed Households, 2013 – 2023
- Table 11. Average and Median Monthly Household Income from Work Per Household Member Among Resident Employed Households, 2013 – 2023

### **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, 2013 – 2023
- Table 13. Average Monthly Household Income from Work Per Household Member Among Resident Employed Households by Type of Dwelling, 2013 – 2023

### **Household Income Level and Change by Deciles**

- Table 14. Average Monthly Household Income from Work Among Resident Employed Households by Deciles, 2013 – 2023
- Table 15. Average Monthly Household Income from Work Per Household Member Among Resident Employed Households by Deciles, 2013 – 2023

### **Household Income Level and Change at Selected Percentiles**

- Table 16. Monthly Household Income from Work Among Resident Employed Households at Selected Percentiles, 2013 – 2023
- Table 17. Monthly Household Income from Work Per Household Member Among Resident Employed Households at Selected Percentiles, 2013 – 2023

### **Income Inequality**

- Table 18. Gini Coefficient Among Resident Employed Households, 2013 – 2023
- Table 19. Ratio of Monthly Household Income from Work Per Household Member at the 90th Percentile to 10th Percentile Among Resident Employed Households, 2013 – 2023

### **Government Transfers and Taxes Among Resident Households**

Table 20. Average Annual Government Transfers Per Household Member Among Resident Households by Type of Dwelling, 2013-2023

Table 21. Average Annual Government Taxes Per Household Member Among Resident Households by Type of Dwelling, 2013 – 2023

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)

[www.tablebuilder.singstat.gov.sg](http://www.tablebuilder.singstat.gov.sg)

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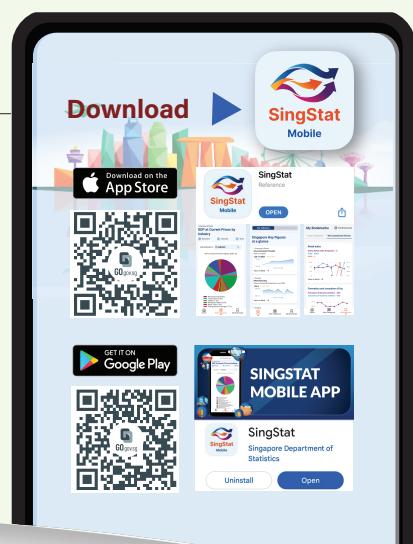
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