



Report on the
Household Expenditure Survey

2023

REPORT ON THE HOUSEHOLD EXPENDITURE SURVEY, 2023
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PREFACE

The Household Expenditure Survey (HES) collects detailed information on the latest consumption expenditure of resident households in Singapore. Conducted once in five years since 1972/73, the HES also obtains households' demographic and socio-economic characteristics and ownership of consumer durables. Results of the survey are used for expenditure and income studies as well as to update the weighting pattern and the basket of goods and services for the compilation of the Consumer Price Index (CPI).

The HES 2023 was conducted by the Singapore Department of Statistics from December 2022 to December 2023. This publication presents the key survey findings from the HES 2023. Changes over time are highlighted with comparison to the results from previous surveys. Detailed statistical tables can be found in the Singstat Table Builder at <https://tablebuilder.singstat.gov.sg/>.

I would like to thank all participating households for their full support and co-operation in the HES 2023. The contributions of government ministries and statutory boards, which provided pertinent information for the HES 2023, are also much appreciated.

Koh Eng Chuan
Chief Statistician
Singapore

November 2024

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

We adhere to professional ethics and develop statistical competency to produce quality statistics that comply with international concepts and best practices.

Relevance & Reliability

We produce statistics that users need and trust.

Accessibility

We facilitate ease of access to our statistics through user-friendly platforms.

Confidentiality

We protect the confidentiality of individual information collected by us.

Timeliness

We disseminate statistics at the earliest possible date while maintaining data quality.

Innovation

We constantly seek ways to improve our processes, leveraging on new technology, to deliver better products and services to users.

Collaboration

We engage users on data needs, data providers and respondents on supply of data, and undertake the role of national statistical coordination.

Effectiveness

We optimise resource utilisation, leveraging on administrative and alternative data sources to ease respondent burden.

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EXECUTIVE SUMMARY

Both Average Monthly Household Expenditure and Average Monthly Household Income Increased, with Income Growth Outpacing Expenditure Growth

1 Between 2017/ 18 and 2023, average monthly household expenditure increased from \$5,163 to \$5,931, or 2.8% per annum. Over the same period, average monthly household income **from all sources**¹ grew at a faster rate of 4.1% per annum from \$12,661 to \$15,473. Average monthly household income per household member grew faster than average monthly expenditure per household member for all income groups.

2 Households in the 1st to 60th percentile income groups saw their average monthly household expenditure increase between 2.8% and 3.6% per annum from 2017/ 18 to 2023, faster than the 2.3% to 2.5% per annum increases experienced by households in the 61st to 100th percentile income groups.

Government Transfers (including Rebates and Subsidies) Supplemented Household Income and Helped Households to Cope with their Expenditure

3 In 2023, households received an annual average of \$6,317 in government transfers² per household member. Households in the 1st to 60th percentile income groups received more government transfers per household member than those in the 61st to 100th percentile income groups. Households in the lowest 20% income group received an annual average of \$10,412 in government transfers per household member in 2023, \$3,096 more than what they received in 2017/ 18. Those in the 21st to 60th percentile income groups received an average of \$5,957 to \$7,711 per household member, compared to an average of \$3,970 to \$5,311 in 2017/ 18.

¹ Household income from all sources refers to recurrent and regular income from employment, as well as income from investment, rental, other sources such as cash and in-kind contributions from relatives/ friends who are not members of the household, pension and regular government transfers. Interest from Central Provident Fund (CPF) balances is also included in income for the first time, with historical data updated to ensure comparability. Irregular receipts or one-off payments such as proceeds from sale of properties, capital gains from trading of stocks and shares, windfalls, non-recurring insurance payouts and lump-sum CPF withdrawals are excluded.

² Refer to regular and ad-hoc transfers as well as rebates/ subsidies that directly offset expenditure.

Changes in Household Expenditure Patterns Reflect Shifts in Households' Lifestyle Preferences

4 Housing (29.8%), food (20.0%) and transport (13.4%) were the top three expenditure categories, collectively accounting for 63.2% of monthly household expenditure in 2023, compared to 64.0% in 2017/ 18.

5 Some key observations by expenditure categories are as follows:

- a. Food and beverage serving services, comprising meals bought from restaurants, cafes, hawker centres, food courts, coffee shops and food kiosks, accounted for 67.9% of households' spending on food in 2023, slightly higher than the 67.3% in 2017/ 18. On average, households spent \$966 a month on food and beverage serving services in 2023, up from \$810 per month in 2017/ 18, mainly due to higher spending in restaurants, cafes and pubs. Nevertheless, meals at hawker centres, coffee shops and food courts continued to constitute the largest share of expenses on food and beverage serving services, at 50.8% in 2023.
- b. Average monthly expenditure on transport declined from \$1,038 in 2017/ 18 to \$951 in 2023, mainly due to a fall in spending on private road transport from \$763 in 2017/ 18 to \$678 in 2023. Average expenditure on bus and MRT/ LRT fares, as well as taxi and private hire car services, remained relatively stable between 2017/ 18 and 2023, partly due to changes in travel patterns.
- c. Online expenditure increased with the rise in popularity of e-commerce. In 2023, about 82.0% of households made online purchases, up from 60.0% in 2017/ 18. On average, 11.9% of monthly household expenditure was spent on online purchases in 2023, much higher than the 4.7% in 2017/ 18.

Home Ownership³ Rates Remained High, while Ownership of Consumer Durables Continued to Evolve, Reflecting Technological and Lifestyle Changes

6 87.9% of households owned their homes in 2023, slightly lower than the 89.1% in 2017/18. The proportion of households with cars⁴ was 36.3% in 2023, slightly higher than the 35.3% in 2017/18. Among households in the lowest 20% income group, 83.3% were homeowners and 17.0% had cars.

7 In 2023, the proportion of households with television sets, washing machines and mobile phones remained high at 94.6%, 96.4% and 99.1% respectively. Ownership of these durables was also relatively high among those in the lower income groups and smaller HDB flat types. Meanwhile, households in the lowest 20% income group and those residing in HDB 1- and 2-room flats saw significant increases in their ownership of air-conditioners, personal computers and access to the Internet.

8 On the other hand, the proportion of households with residential telephone lines and Pay TV fell across all income groups and dwelling types due to the emergence of substitutes such as mobile/ smart phones and online video streaming platforms. Reflecting this shift, subscription for online video streaming services surged in the last five years, from 6.9% in 2017/18 to 41.1% in 2023.

³ Refers to the proportion of owner-occupied households, where the household reference person and/or any other member(s) in the household owned the dwelling unit.

⁴ Includes cars owned, leased on a long-term basis or obtained from other sources (e.g. provided by company/friends).

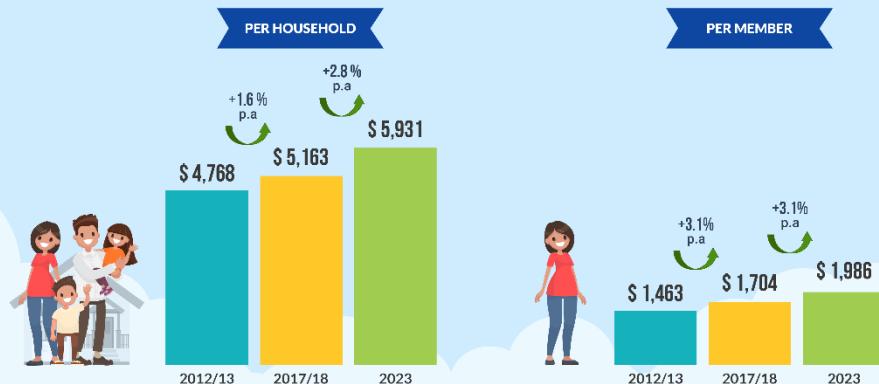
Key Findings

HOUSEHOLD EXPENDITURE

LEGEND ■ 2012/13 ■ 2017/18 ■ 2023

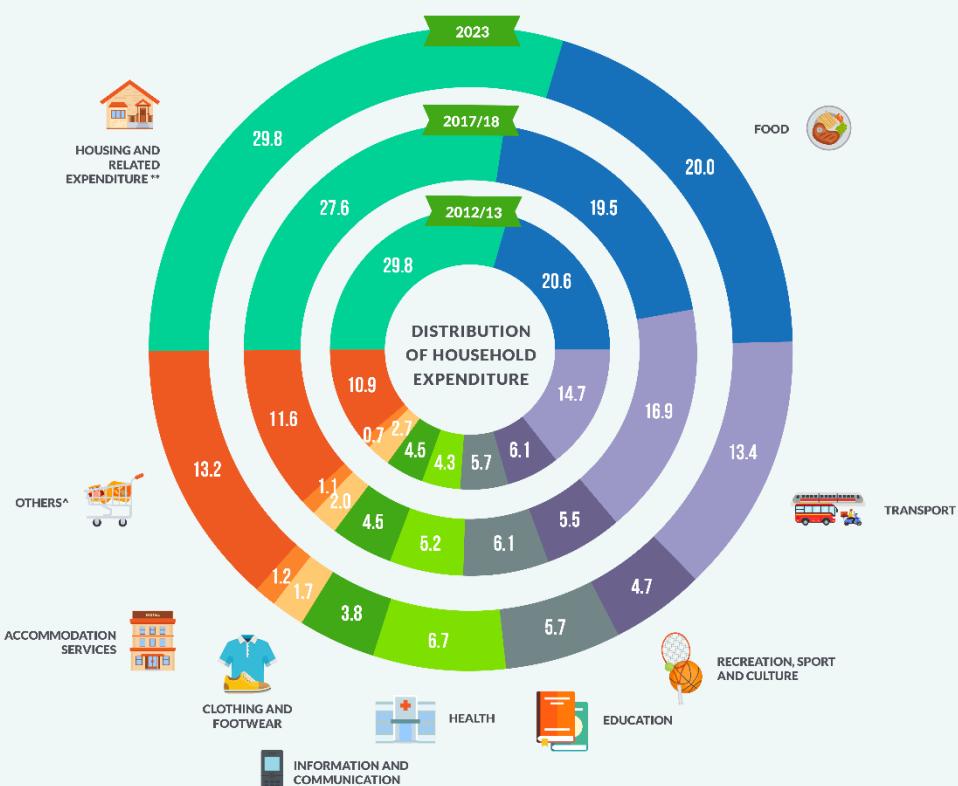
AVERAGE MONTHLY HOUSEHOLD EXPENDITURE*

Households spent an average of \$5,931 a month on goods and services in 2023, an increase of 2.8 % per annum from \$5,163 in 2017/18. Household income growth outpaced expenditure growth between 2017/18 and 2023.



DISTRIBUTION BREAKDOWN BY EXPENDITURE CATEGORY

In 2023, housing and related**, food and transport accounted for the largest shares of monthly household expenditure. Collectively, they contributed to 63.2 % of monthly household expenditure, slightly lower than the 64.0 % recorded in 2017/18. Changes in household expenditure patterns reflected shifts in households' lifestyle preferences.



AVERAGE MONTHLY HOUSEHOLD EXPENDITURE IN 2023



BREAKDOWN BY SELECTED TYPES OF GOODS AND SERVICES



FOOTNOTES

- Expenditure excludes imputed rental of owner-occupied accommodation. As it is neither a cash outlay nor income, imputed rent is included only when analyzing the detailed share of household expenditure by goods and services.
- Expenditure includes imputed rental of owner-occupied accommodation.
- Others include expenditure on miscellaneous goods and services, including personal care services such as hairdressing and social services, expenditure on insurance and financial services, and expenditure on alcoholic beverages and tobacco.



CHAPTER ONE

HOUSEHOLD EXPENDITURE

Introduction

In the Household Expenditure Survey (HES), expenditure data refer to consumption expenditure incurred by households. Household consumption expenditure is the value of consumer goods and services such as food, transport services, clothing, household durables acquired, used or paid for by a household to satisfy the needs and wants of its members. Non-consumption expenses such as loan repayments, income taxes and purchase of houses are excluded.

The level and pattern of households' expenditure provide an indication of the amount and types of goods and services that they consume. Depending on their profiles and the life stages they are in, households can finance their expenditure through regular income sources such as employment income and investment income, draw down on savings including Central Provident Fund (CPF) savings or through irregular receipts such as capital gains, loans etc.

The government provides rebates and subsidies both on an ongoing and ad-hoc basis. When reporting the expenditure incurred, rebates on Service and Conservancy Charges (S&CC), centre-based infant and childcare subsidies, inpatient and outpatient subsidies such as the Community Health Assist Scheme (CHAS) and public rental subsidies were reflected through lower household expenditure. Other government financial assistance and transfers that were not tied to specific expenditure items were considered as income transfers and included when analysing household income.

Consumption Expenditure on owner-occupied accommodation is estimated using the rental equivalence method¹. As it is neither a cash outlay nor income, the imputed rental of owner-occupied accommodation is excluded from overall household expenditure, and included only for analysis of the detailed share of household expenditure by goods and services.

¹The rental equivalence method measures the value of housing services provided by owner-occupied homes instead of using the purchase price or mortgage costs. It estimates the shelter cost based on what the owner would have to pay if he or she was a tenant of the premises. It is not the actual expenditure incurred by households. As the majority of households in Singapore own their homes, changes to the imputed rental estimates may not have a direct impact on their actual expenditure and consumption pattern. In particular, selected population groups such as households comprising solely non-employed persons aged 65 years and over could have fully paid up for their homes and do not incur actual expenditure on their owner-occupied accommodation. This method smooths out the impact of housing prices fluctuations and looks at the value of shelter provided by the house, and is consistent with the approach adopted for the compilation of the Consumer Price Index.

Average Monthly Household Expenditure Increased

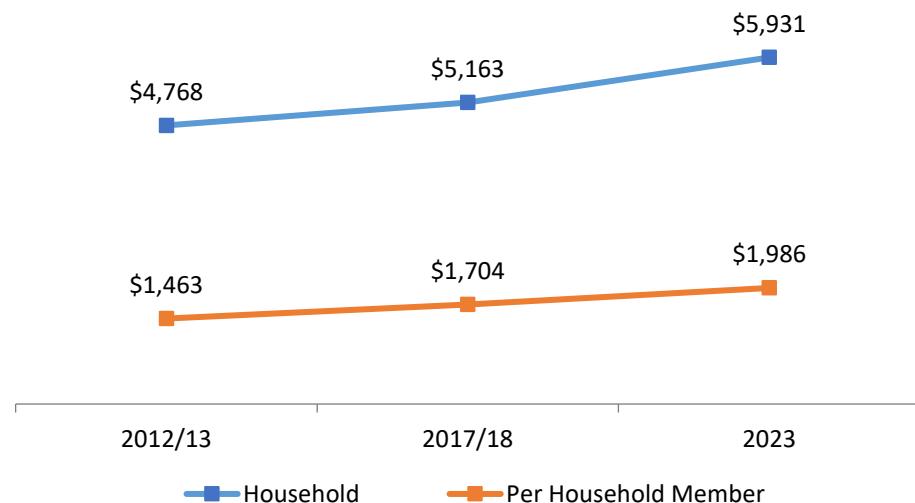
Average monthly household expenditure² increased from \$5,163 in 2017/18 to \$5,931 in 2023³, or 2.8 per cent⁴ per annum (Charts 1.1 and 1.2). The increase was higher than the 1.6 per cent per annum increase registered over the previous five years from 2012/13 to 2017/18.

Changes in household composition and size over time have an impact on household expenditure. Average monthly household expenditure per household member thus provides further insights when comparing households' expenditure over time.

On a per household member basis, average monthly household expenditure increased from \$1,704 in 2017/18 to \$1,986 in 2023. At 3.1 per cent per annum, the increase was similar to the 3.1 per cent per annum increase registered from 2012/13 to 2017/18.

The increase in average monthly household expenditure per household member at 3.1 per cent per annum over the latest five years was faster than the increase of 2.8 per cent per annum at the household level.

Chart 1.1: Average Monthly Household Expenditure¹, 2012/13 – 2023



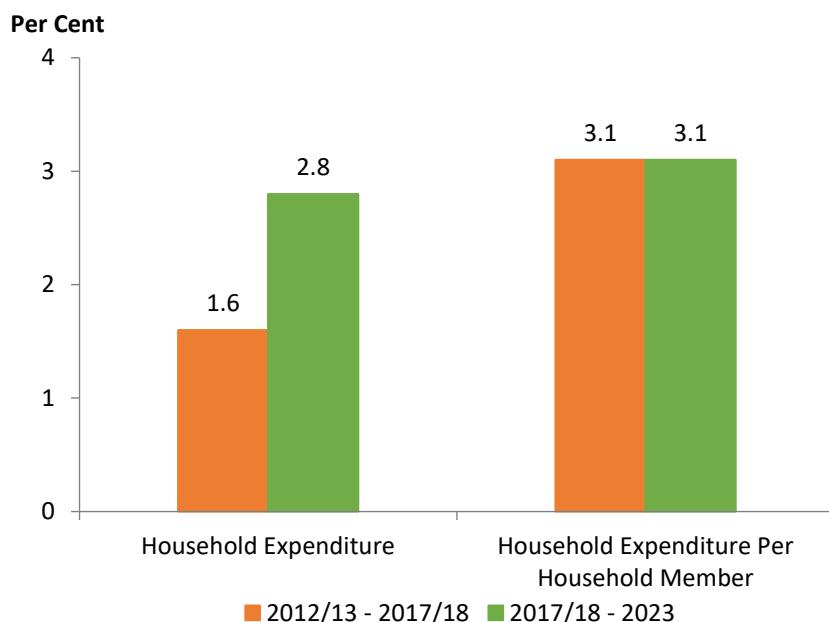
¹Expenditure data exclude imputed rental of owner-occupied accommodation.

²Expenditure data exclude imputed rental of owner-occupied accommodation.

³There has been a change in approach in the computation of expenditure for HES 2023. Please refer to Annex G for more details.

⁴Values and growth rates for expenditure are in nominal terms.

Chart 1.2: Average Annual Change in Monthly Household Expenditure¹, 2012/13 - 2023



¹Expenditure data exclude imputed rental of owner-occupied accommodation.

Average Monthly Household Expenditure Increased for Households in all Income Groups⁵

All income groups experienced increases to their average monthly household expenditure from 2017/18 to 2023 (Chart 1.3). The lower- and middle-income groups (i.e. 1st to 60th percentile) saw their average monthly household expenditure increase by between 2.8 and 3.6 per cent per annum, which were higher than the 2.3 to 2.5 per cent per annum increase experienced by households in the higher-income groups (i.e. 61st to 100th percentile) (Chart 1.4). However, households in the 1st to 60th percentile income groups received more government transfers per household member than those in the 61st to 100th percentile income groups, which supplemented household income and helped households to cope with their expenditure⁶.

⁵Based on ranking of all resident households by their monthly household income from all sources per household member (including employer CPF contributions). It is notable that some resident households in the lowest 20% income group owned a car (17.0 per cent), employed a domestic helper (16.9 per cent), lived in private property (8.4 per cent) or were with household reference persons aged 65 years and over (41.7 per cent). It is also important to recognise that not all households are consistently in the same quintile group across the years. For example, a household may move down from a higher quintile in a particular year due to the temporary unemployment of a household member, before moving up the quintiles when the member resumes employment in the subsequent period. In comparing the performance of any particular quintile group over time, it is therefore relevant to note that the comparison may not pertain to the same group of households.

⁶Refer to Charts 4.18 and 4.19 in Chapter 4 on Household Income for more information.

Chart 1.3: Average Monthly Household Expenditure¹ by Income Quintile², 2012/13 – 2023

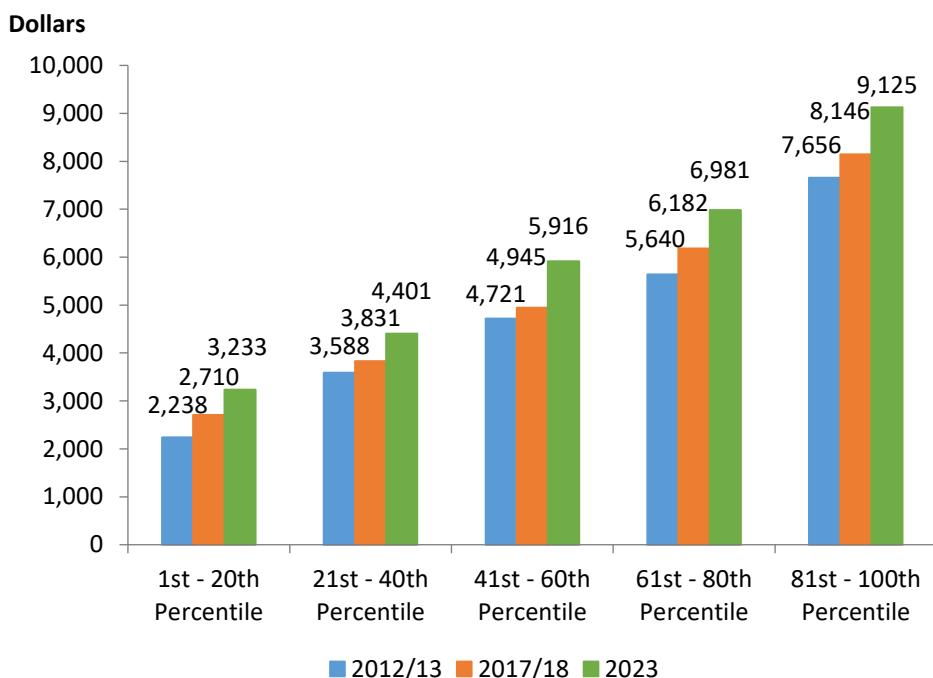
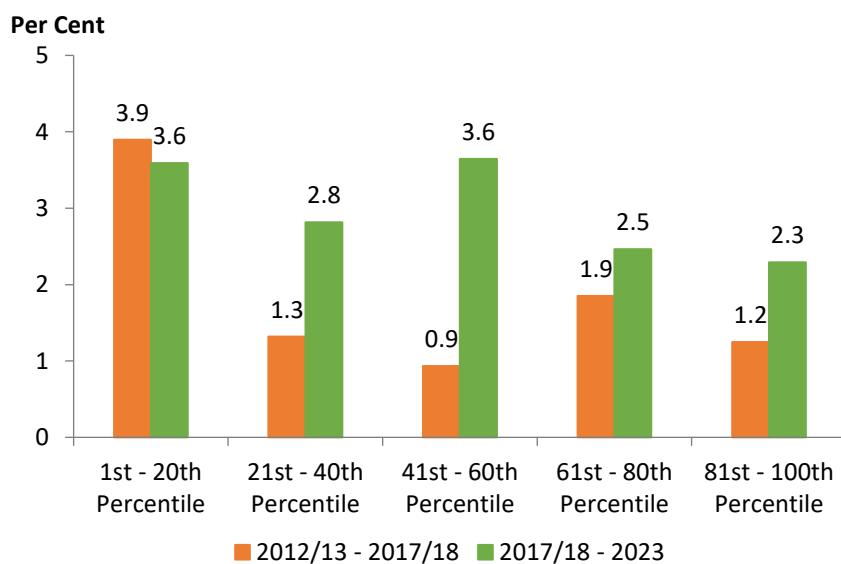


Chart 1.4: Average Annual Change in Monthly Household Expenditure¹ by Income Quintile², 2012/13 - 2023

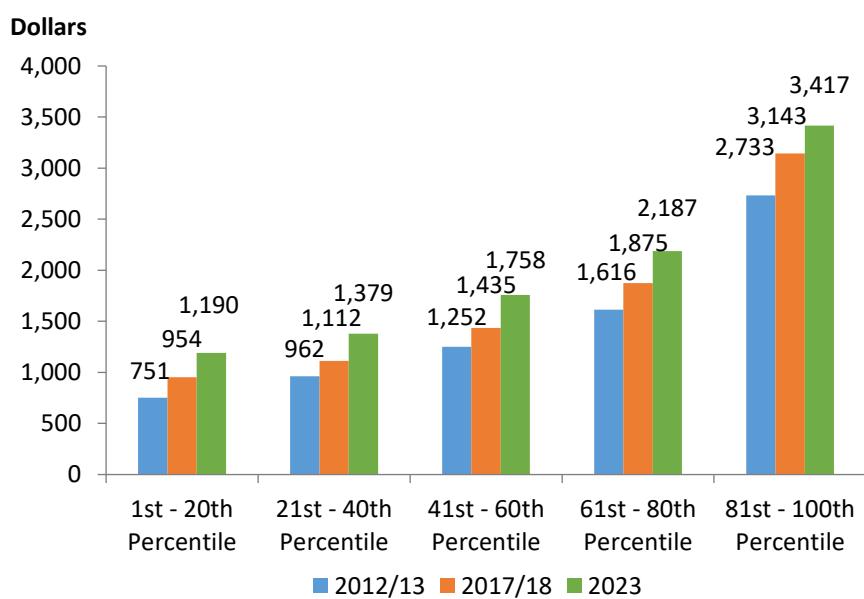


¹Expenditure data exclude imputed rental of owner-occupied accommodation.

²Based on ranking of all resident households by their monthly household income from all sources per household member (including employer CPF contributions). Data is ranked by income per household member for comparability with subsequent charts.

After taking into account household size, households in the top 20% income group registered a slightly slower increase of 1.7 per cent per annum in average monthly household expenditure per household member (Charts 1.5 and 1.6) from 2017/18 to 2023, which can be attributed to an increase in the group's average household size over the same period (Chart 1.7). Aside from households in the top 20% income group, the average household sizes for the other income groups decreased from 2017/18 to 2023, which led to their average monthly household expenditure per member growing faster than their corresponding average monthly household expenditure.

Chart 1.5: Average Monthly Household Expenditure¹ Per Household member by Income Quintile², 2012/13 - 2023



¹Expenditure data exclude imputed rental of owner-occupied accommodation.

²Based on ranking of all resident households by their monthly household income from all sources per household member (including employer CPF contributions).

Chart 1.6: Average Annual Change in Monthly Household Expenditure¹ Per Household Member by Income Quintile², 2012/13 - 2023

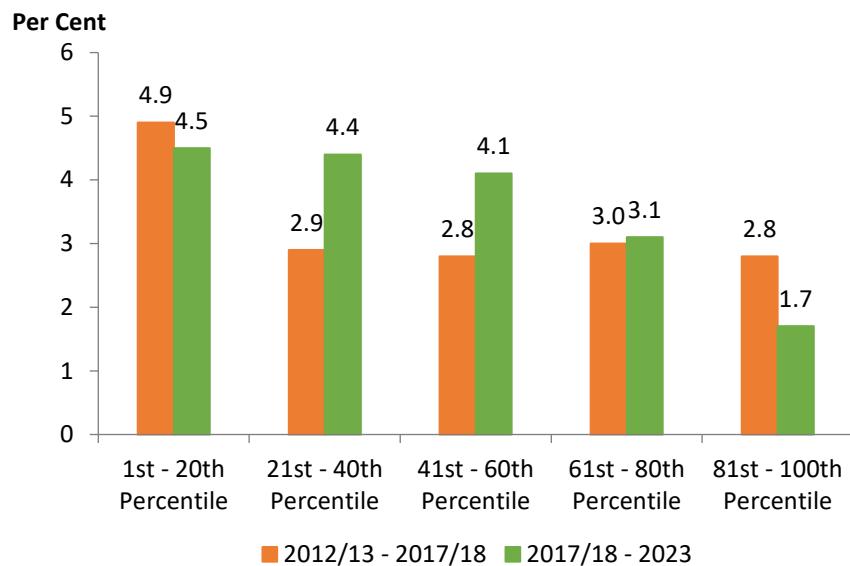
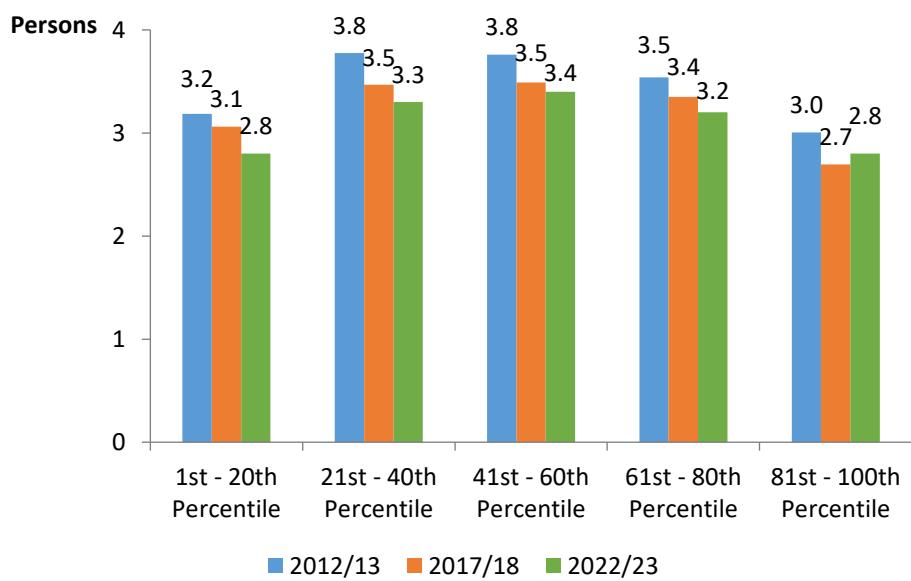


Chart 1.7: Average Household Size by Income Quintile², 2012/13 – 2023



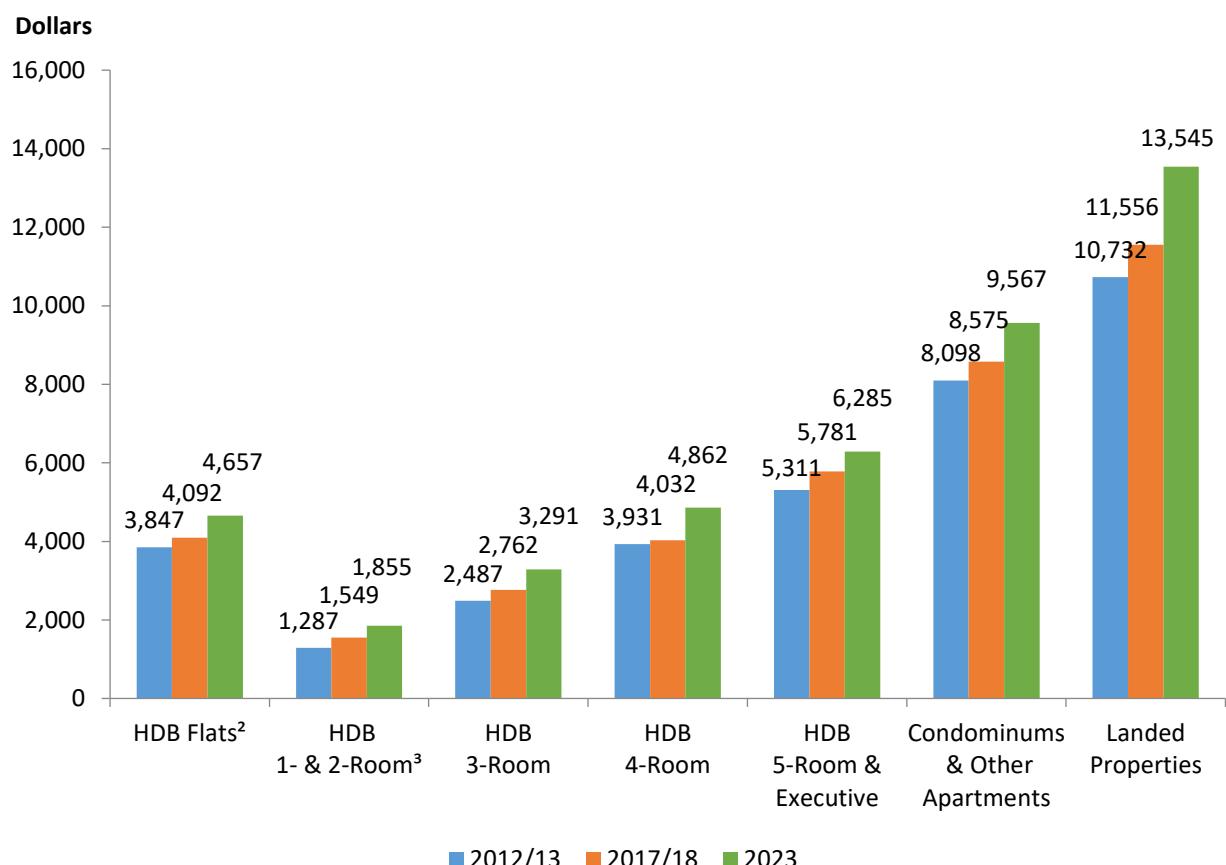
¹Expenditure data exclude imputed rental of owner-occupied accommodation.

²Based on ranking of all resident households by their monthly household income from all sources per household member (including employer CPF contributions).

Average Monthly Household Expenditure by Type of Dwelling

Average monthly household expenditure increased for households in all dwelling types from 2017/18 to 2023. Households living in HDB flats saw their monthly expenditure increase from \$4,092 in 2017/18 to \$4,657 in 2023, or by 2.6 per cent per annum (Charts 1.8 and 1.9). This was higher than the 2.2 per cent per annum growth for households living in condominiums but lower than the 3.2 per cent per annum growth for households living in landed properties. Among households living in HDB flats, the expenditure of households living in HDB 4-room flats increased at the fastest rate at 3.8 per cent per annum, while households living in 5-room and executive flats registered the slowest increase in expenditure at 1.7 per cent per annum.

Chart 1.8: Average Monthly Household Expenditure¹ by Type of Dwelling, 2012/13 – 2023

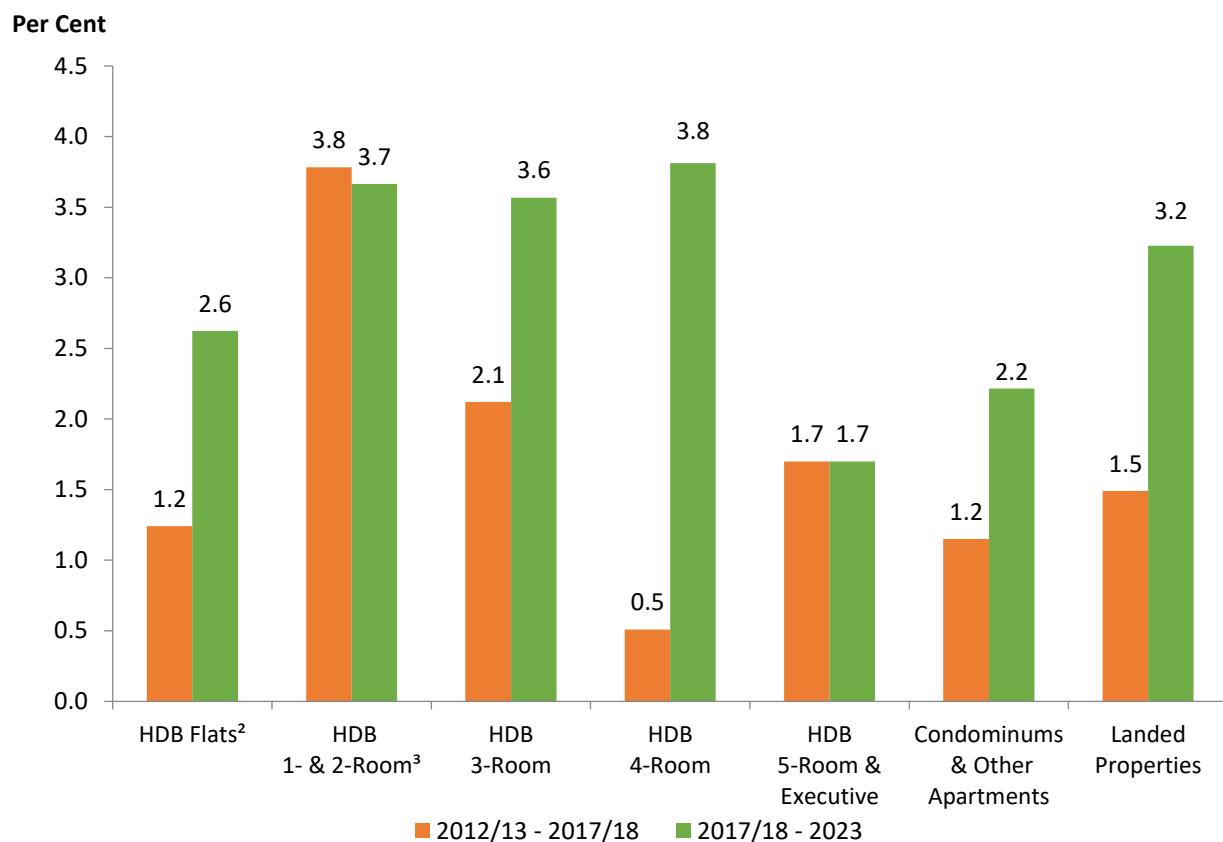


¹Expenditure data exclude imputed rental of owner-occupied accommodation.

²Data prior to 2017/18 include non-privatised Household and Urban Development Corporation (HUDC) flats. As at 2017/18, all HUDC flats had been privatised and are grouped with Condominiums and Other Apartments.

³Includes HDB Studio Apartments.

**Chart 1.9: Average Annual Change in Monthly Household Expenditure¹ by Type of Dwelling,
2012/13 – 2023**



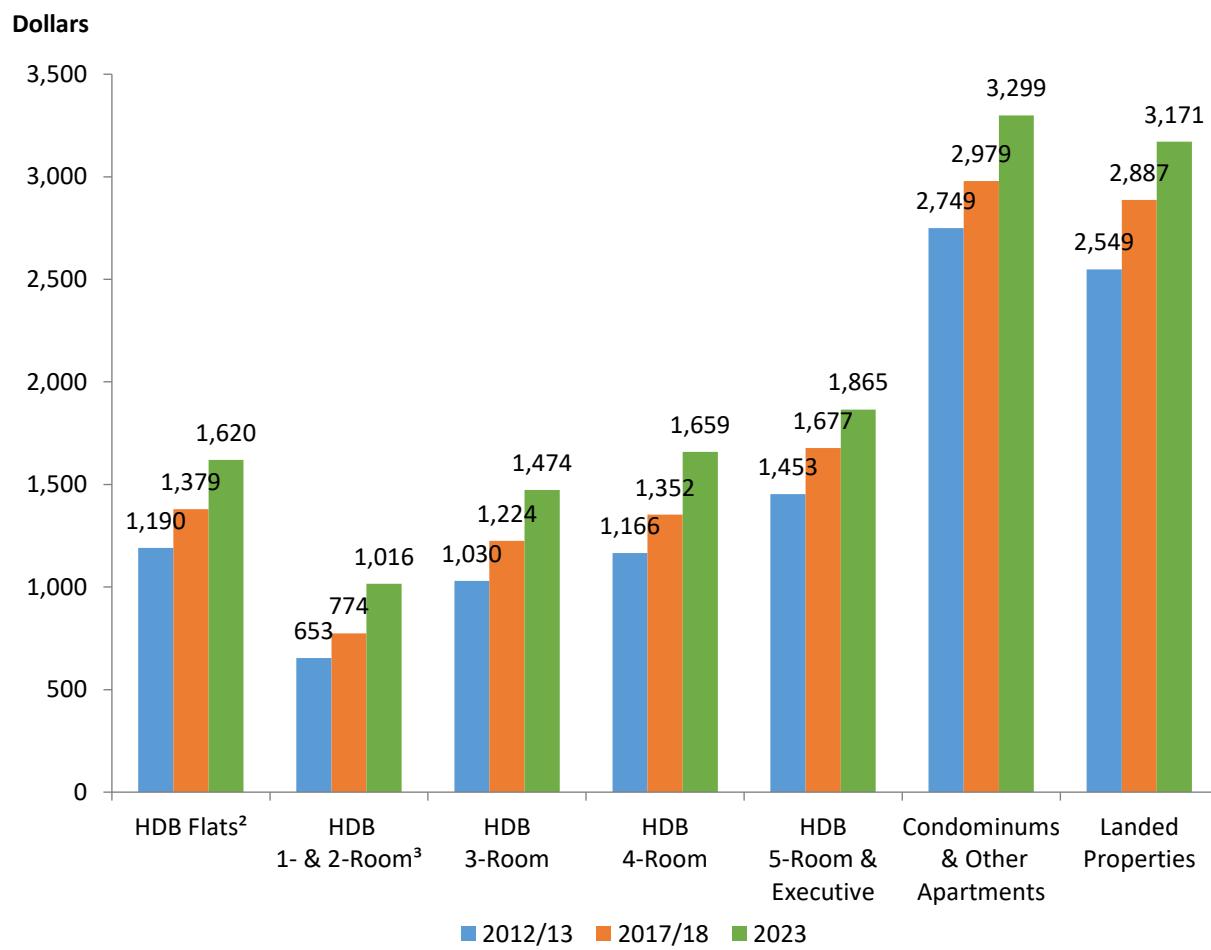
¹Expenditure data exclude imputed rental of owner-occupied accommodation.

²Data prior to 2017/18 include non-privatised HUDC flats. As at 2017/18, all HUDC flats had been privatised and are grouped with Condominiums and Other Apartments.

³Includes HDB Studio Apartments.

On a per household member basis, while the average monthly household expenditure of households living in condominiums and other apartments, and landed properties were higher at \$3,299 and \$3,171 per month in 2023 respectively than those living HDB flats at \$1,620 per month, they experienced lower rates of increase over the last 5 years (Charts 1.10 and 1.11). Households staying in landed properties saw an increase of 1.9 per cent per annum while condominiums and other apartments dwellers had average monthly expenditure per member increased by 2.1 per cent per annum. In comparison, HDB dwellers experienced a 3.3 per cent per annum increase. In particular, households living in HDB 1- and 2-room flats registered the highest increase in expenditure from 2017/18 to 2023, at 5.6 per cent per annum.

**Chart 1.10: Average Monthly Household Expenditure¹ Per Household Member by Type of Dwelling,
2012/13 – 2023**



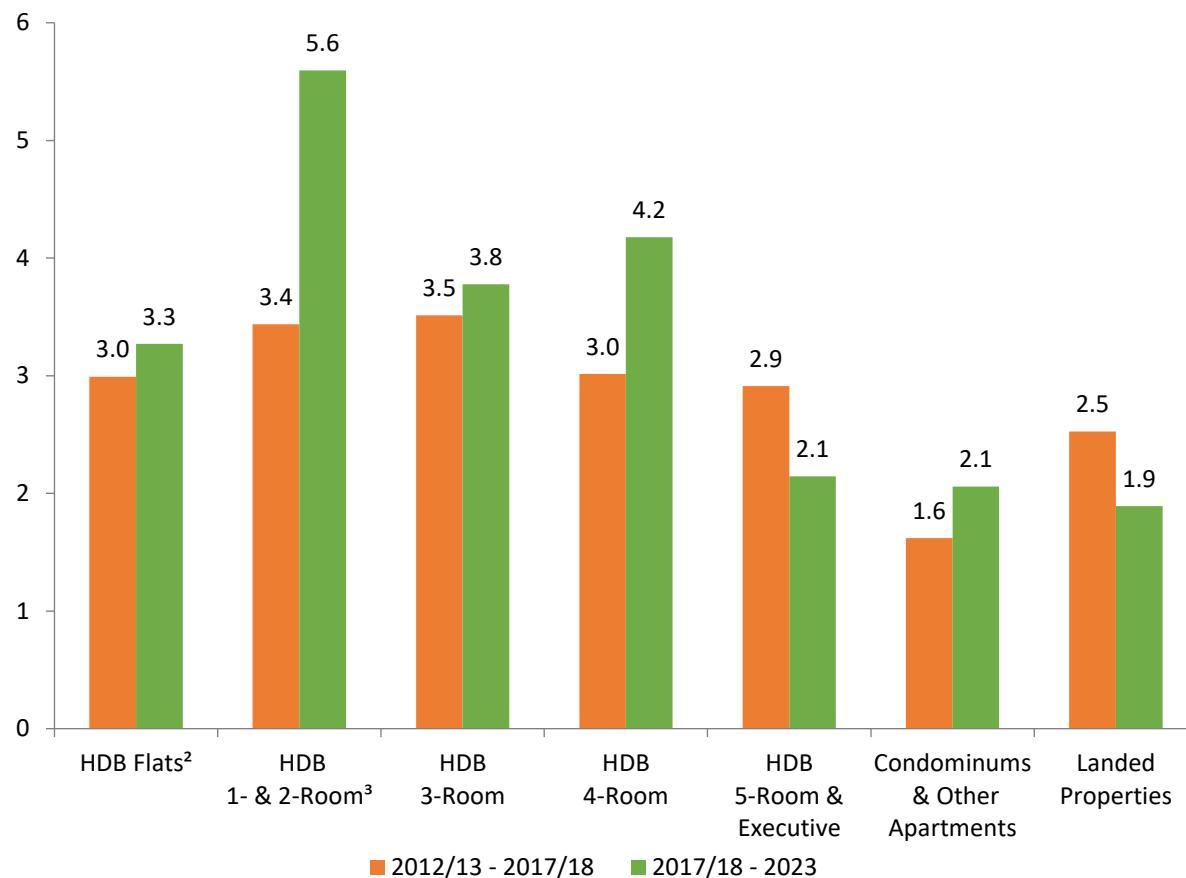
¹Expenditure data exclude imputed rental of owner-occupied accommodation.

²Data prior to 2017/18 include non-privatised HUDC flats. As at 2017/18, all HUDC flats had been privatised and are grouped with Condominiums and Other Apartments.

³Includes HDB Studio Apartments.

Chart 1.11: Average Annual Change in Monthly Household Expenditure¹ Per Household Member by Type of Dwelling, 2012/13 – 2023

Per Cent



¹Expenditure data exclude imputed rental of owner-occupied accommodation.

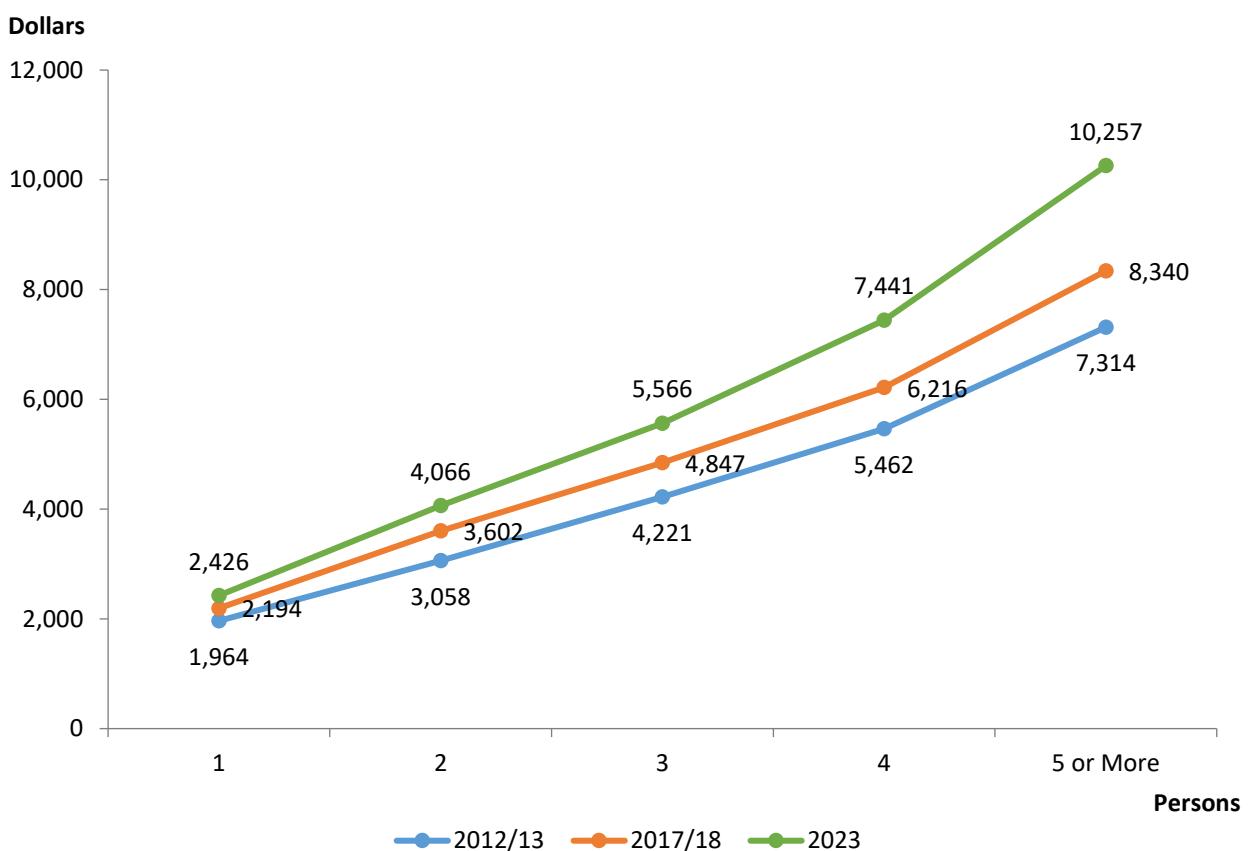
²Data prior to 2017/18 include non-privatised HUDEC flats. As at 2017/18, all HUDEC flats had been privatised and are grouped with Condominiums and Other Apartments.

³Includes HDB Studio Apartments.

Average Monthly Household Expenditure by Household Size

Average monthly household expenditure increased with household size (Chart 1.12). In 2023, average monthly household expenditure increased steadily from \$2,426 for one-person households to \$10,257 for households with five or more persons. Across all household sizes, average monthly household expenditure was higher in 2023 than in 2017/18 and 2012/13.

Chart 1.12: Average Monthly Household Expenditure¹ by Household Size, 2012/13 – 2023

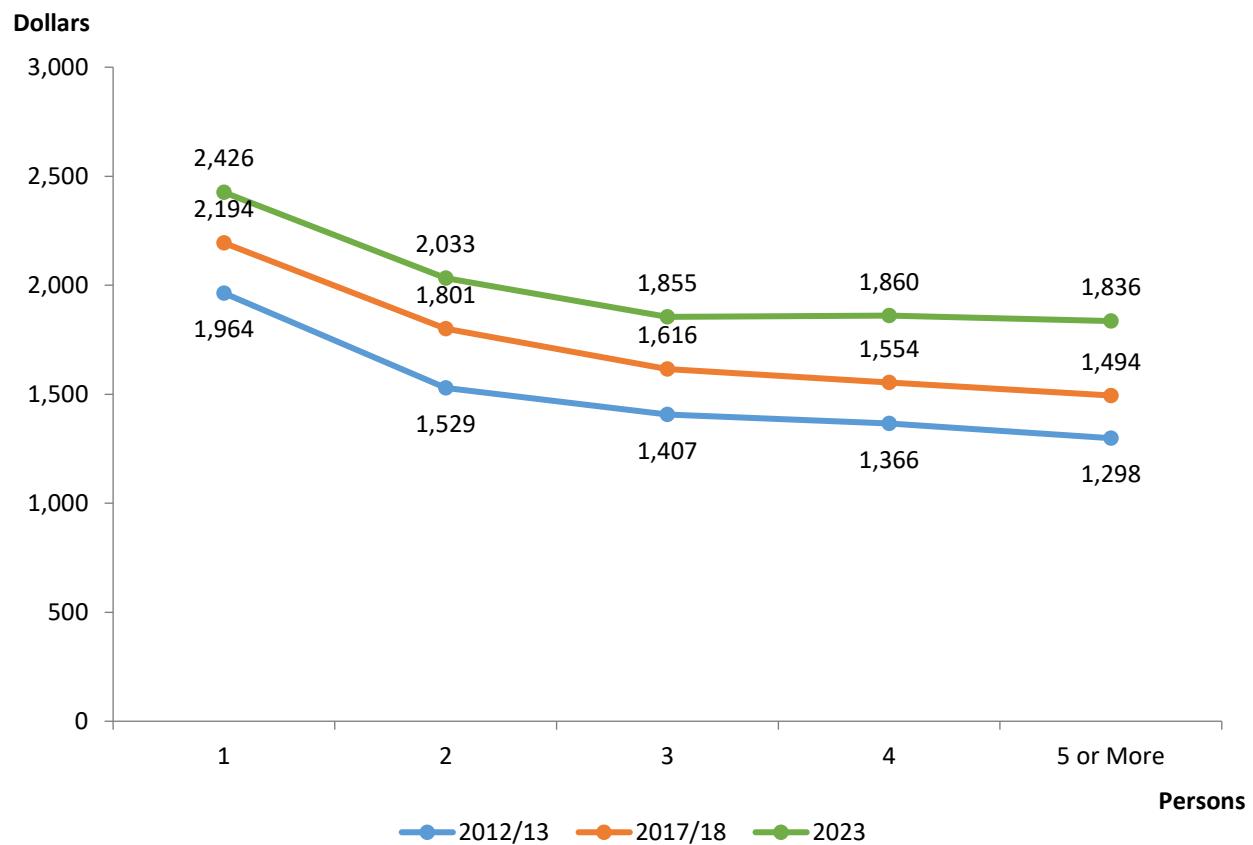


¹Expenditure data exclude imputed rental of owner-occupied accommodation.

In general, even though larger households incurred higher household expenditures, they also enjoyed some economies of scale from resource pooling and the sharing of common facilities.⁷ The average monthly household expenditure per household member was higher for one-person and two-person households who spent \$2,426 and \$2,033 per month in 2023, compared to a monthly average of \$1,836 per member for households with five or more persons (Chart 1.13).

⁷Economies of scale was not clearly observed when comparing between 3-person and 4-person households in 2023 due to differences in their household profiles. E.g., 4-person and larger households were more likely to own car(s), employ domestic helper(s) and have more children, which could have led to their higher household expenditure per member than 3-person households.

Chart 1.13: Average Monthly Household Expenditure¹ Per Household Member by Household Size, 2012/13 – 2023

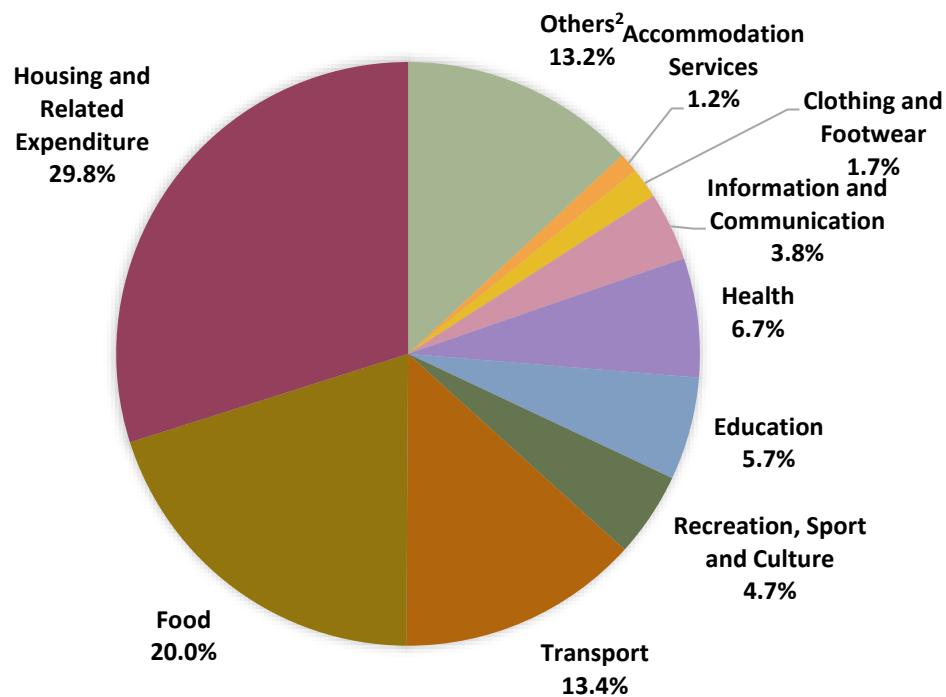


¹Expenditure data exclude imputed rental of owner-occupied accommodation.

Expenditure on Housing, Food and Transport

In 2023, housing and related expenditure, food and transport continued to account for the largest shares of household expenditure. Collectively, they made up 63.2 per cent of average monthly household expenditure (Chart 1.14).

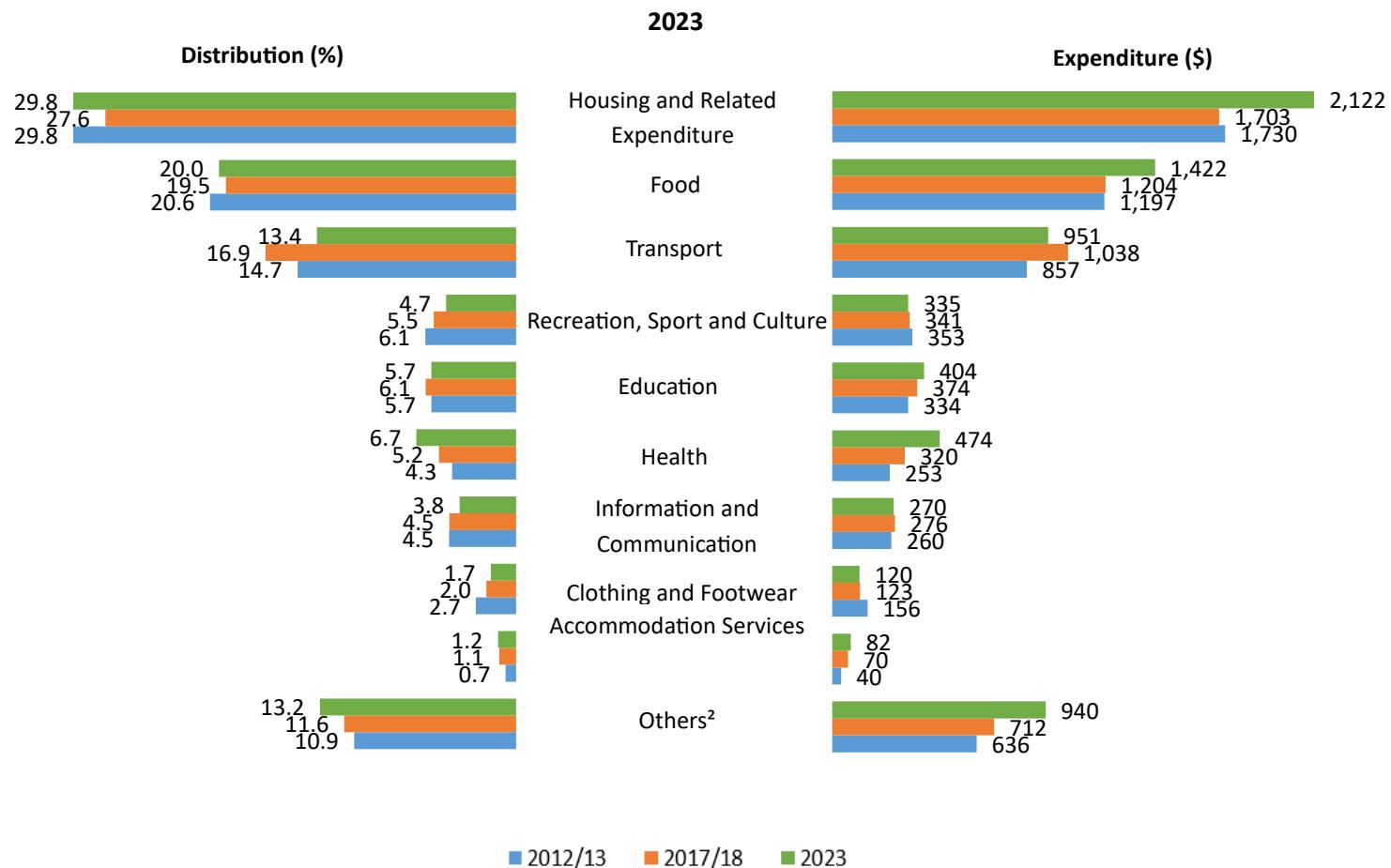
Chart 1.14: Average Monthly Household Expenditure¹ Distribution by Type of Goods and Services, 2023



¹Expenditure data include imputed rental of owner-occupied accommodation.

²Others include expenditure on miscellaneous goods and services, including personal care services such as hairdressing and social services, expenditure on insurance and financial services, and expenditure on alcoholic beverages and tobacco.

Chart 1.15: Average Monthly Household Expenditure¹ by Type of Goods and Services, 2012/13 – 2023



¹Expenditure data include imputed rental of owner-occupied accommodation.

²Others include expenditure on miscellaneous goods and services, including personal care services such as hairdressing and social services, expenditure on and insurance and financial services, and expenditure on alcoholic beverages and tobacco.

Changes in Household Expenditure Pattern Reflect Shifts in Households' Lifestyle Preferences

While the overall expenditure increased between 2017/18 and 2023, spending in selected categories including clothing and footwear, information and communication, recreation, sport and culture, and transport fell (Chart 1.15). Notably, expenditure on transport fell by 1.7 per cent per annum from 2017/18 to 2023 (Chart 1.16), the largest fall among all expenditure categories. This was followed by expenditure on clothing and footwear, as well as expenditure on information and communication, which declined by 0.5 per cent per annum each over the same period. For expenditure on clothing and footwear, the decline observed from 2012/13 to 2017/18 persisted into 2023, potentially due to lifestyle changes such as working from home and availability of cheaper online options. Expenditure on health experienced the largest increase (8.1 per cent per annum).

Chart 1.16: Average Annual Change in Monthly Household Expenditure¹ by Types of Goods and Services, 2012/13 – 2023

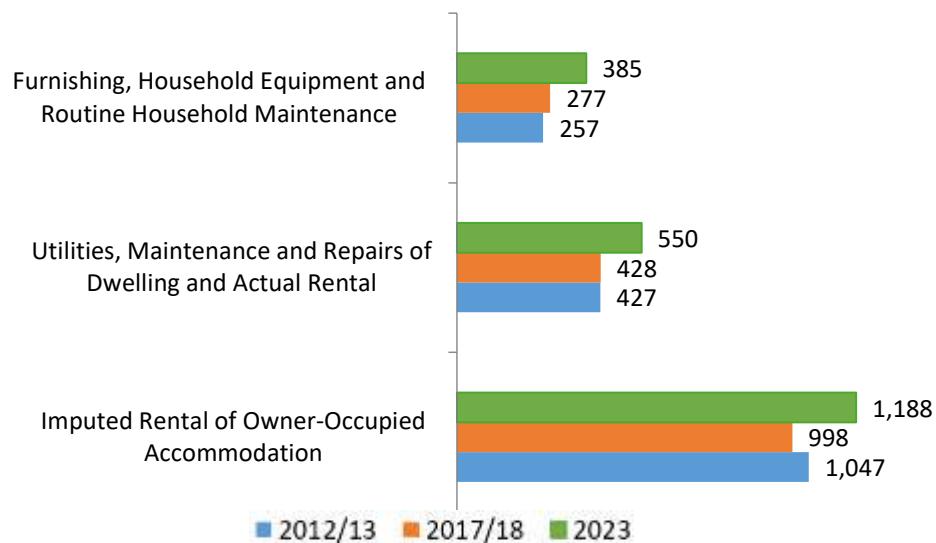


¹Expenditure data include imputed rental of owner-occupied accommodation.

²Others include expenditure on miscellaneous goods and services, including personal care services such as hairdressing and social services, expenditure on insurance and financial services, and expenditure on alcoholic beverages and tobacco.

Between 2017/18 and 2023, housing and related expenditure registered an increase of \$419 from \$1,703 to \$2,122 per month, with increases in expenditure across all sub-categories (Chart 1.17). Excluding imputed rental of owner-occupied accommodation, expenditure on utilities, maintenance, repairs and actual rental paid by households renting their accommodation and furnishing, household equipment and routine household maintenance increased by \$229.

Chart 1.17: Average Monthly Household Expenditure on Housing and Related Expenses, 2012/13 – 2023



Households spent on average \$1,422 on food each month in 2023. Spending on food and beverage serving services represented 67.9 per cent of all food expenditure in 2023, a slight increase from 67.3 per cent in 2017/18 (Chart 1.18). On average, households spent \$966 a month on food and beverage serving services in 2023, up from \$810 per month in 2017/18 (Chart 1.19). The increase in expenditure on food and beverage serving services was driven mainly by higher spending in restaurants, cafes and pubs. Nonetheless, expenditure on hawker centres, food courts, coffee shops, canteens, kiosks and street vendors continued to make up the largest share at just over half of eating-out expenses in 2023.

Chart 1.18: Food and Non-Alcoholic Beverages and Food and Beverage Serving Services - Share of Household Total Food Expenditure, 2012/13 – 2023

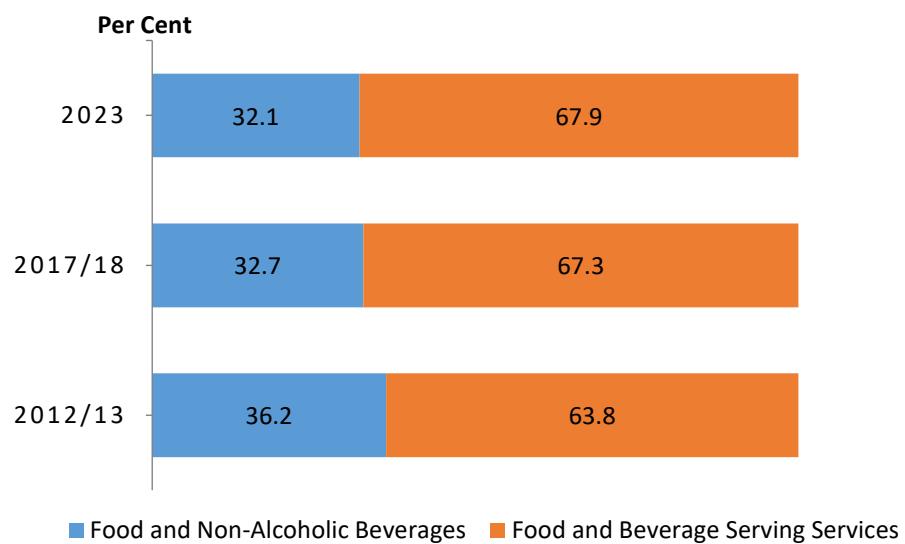
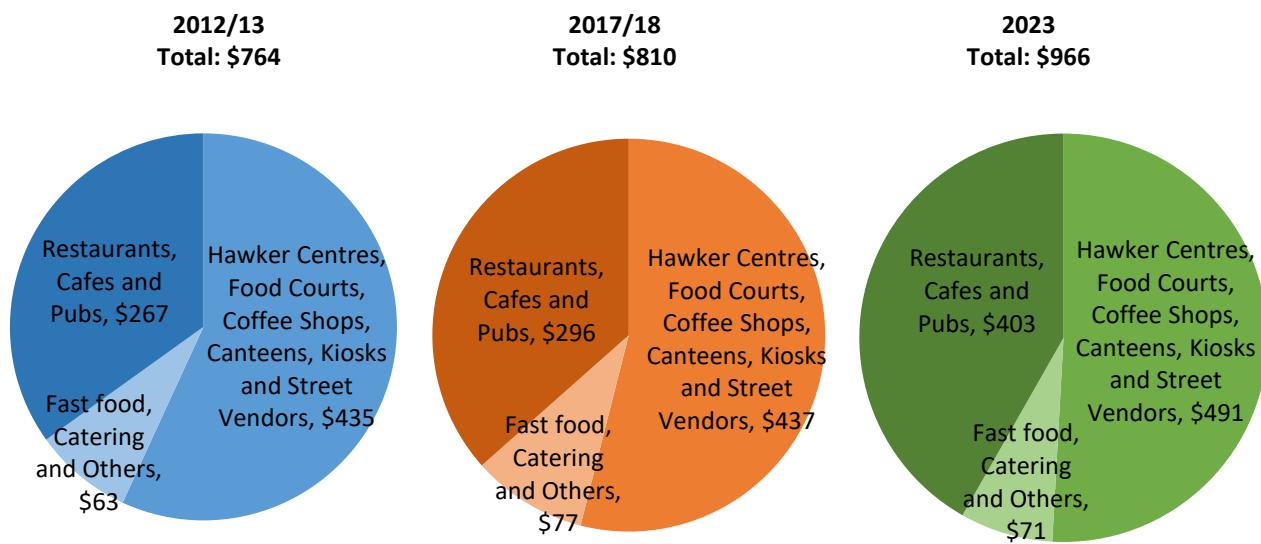


Chart 1.19: Average Monthly Household Expenditure by Type of Food and Beverage Serving Services, 2012/13 – 2023

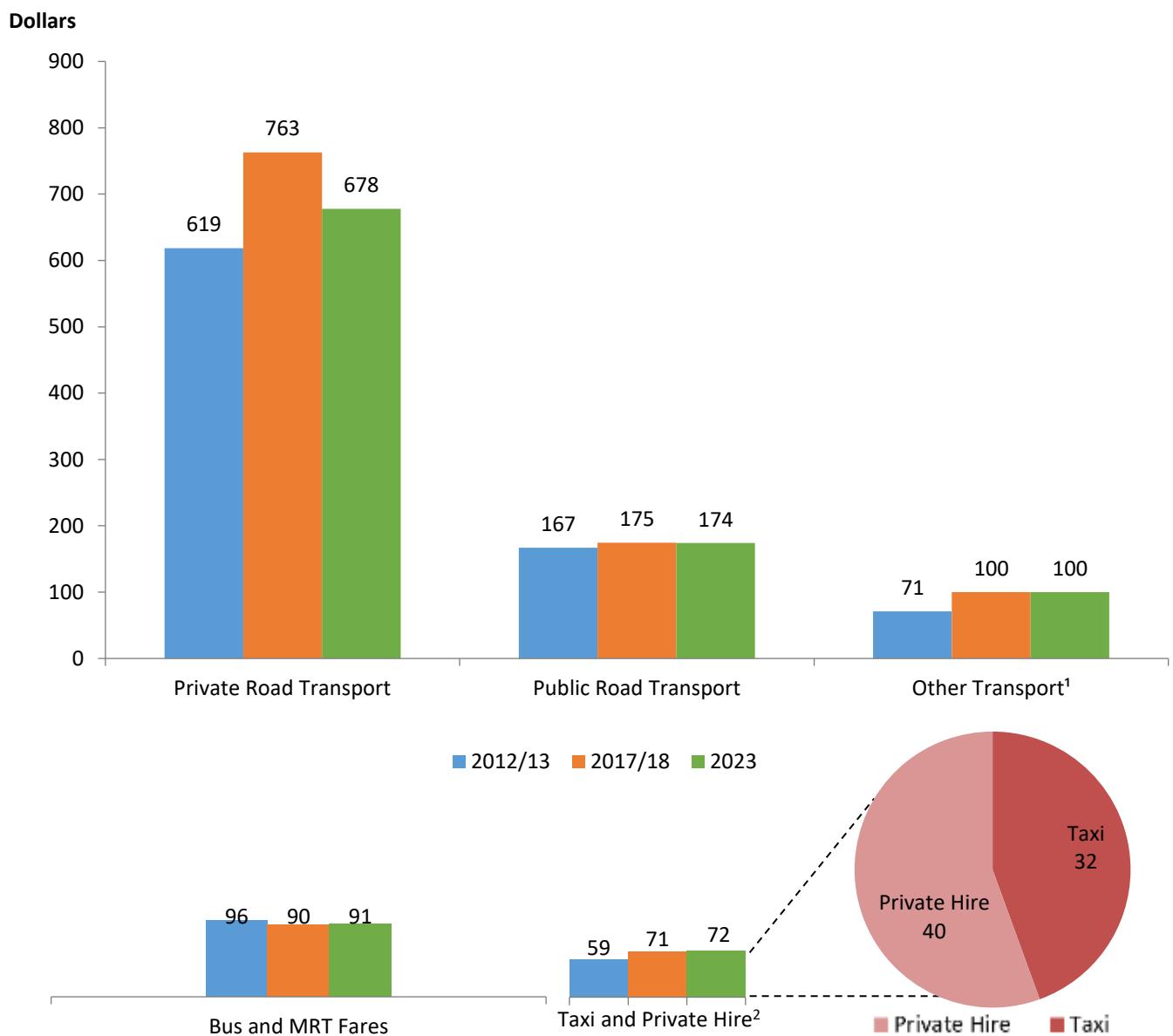


Average monthly expenditure on transport fell from \$1,038 to \$951 between 2017/18 and 2023 primarily due to a decrease in expenditure on private road transport (Chart 1.20). Expenditure on the purchase of motor cars fell from \$491 in 2017/18 to \$377 in 2023. Over the same period, expenditure on new cars decreased from \$368 to \$210. Despite higher car prices following the general uptrend in Certificate of Entitlement (COE) premiums and other car-related taxes in 2023 as compared to 2017/18, household expenditure on car purchases fell as fewer households made car purchases⁸ during the period.

Households' average expenditure on bus and MRT/LRT fares, as well as taxi and private hire services in 2023 remained relatively unchanged from 2017/18. This could be partially due to changes in travel patterns which have arisen since the COVID-19 pandemic, such as more firms offering work-from-home arrangements compared to 2017/2018, resulting in fewer journeys made.

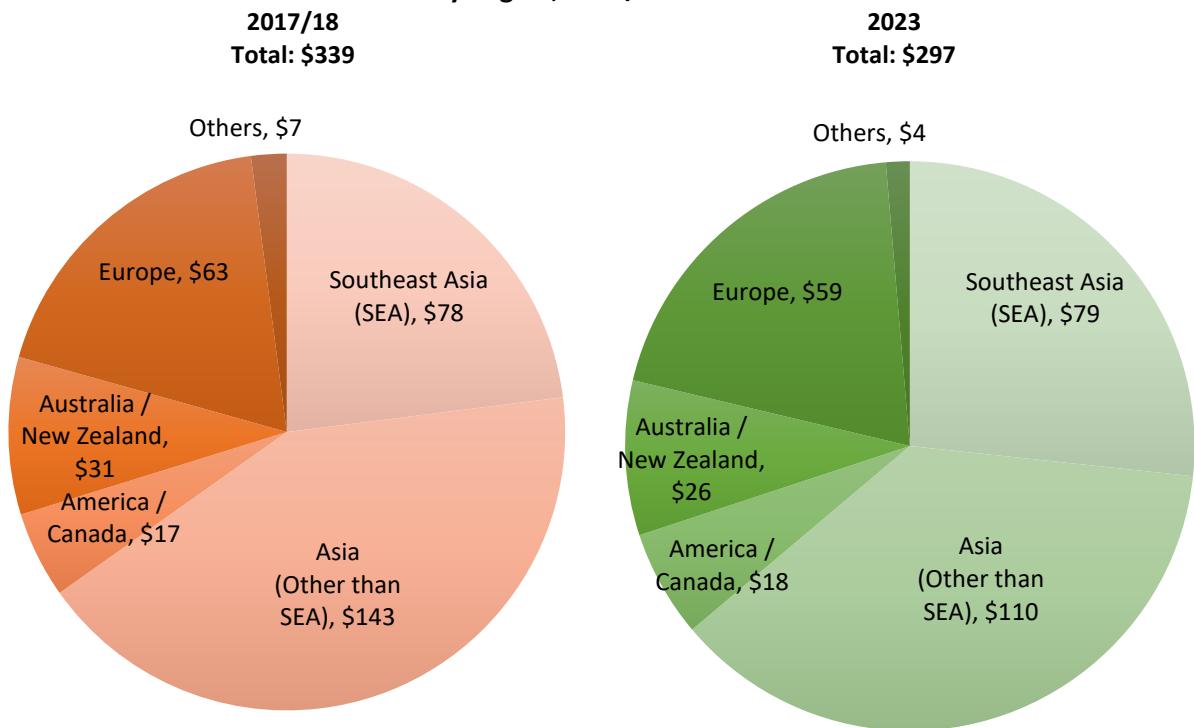
⁸The proportion of households with cars purchased in the one year preceding the survey period decreased from 48.9% in HES 2017/18 to 25.4% in HES 2023.

Chart 1.20: Average Monthly Household Expenditure by Mode of Transport, 2012/13 – 2023



Average expenditure on overseas travel⁹ decreased from \$339 a month in 2017/18 to \$297 in 2023 (Chart 1.21), suggesting that travel might not have fully recovered to pre-COVID-19 levels as of 2023. Among various travel destinations, households continued to spend the most on travel to Asian countries, with 63.7 per cent of their overseas travel expenditure spent on Southeast Asia (SEA) and other parts of Asia.

Chart 1.21: Average Monthly Household Expenditure on Overseas Travel by Region, 2017/18 – 2023



Average monthly household spending on recreation, sport and culture fell from \$341 in 2017/18 to \$335 in 2023. Lower expenditure was observed for package holidays, including package tours and holiday expenses to other countries, in line with reduced travel expenditure in 2023. With digitalisation and technological advancements, there have been greater and easier access to online news articles and information, leading to a decline in spending on reading materials such as books and newspapers. By contrast, expenditure on recreational services such as fees for sports practice increased from \$28 in 2017/18 to \$45 in 2023.

⁹Expenditure on overseas travel consists of passenger transport by air, other travel fares e.g. ferry, coach (under transport), package tours and holiday expenses (under recreation, sport and culture), and overseas hotels, motels and inns (under accommodation services).

Average spending on healthcare increased from \$320 in 2017/18 to \$474 in 2023, mainly due to an increase in expenditure on outpatient care services. Expenditure on education increased from \$374 in 2017/18 to \$404 in 2023, due to higher spending on pre-primary education and private tuition. Expenditure on information and communication registered a slight decrease from \$276 in 2017/18 to \$270 in 2023. This was attributed to a fall in expenditure on information and communication services such as mobile communication services, which offset a moderate increase in expenditure on information and communication equipment.

Online Expenditure



Proportion of Households with Online Expenditure



2017/18

60%



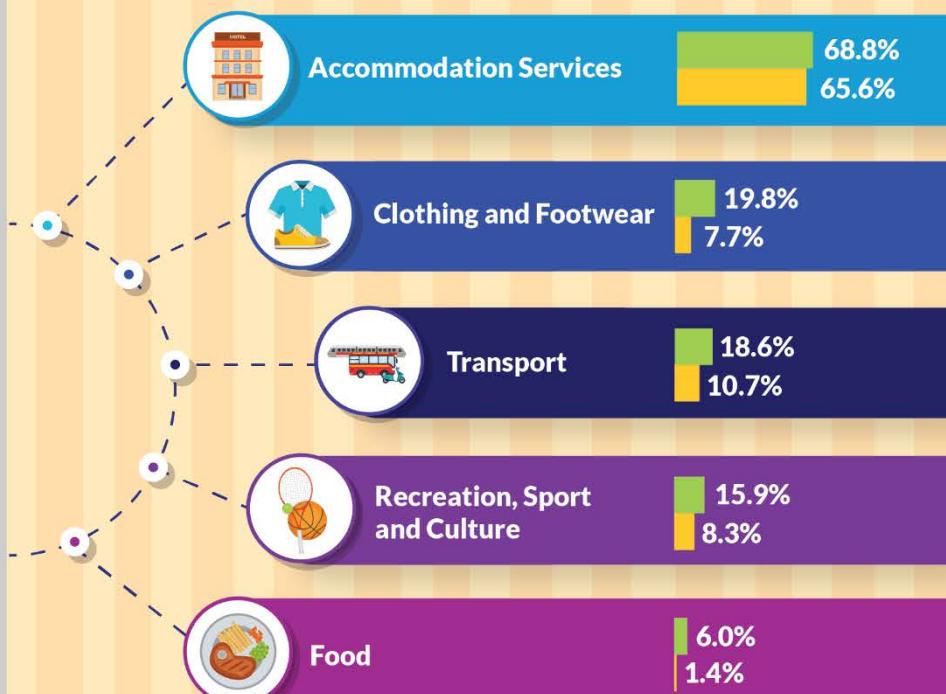
2023



In 2023, 82.0% of households reported having incurred online expenditure, up from 60.0% in 2017/18 as more households turned to online shopping for goods such as clothes and groceries.

Online Share of Expenditure for Selected Types of Goods and Services

Proportion of online expenditure increased across all categories.



Average Monthly Household Online Expenditure in 2023



2023
2017/18

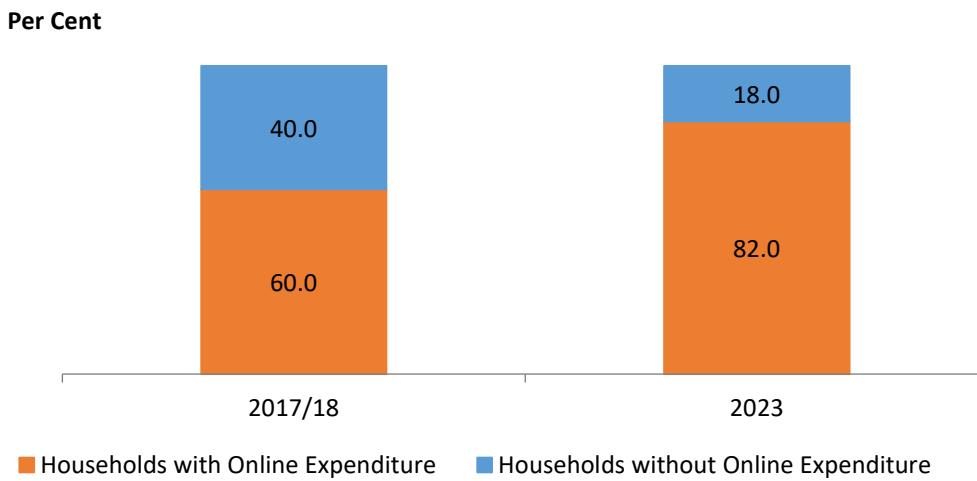
CHAPTER TWO

ONLINE EXPENDITURE

Share of Online Expenditure Increased

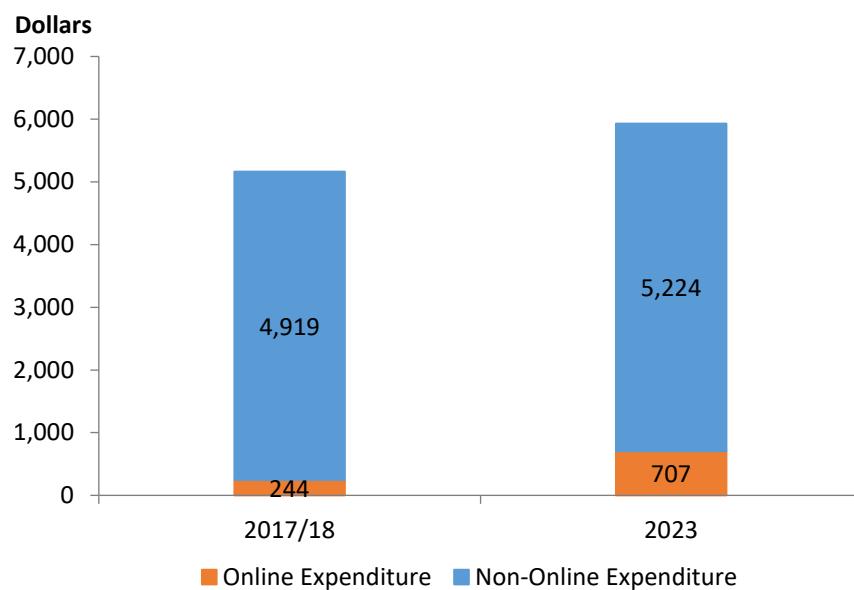
Other than changes to habits and preferences in goods and services over time, the mode of how households spent had also evolved. As companies increasingly leveraged e-commerce for their sale of products and services, more households were performing transactions and incurring greater online spending. In 2023, 82.0 per cent of households made online purchases, up from 60.0 per cent in 2017/18 (Chart 2.1) as more households turned to online shopping for goods such as clothes and groceries.

Chart 2.1: Proportion of Households with Online Expenditure, 2017/18 – 2023



Although the amount spent online remained small relative to households' overall expenditure, monthly household online expenditure increased threefold from \$244 in 2017/18 to \$707 in 2023 (Chart 2.2). It constituted 11.9 per cent of average household expenditure excluding imputed rental in 2023, much higher than the 4.7 per cent in 2017/18.

**Chart 2.2: Average Monthly Household Online and Non-Online Expenditure¹,
2017/18 – 2023**



¹Expenditure data exclude imputed rental of owner-occupied accommodation.

Online Expenditure by Type of Goods and Services

Online expenditure increased more significantly in the categories of food, clothing and footwear, recreation, sport and culture, transport and accommodation services. With the growth of e-commerce and delivery services offering groceries and ready-to-eat meals delivered to households, average monthly household expenditure on the purchases of food increased from \$17 in 2017/18 to \$86 in 2023 (Chart 2.3). Correspondingly, the share of online food expenditure increased from 1.4 per cent to 6.0 per cent over the same period (Chart 2.4).

Purchasing clothing and footwear online also became more common. Although the average monthly household expenditure on clothing and footwear remained relatively stable at around \$120 from 2017/18 to 2023, online spending on these items increased and made up a significantly larger share of overall clothing and footwear expenses.

Online expenditure on accommodation services, which comprised mostly expenditure on local and overseas hotel accommodation, rose from \$46 per month in 2017/18 to \$56 per month in 2023. Online purchases made up 68.8 per cent of all expenditure on accommodation services in 2023, an increase from 65.6 per cent in 2017/18. The high share of online expenditure for accommodation services could be attributed to the prevalence of online booking websites and mobile applications for accommodation services.

Chart 2.3: Average Monthly Household Online Expenditure on Selected Type of Goods and Services, 2017/18 – 2023

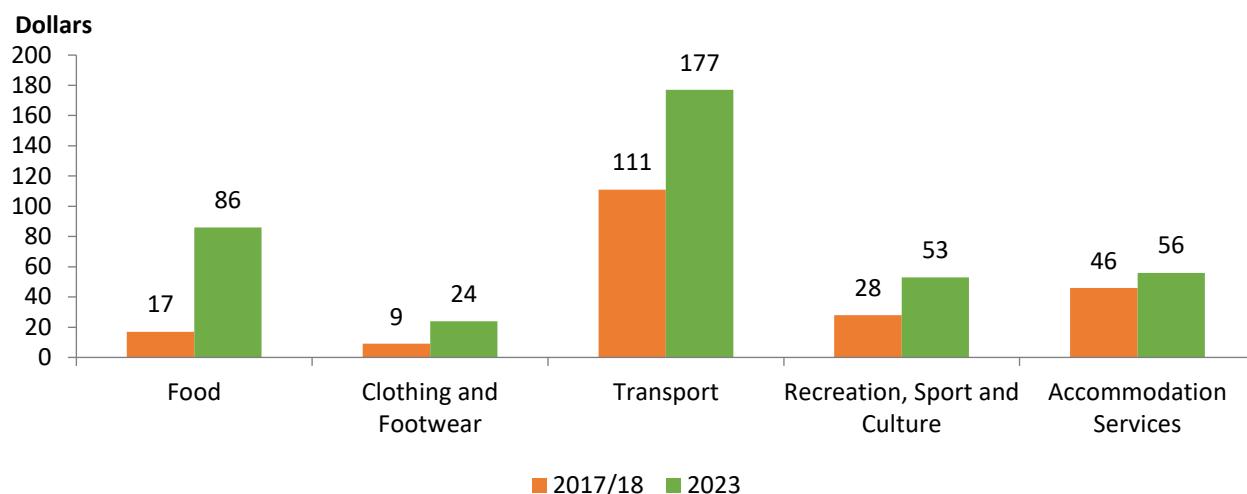
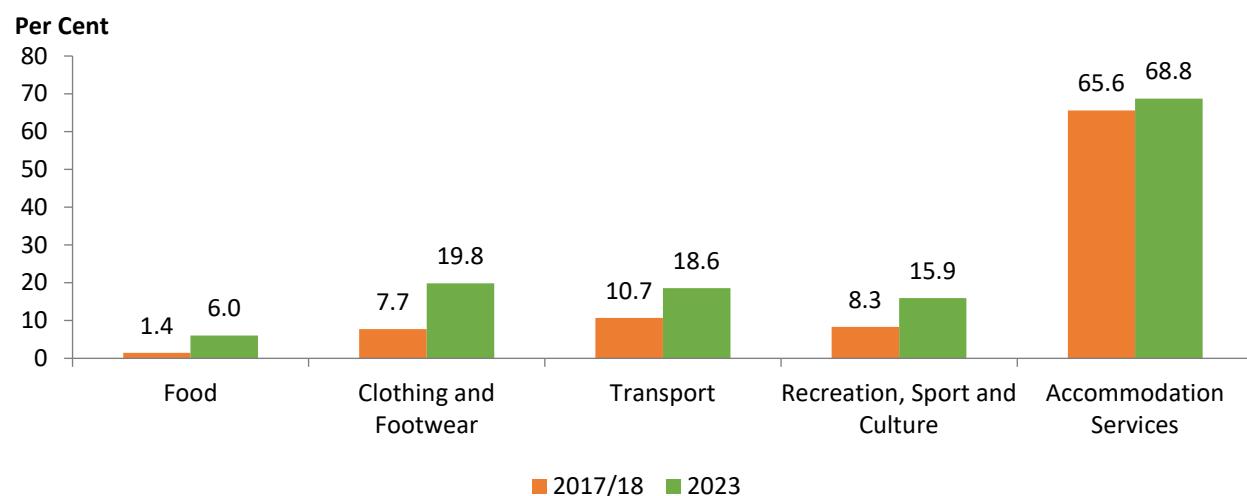
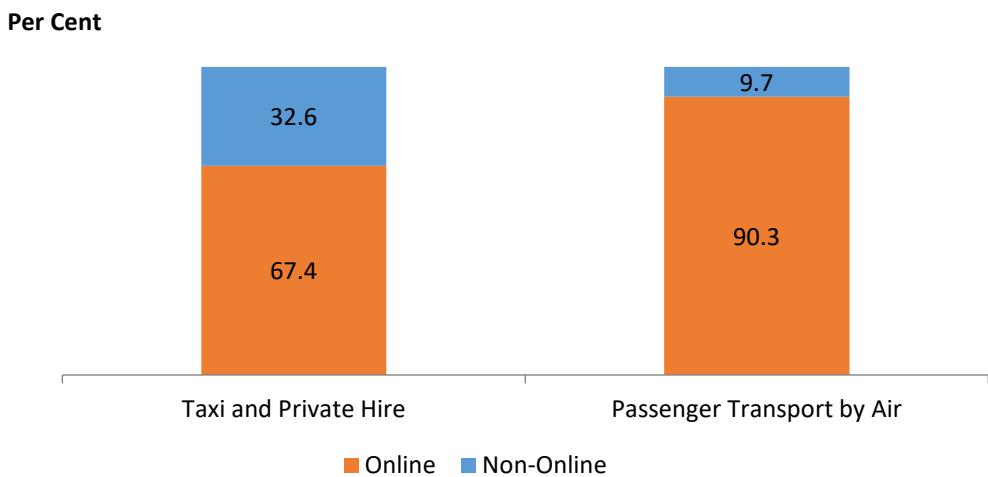


Chart 2.4: Online Share of Expenditure for Selected Type of Goods and Services, 2017/18 – 2023



Expenditure on ride-hailing services and online flight booking platforms increased between 2017/18 and 2023. Online expenditure on transport increased from \$111 to \$177 per month in the past five years. In 2023, online expenditure on taxis and private hire cars made up 67.4 per cent of overall expenditure on taxis and private hire cars, while online expenditure on passenger transport by air constituted 90.3 per cent of overall expenditure on air travel expenses (Chart 2.5).

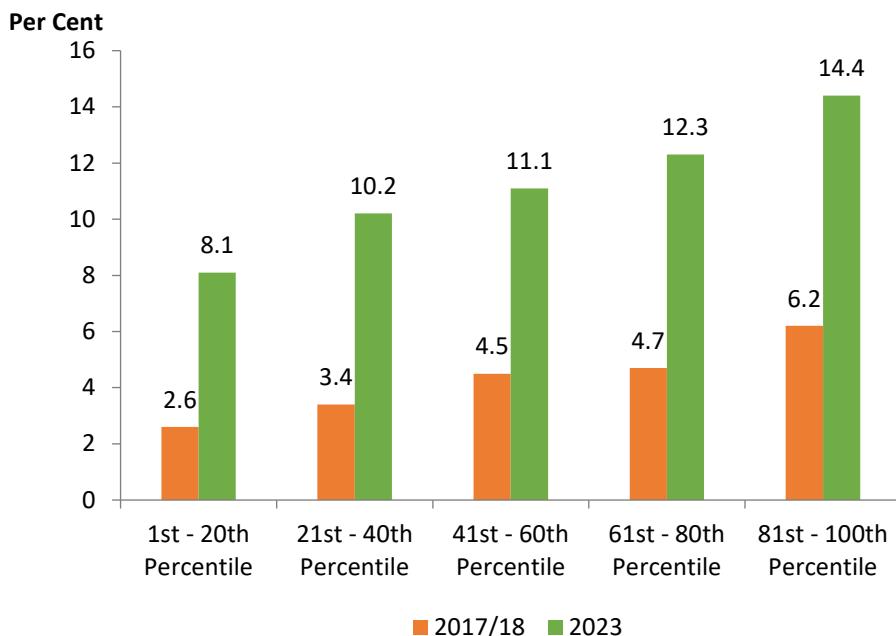
Chart 2.5: Online Share of Expenditure for Selected Transport Services, 2023



Share of Online Expenditure Increased with Household Income

In 2023, the proportion of household expenditure spent online rose across all income groups, and higher income groups continued to spend greater share of their household monthly expenditure online. Online purchases made up 14.4 per cent of monthly expenditure excluding imputed rental of households in the top 20% income group, higher than the 8.1 per cent for households in the lowest 20% income group (Chart 2.6).

Chart 2.6: Online Share of Expenditure by Income Quintile¹, 2017/18 - 2023

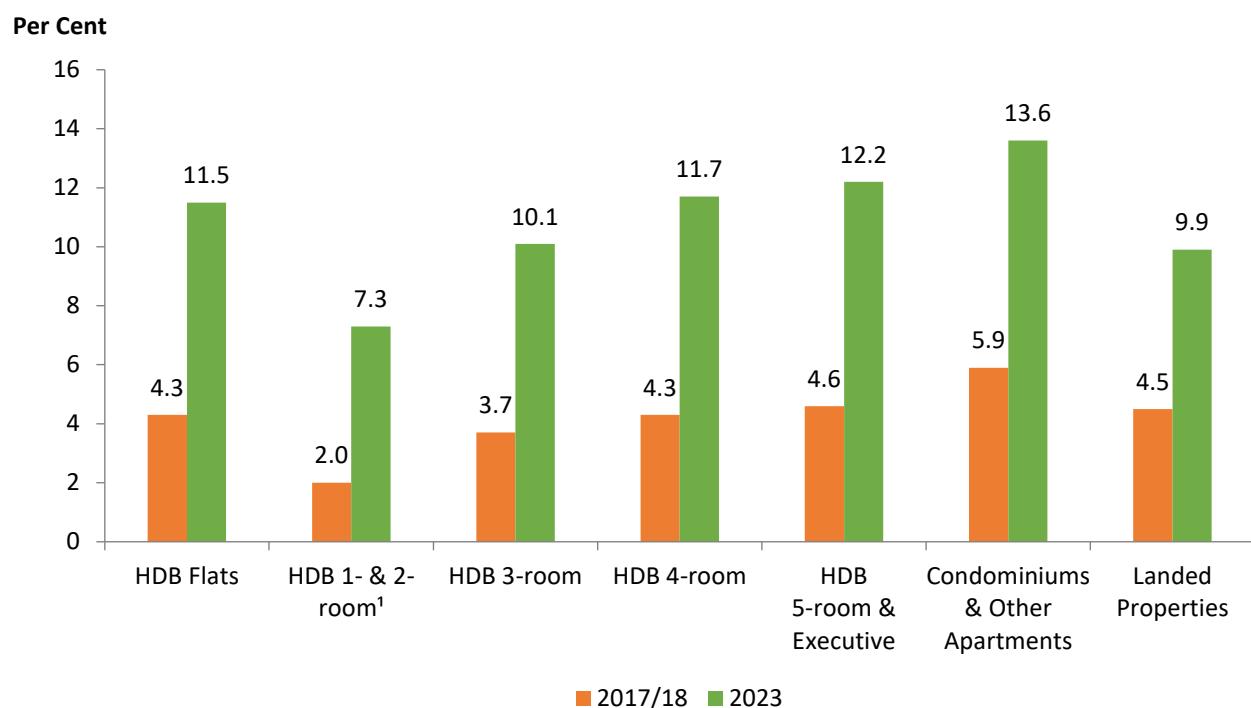


¹Based on ranking of all resident households by their monthly household income from all sources per household member (including employer CPF contributions).

Households Living in Condominiums and Other Apartments Spent Proportionately More Online

In 2023, households living in condominiums and other apartments spent 13.6 per cent of their expenditure online, higher than the 11.5 per cent for households living in HDB flats and households living in landed properties (Chart 2.7). Overall, the proportion of online expenditure has increased across all dwelling types. Among households living in HDB flats, those living in 1- and 2-room flats spent 7.3 per cent of their expenditure online in 2023, an increase from 2.0 per cent in 2017/18, reflecting increased awareness and acceptance of online purchases.

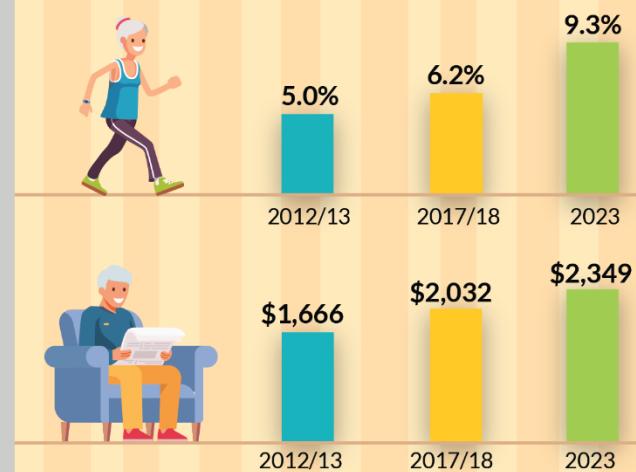
Chart 2.7: Online Share of Expenditure by Type of Dwelling, 2017/18 – 2023



¹Includes HDB Studio Apartments

Household Expenditure Survey 2023

Households Comprising Solely Non-Employed Persons Aged 65 Years and Over



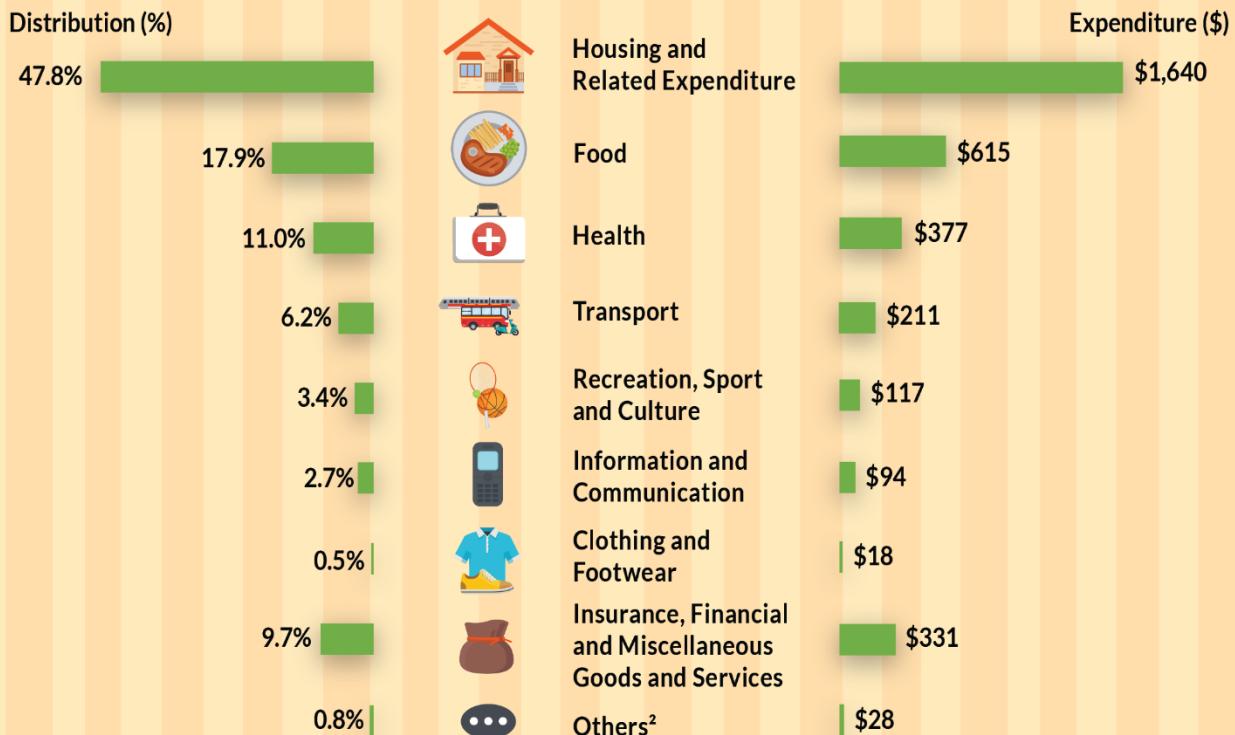
The proportion of households comprising solely non-employed persons aged 65 years and over increased to **9.3%** in **2023** from **6.2%** in **2017/18**, reflecting the ageing population in Singapore.



The average monthly expenditure of households comprising solely non-employed persons aged 65 years and over increased to **\$2,349** in **2023** from **\$2,032** in **2017/18**.

Average Monthly Household Expenditure¹ by Type of Goods and Services

Housing and related expenditure as well as **food** and **health** expenditure accounted for the **largest shares** of household expenditure for 2023, making up 76.7% of the monthly expenditure of households comprising solely non-employed persons aged 65 years and over.



¹Expenditure data include imputed rental of owner-occupied accommodation.

²Others include expenditure on education, expenditure on accommodation services and expenditure on alcoholic beverages and tobacco.

CHAPTER THREE

HOUSEHOLD EXPENDITURE AMONG HOUSEHOLDS COMPRISING SOLELY NON-EMPLOYED PERSONS AGED 65 YEARS AND OVER

Proportion of Households Comprising Solely Non-Employed Persons Aged 65 Years and Over¹ Increased

The proportion of households comprising solely non-employed persons aged 65 years and over increased from 6.2 per cent in 2017/18 to 9.3 per cent in 2023, reflecting the ageing population in Singapore. Correspondingly, the proportion of households comprising at least 1 employed person fell from 88.1 per cent in 2017/18 to 83.9 per cent in 2023 (Chart 3.1).

Chart 3.1: Composition of Households, 2012/13 - 2023

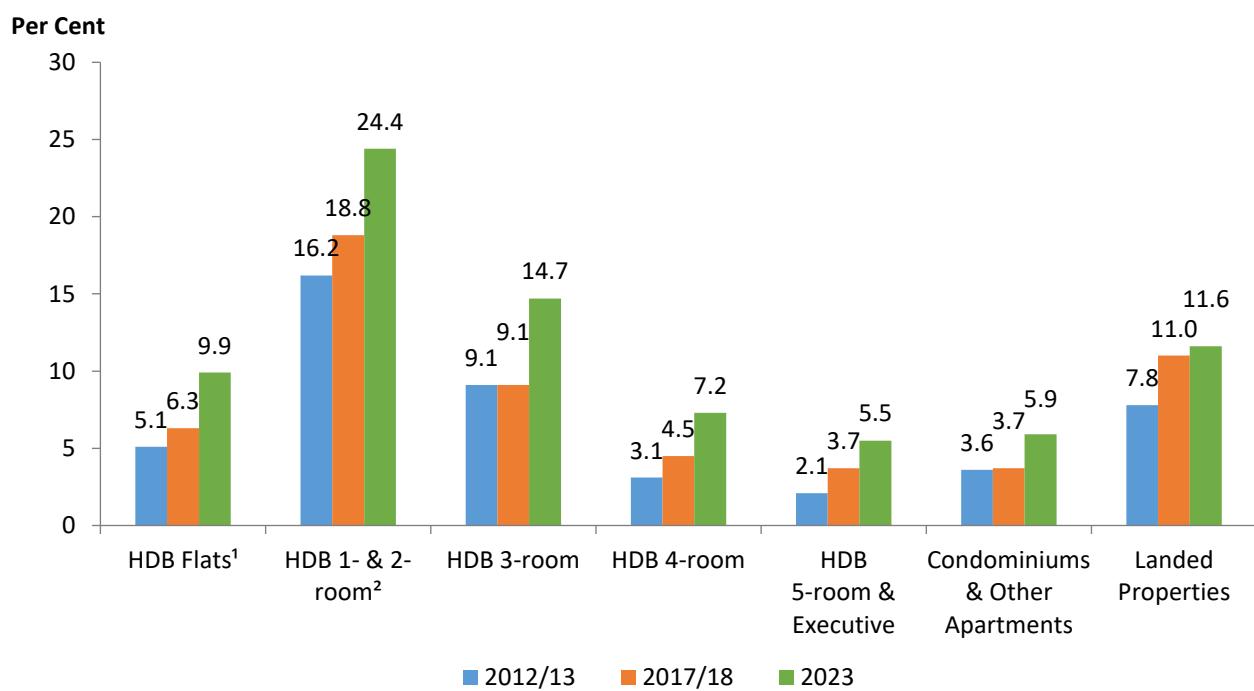


¹ This age criterion follows the statistical definition of elderly persons and is aligned with the current CPF Payout Eligibility Age of 65.

Proportion of Households Comprising Solely Non-Employed Persons Aged 65 Years and over Increased for all Dwelling Types

The proportion of households comprising solely non-employed persons aged 65 years and over in 2023 was higher than that in 2017/18 for all dwelling types. Households living in landed properties had a higher proportion of such households (11.6 per cent) as compared to households in HDB flats as a whole (9.9 per cent) and condominiums and other apartments (5.9 per cent) (Chart 3.2). Among households living in HDB flats, those living in HDB 1- and 2-room flats had the highest proportion of such households (24.4 per cent), while the proportion was lowest among those living in HDB 5-room flats (5.5 per cent).

Chart 3.2: Proportion of Households Comprising Solely Non-Employed Persons Aged 65 Years and Over by Type of Dwelling, 2012/13 - 2023



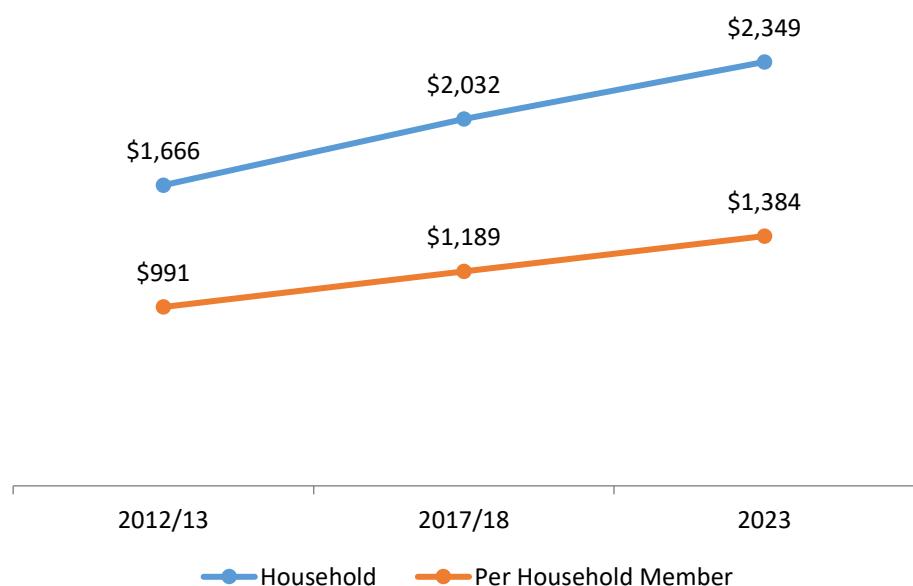
¹Data prior to 2017/18 include non-privatised HUDC flats. As at 2017/18, all HUDC flats had been privatised and are grouped with Condominiums and Other Apartments.

²Includes HDB Studio Apartments

Average Monthly Expenditure of Households Comprising Solely Non-Employed Persons Aged 65 Years and Over Increased

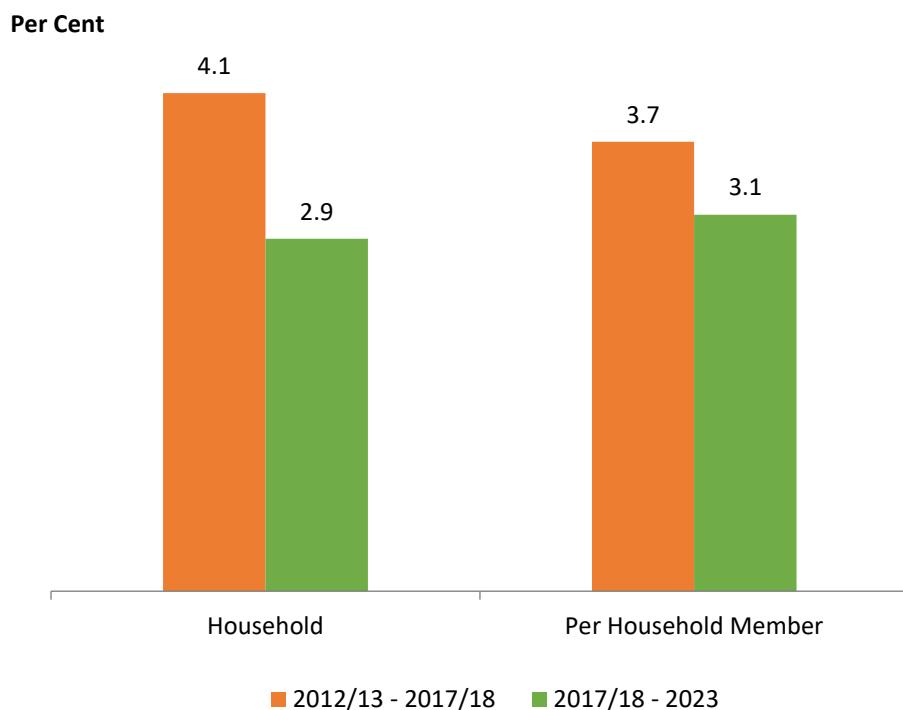
The average monthly expenditure of households comprising solely non-employed persons aged 65 years and over increased from \$2,032 in 2017/18 to \$2,349 in 2023, or by 2.9 per cent per annum (Charts 3.3 and 3.4). On a per household member basis, monthly expenditure increased from \$1,189 in 2017/18 to \$1,384 in 2023, or by 3.1 per cent per annum. The increase in expenditure from 2017/18 to 2023, on household and per member basis, were lower than the preceding 5-year period from 2012/13 to 2017/18.

Chart 3.3: Average Monthly Household Expenditure¹ Among Households Comprising Solely Non-Employed Persons Aged 65 Years and Over, 2012/13 - 2023



¹Expenditure data exclude imputed rental of owner-occupied accommodation.

Chart 3.4: Average Annual Change in Monthly Household Expenditure¹ Among Households Comprising Solely Non-Employed Persons Aged 65 years and Over, 2012/13 - 2023

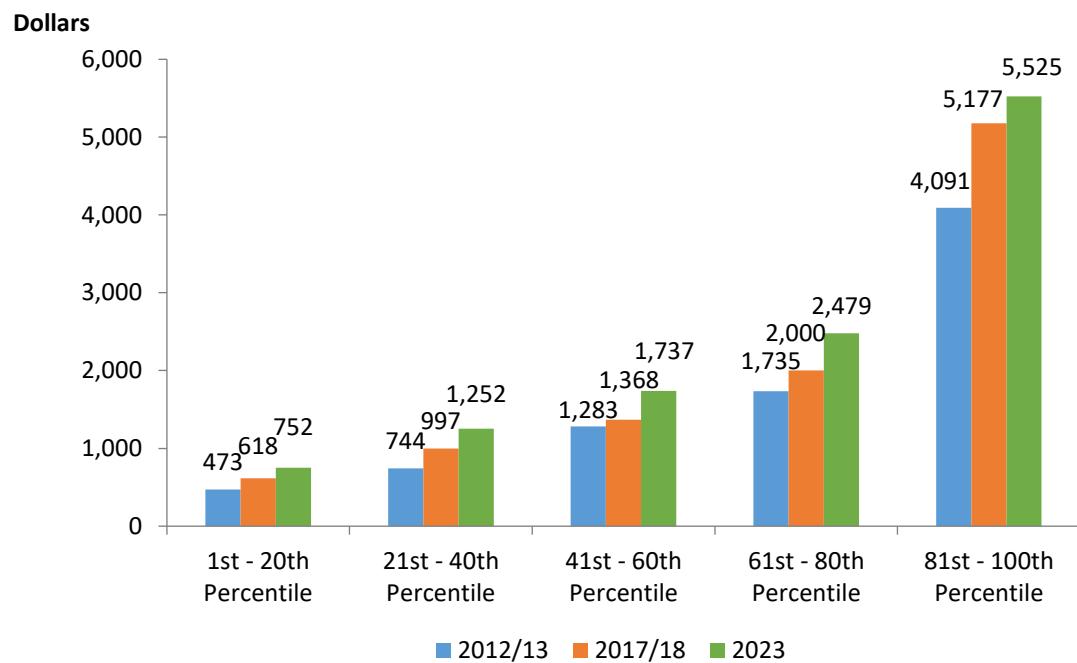


¹Expenditure data exclude imputed rental of owner-occupied accommodation.

Households comprising solely non-employed persons aged 65 years and over across all expenditure quintiles experienced an increase in their average monthly household expenditure. The households in the top 20% expenditure group spent an average of \$5,525 per month in 2023, up 1.3 per cent per annum from 2017/18, while those in the lowest 20% expenditure group had an average monthly spending of \$752, an increase of 4.0 per cent per annum from 2017/18 (Charts 3.5 and 3.6).

On a per household member basis, the average monthly household expenditure among households in the top 20% expenditure group was \$3,227, as compared to \$481 for households in the lowest 20% expenditure group (Chart 3.7).

Chart 3.5: Average Monthly Household Expenditure¹ Among Resident Households Comprising Solely Non-Employed Persons Aged 65 Years and Over by Expenditure Quintile², 2012/13 - 2023



¹Expenditure data exclude imputed rental of owner-occupied accommodation.

²Based on ranking of households comprising solely non-employed persons aged 65 years and over by their monthly household expenditure per household member (excluding imputed rental of owner-occupied accommodation)

Chart 3.6: Average Annual Change in Monthly Household Expenditure¹ Among Households Comprising Solely Non-Employed Persons Aged 65 Years and Over by Expenditure Quintile², 2012/13 – 2023

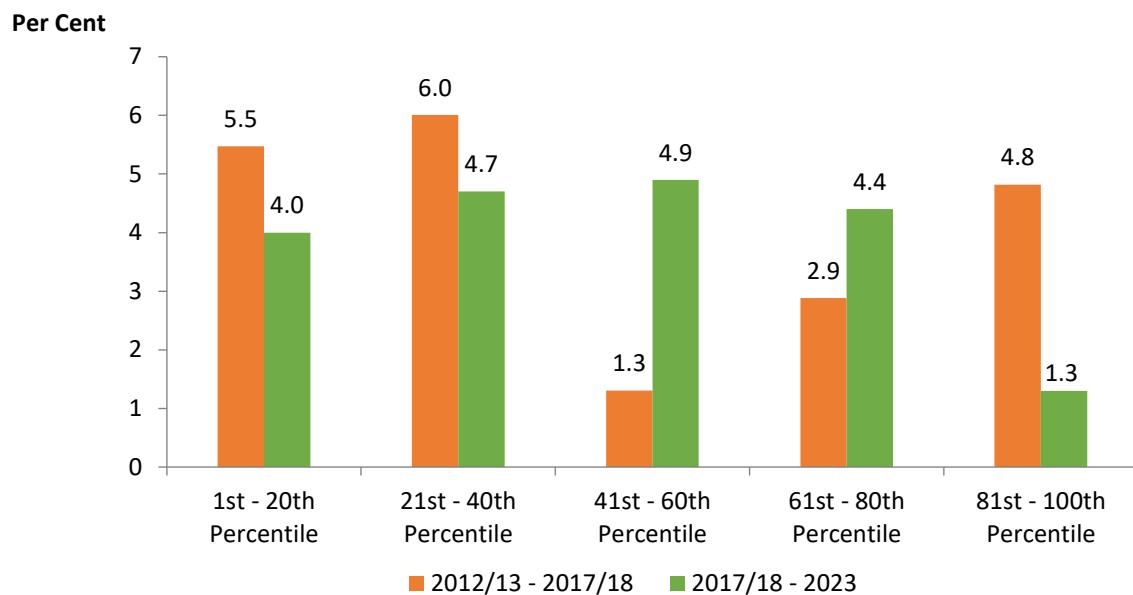
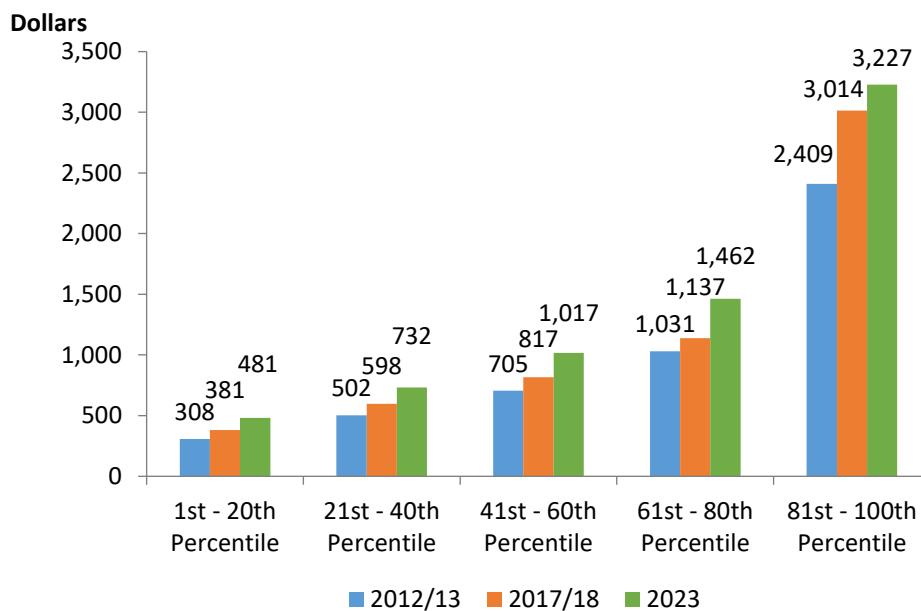


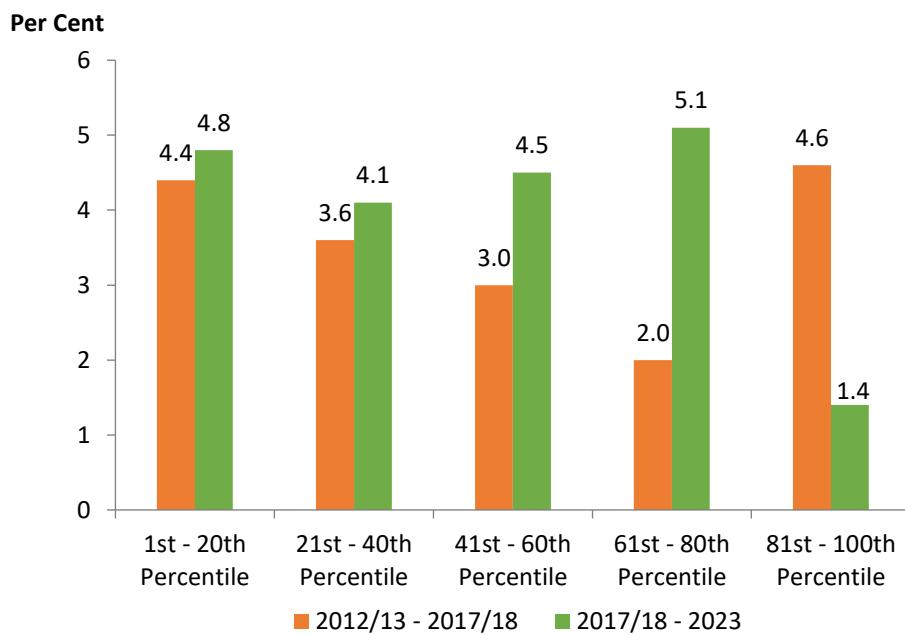
Chart 3.7: Average Monthly Household Expenditure¹ Per Household Member Among Households Comprising Solely Non-Employed Persons Aged 65 Years and Over by Expenditure Quintile², 2012/13 - 2023



¹Expenditure data exclude imputed rental of owner-occupied accommodation.

²Based on ranking of households comprising solely non-employed persons aged 65 years and over by their monthly household expenditure per household member (excluding imputed rental of owner-occupied accommodation)

Chart 3.8: Average Annual Change in Monthly Household Expenditure¹ Per Household Member Among Households Comprising Solely Non-Employed Persons Aged 65 Years and Over by Expenditure Quintile², 2012/13 – 2023

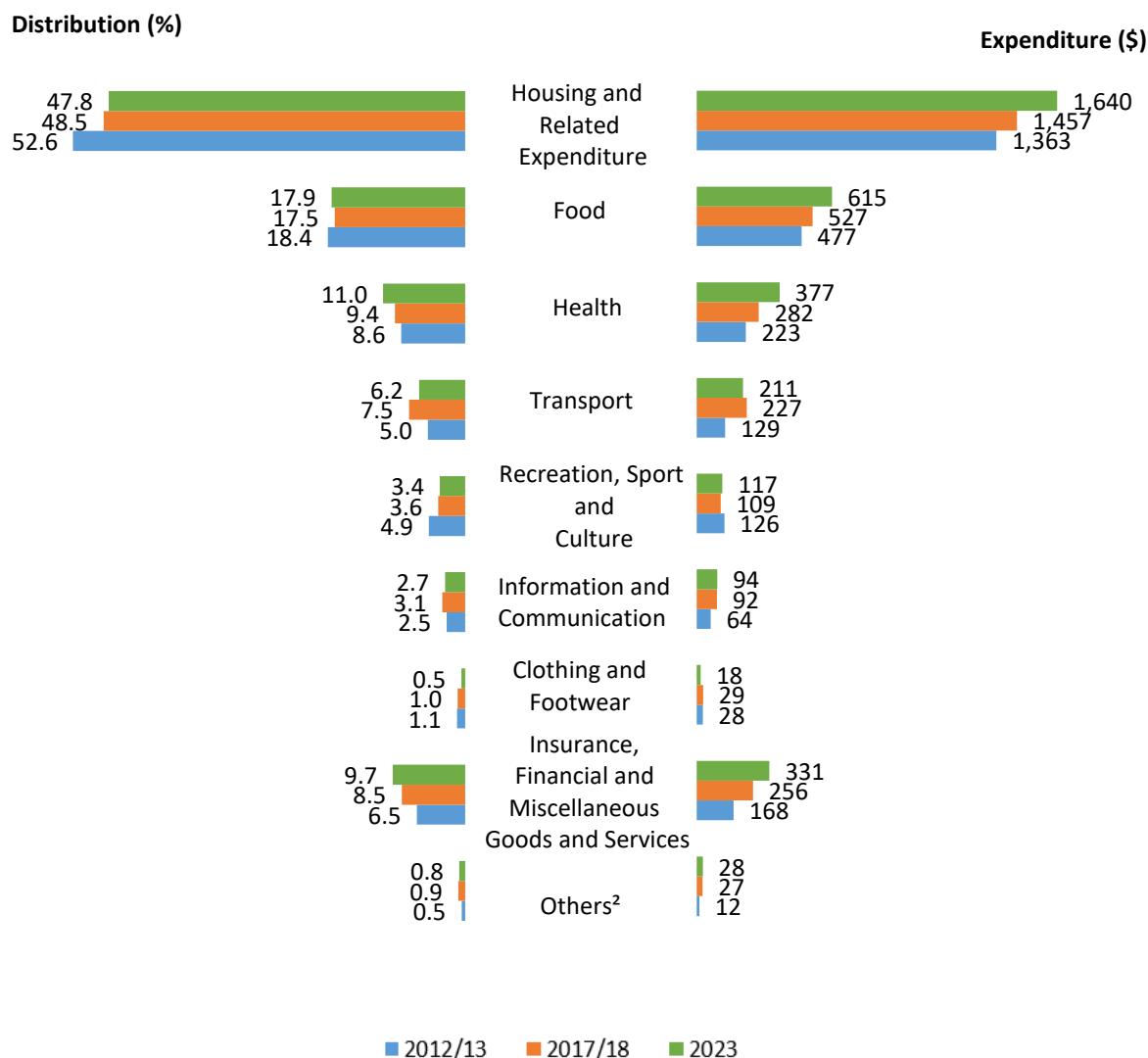


¹Expenditure data exclude imputed rental of owner-occupied accommodation.

²Based on ranking of households comprising solely non-employed persons aged 65 years and over by their monthly household expenditure per household member (excluding imputed rental of owner-occupied accommodation)

Housing and related expenditure, as well as food and health expenditure, accounted for the largest shares of household expenditure for 2023 among households comprising solely non-employed persons aged 65 years and over. Together, they made up 76.7 per cent of the monthly household expenditure (Chart 3.9).

Chart 3.9: Average Monthly Household Expenditure¹ Among Households Comprising Solely Non-Employed Persons Aged 65 Years and Over by Type of Goods and Services, 2012/13 – 2023



¹Expenditure data include imputed rental of owner-occupied accommodation.

²Others include expenditure on education, expenditure on accommodation services and expenditure on alcoholic beverages and tobacco.

HOUSEHOLD INCOME

LEGEND 2012/13 2017/18 2023

AVERAGE MONTHLY HOUSEHOLD INCOME FROM ALL SOURCES*

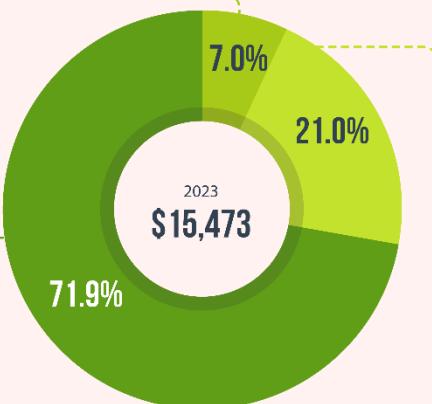


CONTRIBUTION TO TOTAL HOUSEHOLD INCOME FROM ALL SOURCES

Income from paid employment remained the largest source of income among households. In 2023, it accounted for 71.9% of total household income.



2012/13	2017/18	2023
\$8,225	\$9,297	\$11,132
Average Annual Growth 2017/18 - 2023 +3.7%		



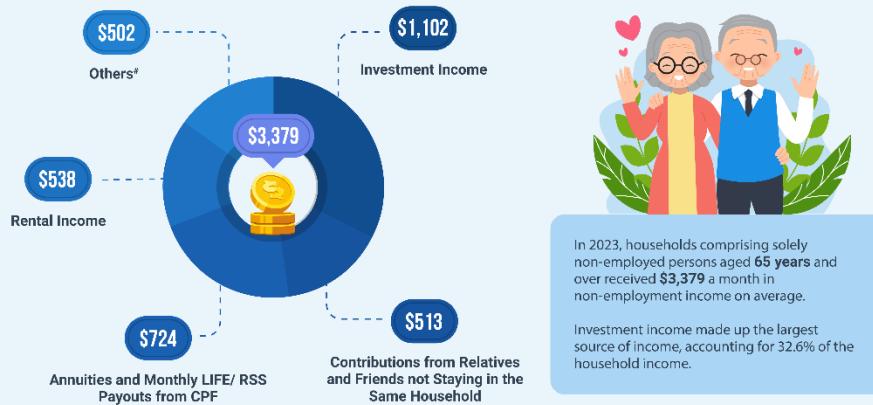
SELF-EMPLOYMENT		
2012/13	2017/18	2023
\$1,177	\$1,224	\$1,088
Average Annual Growth 2017/18 - 2023 -2.3%		



2012/13	2017/18	2023
\$1,645	\$2,140	\$3,253
Average Annual Growth 2017/18 - 2023 +8.7%		

Non-employment sources include regular government transfers which supplemented household income.

AMONG RESIDENT HOUSEHOLDS COMPRISING SOLELY NON-EMPLOYED PERSONS 65 YEARS AND OVER



AVERAGE ANNUAL CHANGE IN AVERAGE MONTHLY HOUSEHOLD INCOME

BY INCOME GROUP**

By income group, average monthly household income increased for all income groups between 2017/18 and 2023. Across income quintiles, income grew by 3.0 to 4.4% per annum in nominal terms. Households in the middle-income group (i.e. 41st to 60th percentile) registered the highest income growth among all income groups.



BY TYPE OF DWELLING

By housing type, households living in landed properties experienced the highest income growth, at 6.0% per annum.



FOOTNOTES

- * Income data include employer CPF contributions.
- ** Based on ranking of all resident households by their monthly household income from all sources per household member (including employer CPF contributions).
- ▲ Includes HDB Studio Apartment.
- # Others include income from pension, social assistance, regular payments from insurance protection policies and regular government transfers.

CHAPTER FOUR

HOUSEHOLD INCOME

Introduction

Household income from all sources in the HES refers to recurrent and regular employment income, i.e. paid employment and self-employment, and non-employment sources. Non-employment income includes investment, rental and other sources such as pension, contributions from children, relatives and friends who are not staying in the same household, regular government transfers received by individual members (e.g. Workfare Income Supplement) and at the household level¹ (e.g. GST Voucher (GSTV) - U-Save). Irregular receipts or one-off proceeds from the sale of properties, capital gains from the trading of stocks and shares, windfalls, non-recurring insurance payouts, lump sum CPF withdrawals, etc. are excluded. The drawdown on savings is also not included.

Analyses on household income are based on all resident households, including those without employed persons. Such households do not have employment income but may have income from non-employment sources captured in the HES.

While income is often studied with expenditure to understand the spending patterns of households from different income groups, the difference between monthly household income and monthly household expenditure in the HES does not necessarily equate to savings/dis-savings. This is because, besides income, savings and loans, some households may finance their expenditure through irregular receipts.

¹ Refer to section on Glossary of Terms and Definitions for the sources of income that were included. There has been an update in coverage of household income for HES 2023. Please refer to Annex G for more details.

Average Monthly Household Income from All Sources Increased

Average monthly household income from all sources rose from \$12,661 in 2017/18 to \$15,473 in 2023, or 4.1 per cent per annum in nominal terms and 1.4 per cent in real² terms (Charts 4.1 and 4.2). On a per household member basis, average monthly household income rose at a similar rate from \$4,246 in 2017/18 to \$5,197 in 2023.

Chart 4.1: Average Monthly Household Income from All Sources¹, 2012/13 - 2023

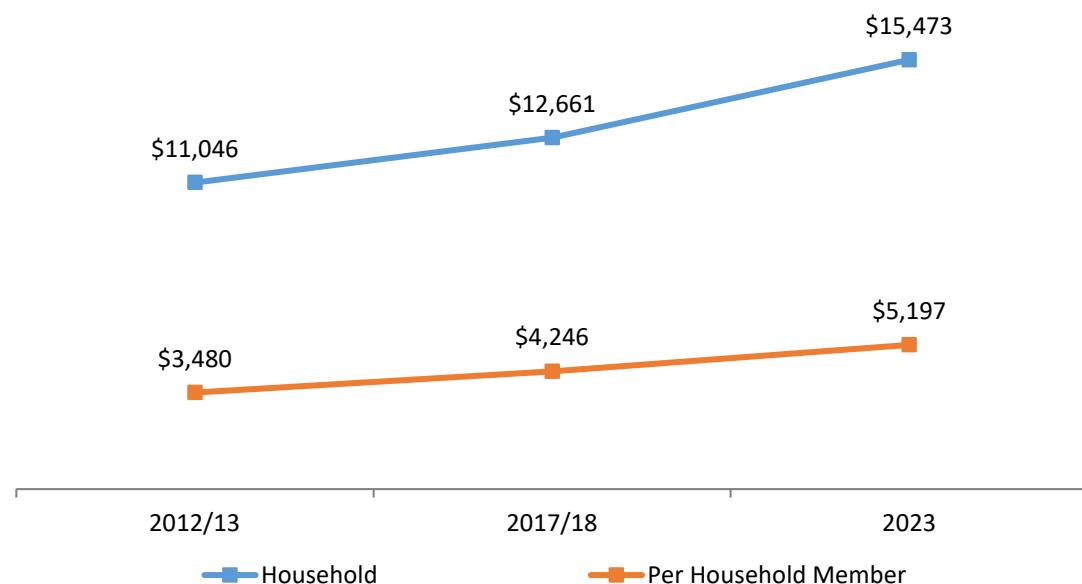
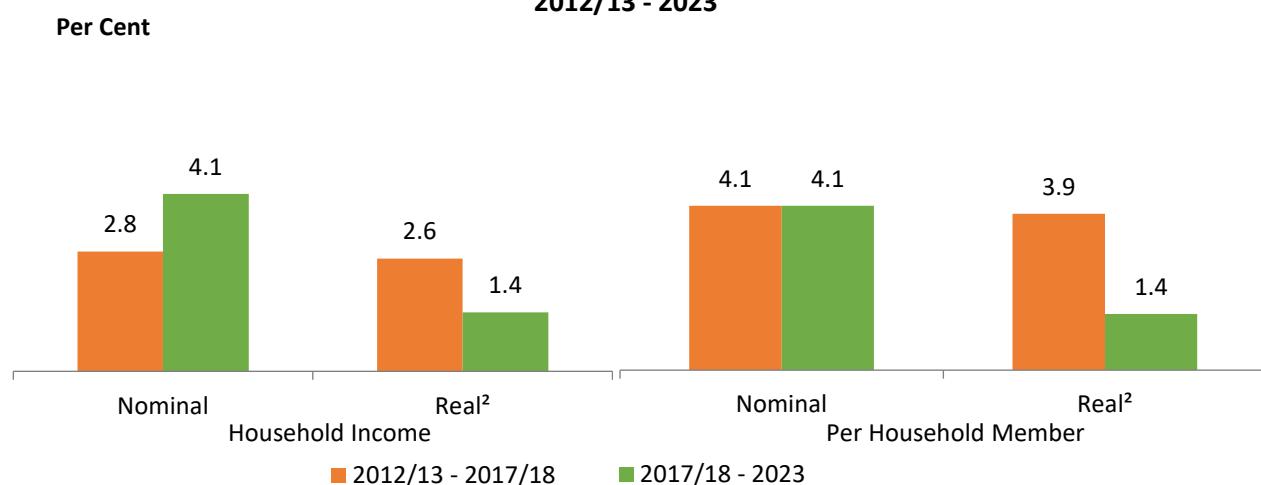


Chart 4.2: Average Annual Change in Monthly Household Income from All Sources¹, 2012/13 - 2023



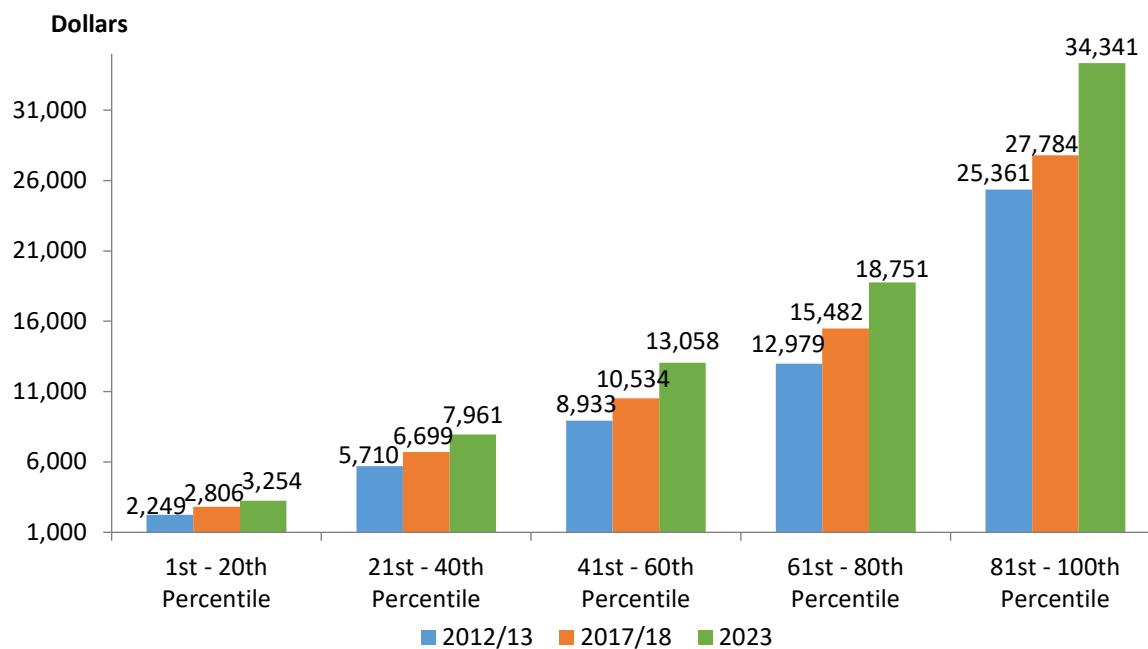
¹Income data include employer CPF contributions.

² The Consumer Price Index (CPI) for all items in 2018 and 2023 were used to compute real income changes between HES 2017/18 and 2023.

Average Monthly Household Income Grew Across All Income Groups

Average monthly household income from all sources increased for all income groups between 2017/18 and 2023 (Chart 4.3). Across income quintiles, income grew by 3.0 to 4.4 per cent per annum in nominal terms, or 0.8 to 1.8 per cent per annum in real terms (Chart 4.4). Households in the middle-income group (i.e. 41st to 60th percentile) registered the highest real income growth among all income groups.

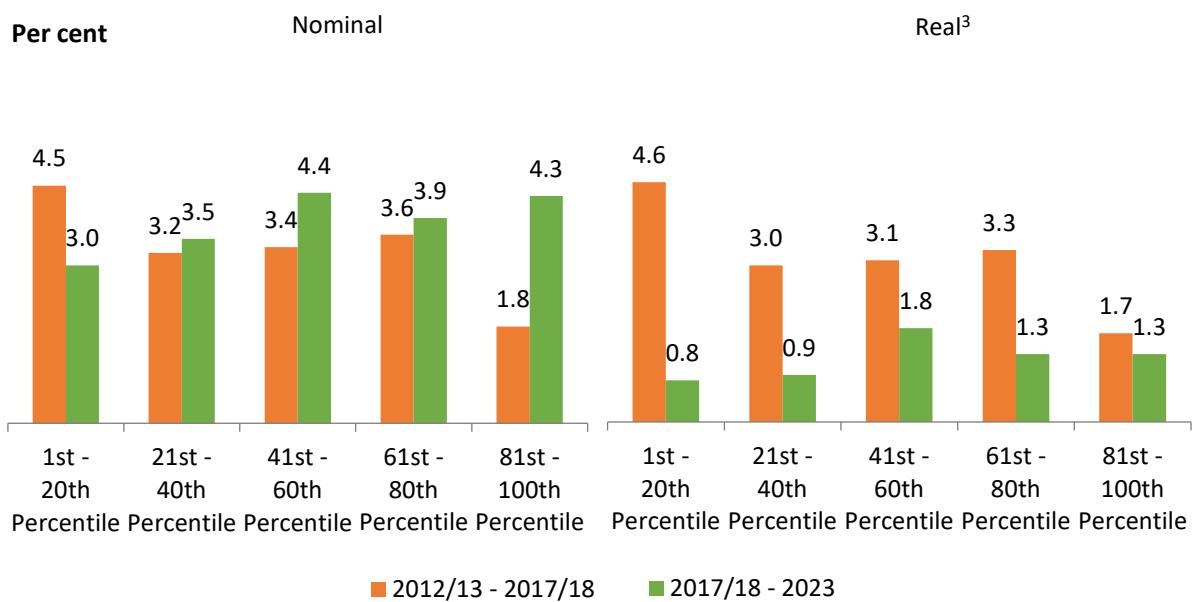
**Chart 4.3: Average Monthly Household Income from All Sources¹ by Income Quintile²,
2012/13 - 2023**



¹Income data include employer CPF contributions.

²Based on ranking of all resident households by their monthly household income from all sources per household member (including employer CPF contributions).

Chart 4.4: Average Annual Change in Average Monthly Household Income from All Sources¹ by Income Quintile², 2012/13 - 2023



¹Income data include employer CPF contributions.

²Based on ranking of all resident households by their monthly household income from all sources per household member (including employer CPF contributions).

³The Consumer Price Index (CPI) for the respective income groups (lowest 20%, middle 60% and top 20%) were used as a deflator to compute real income changes.

Average monthly household income from all sources per household member grew by 3.5 to 4.9 per cent per annum in nominal terms across income groups, or 0.5 to 2.6 per cent in real terms (Charts 4.5 and 4.6). The real growth rate was the fastest for households in the lowest 20% income group and slowest among those in the top 20% income group. Income growth on a per household member basis was faster than the growth in average household income on an overall basis for most income groups except households in the top 20% income group, which saw an increase to their average household size between 2017/18 and 2023.

Chart 4.5: Average Monthly Household Income from All Sources¹ Per Household Member by Income Quintile², 2012/13 - 2023

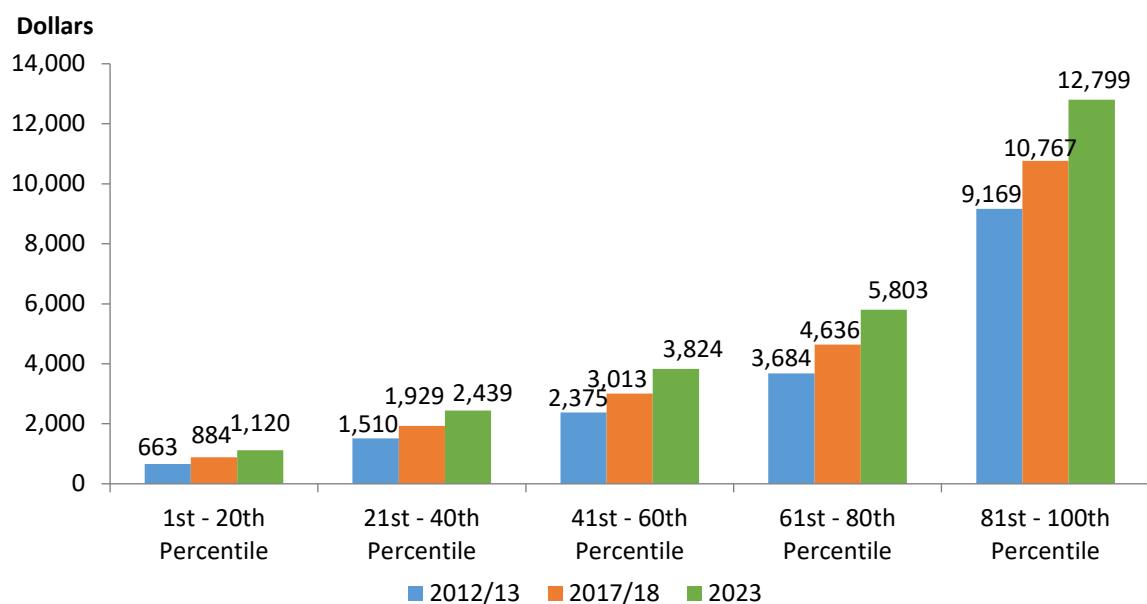
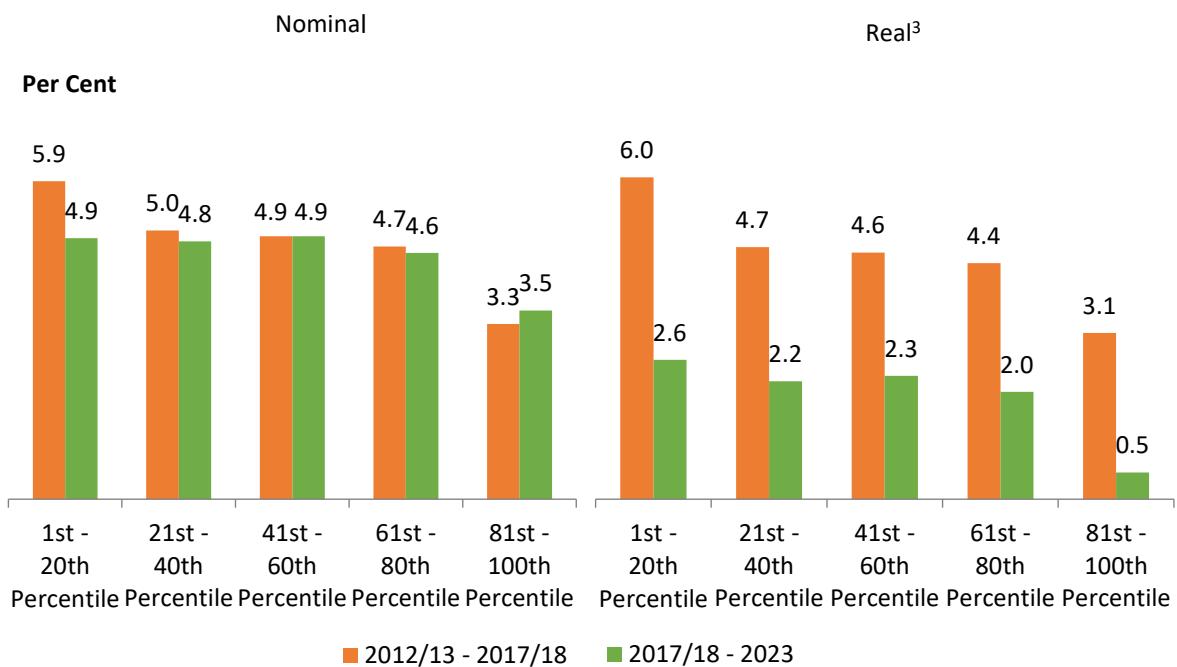


Chart 4.6: Average Annual Change in Average Monthly Household Income from All Sources¹ Per Household Member by Income Quintile², 2012/13 - 2023



¹Income data include employer CPF contributions.

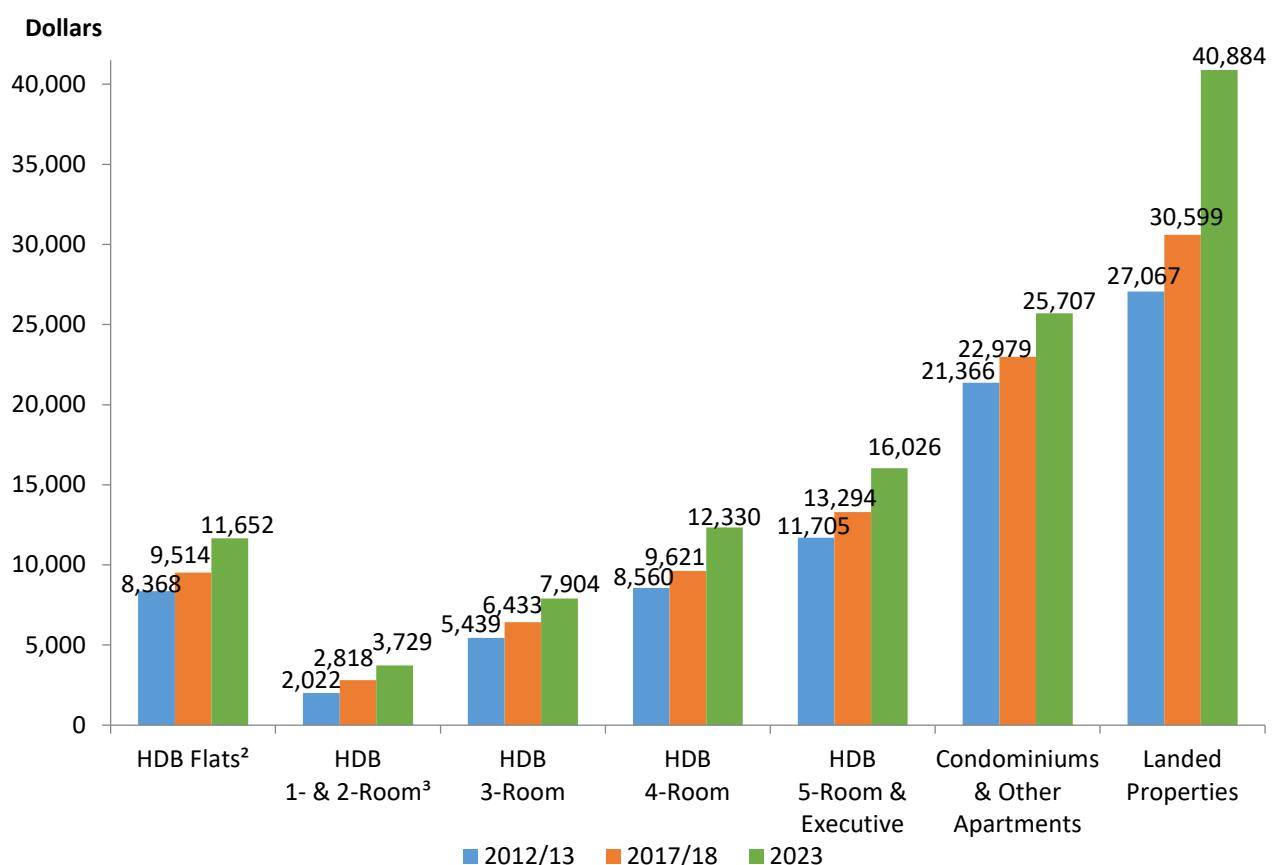
²Based on ranking of all resident households by their monthly household income from all sources per household member (including employer CPF contributions).

³The Consumer Price Index (CPI) for the respective income groups (lowest 20%, middle 60% and top 20%) were used as a deflator to compute real income changes.

Average Monthly Household Income Grew at the Fastest Rate for Households Staying in Landed Properties

Households across all dwelling types experienced nominal income growth from 2017/18 to 2023 (Charts 4.7 and 4.8). After accounting for inflation, average household income from all sources fell for households residing in condominiums and other apartments³, by 0.4 per cent per annum in real terms. By contrast, average household income for the other dwelling types rose by 1.1 to 3.2 per cent per annum in real terms.

**Chart 4.7: Average Monthly Household Income from All Sources¹ by Type of Dwelling,
2012/13 - 2023**



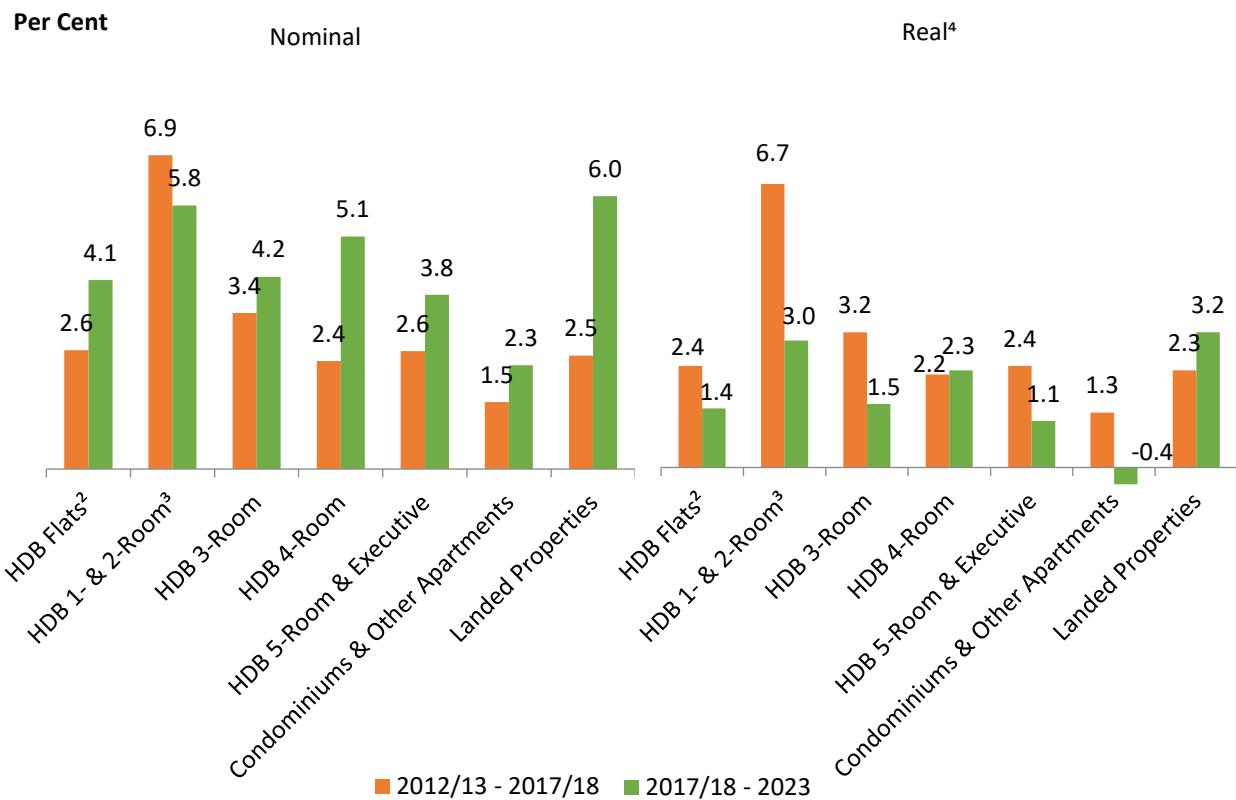
¹Income data include employer CPF contributions.

²Data prior to 2017/18 include non-privatised HUDC flats. As at 2017/18, all HUDC flats had been privatised and are grouped with Condominiums and Other Apartments.

³Includes HDB Studio Apartments.

³ The nominal income for households residing in condominiums and other apartments grew albeit slower than that of households in other dwelling types.

Chart 4.8: Average Annual Change in Monthly Household Income from All Sources¹ by Type of Dwelling, 2012/13 - 2023



¹Income data include employer CPF contributions.

²Data prior to 2017/18 include non-privatised HUDC flats. As at 2017/18, all HUDC flats had been privatised and are grouped with Condominiums and Other Apartments.

³Includes HDB Studio Apartments.

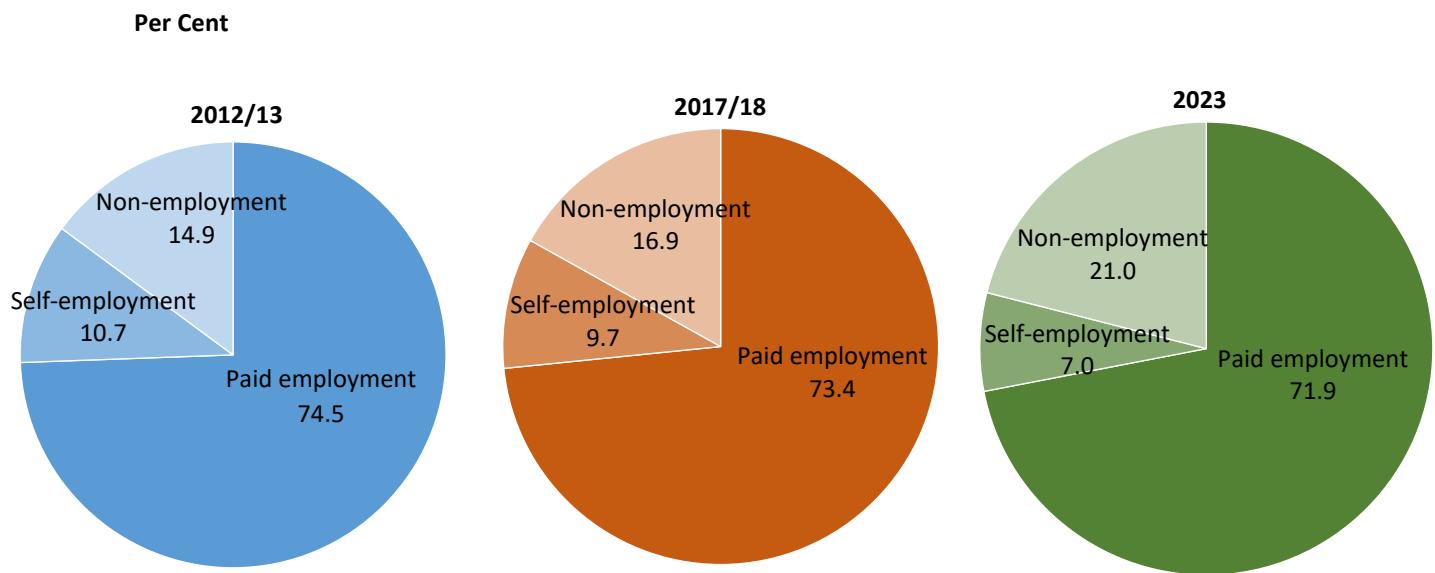
⁴The Consumer Price Index (CPI) for all items in 2013, 2018 and 2023 were used as a deflator to compute real income changes.

Sources of Household Income

Income from paid employment remained the largest source of income among households, accounting for about 71.9 per cent of total household income from all sources in 2023 (Chart 4.9). Income from self-employment contributed another 7.0 per cent, while the remaining 21.0 per cent was from non-employment sources such as rental, investment, regular government transfers, contributions from children, relatives and friends. Over the years, the distribution of household income has shifted, with a growing portion derived from non-employment sources⁴. On the other hand, the share of income from paid employment and self-employment fell.

⁴ This was partly due to the increase in the proportion of households comprising solely non-employed persons aged 65 years and over, from 6.2 per cent in 2017/18 to 9.3 per cent in 2023, reflecting the ageing population in Singapore.

Chart 4.9: Distribution of Source of Household Income¹, 2012/13 - 2023



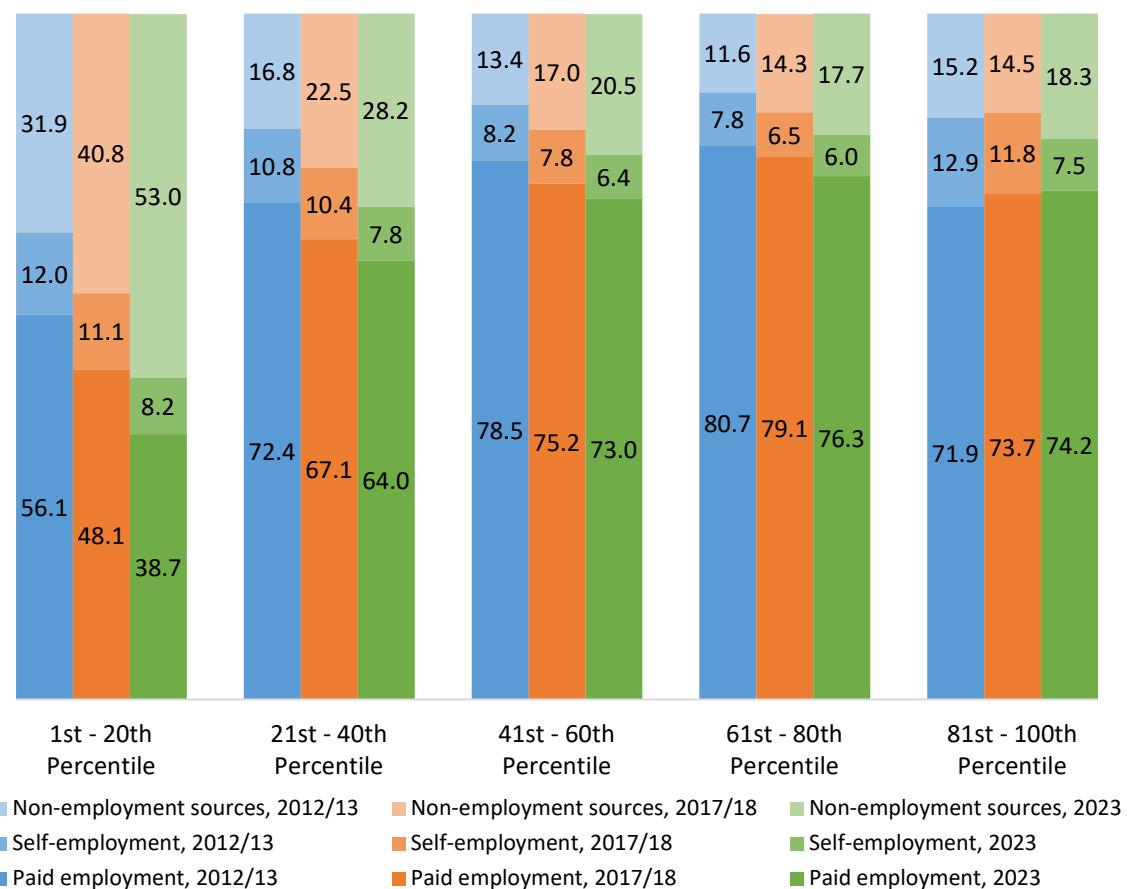
¹Income data include employer CPF contributions.

Income from paid employment was a bigger source of income for households in the 61st to 80th percentile compared to the other income groups, occupying 76.3 per cent of their total household income in 2023 (Chart 4.10). Income from self-employment continued to form the smallest source of income for all income groups, representing some 6.0 to 8.2 per cent of their total household income in 2023.

Among households in the lowest 20% income group, the share of non-employment income rose from 40.8 per cent of their household income in 2017/18 to 53.0 per cent in 2023, overtaking income from paid employment as the largest income source.

Chart 4.10: Distribution of Source of Household Income¹ by Income Quintile², 2012/13 - 2023

Per Cent

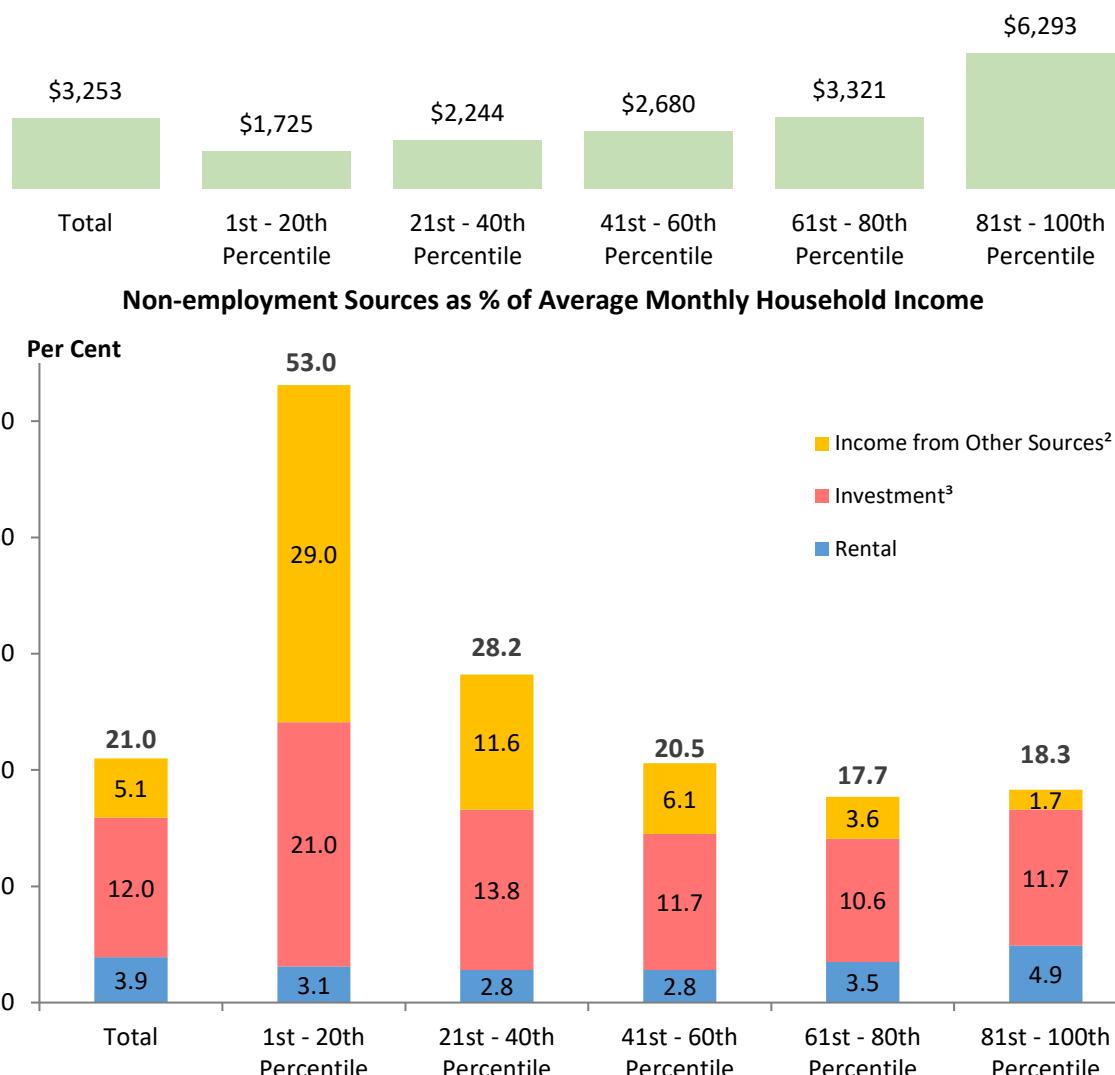


¹Income data include employer CPF contributions.

²Based on ranking of all resident households by their monthly household income from all sources per household member (including employer CPF contributions).

Among households in the lowest 20% income group, non-employment income from other sources such as regular government transfers, contributions from children, relatives and friends, pension, social assistance, bursaries, scholarships and fellowships, annuities and monthly payouts from CPF, and regular payments from insurance protection policies accounted for some 29.0 per cent of their total monthly household income (Chart 4.11). With the inclusion of interest from CPF accounts under income from investment and their relatively lower income level, households in the lowest 20% income group also had a proportionately higher share of income from investment. Households in the top 20% income group, on the other hand, had a higher share of their non-employment income from rental and investments relative to the other income groups.

Chart 4.11: Average Monthly Household Income from Non-employment Sources by Income Quintile¹, 2023



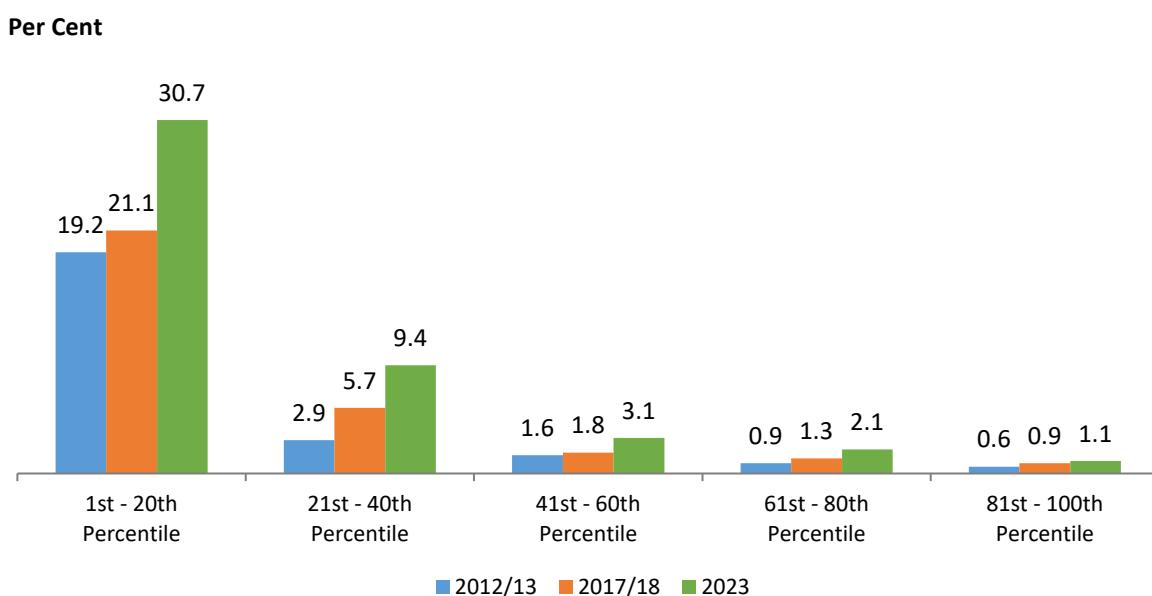
¹Based on ranking of all resident households by their monthly household income from all sources per household member (including employer CPF contributions).

²Income from Other Sources includes regular government transfers, contributions from children, relatives and friends, pension, social assistance, bursaries, scholarships and fellowships, annuities and monthly payouts from CPF, and regular payments from insurance protection policies, etc.

³Investment income includes interest from savings, fixed deposits, CPF balances, T-bills and bonds etc. and dividends from stocks and shares and other sources such as exchange traded funds and unit trusts.

Non-employment income constituted a higher share of income for households in the lowest 20% income group partly because there was a larger concentration of households comprising solely non-employed persons aged 65 years and over among them (Chart 4.12). Specifically, as these households did not have employment income, their income came only from non-employment sources such as contributions from children, relatives and friends not staying in the same household, investment income, as well as regular government transfers.

Chart 4.12: Proportion of Resident Households Comprising Solely Non-Employed Persons Aged 65 Years and Over within Each Income Quintile¹, 2012/13 - 2023

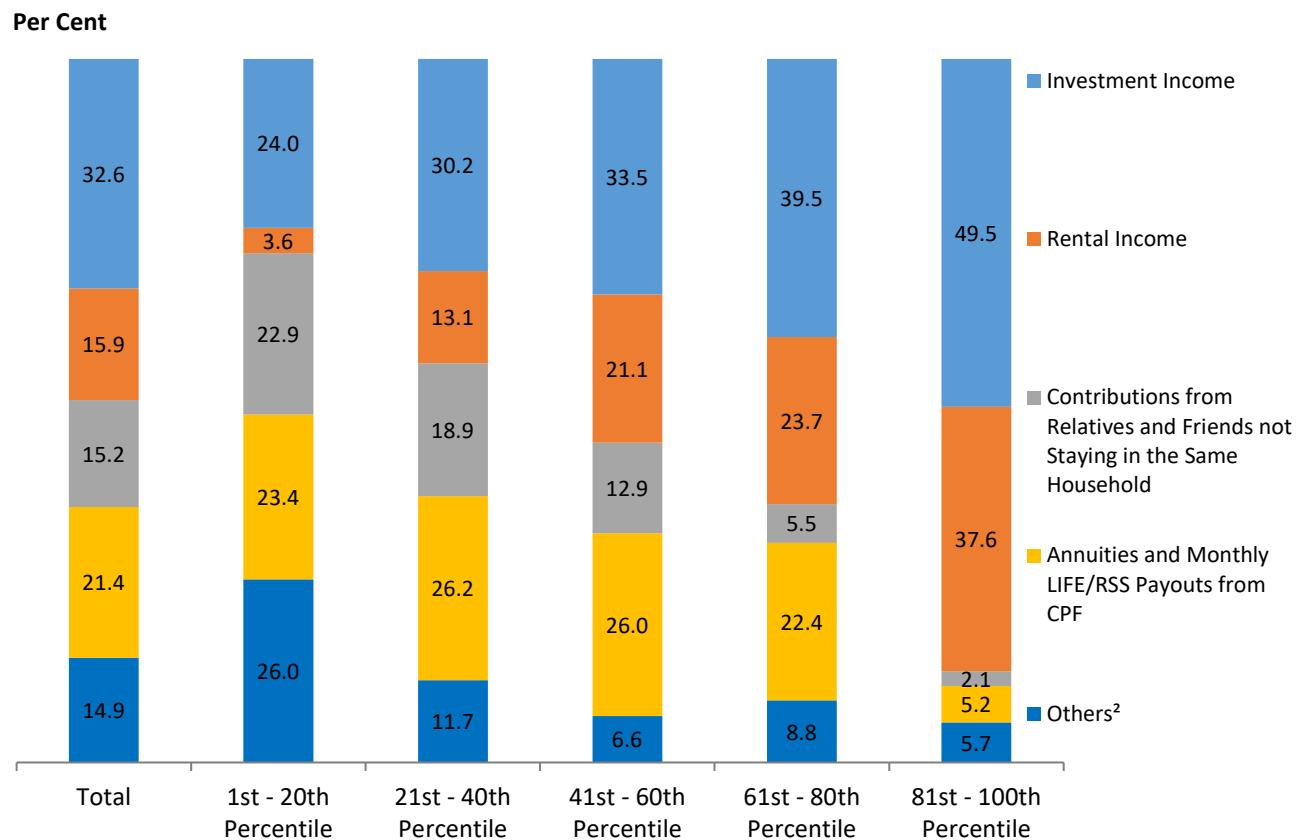


¹Based on ranking of all resident households by their monthly household income from all sources per household member (including employer CPF contributions).

In 2023, households comprising solely non-employed persons aged 65 years and over received \$3,379 a month in non-employment income on average (Chart 4.13). Investment income made up about 32.6 per cent of this amount, at \$1,102 a month on average. The next largest source was annuities and monthly CPF payouts, which accounted for 21.4 per cent at \$724 per month on average.

Households comprising solely non-employed persons aged 65 years and over in the lowest 20% income group had relatively high proportion of non-employment income from contributions from other households and other sources such as regular government transfers, compared to those in other income quintiles. On the other hand, those in the top 20% income group had highest proportion of non-employment income from investment and rental among all income quintiles.

Chart 4.13: Distribution of Source of Household Income by Income Quintile Among Resident Households Comprising Solely Non-Employed Persons Aged 65 Years and Over within Each Income Quintile¹, 2023



Average Monthly Household Income from Each Source Among Resident Households Comprising Solely Non-Employed Persons Aged 65 Years and Over within Each Income Quintile¹, 2023

Dollars	Total	1st - 20th Percentile	21st - 40th Percentile	41st - 60th Percentile	61st - 80th Percentile	81st - 100th Percentile
Total	3,379	1,827	3,804	6,487	9,802	21,607
Investment Income	1,102	439	1,147	2,171	3,875	10,693
Rental Income	538	67	498	1,365	2,326	8,116
Contributions from Relatives and Friends not Staying in the Same Household	513	418	718	835	543	453
Annuities and Monthly LIFE/RSS Payouts from CPF	724	428	996	1,688	2,199	1,120
Others ²	502	476	445	427	858	1,225

¹Based on ranking of all resident households by their monthly household income from all sources per household member (including employer CPF contributions).

²Others include income from pension, social assistance, regular payments from insurance protection policies and regular government transfers.

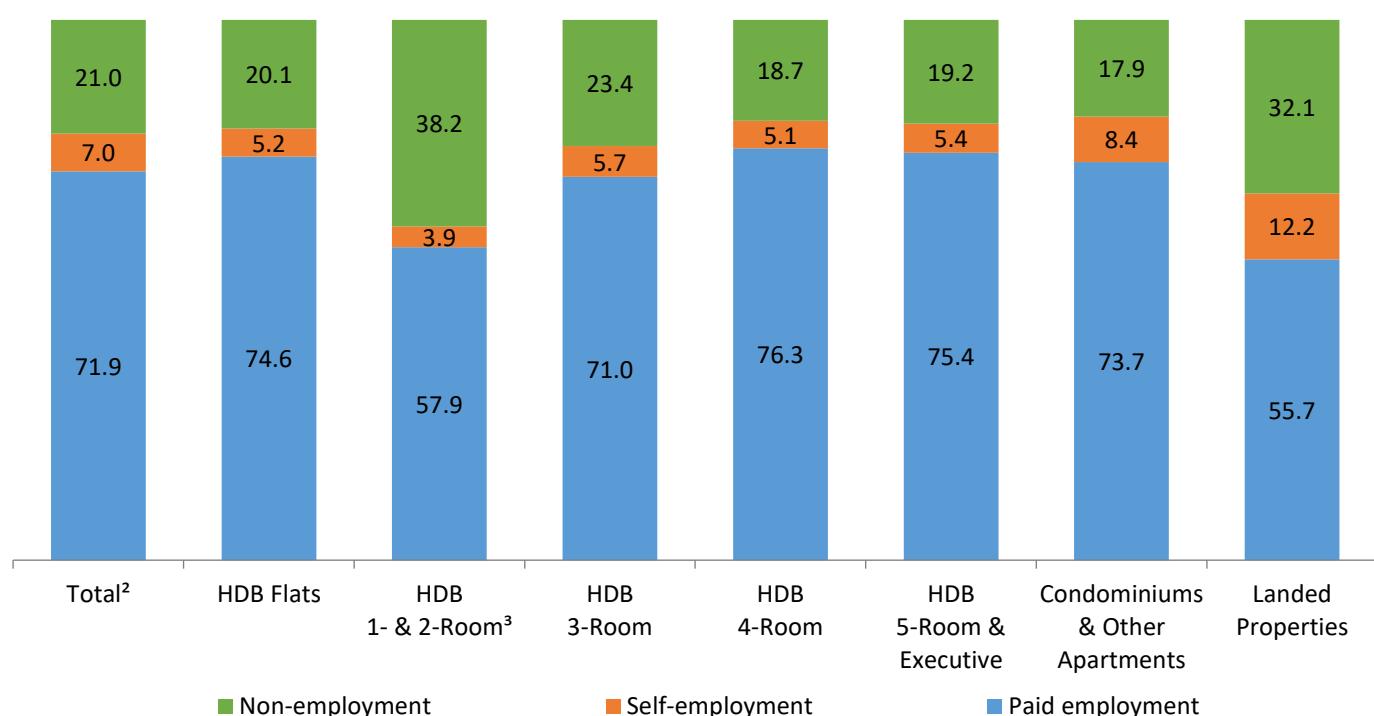
Sources of Household Income by Type of Dwelling

Households in HDB 4- and 5-room flats, condominiums and other apartments derived a higher proportion of their income from paid employment as compared to households in the other dwelling types. Specifically, income from paid employment contributed 73.7 to 76.3 per cent of their total household income compared with 57.9 per cent for households in HDB 1- and 2-room flats, 71.0 per cent for households in HDB 3-room flats, and 55.7 per cent for households in landed properties (Chart 4.14).

Income from self-employment was a relatively bigger source of income for households staying in landed properties. In 2023, income from self-employment contributed 12.2 per cent of their total household income, compared with 8.4 per cent among households staying in condominiums and other apartments and 5.2 per cent on average among households staying in HDB flats. Meanwhile, households in HDB 1- & 2-room flats and landed properties derived more than 30 per cent of their total household income from non-employment sources, larger than households in other dwelling types.

Chart 4.14: Monthly Household Income by Source of Income¹ and Type of Dwelling, 2023

Per Cent



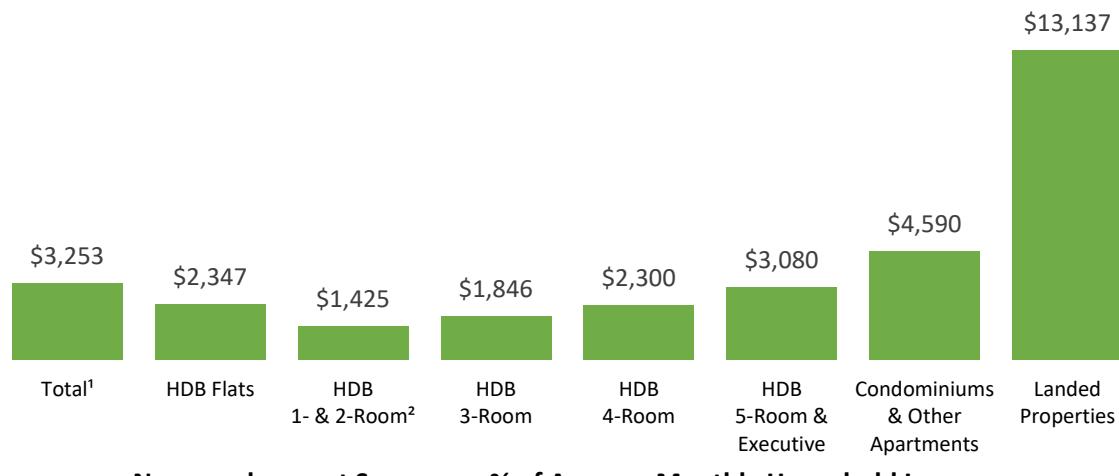
¹Income data include employer CPF contributions.

²Total includes other types of dwellings not shown, e.g. non-HDB shophouses.

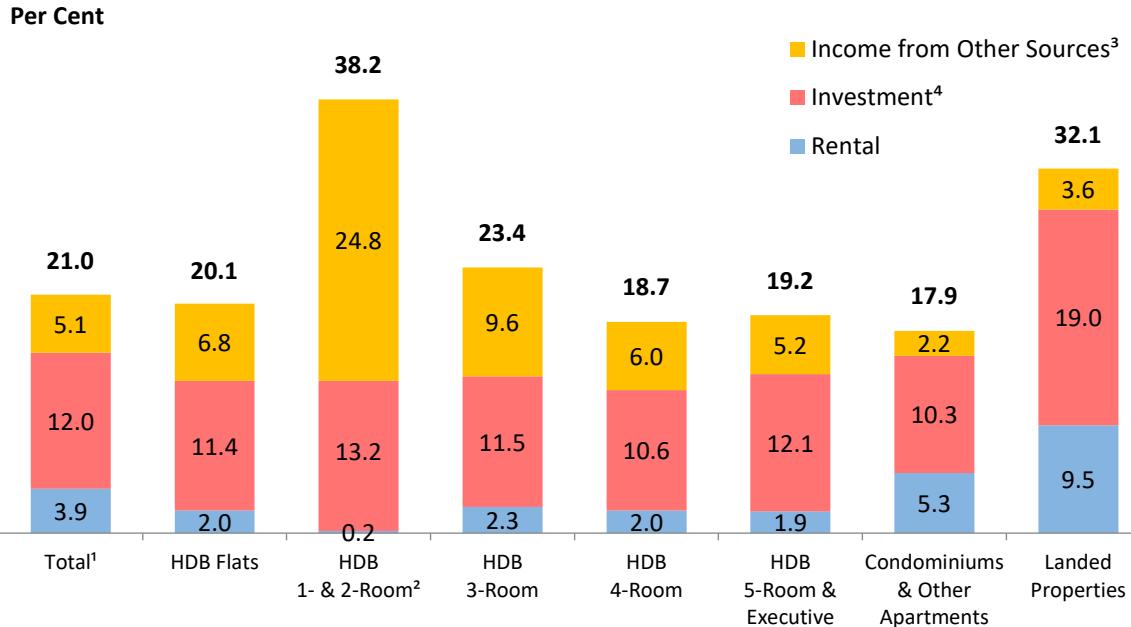
³Includes HDB Studio Apartments.

The composition of income from non-employment sources differed for households staying in different types of dwelling. For households living in HDB 1- and 2-room flats, income from other sources made up a large share of their non-employment income (Chart 4.15). By contrast, households in landed properties had more rental and investment income such as dividends from investment, interest on savings including from CPF etc.

Chart 4.15: Average Monthly Household Income from Non-employment Sources by Type of Dwelling, 2023



Non-employment Sources as % of Average Monthly Household Income



¹Total includes other types of dwellings not shown, e.g. non-HDB shophouses.

²Includes HDB Studio Apartments.

³Income from Other Sources includes regular government transfers, contributions from children, relatives and friends, pension, social assistance, bursaries, scholarships and fellowships, annuities and monthly payouts from CPF, and regular payments from insurance protection policies, etc.

⁴Investment income includes interest from savings, fixed deposits, CPF balances, T-bills and bonds etc. and dividends from stocks and shares and other sources such as exchange traded funds and unit trusts.

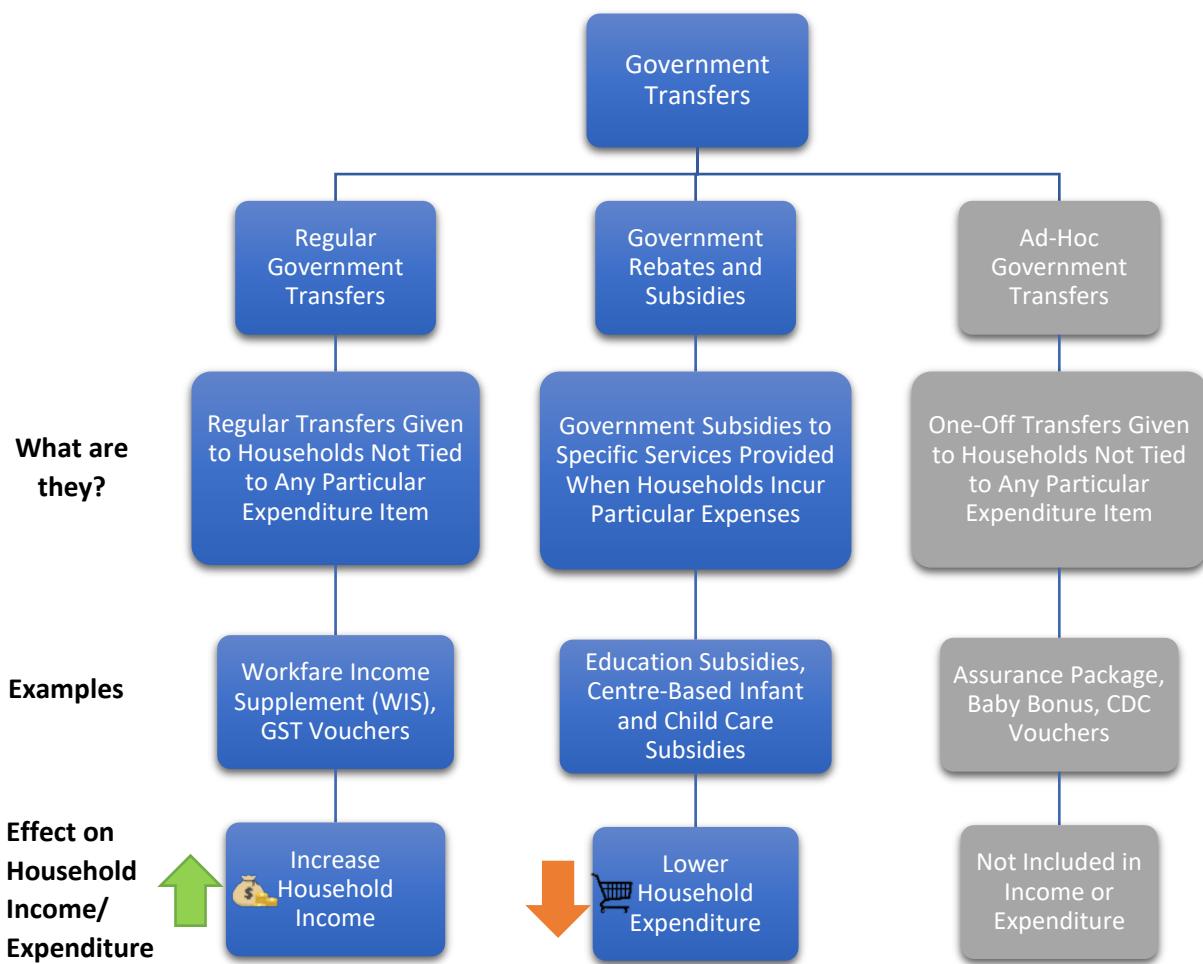
Income Growth Outpaced Expenditure Growth

Average monthly household income from all sources rose by 4.1 per cent per annum in nominal terms between 2017/18 and 2023. This was faster than the 2.8 per cent per annum increase in average monthly household expenditure over the same period. The average monthly household income from all sources per household member also grew more than the household monthly expenditure per household member in nominal terms across income quintile.

Government Transfers (Including Rebates and Subsidies) Received by Households

The disbursement of government transfers supplements household income and helps households cope with their expenditure. For the purpose of analysis in the HES, government transfers are classified into three categories, namely regular transfers, rebates and subsidies reflected as reduced prices of services offered, and ad-hoc transfers (Chart 4.16).

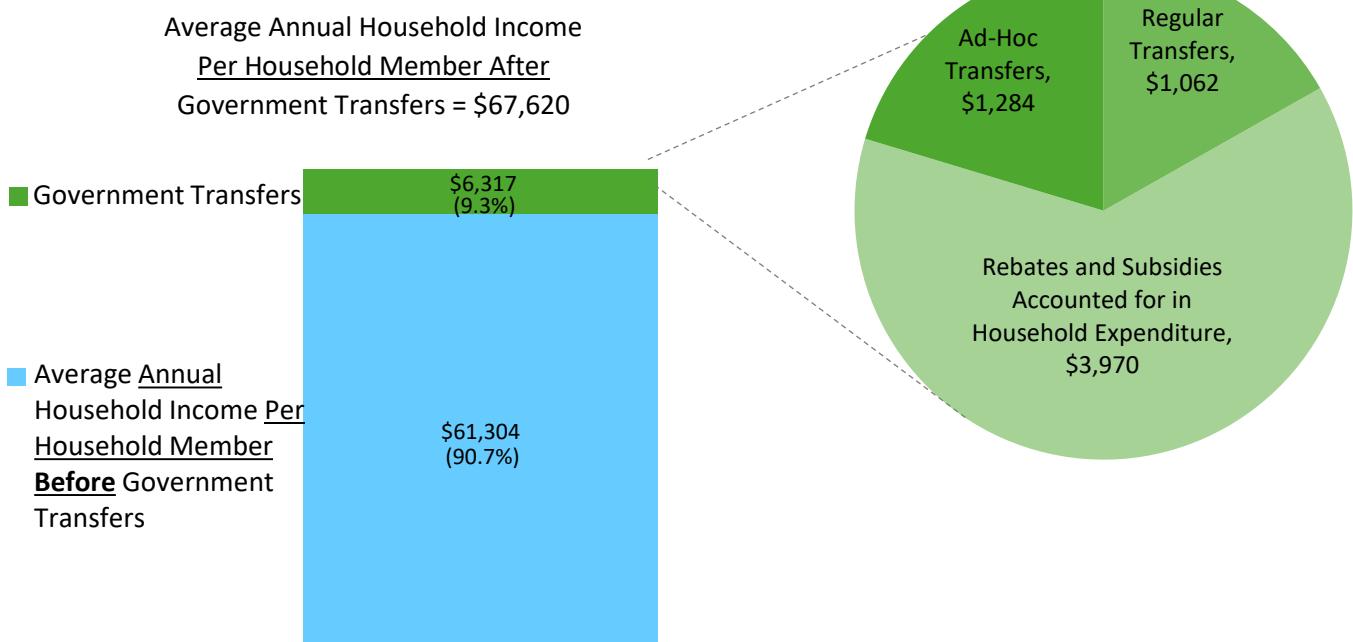
Chart 4.16: Treatment of Government Transfers in the HES



Regular government transfers increase household income while government rebates and subsidies lower household expenditure. As ad-hoc government transfers are one-off transfers given to households, they are excluded from the above analysis of household income.

Average annual government transfers received per household member totalled \$6,317 in 2023. This represented 9.3 per cent of the average annual household income per household member after transfers. The average annual government transfers received per household member comprised \$1,062 from regular government transfers, \$3,970 from government rebates and subsidies, and \$1,284 from ad-hoc government transfers (Chart 4.17).

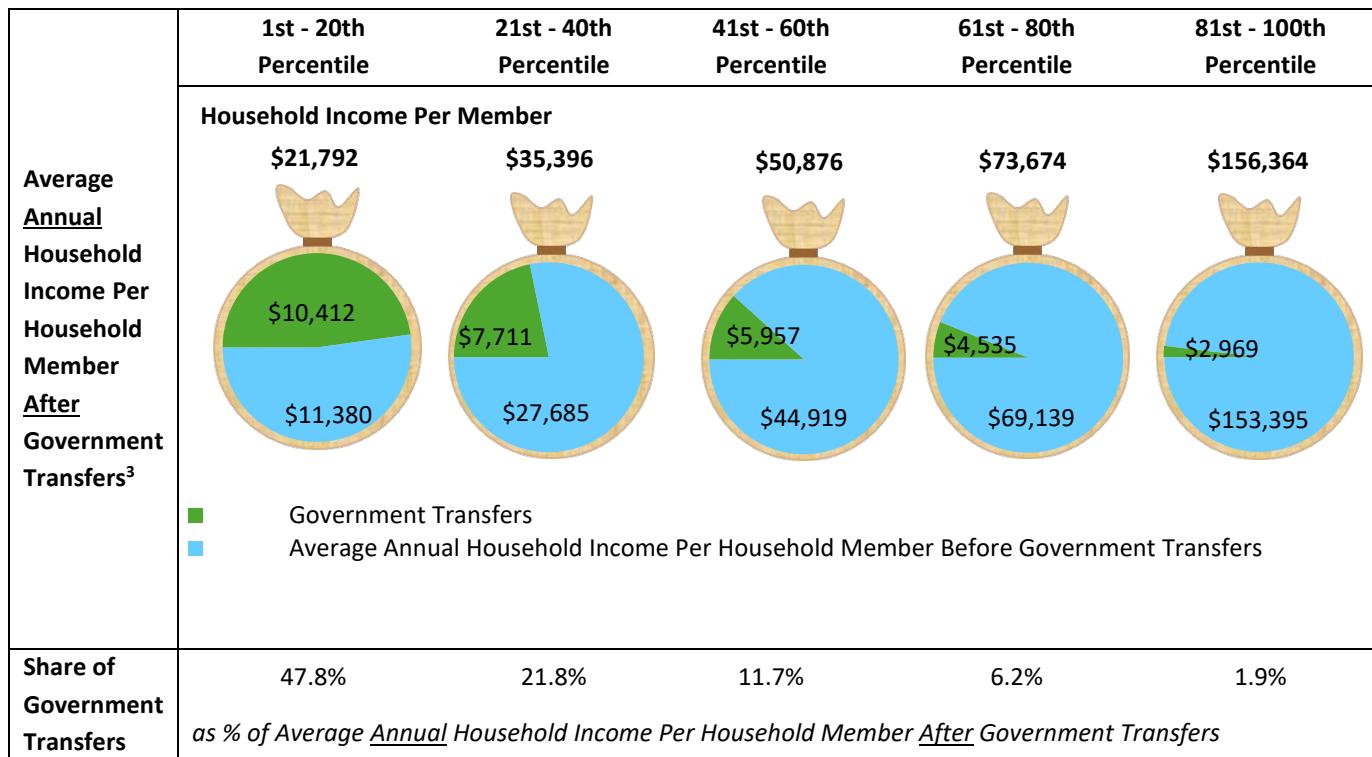
Chart 4.17: Average Annual Household Income and Government Transfers¹ Per Household Member, 2023



¹Refer to section on Glossary of Terms and Definitions for the Government transfers that were included. Government transfers received by households are also dependent on the household composition. For example, households with school-going children receive education subsidies while households without school-going children do not.

Government transfers remained an important source of income for the lower income groups, especially for households in the lowest 20% income group. Among households in the lowest 20% income group, contributions received from all regular and ad-hoc government transfers as well as rebates and subsidies that offset expenditure directly amounted to an annual average of \$10,412 per household member in 2023, or 47.8 per cent of their annual household income per household member after government transfers (Chart 4.18). The government transfers per household member received was \$3,096 more than what they received in 2017/18 and higher than the increase observed for households from other income groups (Chart 4.19). Households in the 1st to 60th percentile income groups received more government transfers per household member than those in the 61st to 100th percentile income groups.

Chart 4.18: Average Annual Household Income and Government Transfers¹ Per Household Member by Income Quintile², 2023

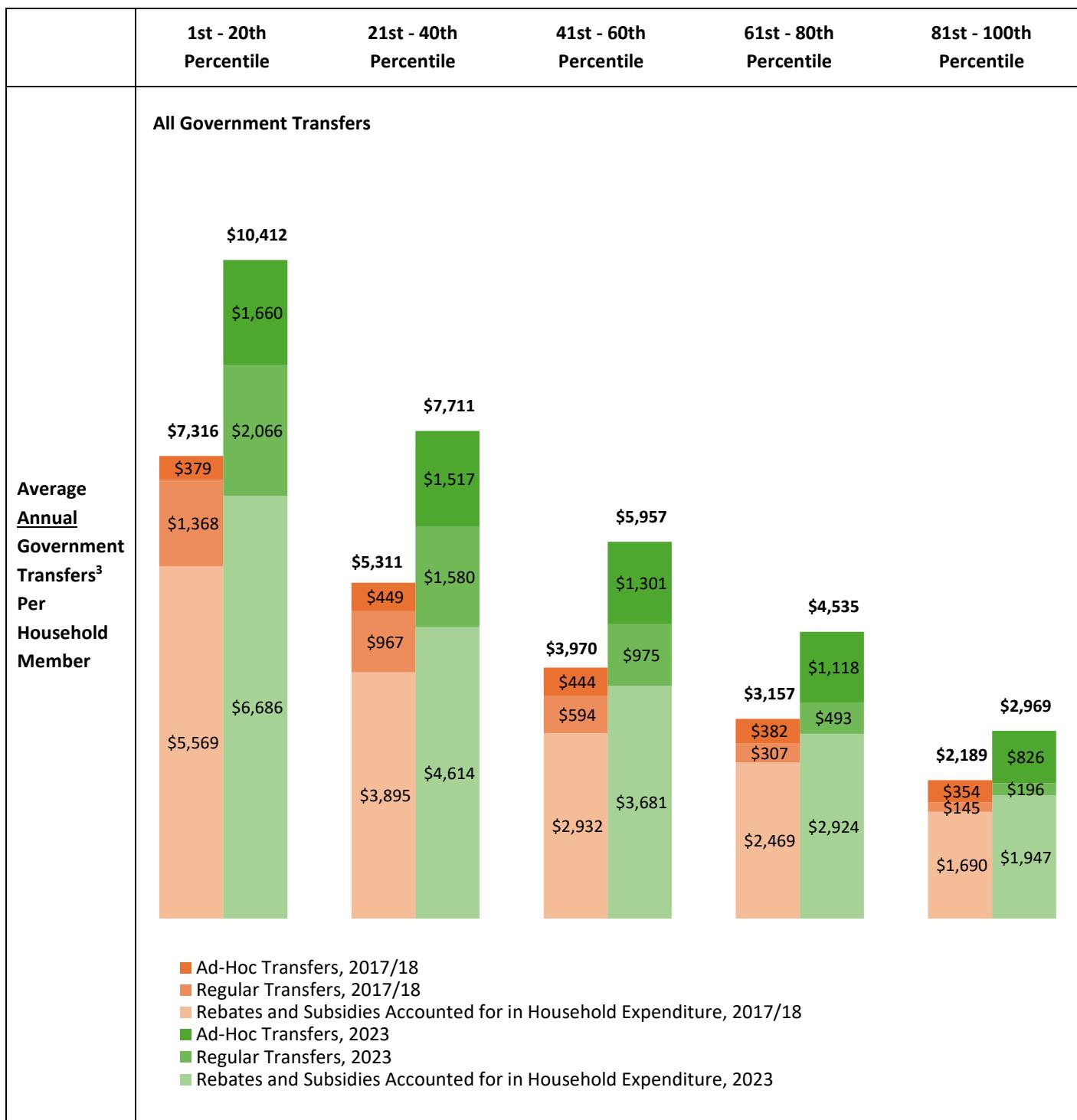


¹Refer to section on Glossary of Terms and Definitions for the Government transfers that were included. Government transfers received by households are also dependent on the household composition. For example, households with school-going children receive education subsidies while households without school-going children do not.

²Based on ranking of all resident households by their monthly household income from all sources per household member (including employer CPF contributions and regular government transfers).

³Include social assistance and bursaries, scholarships and fellowships provided by the government.

Chart 4.19: Average Annual Household Government Transfers¹ Per Household Member by Income Quintile², 2017/18 - 2023



¹Refer to section on Glossary of Terms and Definitions for the Government transfers that were included. Government transfers received by households are also dependent on the household composition. For example, households with school-going children receive education subsidies while households without school-going children do not.

²Based on ranking of all resident households by their monthly household income from all sources per household member (including employer CPF contributions and regular government transfers).

³Include social assistance and bursaries, scholarships and fellowships provided by the government.

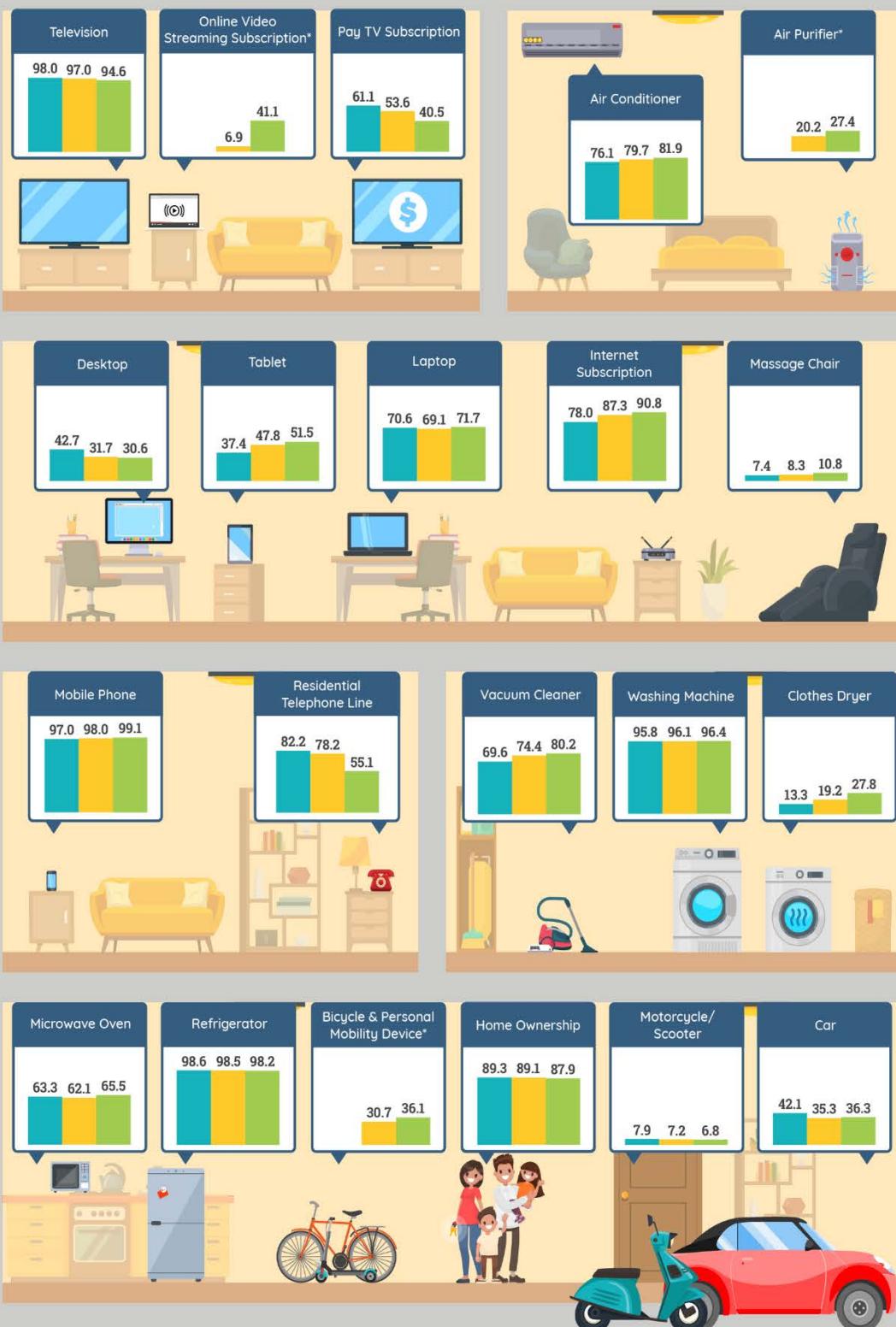
OWNERSHIP

Of Consumer Durables

As % of All Resident Households

LEGEND ■ 2012/13 ■ 2017/18 ■ 2023

Home ownership rates remained high, while ownership of consumer durables continued to evolve, reflecting technological and lifestyle changes.



*Data are only available for selected years as shown

CHAPTER FIVE

OWNERSHIP OF CONSUMER DURABLES AND ASSETS

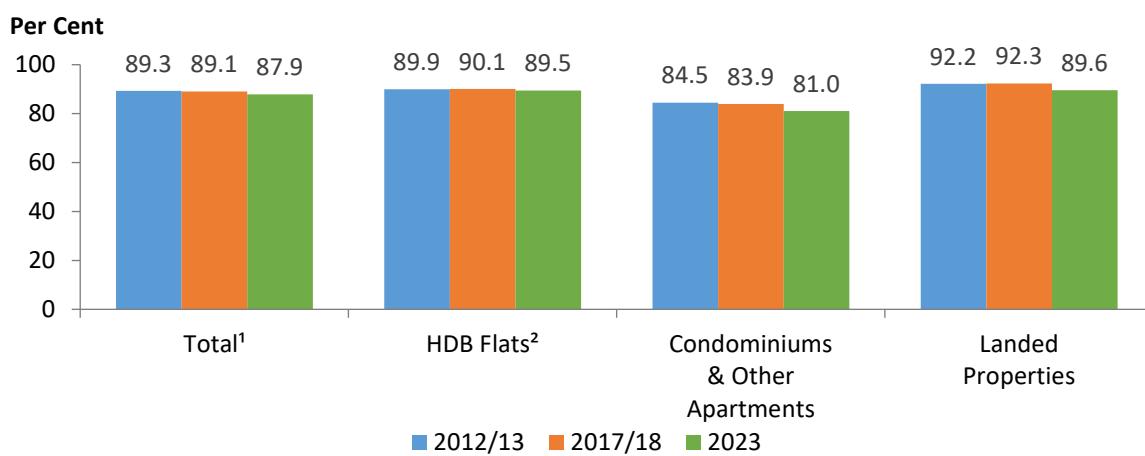
Home Ownership Rates Remained High, while Ownership of Consumer Durables Continued to Evolve, Reflecting Technological and Lifestyle Changes

Home ownership¹ rates among resident households in Singapore remained high in 2023. Access to certain consumer durables, like the television (TV) and washing machine, was almost universal among households. On the other hand, selected items such as residential phone lines and Pay TV subscription saw declines due to emergence of substitute services (e.g. mobile lines, online video streaming). Over the years, the ownership of consumer durables continued to evolve, reflecting changes in households' standard of living, technological and lifestyle changes.

Home Ownership

Overall, the home ownership rate among resident households remained high at 87.9 per cent in 2023 (Chart 5.1). Home ownership rates remained relatively stable fluctuating between 89.5 and 90.1 per cent between 2012/13 and 2023 for households living in HDB flats. Home ownership rates among households living in private properties saw a dip between 2012/13 and 2023, from 84.5 per cent to 81.0 per cent among condominiums and other apartment dwellers and from 92.2 per cent to 89.6 per cent among households living in landed properties.

Chart 5.1: Home Ownership Rate by Type of Dwelling, 2012/13 - 2023



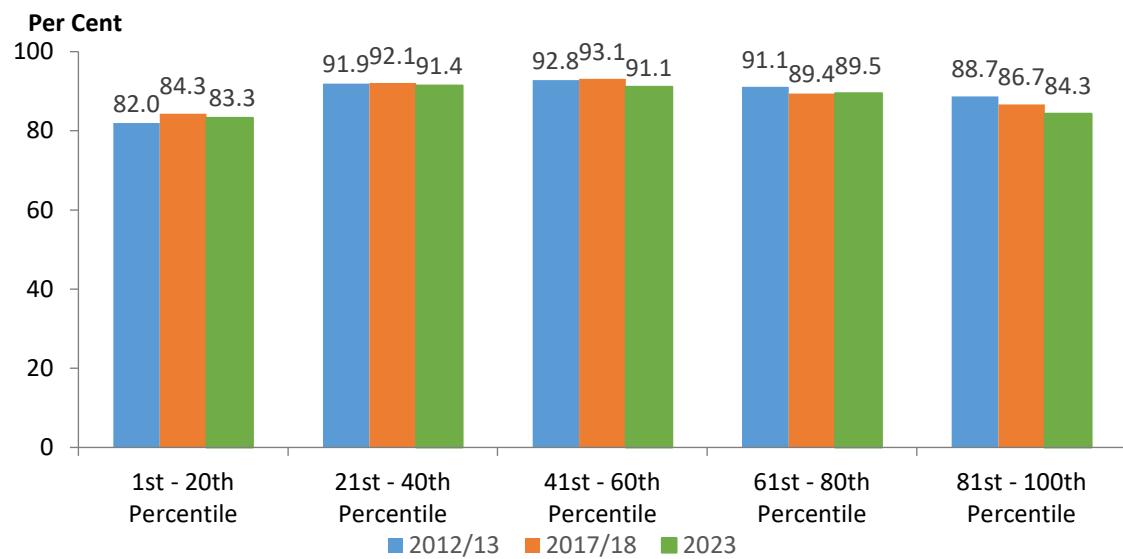
¹Total includes other types of dwellings not shown, e.g. non-HDB shophouses, etc.

²Data prior to 2017/18 include non-privatised HUDC flats. As at 2017/18, all HUDC flats had been privatised and are grouped with Condominiums and Other Apartments.

³Refers to the proportion of owner-occupied households, where the household reference person and/or any other member(s) in the household owned the dwelling unit.

The home ownership rates remained relatively stable across income groups between 2012/13 and 2023 (Chart 5.2). Other than households in the top 20% income group which saw a dip in home ownership rate from 88.7 per cent in 2012/13 to 84.3 per cent in 2023, ownership rates for other income groups fluctuated within 2.3 percentage-points over the 10 years.

Chart 5.2: Home Ownership Rate by Income Quintile¹, 2012/13 - 2023

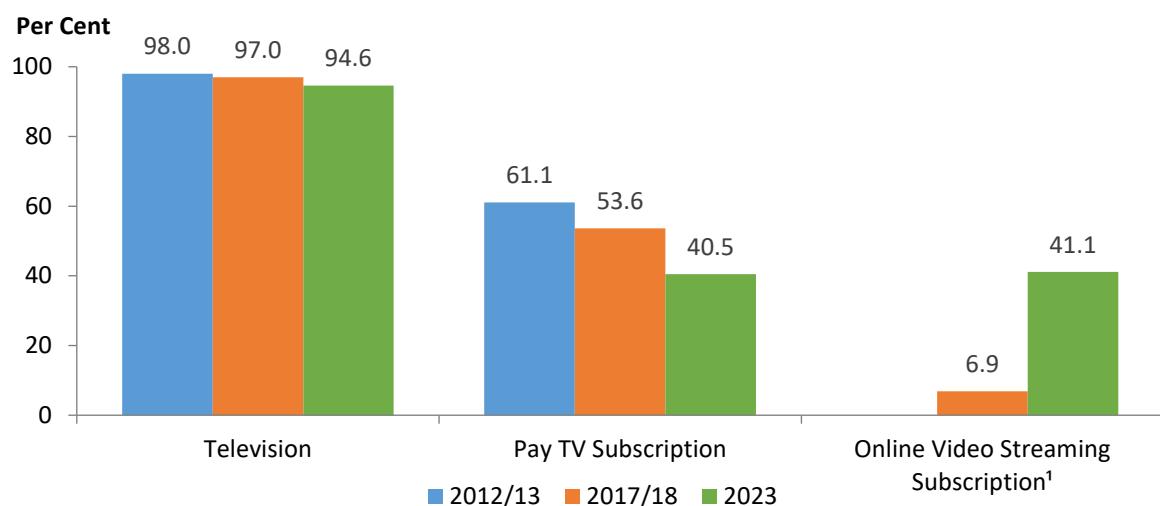


¹Based on ranking of all resident households by their monthly household income from all sources per household member (including employer CPF contributions).

Audio-Visual Products/Services

The TV continued to be the most commonly-owned audio-visual product by households, with 94.6 per cent of them having at least one TV set at home in 2023 (Chart 5.3). The proportion of households with subscription to online video streaming services surged from 6.9 per cent in 2017/18 to 41.1 per cent in 2023. In contrast, the proportion of households with subscription to Pay TV² declined to 40.5 per cent in 2023, from 53.6 per cent in 2017/18 and 61.1 per cent a decade ago, showing a shift in the choice of services.

Chart 5.3: Households with Selected Audio-Visual Products/Services, 2012/13 - 2023

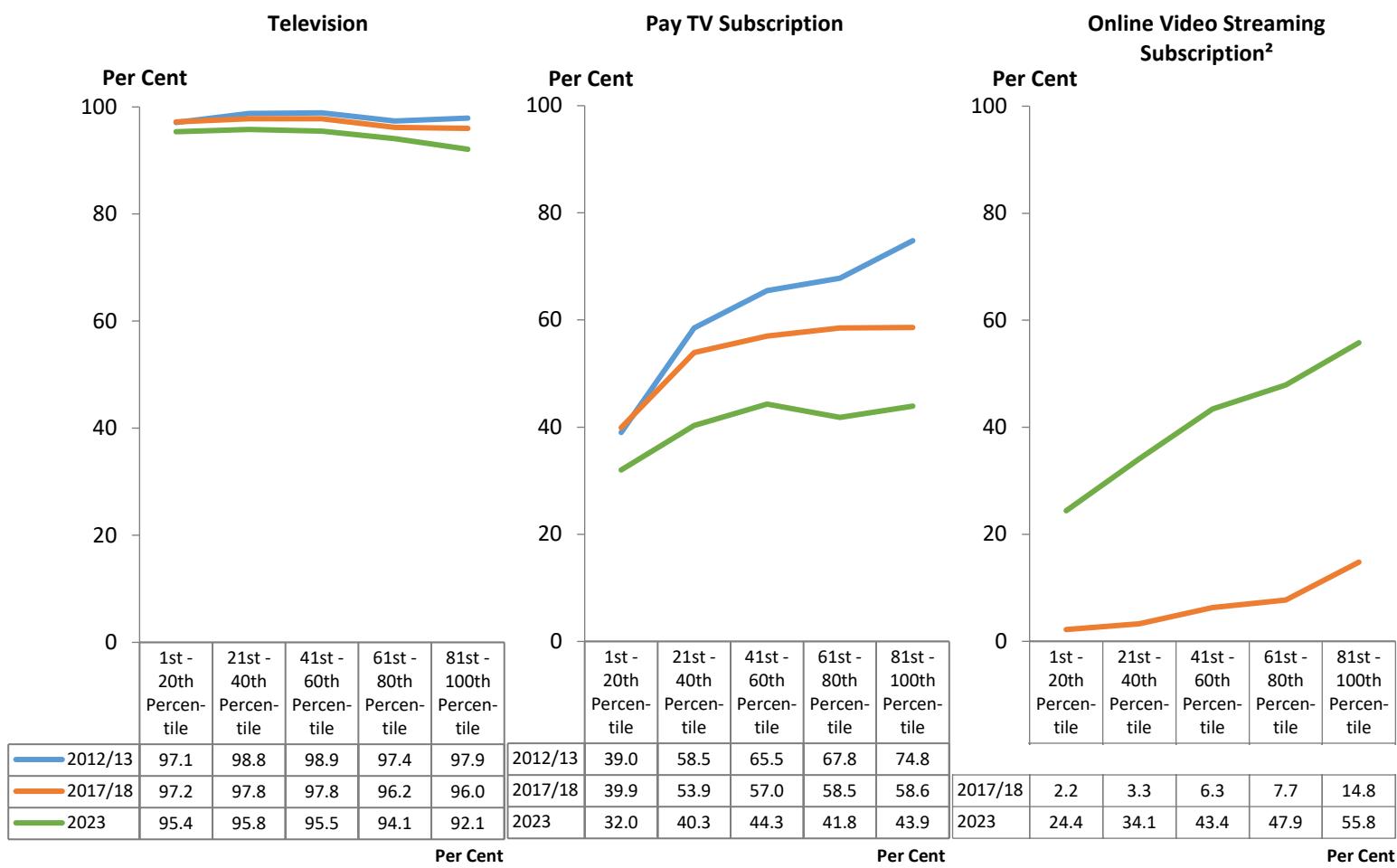


¹Data are only available for selected years as shown.

Pay TV subscriptions continued to be more prevalent among the higher-income groups as well as those in private dwellings and larger HDB flats (Charts 5.4 and 5.5). Between 2017/18 to 2023, Pay TV subscriptions declined for all income groups and dwelling types. On the contrary, online video streaming subscriptions rose during the same period.

²Refers to subscription-based television services, e.g. Singtel TV, StarHub Entertainment.

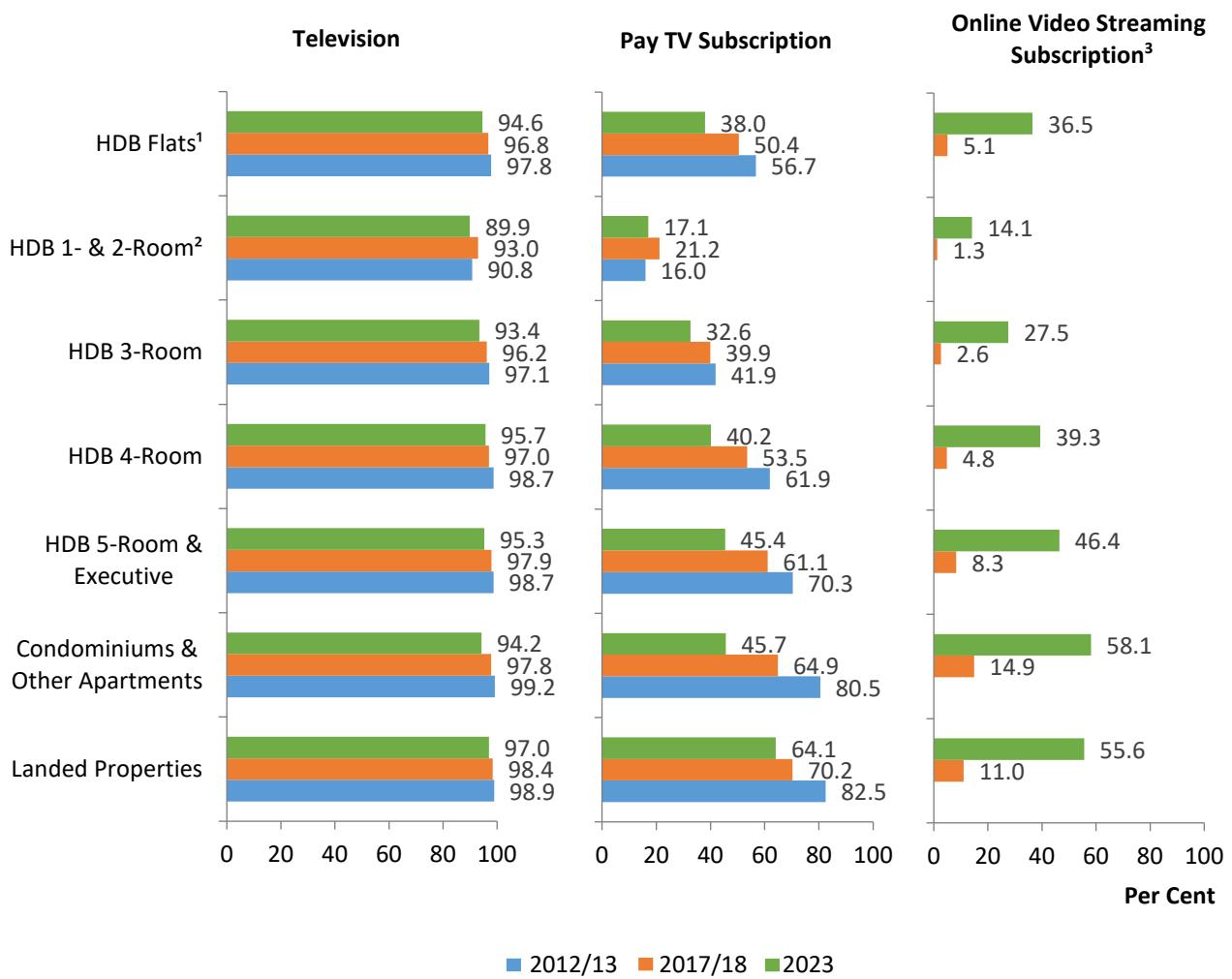
**Chart 5.4: Households with Selected Audio-Visual Products/Services by Income Quintile¹,
2012/13 - 2023**



¹Based on ranking of all resident households by their monthly household income from all sources per household member (including employer CPF contributions).

²Data are only available for selected years as shown.

**Chart 5.5: Households with Selected Audio-Visual Products/Services by Type of Dwelling,
2012/13 - 2023**



¹Data prior to 2017/18 include non-privatised HUDC flats. As at 2017/18, all HUDC flats had been privatised and are grouped with Condominiums and Other Apartments.

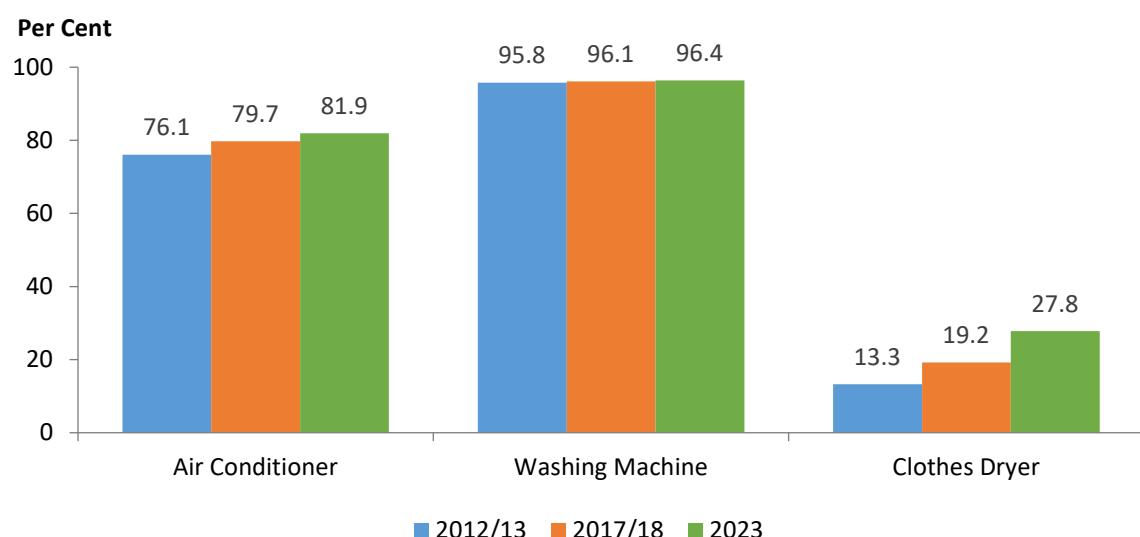
²Includes HDB Studio Apartments.

³Data are only available for selected years as shown.

Household Appliances

The proportion of households with appliances such as air conditioners, washing machines and clothes dryers had risen steadily over the last ten years. Between 2012/13 and 2023, the proportion of households with air conditioners rose from 76.1 per cent to 81.9 per cent (Chart 5.6). Similarly, the proportion of households with a clothes dryer grew from 13.3 per cent in 2012/13 to 27.8 per cent in 2023. The proportion of households with a washing machine remained high at 96.4 per cent in 2023.

Chart 5.6: Households with Selected Household Appliances, 2012/13 - 2023

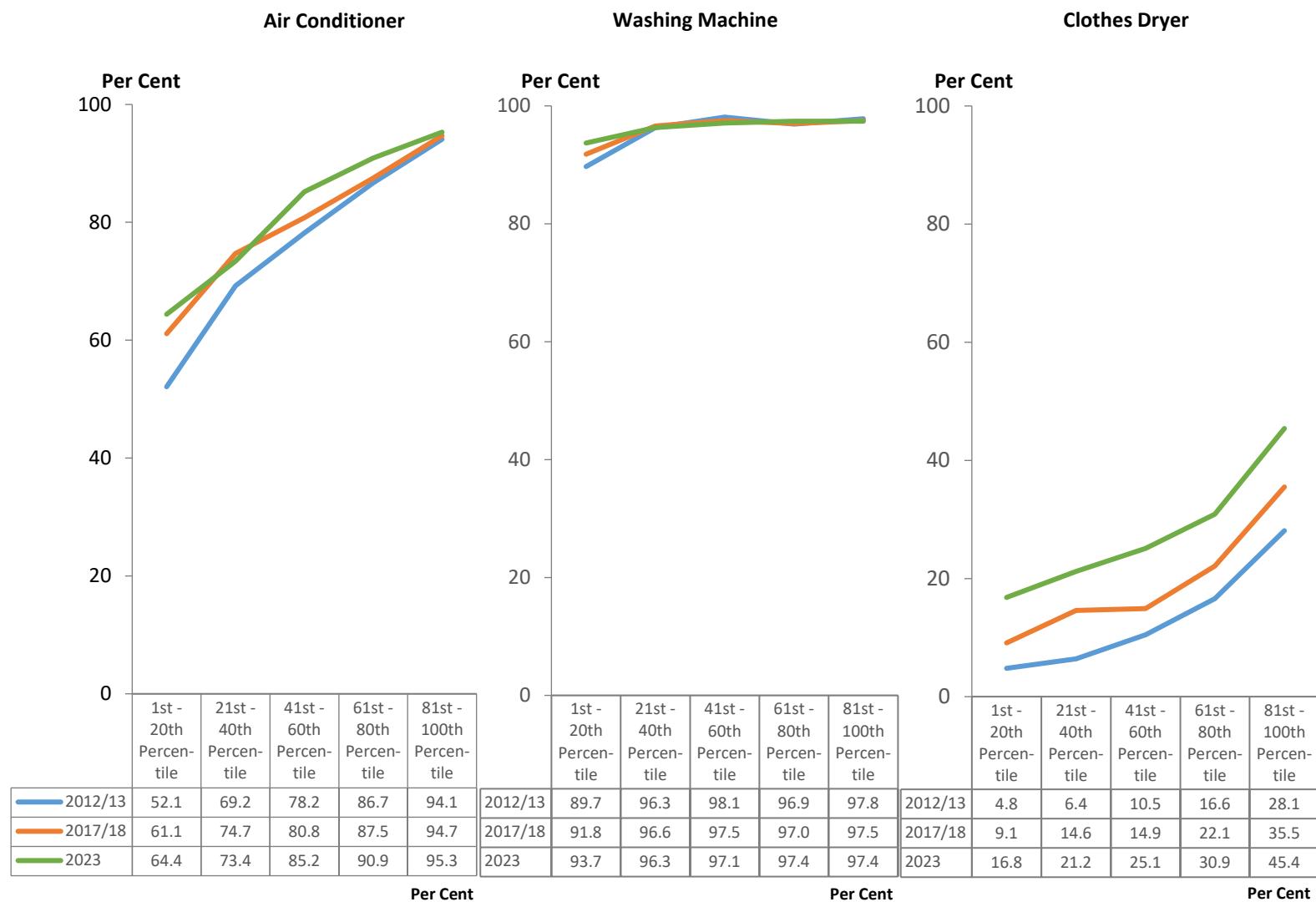


Households in the higher-income groups were more likely to have air conditioners. Nonetheless, the proportion of households in the lowest 20% income group with air conditioners saw the largest increase from 52.1 per cent in 2012/13 to 64.4 per cent in 2023 (Charts 5.7 and 5.8). The proportion of households staying in HDB 1- and 2-room flats with air conditioners also rose significantly from 13.5 per cent to 32.6 per cent over the same period.

In 2023, the proportion of households with washing machines rose to 93.7 per cent of households among households in the lowest 20% income group and 86.4 per cent among those staying in HDB 1- and 2-room flats. The proportion with washing machines was relatively unchanged among households in the other income groups and dwelling types, at around 94.7 per cent or higher.

The proportion of households with clothes dryers rose between 2012/13 and 2023 across all income quintiles and dwelling types. The highest ownership rate of clothes dryer was found among households staying in condominiums and other apartments with more than half of them owning a clothes dryer in 2023.

Chart 5.7: Households with Selected Household Appliances by Income Quintile¹, 2012/13 - 2023



¹Based on ranking of all resident households by their monthly household income from all sources per household member (including employer CPF contributions).

Chart 5.8: Households with Selected Household Appliances by Type of Dwelling, 2012/13 - 2023



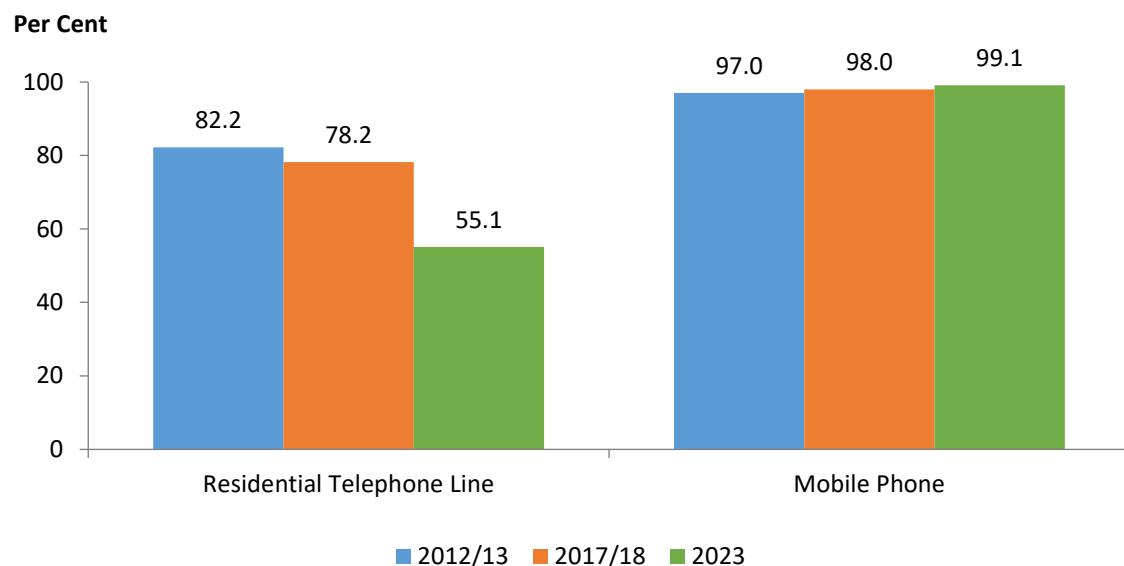
¹Data prior to 2017/18 include non-privatised HUDC flats. As at 2017/18, all HUDC flats had been privatised and are grouped with Condominiums and Other Apartments.

²Includes HDB Studio Apartments.

Telecommunication Equipment and Services

The proportion of households with residential telephone lines continued its decline from 82.2 per cent in 2012/13 to 78.2 per cent in 2017/18 and 55.1 per cent in 2023 (Chart 5.9). By contrast, ownership of mobile phones among households reached 99.1 per cent in 2023.

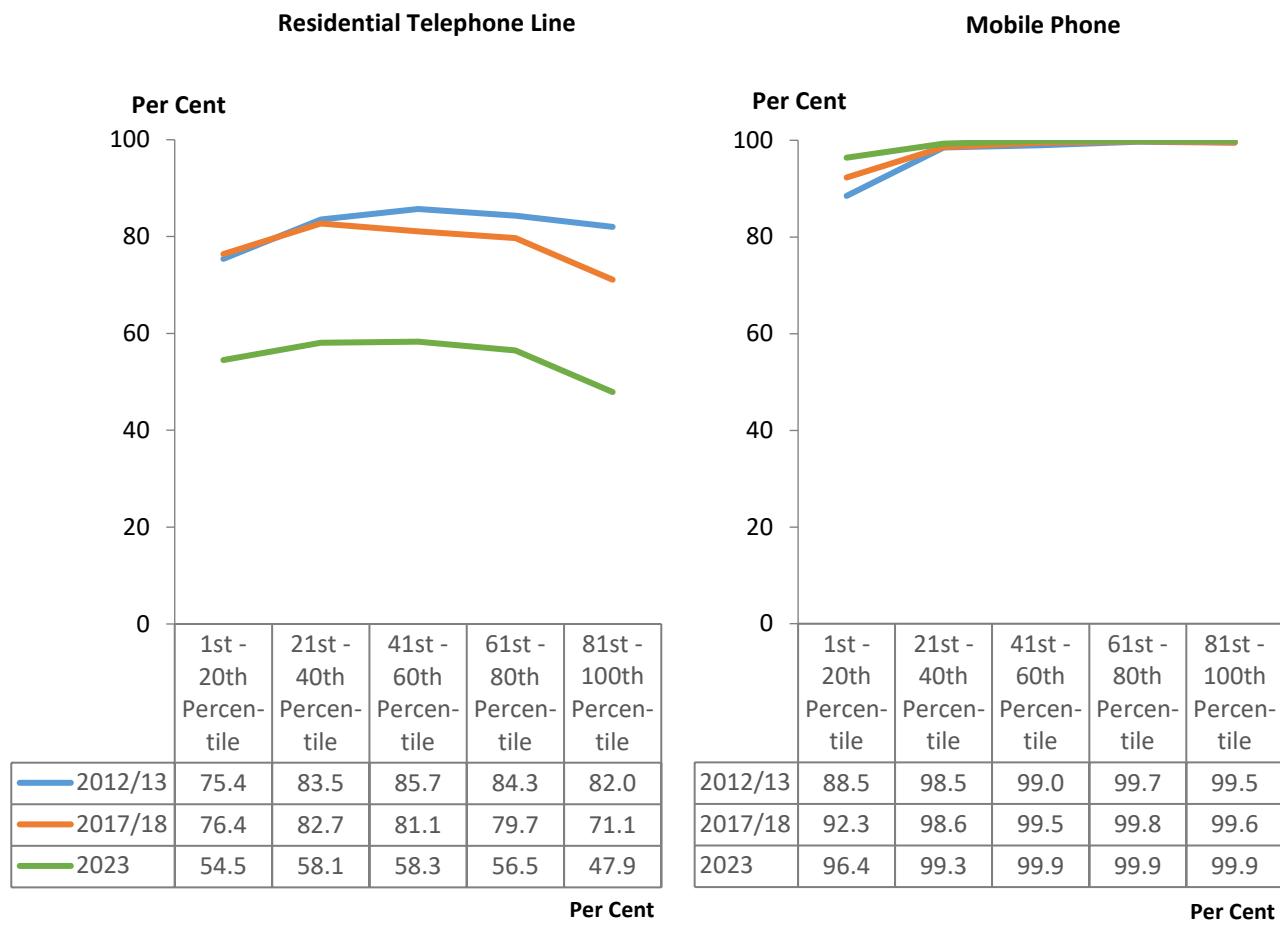
Chart 5.9: Households with Selected Telecommunication Equipment, 2012/13 - 2023



The proportion of households with residential telephone lines decreased across all income groups in 2023 (Chart 5.10). On the other hand, mobile phone ownership increased, with households in the lowest 20% income group seeing the greatest increase from 88.5 per cent in 2012/13 to 96.4 per cent in 2023.

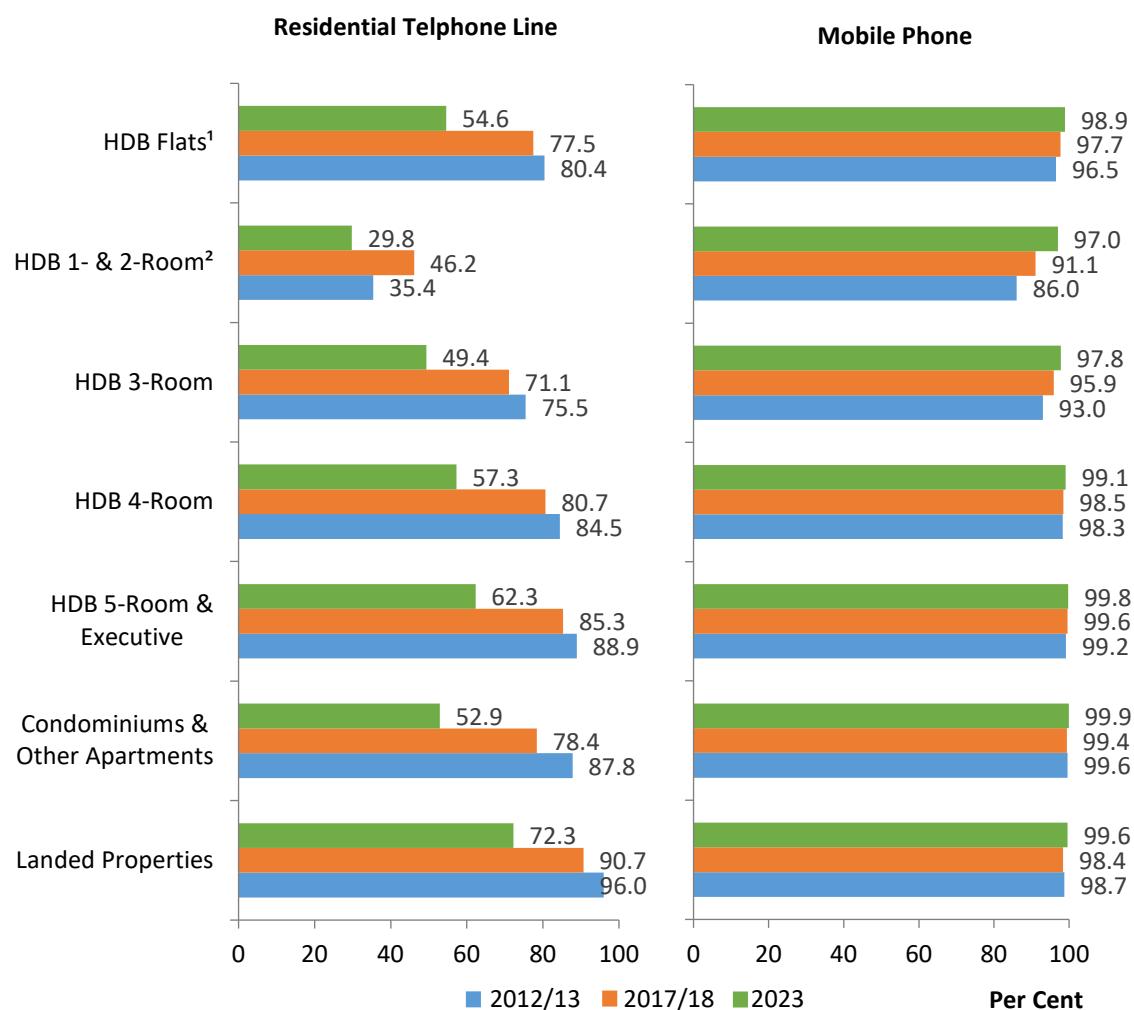
Similarly, ownership of mobile phones among households staying in HDB 1- and 2-room flats rose significantly from 86.0 per cent in 2012/13 to 97.0 per cent in 2023 (Chart 5.11).

**Chart 5.10: Households with Selected Telecommunication Equipment by Income Quintile¹,
2012/13 - 2023**



¹Based on ranking of all resident households by their monthly household income from all sources per household member (including employer CPF contributions).

**Chart 5.11: Households with Selected Telecommunication Equipment by Type of Dwelling,
2012/13 - 2023**



¹Data prior to 2017/18 include non-privatised HUDC flats. As at 2017/18, all HUDC flats had been privatised and are grouped with Condominiums and Other Apartments.

²Includes HDB Studio Apartments.

Computer and Internet Subscription/Access

The proportion of households with an Internet subscription continued to increase over the past decade. In 2023, over nine in ten households had access to the Internet, up from 78.0 per cent in 2012/13 (Chart 5.12). The increase was observed across all income groups and dwelling types (Charts 5.13 and 5.14). While the Internet subscription rate for households in HDB 1- and 2-room flats of 61.1 per cent in 2023 remained lower than the other dwelling types, it was a significant increase from the 21.5 per cent in 2012/13. Similarly, households in the lowest 20% income group saw the largest increase in the Internet subscription rate relative to the other income groups over the last decade.

Chart 5.12: Households with Internet Subscription/Access, 2012/13 - 2023

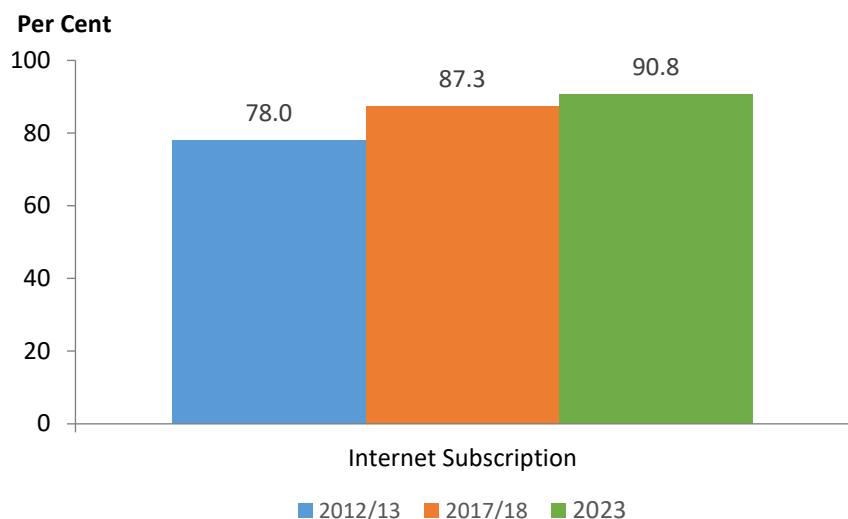
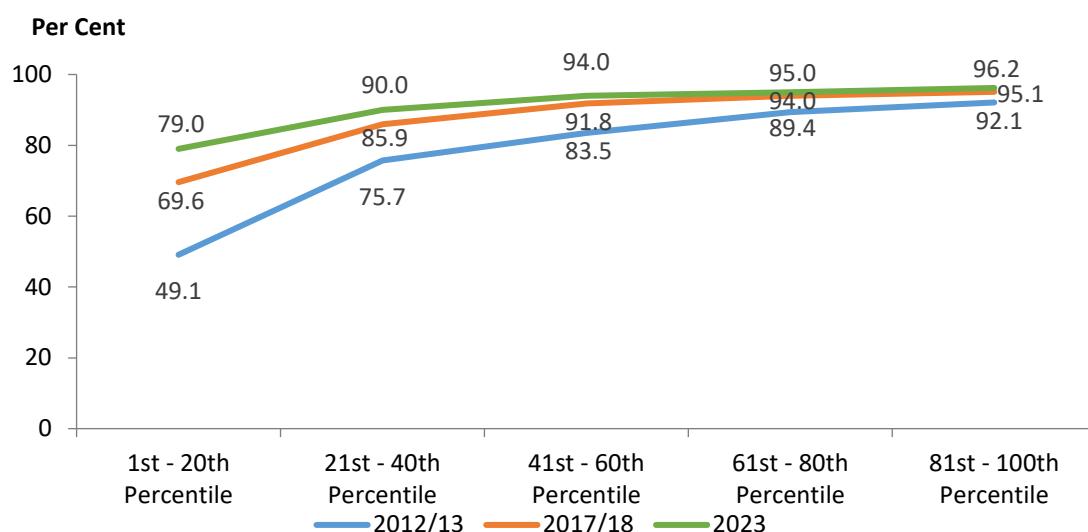
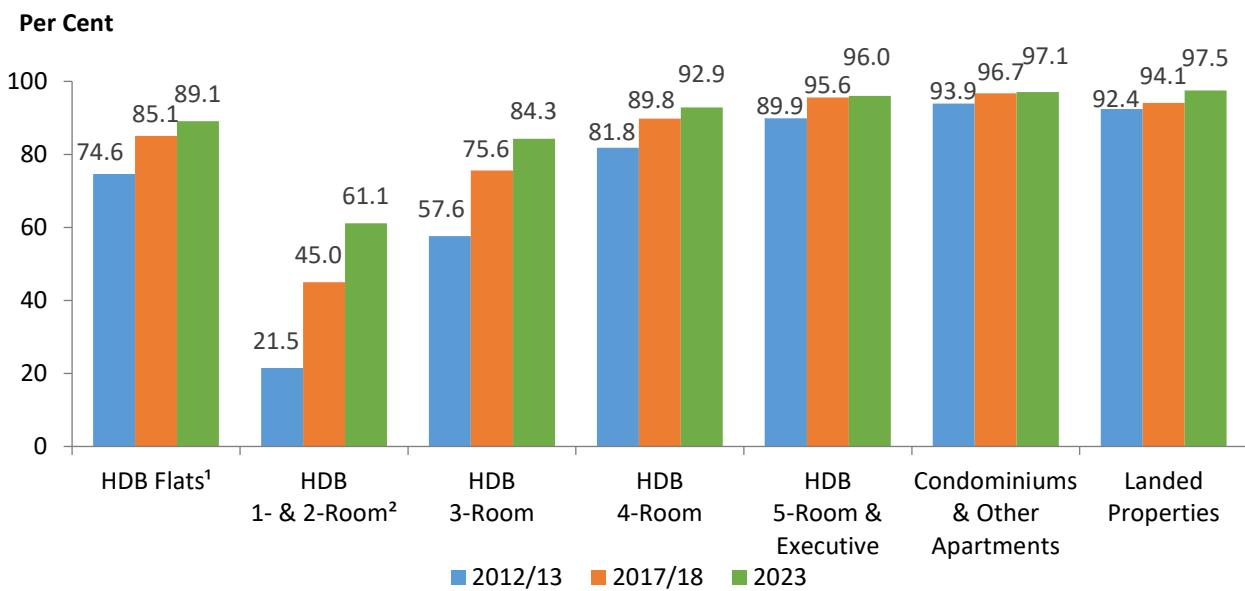


Chart 5.13: Households with Internet Subscription/Access by Income Quintile¹, 2012/13 - 2023



¹Based on ranking of all resident households by their monthly household income from all sources per household member (including employer CPF contributions).

Chart 5.14: Households with Internet Subscription/Access by Type of Dwelling, 2012/13 - 2023



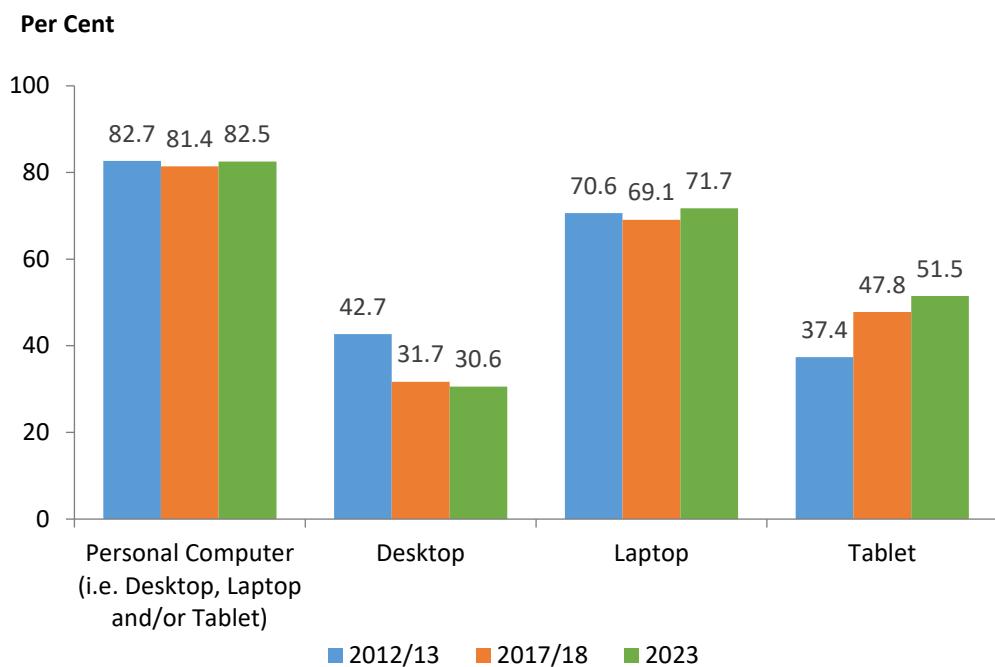
¹Data prior to 2017/18 include non-privatised HUDC flats. As at 2017/18, all HUDC flats had been privatised and are grouped with Condominiums and Other Apartments.

²Includes HDB Studio Apartments.

The proportion of households with personal computers (PCs), including desktops, laptops or tablets, remained stable at 81.4 – 82.7 per cent over the decade (Chart 5.15). The ownership of PCs remained lower among lower-income households and those in smaller HDB flat types (Charts 5.16 and 5.17). By income group, households in the lowest 20% income group saw the largest increase in proportion who owned PCs, from 55.2 per cent in 2012/13 to 60.1 per cent in 2023 (Chart 5.16). Similarly, the households in HDB 1- and 2-room flats saw the largest increase in PC ownership relative to other dwelling types, from 26.5 per cent in 2012/13 to 40.2 per cent in 2023 (Chart 5.17).

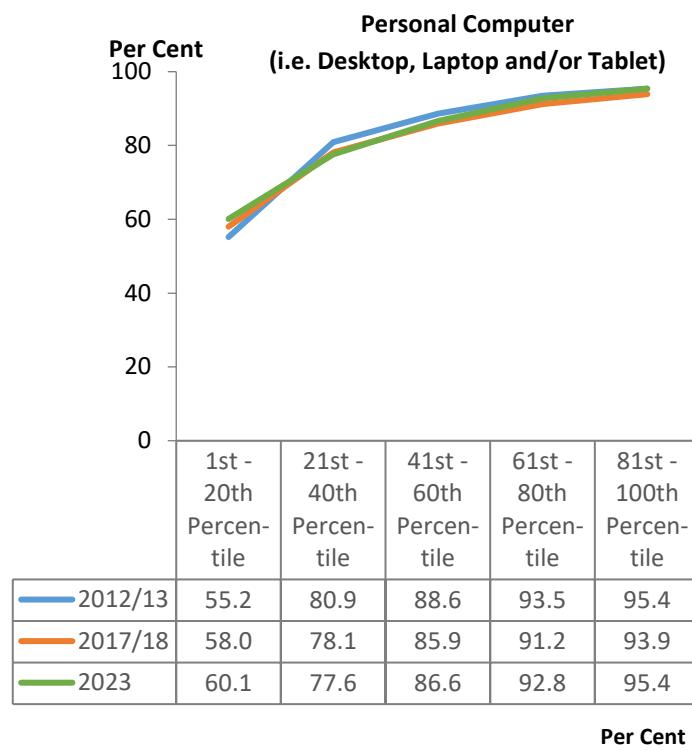
Over the 10-year period, prevalence of desktop PCs fell from 42.7 per cent to 30.6 per cent while proportion of those with laptops experienced little change, fluctuating between 69.1 and 71.7 per cent. Meanwhile, households with tablets rose from 37.4 per cent in 2012/13 to 51.5 per cent in 2023.

Chart 5.15: Households with Personal Computer by Type, 2012/13 - 2023

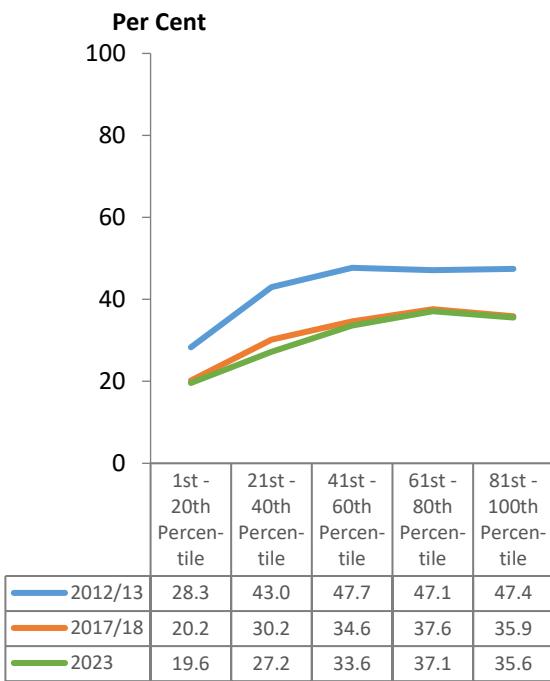


Over the 10 years from 2012/13 to 2023, the proportion of households with desktop PCs fell across all income groups and dwelling types except for households in HDB 1- and 2-room flats that saw an increase in their ownership of desktop PCs from 8.1 per cent to 11.1 per cent.

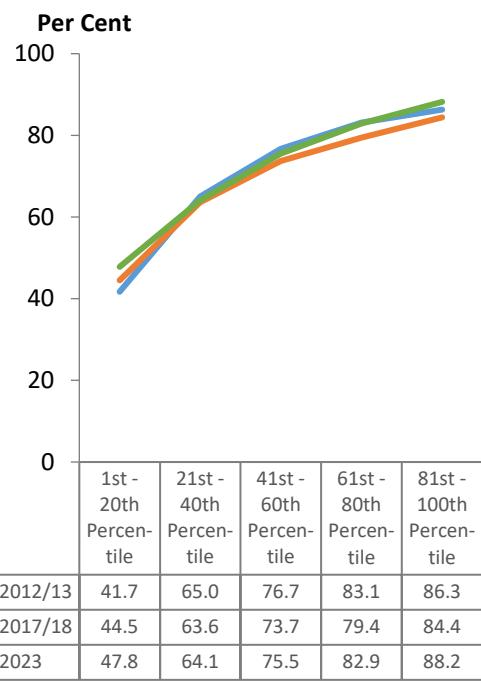
Chart 5.16: Households with Personal Computer by Income Quintile¹, 2012/13 - 2023



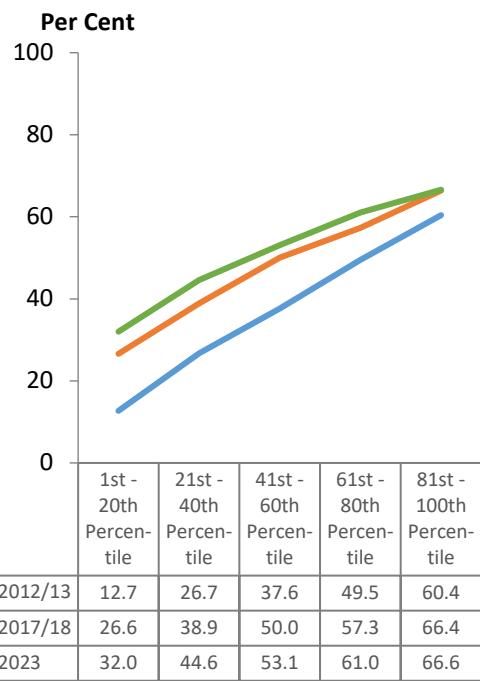
Desktop



Laptop

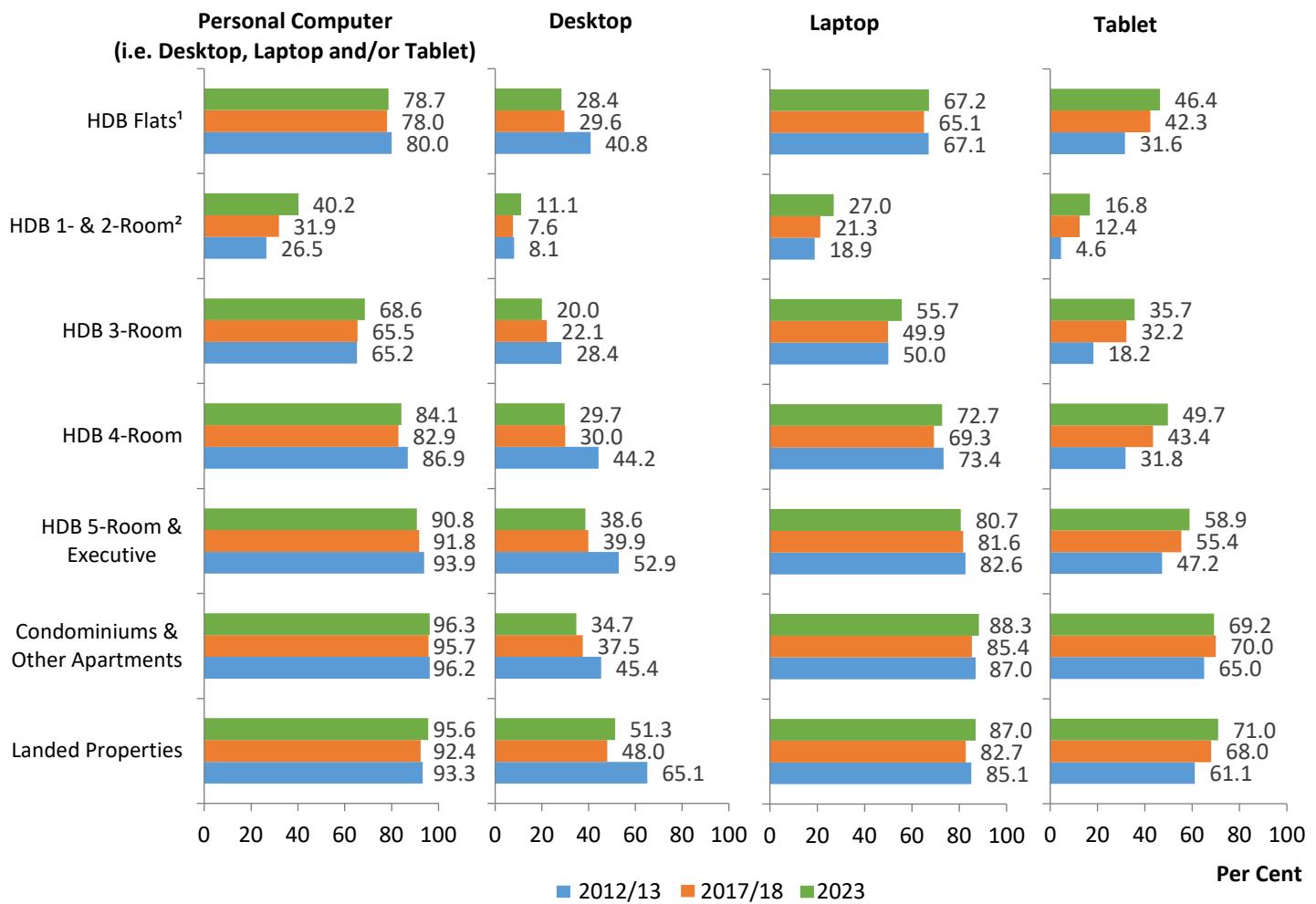


Tablet



¹Based on ranking of all resident households by their monthly household income from all sources per household member (including employer CPF contributions).

Chart 5.17: Households with Personal Computer by Type of Dwelling, 2012/13 - 2023



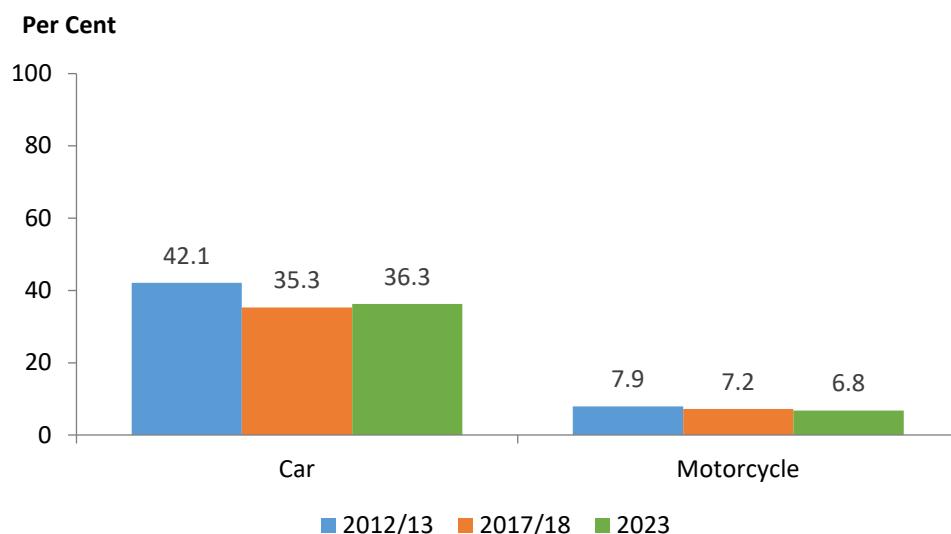
¹Data prior to 2017/18 include non-privatised HUDC flats. As at 2017/18, all HUDC flats had been privatised and are grouped with Condominiums and Other Apartments.

²Includes HDB Studio Apartments.

Motor Vehicles

In 2023, the proportion of households with cars³ and motorcycles were 36.3 and 6.8 per cent respectively, similar when compared with 2017/18 but lower than in 2012/13 (Chart 5.18).

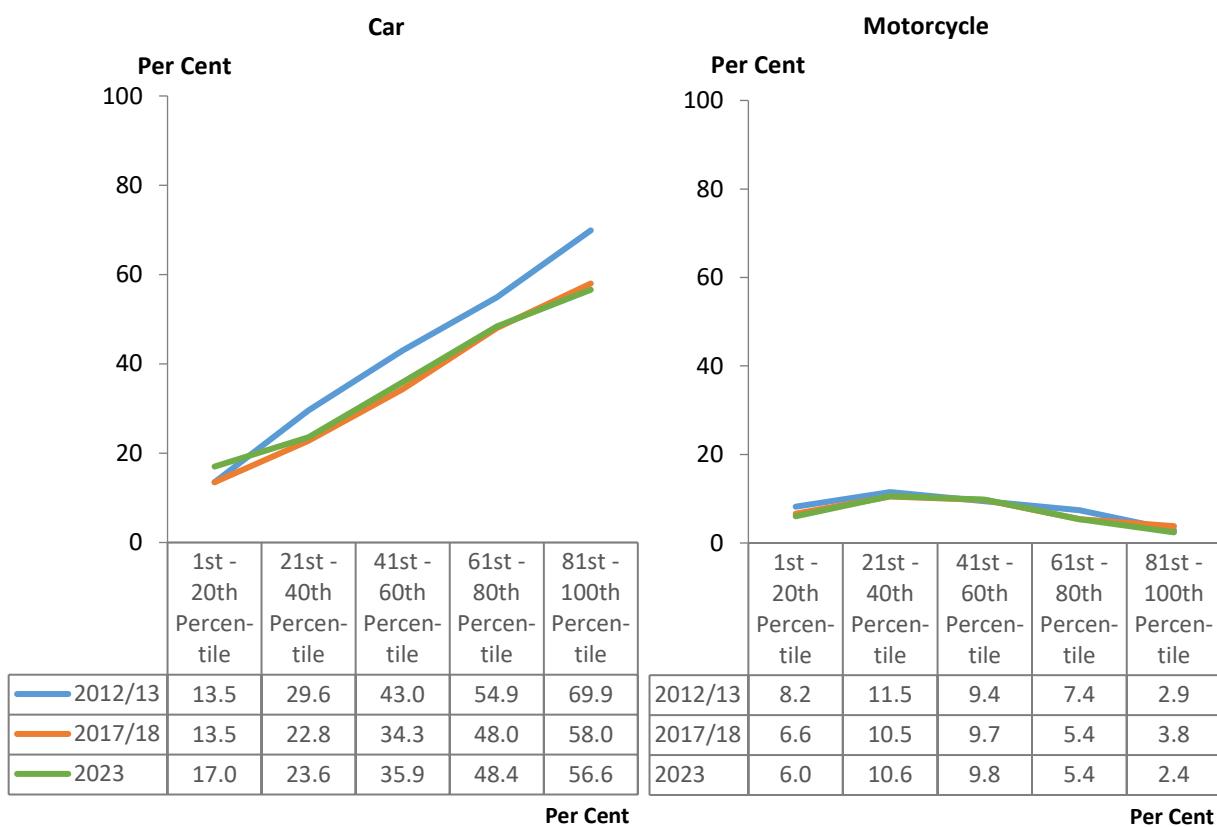
Chart 5.18: Households with Motor Vehicles, 2012/13 - 2023



From 2012/13 to 2023, the proportion of households with cars fell among households across all income groups and dwelling types, except among households in the lowest 20% income group and those staying in HDB 1- and 2-room flats (Charts 5.19 and 5.20). The proportion of households with motorcycles remained low at 10.6 per cent or less across all income groups and dwelling types in 2023.

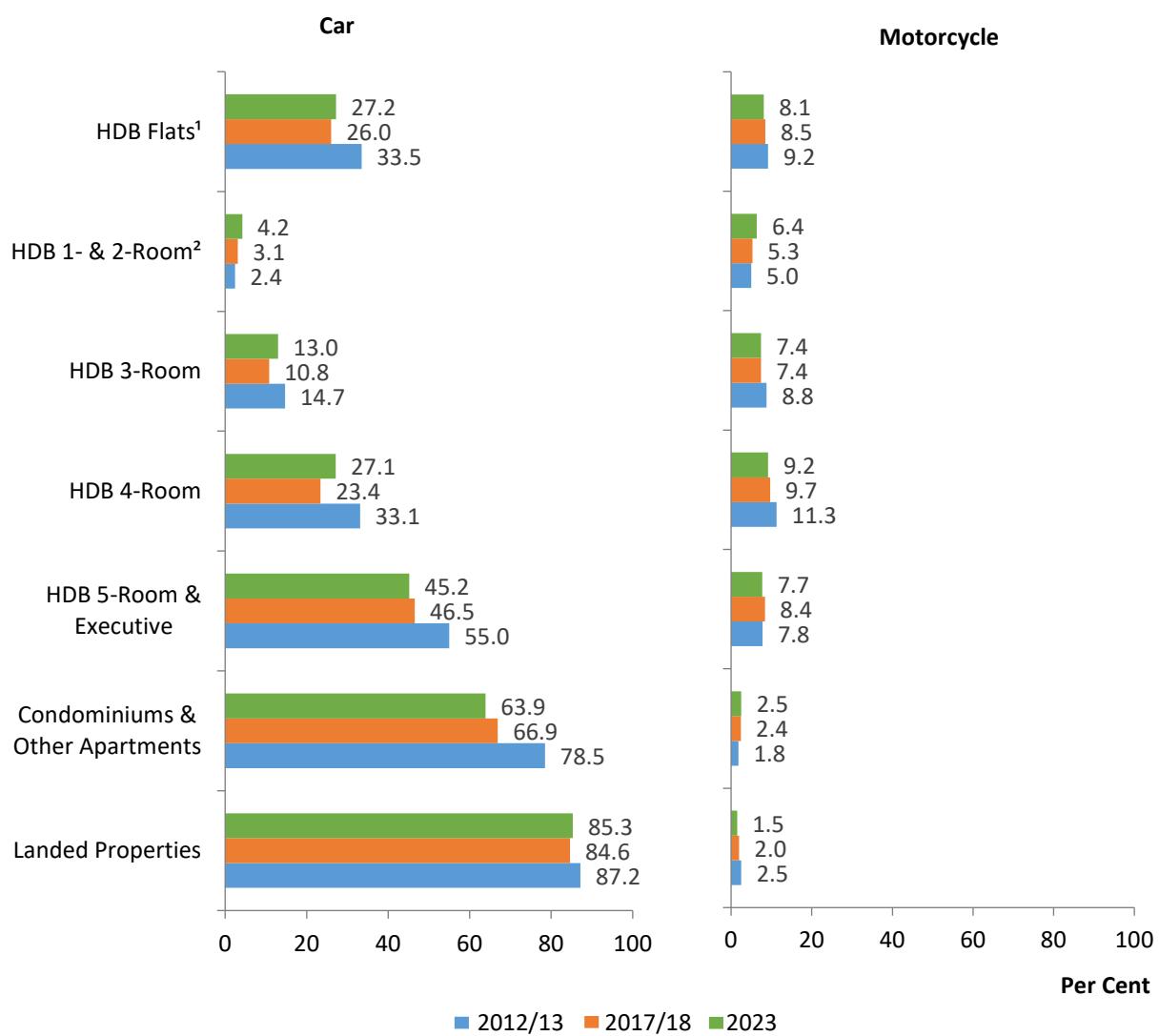
³ Includes cars owned, leased on a long-term basis or obtained from other sources, e.g. provided by company/friends.

Chart 5.19: Households with Motor Vehicles by Income Quintile¹, 2012/13 - 2023



¹Based on ranking of all resident households by their monthly household income from all sources per household member (including employer CPF contributions).

Chart 5.20: Households with Motor Vehicles by Type of Dwelling, 2012/13 - 2023



¹Data prior to 2017/18 include non-privatised HUDC flats. As at 2017/18, all HUDC flats had been privatised and are grouped with Condominiums and Other Apartments.

²Includes HDB Studio Apartments.

HOUSEHOLD EXPENDITURE SURVEY

2023



QUESTIONS

 Household and Member Profile

 Household Expenditure

 Household Income

 Availability of Consumer Durables and Services



COVERAGE

13,100 dwellings were selected across Singapore.



BATCHES

Selected dwellings were divided into 26 batches by region.



DAILY RECORDING

Household members were asked to record their daily expenses for 2 weeks.

DATA COLLECTION

Selected households can complete the survey via the following modes:



FACE-TO-FACE INTERVIEWS

Greater use of administrative data to reduce respondent burden.

OR



ONLINE SUBMISSION

- Website Tour on filling up and completing the survey form and expenditure recordings.
- Request for fieldwork appointment function available for online users to get interviewer to contact them at their preferred hours.

DATA PROCESSING

Improved Methods for Data Processing:



Use of AI-enhanced Optical Character Recognition (OCR) to convert printed/handwritten text from hardcopy booklets and receipts into machine-readable text format greatly reduced data entry effort.



Use of Machine Learning (ML) for coding of Singapore Standard Classification of Individual Consumption According to Purpose (S-COICOP) for expenditure items to reduce manual coding effort.

CHAPTER SIX

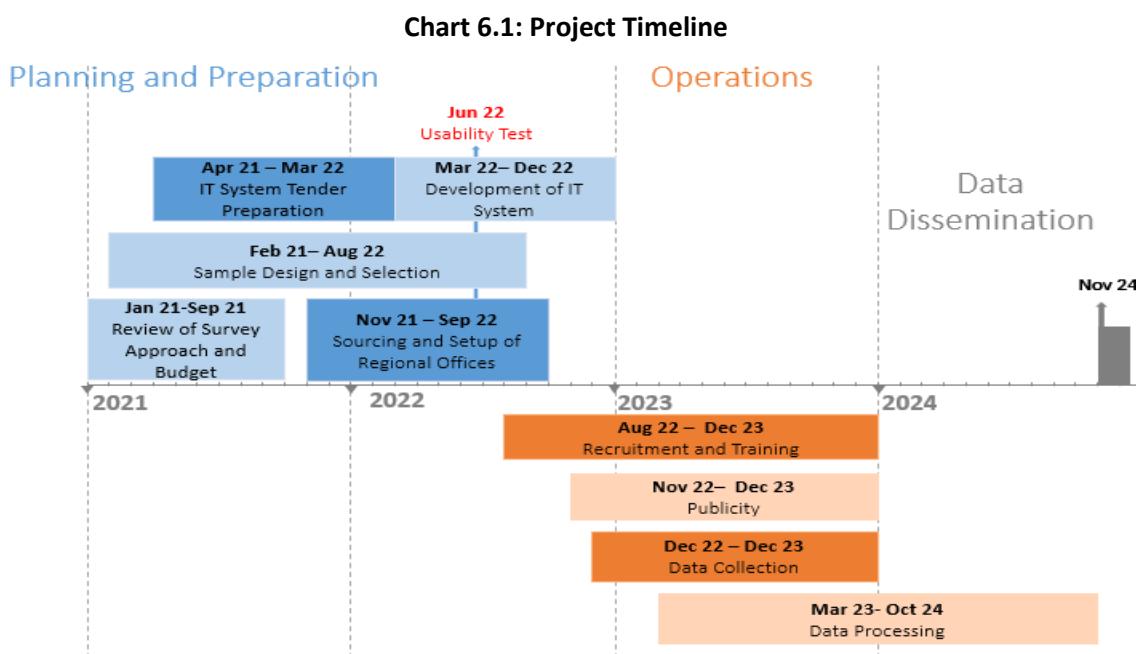
PLANNING AND ADMINISTRATION

What is the Household Expenditure Survey (HES)?

The HES is conducted once every five years to collect detailed data on the latest consumption expenditure of resident households in Singapore. Data collection spans over one year to capture different festive and seasonal expenditure. Information on households' demographic and socio-economic characteristics, income, as well as ownership of consumer durables are also collected. Data is used in expenditure and income studies and to update the expenditure basket of goods and services commonly purchased by households for the compilation of the Consumer Price Index (CPI).

Planning and Schedule of Activities

The HES 2023 was conducted from December 2022 to December 2023. Planning and conduct of the survey were undertaken by the Department of Statistics (DOS). The latest data requirements, conceptual framework, sample and questionnaire design, data collection strategy and data processing methods were reviewed and benchmarked to international best practices. Survey materials such as notification letters, expenditure record books and information pamphlets were reviewed, incorporating insights from past surveys to improve their effectiveness and usability. Instruction manuals for training of survey officers and classification codes were also updated. A summary of key activities for HES 2023 is shown in Chart 6.1.



Scope and Coverage

The HES 2023 collected information from households in residential dwellings in Singapore where the household reference person is a resident (i.e. Singapore Citizen or Singapore Permanent Resident). Non-resident households and non-residential dwellings/institutions such as military camps, hospitals and hotels were excluded.

Survey Methodology

A total of 13,100 dwellings in Singapore were selected for the HES 2023. These houses were divided into 26 batches and covered over the course of the year-long survey. Each batch of respondents was surveyed over two weeks.

Data Collection

Following the successful implementation of Internet survey submission for the HES 2017/18, the HES 2023 team improved on the Internet submission platform to allow respondents to complete their survey and expenditure recording online. Internet submission provided respondents with the flexibility to submit their survey returns anytime, anywhere using an Internet-accessible device such as laptop, tablet or smartphone and to record their day-to-day expenditure on-the-go or at their convenience. System safeguards and security measures were also put in place to provide greater assurance to respondents in their submission of their returns. Despite the HES covering about 100 questions with additional recording of daily expenditure over a 2-week period, the proportion of households that attempted the survey via Internet submission grew from 25% in HES 2017/18 to 39%¹ in HES 2023.

Besides electronic submission, a significant proportion of respondents continued to complete the survey via face-to-face interviews. Field supervisors and interviewers assisted with the in-person surveys by completing the web-based forms using tablets. In-built completeness and consistency checks were implemented to facilitate the timely monitoring of survey progress and to ensure the capturing of survey responses during interviews to be as accurate as possible. This in turn minimised the need for re-contact and further clarifications after the survey. Data captured was encrypted and updated real-time to the back-end system to prevent unauthorised access, enhance data security for survey returns and ensure data integrity.

¹ Refers to households that successfully registered and logged in to complete the online HES.

Expenditure Reporting and Daily Recording

Besides detailed information on the households' and individual members' profile, expenditure on big ticket items that was ad-hoc in nature and not expected to be incurred on a day-to-day basis were also listed and asked specifically during the data collection. Examples include expenses incurred in the preceding 12 months for overseas holidays, wedding and funeral preparations and purchase of durable goods. In the HES 2023, in response to trends for more local travel, recall questions were also asked of local staycations. To gauge the electronic-payment adoption landscape in Singapore, new questions on payment modes for the purchase of goods and services were included.

Respondents were able to record their detailed regular and daily expenditure over the two-week survey period via Internet submission or hardcopy recording booklets. Illustrations of the details required, together with an online guide on how to complete the expenditure recording, were made available on the survey webpage. For households who did not proceed with the Internet survey, field interviewers guided the respondents on the details needed for the two-week expenditure recording. Subsequent follow-up calls and visits were also made to ensure that respondents were able to complete the expenditure recording consistently and with the required level of details. For households who self-enumerated via Internet submission, field interviewers monitored the progress and provided guidance via calls and/or visits where required. Table 6.2 summarises how the Household Regular Expenditure (HRE) and Personal Expenditure Record (PER) were recorded in the HES 2023.

Table 6.2: Household Regular Expenditure and Personal Expenditure Record in the HES 2023

	Household Regular Expenditure (HRE)	Personal Expenditure Record (PER)
Completed by	<u>One member</u> , usually the one responsible for most of the purchases of goods and services for the household, on behalf of all in the household.	<u>All</u> household members aged 14 years and over.
Regular Expenditure Items		
Items Collected	Regular expenses that are commonly incurred by <u>households</u> , e.g. residential telephone subscription fee, subscription fee for online video streaming services, school fees for children, salary for migrant domestic worker, season parking fee, vehicle insurance premium etc.	Regular expenses that are commonly incurred by <u>individuals</u> , e.g. mobile phone bill, health or accident insurance premiums etc.
Individual Daily Recording		
	Not Applicable	Daily personal expenses for <u>14 consecutive days</u> .

Specimens of the HRE and PER are included in Annexes A(i) and (ii).

Data Items and their uses

The broad topics covered in the HES 2023 and the potential uses of data items collected under each topic are listed in the Statistics Singapore Newsletter Issue 2, published in 2022 (please refer to Annex I). A detailed listing of the items collected in each schedule is presented in Annexes A(iii)-(viii).

Confidentiality and Security

The HES 2023 was conducted under the ***Statistics Act 1973***. All data collected will be safeguarded in accordance with the *Act* and used solely for statistical purposes.

Stringent procedures were implemented to ensure that confidentiality was always maintained:

- All employees, including contract employees recruited for the HES 2023 project, were required to sign undertakings to safeguard official information and individual information obtained from the survey.
- Access to personal and confidential information was evaluated and granted on a need-to-know basis.
- Monthly reviews on the access logs were carried out for each module in the HES 2023 system to ensure that there was no unauthorised access.
- Access to electronic recording via Internet platform or tablet requires a One-Time Password (OTP) on designated mobile phone number as a form of Two-factor Authentication (2FA).

Field Operations

For HES 2023, the sampled dwellings were grouped into six regions according to geographical location. Each region was managed by a field supervisor overseeing a team comprising a Regional Office (RO) clerk and eight to ten field interviewers. Besides the two regions, i.e. Central and Southwest, operating out of the DOS Office, the other ROs were located at:

East	-	Siglap South Community Centre
Northeast	-	Paya Lebar Kovan Community Club
North	-	Canberra Community Club
West	-	Jurong Spring Community Club

Before the field operations, field supervisors were trained on all aspects of running fieldwork operations, including supervision of field interviewers, respondent management and survey concepts and classifications. Most supervisors were also

involved in the planning and system development to be familiar with the overall survey workflow.

Field interviewers were trained in the survey concepts, interviewing techniques and use of the survey equipment and materials before being deployed. Refresher training was also provided on an on-going basis to ensure that the interviewers perform according to the survey protocols throughout the year-long operations.

Once fieldwork commenced, the field supervisors met their field interviewers weekly at the ROs and at times in the field for progress updates, reinforced concepts and provided guidance to handle operational issues.

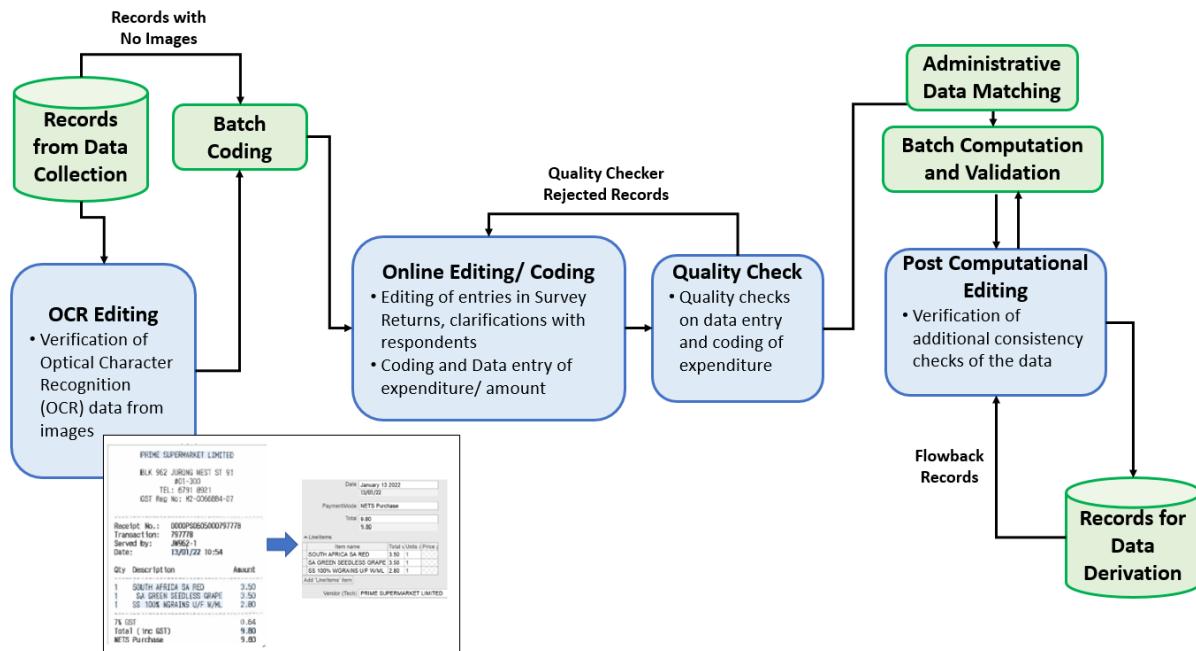
Data Processing

Survey returns submitted from the data collection stage were further checked for consistency and accuracy in greater detail, beyond the basic completeness and validation checks that were done in the field. The data processing officers assigned codes to the descriptive information captured in the survey (e.g. from images of receipts submitted by respondents) and ensured the completeness of data for the purpose of tabulation and analysis. The HES 2023 data processing was redesigned to improve accuracy and streamline operations by introducing automation initiatives.

Recording booklets and receipts received in hardcopy were first scanned and uploaded to the system for further processing. The adoption of Artificial Intelligence (AI)-Enhanced Optical Character Recognition (OCR) for scanned booklets and receipts and Machine Learning (ML) in coding enhanced batch coding processes, streamlined operations and greatly reduced the manual effort required backend for data entry and online coding. Data verification and editing were then performed to ensure completeness and consistency of the data collected.

After being updated with available administrative data for selected items, records went through another round of batch editing during which more stringent and complex inter-record checks were conducted by the system. Records that failed the quality checks were flowed back to the data processing team for further verification and editing. The survey results were then tabulated and analysed.

Diagram 6.3: Introduction to Data Processing Workflow



Key Changes in the HES 2023

Internet Submission

From the learning points and feedback from respondents involved in the previous round of HES, new features including website tour, online self-help to schedule appointment, and flexibility for respondents to switch between hardcopy and electronic expenditure recording were introduced this round to meet the needs of Internet users.

The HES 2023 Internet system featured a Website Tour of the different sections of the survey accessible upon login. These videos covered the broad segments of the HES Survey Form as well as the Expenditure Recording and provided demonstration on navigating and filling in the questionnaire, regular and daily expenditure and instructions on uploading receipts to submit the completed survey.

Respondents were able to request for appointments for face-to-face interviews via the Internet system and state their preferred hours to be contacted. When an appointment was created, an SMS was also sent to both the requestor and the Field Team to confirm the request. Flexibility was also introduced for respondents to switch between hardcopy recording books or the electronic records as preferred instead of keeping to one mode of submission for their 2-week recording.

Before the launch of the HES 2023, the team conducted a User Experience Testing with staff members outside the planning team and incorporated their feedback to further improve the design/layout for the website.

Streamlining Fieldwork Operations

The Fieldwork Management (FWM) system allowed field supervisors to allocate and transfer records between field interviewers and the RO clerk. During the HES 2017/18, when records were submitted by the field interviewers via the tablet, the field supervisors had to access the FWM through their laptops to direct those records to their RO clerks for checking. If clarifications from respondents were required, the field supervisors will need to access the FWM via their laptops again to transfer the record back to the field interviewers for follow-up action. Field supervisors may not have immediate access to their laptops when handling field operations. This occasionally led to delays from the time the survey was completed to when the necessary clarifications were made.

For HES 2023, the field supervisor was able to use the tablet which they carried around during field operations to quickly access and process the records for next stage checking. For checked records that needed further clarifications with the respondents, the RO clerks were also able to directly return the checked records to the field interviewers for follow-up, without having to go through the field supervisors. This streamlined the workflow and allowed more timely follow-ups with respondents to improve data quality.

Use of AI-Enhanced Optical Character Recognition (OCR)

In the HES 2023, the data processing workflow was redesigned to leverage AI-enhanced OCR and reduce time spent on manual data entry.

After the hardcopy booklets and receipts were scanned, the images were processed using AI-enhanced OCR to convert the printed/handwritten text into a machine-readable text format for data processing. The AI-enhanced OCR greatly reduced the manual data entry effort by data processing officers and resources were channelled to other work.

Automated coding of expenditure codes

Expenditure coding allowed expenditure data from households to be categorised and analysed by the type of goods and services according to the Singapore Classification

of Individual Consumption according to purpose (S-COICOP). The assignment of codes for expenditure items was based on descriptive text information from respondents captured in the survey via Internet submission or via hardcopy recording booklets.

With the use of AI-enhanced OCR, actual expenditure descriptions of the expenditure items were accurately captured in the system for HES 2023. This allowed the introduction of ML model in HES 2023 to automate the assignment of expenditure code to each expenditure item.

The machine was initially trained using historical data from HES 2017/18 and later refined with HES 2023 data. It used a Recurrent Neural Network (RNN) model to predict expenditure codes with the corresponding probability scores. The expenditure code assignment process was based on the probability scores generated. When the probability score of the top-predicted code was very high, the expenditure code was automatically assigned. When the probability scores of the predicted codes were relatively high, the model would recommend five possible codes. Data processing officers can either select one of the recommendations or choose a code outside the recommended. When the probability score was low, the data processing officers would manually assign a code.

Greater Use of Administrative Data

For the HES 2023, the team continued to expand on new sources of administrative data sources. The new administrative data used in the HES 2023 are listed in Table 6.4.

Table 6.4: New administrative data used in HES 2023

Data Items	Purpose of Data
Fees payable for preschool services	Augment expenditure on preschool services and provide breakdown by the type of services
Fees payable for Primary School/ Secondary School/ Junior College (JC)/ Centralised Institute (CI))	Augment expenditure on school fees
Casino day entry levy and annual entry levy	Augment gambling expenditure
Careshield Life and Eldershield Payouts	Augment income from regular payment from insurance policies
Pension received under the Pensions Act	Augment income from Pension
Interest earned from CPF balance	Included under investment income

The use of administrative data reduced respondent burden by eliminating the need for certain questions to be included and provided an additional source to validate the survey data. This complemented the survey returns for more complete and better quality data.

Publicity

A series of publicity efforts were employed in HES 2023 to generate public awareness and encourage participation and co-operation from the selected households. These included monthly press statements issued to inform the public of the progress of the survey and specific geographical areas covered in that survey month.

Public and community organisations including the Singapore Police Force were notified of the launch and conduct of the survey to increase public awareness and facilitate respondents who needed to establish authenticity of the survey. Posters were also put up at strategic public locations including selected MRT stations, Community Clubs, national libraries, town councils and supermarkets where the reach to the public was expected to be wider. Publicity was timed to match the periods where specific areas were covered by the interviewers throughout the survey year.

A webpage containing pertinent information about the HES was made available to support respondents in their participation. QR code was also included on the front cover page of recording booklets and the information pamphlet to facilitate respondents to access the HES website for useful information such as Frequently Asked Questions. To extend its reach, the link to the HES webpage was also featured in web banners on several key government websites for the public to access HES 2023 updates and information readily.

A designated HES email as well as a HES hotline were also available for respondents and general public to reach out if they have any queries or feedback on the survey or if they require any form of assistance in completing the survey, including the verification of field interviewers and data processing officers. A digital poster was also included in Singapore Press Holdings website and digital display panels at HDB lift lobbies. Telegram and LinkedIn were also used to reach the public via online platforms.

Households selected for the survey received a notification letter to inform them of the requirements of the survey prior to their survey start dates and to seek their co-operation. An information pamphlet providing the details on key information to be provided and answers to frequently asked questions was also included in the notification package, coupled with a souvenir of a foldable reusable shopping bag. Upon completion

of the HES, participating households were presented with supermarket gift vouchers as a token of appreciation. Images of the survey publicity materials are available in the Annexes – publicity poster and material (Annex B), information pamphlet (Annex C), notification letter (Annex E), souvenir and token of appreciation (Annex F).

Response

A total of 9,977 resident households' records were processed and used for the HES 2023 analysis. The overall response rate of the eligible sample was 87 per cent.

Key Characteristics of Households

Charts 6.5 and 6.6 summarise the key characteristics of the households covered in the HES 2012/13, HES 2017/18 and HES 2023.

Chart 6.5: Households Covered by Household Size (Persons)

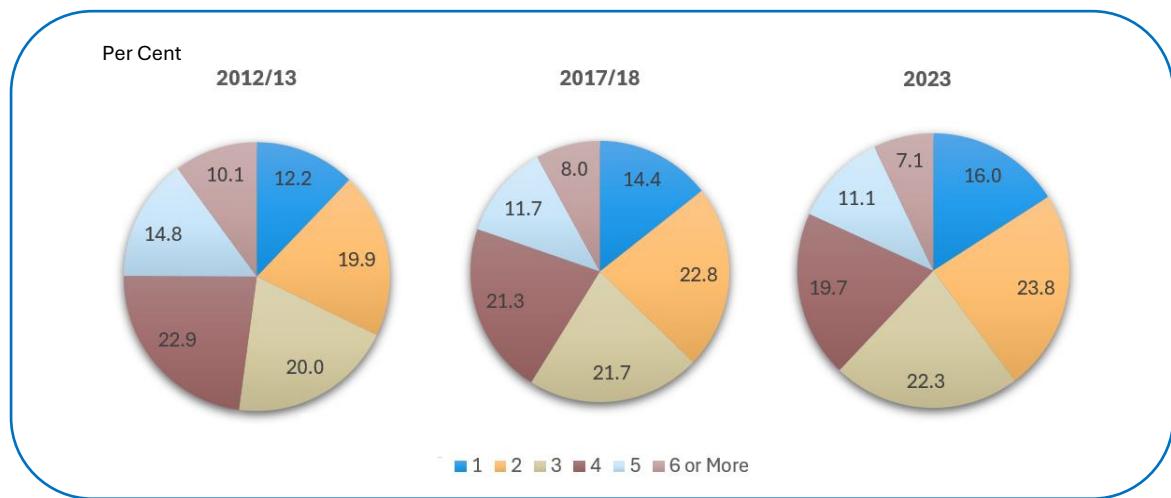
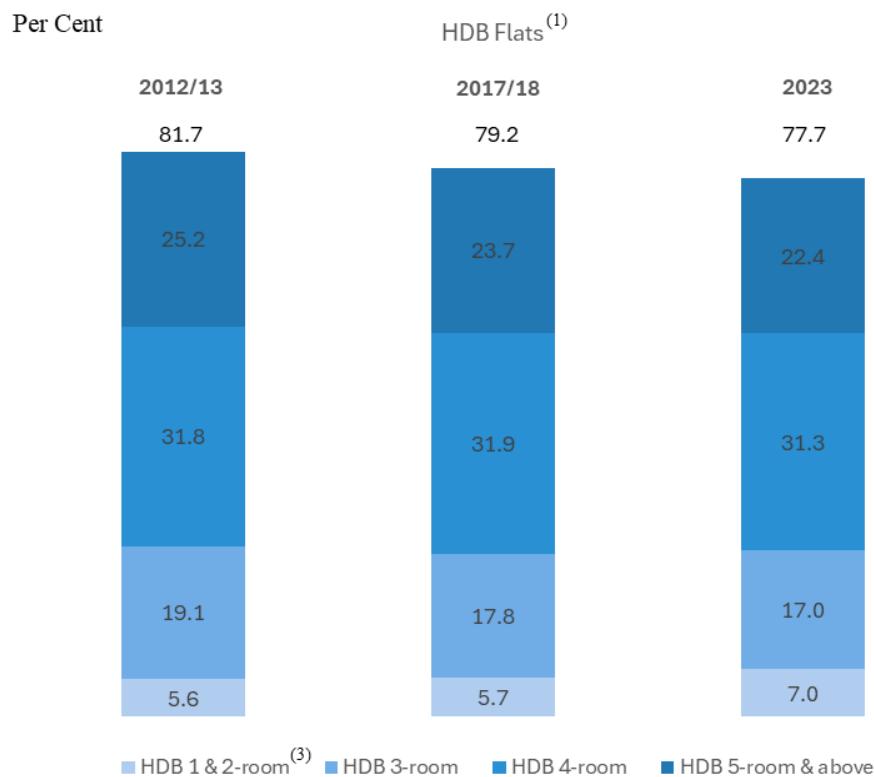
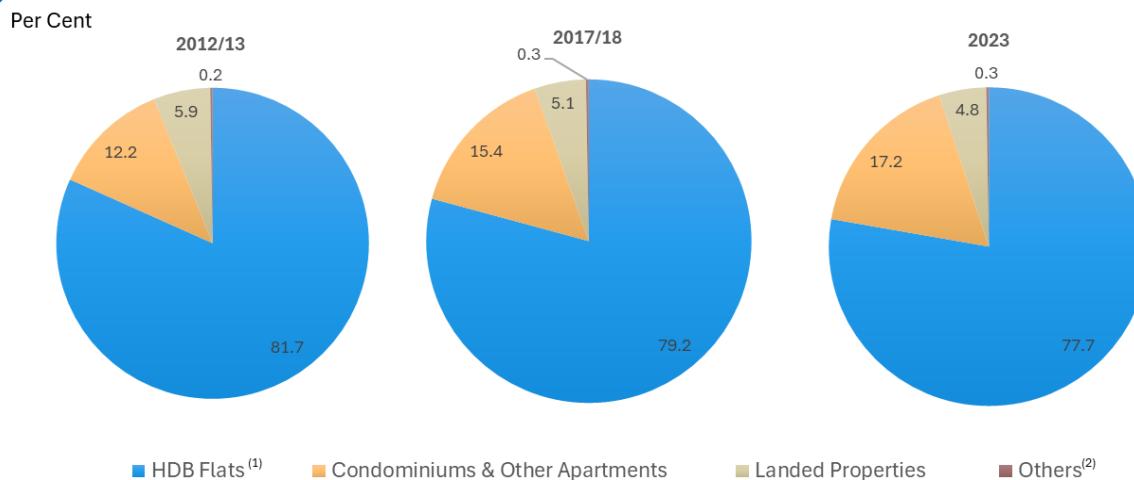


Chart 6.6: Households Covered by Type of Dwelling



(1) Data prior to 2017/18 include non-privatised HUDC flats. As at 2017/18, all HUDC flats had been privatised and are grouped with Condominiums and Other Apartments.

(2) Others, e.g. non-HDB shophouses.

(3) Includes HDB Studio Apartments.

Glossary

GLOSSARY OF TERMS AND DEFINITIONS

Household and Housing Characteristics

Household

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 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.

Resident Households

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

Main Income Earner (MIE)

The main income earner (MIE) in the household is the household member who receives the highest income from all sources, excluding domestic helpers. When there is a tie between two members, the MIE refers to the older of the two.

Household Reference Person

The household reference person is as reported by the surveyed household and usually refers 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.

In previous HES, 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 the HES 2023, the term ‘household reference person’ replaced ‘head of household’.

Household Size

Household size refers to the total number of members in the household, including domestic helpers.

Number of Employed Persons in Household

The number of employed persons in the household includes members of the same household who were employed during the survey reference period. Domestic helpers in the household are excluded.

Type of Dwelling

A dwelling refers to a building or part of a building used or intended to be used by one or more persons as living quarters. Each dwelling has its own separate entrance with direct access to a public road or pathway. A dwelling may be a residential building by itself, or a unit in a residential building, or part of a non-residential building such as a shop or factory with space used as living quarters.

The dwellings are broadly classified into these three categories: Housing and Development Board (HDB) flats, condominiums and other apartments, and landed properties.

The [Singapore Standard Classification of Type of Dwelling \(Jan 2012\)](#) is used to classify the population and households by type of dwelling.

Household Living Arrangement

Household living arrangement refers to the classification of a household according to the household composition, age and marital status of household reference person and age group of the youngest child of the household reference person. Households are broadly classified into:

Couple-Based

Refers to households with a married household reference person and spouse. This category is further split into those living with child(ren) and without children.

Other Households

Includes:

Lone parent households whose household reference person is never-married/widowed/divorced/separated and living with child(ren) aged below 16 years or never-married child(ren);

Other households with family nucleus such as a divorced household reference person living with elderly parents only, or a widowed household reference person living with the son and daughter-in-law;

One-person households; and

Other households without family nucleus such as a never-married household reference person living with never-married siblings, or a household reference person living with unrelated persons only.

Demographic and Socio-Economic Characteristics

Highest Qualification Attained

Highest qualification attained refers to the highest grade or standard a person has passed or the highest level where a vocational/skill certificate, diploma, or degree is awarded. The classification of highest qualification attained is based on the [Singapore Standard Educational Classification \(SSEC\) 2020](#).

Occupation

Occupation refers to the type of work performed during the reference period, which may not necessarily be related to their work experience, employment status or qualifications. In the case of persons who performed two or more jobs, their occupation would refer to the one in which they usually work the longest hours during the reference period. The classification of occupations is based on the [Singapore Standard Occupational Classification \(SSOC\) 2024.](#)

Household Income from All Sources

Household income from all sources refers to recurrent and regular income from employment, as well as income from investment, rental and other sources such as cash and in-kind contributions from relatives/friends who are not members of the household, pension and regular government transfers. Interest from Central Provident Fund (CPF) balances are also included. Irregular receipts or one-off payments such as proceeds from sale of properties, capital gains from trading of stocks and shares, windfalls, non-recurring insurance payouts and lump sum CPF withdrawals are excluded.

Household Income from All Sources Per Household Member

Household income from all sources per household member refers to the household income from all sources divided by the total number of members (household size) in the household. For example, if there is one person in a household of four receives income, his/her income is divided by four to derive the household income per household member.

Income received is classified according to the following **main sources of income:**

Income from paid employment:

This refers to the income received by employed members of the household from employment during the month preceding the survey month, before tax or loan repayment. It includes the basic wage or salary, employer's and employee's CPF contributions, leave allowance and overtime pay, commissions, tips, wage supplements, as well as income in-kind provided by the employer, e.g. food, transport and lodging. One-twelfth of the annual bonus as well as regular income received from secondary employment are also included. It excludes income received by domestic helpers in the household.

Income from self-employment:

This refers to the average monthly receipts or profits a person earns from business, trade or profession, after deducting all operating expenses incurred such as purchases of materials and services, rent for premises or machineries, cost of repair of machineries and fixtures. When a person's income is derived from a partnership, his income refers to his share of the net profit. Also included are the regular incomes received from any secondary business engagements, estimated value of goods (at current retail price) taken from shop or farm for household's own consumption.

Rental Income:

This refers to the gross monthly rentals received from renting out houses, including subletting of rooms, shops or other fixed assets (e.g. equipment, machinery).

Investment Income:

- Interest from savings: This refers to monthly interest received or credited for saving/fixed deposits with banks and finance companies in the twelve months preceding the survey period.
- Interest earned from CPF balances: This refers to average monthly interest earned on all CPF accounts, i.e. Ordinary Account, Special Account, Retirement Account and Medisave Account
- Dividends from Investments and Interest from other sources: This refers to the average monthly amount of dividends received from stocks and shares, exchange traded funds (ETF), growth funds and unit trusts in the twelve months preceding the survey period. It also includes monthly interest received from bonds and other sources such as Government securities and Singapore Saving Bonds (SSB) in the twelve months preceding the survey period, as well as interest on loans extended to any persons who are not members of the same household.

Other Sources:

- *Contributions:* This refers to the average monthly cash or in-kind contributions given by any persons who are not members of the same household, e.g. children, relatives and friends staying in another household in the twelve months preceding the survey period. It includes alimony or regular money allowance received by the divorcee.
- *Pension:* This refers to the monthly payment received by the retired person. Gratuity received on retirement in lump sum is excluded.
- *Social Welfare Grants:* This refers to public assistance or regular allowances received by the household or person from the government or charitable organisations in the twelve months preceding the survey period. It includes receipts in cash or in kind.
- *Bursary, Scholarship and Fellowship:* This refers to the average monthly grants from such awards received by students or persons for studying, training or research in educational institutions, training or research centres.
- *Payouts from Annuities, CPF Retirement Sum Scheme (RSS) and CPF Lifelong Income for the Elderly (CPF LIFE):* This refers to the annuities payments from private insurance schemes and banks, as well as regular payouts from CPF RSS and CPF LIFE. Lump sum withdrawals from CPF on reaching 55 years are excluded.
- *Regular Payment from Insurance Policies:* This refers to the regular (income loss) compensation payout due to critical illness, disability or other conditions covered by the insurance protection policy. Regular payouts from savings/endowment and life insurance policies are also included. Non-recurring insurance claims are excluded.
- *Regular Government Transfers:* This refers to government transfers given on a regular basis and not tied to any particular expenditure item, e.g. Workfare Income Supplement, Edusave Pupils Fund, U-Save rebates, Regular GST Vouchers.

Besides regular transfers, some government transfers are disbursed on an ad-hoc, irregular basis over a specific period or at specific life stages. Examples include Assurance Packages, Workfare Skills Support Scheme and Matched Retirement

Savings Scheme. Such irregular transfers are excluded from the households' income reported in the HES.

Other transfers that lead to a direct reduction in expenditure incurred by households are reflected as lower expenditure reported by respondents in the HES and not reflected in income. Examples include rebates on Service and Conservancy Charges (S&CC), centre-based infant and childcare subsidies, education subsidies, public rental subsidies, subsidies under the Community Health Assist Scheme (CHAS) and inpatient and outpatient care subsidies.

Income Decile (decile group)

An income decile group is one tenth of all households arranged by their incomes from minimum to maximum. In the HES, income is ranked by households' monthly income from all sources (excluding imputed rental of owner-occupied accommodation) per household member. 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 year to year. For example, a household may move down from a higher decile in a particular year due to temporary change in employment status of a household member, before moving up the decile in the subsequent year. In comparing the performance of any particular decile group over time, it is therefore relevant to note that they may not pertain to the same group of households.

Quintile (quintile group)

A quintile divides the population into five equal groups (from lowest to highest) such that each group represents 20%, or one fifth, of all households.

Income quintile group refers to households as grouped after ranking by their monthly household income from all sources (excluding imputed rental of owner-occupied accommodation) per household member.

Expenditure quintile group refers to households as grouped after ranking by their monthly household expenditure (excluding imputed rental of owner-occupied accommodation) per household member.

As illustrated for “Income Decile”, households may move across different quintiles over time. For comparison of group over time, they may not pertain to the same group of households.

Expenditure

Expenditure data refer to consumption expenditure incurred by households. Household consumption expenditure is the value of consumer goods and services acquired, used or paid for by a household for the satisfaction of the needs and wants of its members. Non-consumption expenditure such as loan repayments, income taxes, purchase of houses is excluded.

The consumption expenditure on owner-occupied accommodation is estimated using the rental equivalence method, which measures the shelter cost in terms of the expected rental the owner would have to pay if he were a tenant of the premises. It is estimated based on the Annual Assessed Values (AAVs) provided by the Inland Revenue Authority of Singapore (IRAS). Monthly mortgage repayments are not included in the consumption expenditure on owner-occupied accommodation.

The imputed rental of owner-occupied accommodation is included when analysing the detailed share of household expenditure by goods and services.

Type of Goods and Services

Expenditure by the type of goods and services are classified according to the [Singapore Classification of Individual Consumption according to purpose \(S-COICOP\) 2022](#). In line with the principles of the United Nations (UN) COICOP, the S-COICOP categorises consumption expenditures according to their primary “functions” or “purposes”. The expenditure items are classified into 14 broad divisions as follows:

- 01 Food and Non-Alcoholic Beverages
- 02 Alcoholic Beverages and Tobacco
- 03 Clothing and Footwear
- 04 Housing and Utilities
- 05 Furnishing, Household Equipment and Routine Household Maintenance
- 06 Health
- 07 Transport
- 08 Information and Communication
- 09 Recreation, Sport and Culture
- 10 Education
- 11 Food and Beverage Serving Services
- 12 Accommodation Services
- 13 Insurance and Financial Services
- 14 Personal Care, Social Services and Miscellaneous Goods and Services

Availability of Consumer Durables

Availability of consumer durables includes items available for use by households irrespective of whether the items are rented, owned by households or obtained from other sources, e.g. car leased on long-term basis or provided by the company. Items available only for work purposes are excluded. Items must be in working condition to be considered.

Online Purchase

Online purchase refers to purchase/order of a good or service over the Internet, regardless of payment method or delivery/collection mode. It includes orders placed through mobile applications, emails, instant messaging platforms and social media platforms.

Key Indicators

KEY INDICATORS OF THE HOUSEHOLD EXPENDITURE SURVEY, 2012/13 – 2023			
	2012/13	2017/18	2023
Average Monthly Household Expenditure¹ (\$)			
Total	4,768	5,163	5,931
<i>By Income Quintile²</i>			
1 st – 20 th Percentile	2,238	2,710	3,233
21 st – 40 th Percentile	3,588	3,831	4,401
41 st – 60 th Percentile	4,721	4,945	5,916
61 st – 80 th Percentile	5,640	6,182	6,981
81 st – 100 th Percentile	7,656	8,146	9,125
<i>By Type of Dwelling</i>			
HDB Flats ³	3,847	4,092	4,657
Condominiums & Other Apartments	8,098	8,575	9,567
Landed Properties	10,732	11,556	13,545
<i>Among Resident Households Comprising Solely Non-Employed Persons Aged 65 Years and Over</i>			
Total	1,666	2,032	2,349
<i>Online Expenditure</i>			
Total (\$)	82	244	707
Share of Online Expenditure (%)	1.7	4.7	11.9
Proportion of Households with Online Expenditure (%)	31.3	60.0	82.0
Average Monthly Household Expenditure by Type of Goods and Services (\$)			
Food and Food Serving Services ⁴	1,197	1,204	1,422
Food and Non-Alcoholic Beverages	433	394	456
Food and Beverage Serving Services ⁴	764	810	966
Clothing and Footwear	156	123	120
Housing and Related Expenditure	1,730	1,703	2,122
Housing and Utilities	1,474	1,426	1,737
Furnishing, Household Equipment and Routine Household Maintenance	257	278	385
Health	253	320	474
Transport	857	1,038	951
Information and Communication	260	276	270
Recreation, Sport and Culture	353	341	335
Education	334	374	404
Accommodation Services	40	70	82
Insurance and Financial Services	295	382	590
Others ⁵	341	330	350
Total ¹	4,768	5,163	5,931
<i>Imputed rental of owner-occupied accommodation</i>	1,047	998	1,188
<i>Total, including imputed rental of owner-occupied accommodation</i>	5,815	6,161	7,119

KEY INDICATORS OF THE HOUSEHOLD EXPENDITURE SURVEY 2012/13 – 2023 (cont'd)			
	2012/13	2017/18	2023
Average Monthly Household Income⁶ (\$)			
Total	11,046	12,661	15,473
<i>By Income Quintile²</i>			
1 st – 20 th Percentile	2,249	2,806	3,254
21 st – 40 th Percentile	5,710	6,699	7,961
41 st – 60 th Percentile	8,933	10,534	13,058
61 st – 80 th Percentile	12,979	15,482	18,751
81 st – 100 th Percentile	25,361	27,784	34,341
<i>By Type of Dwelling</i>			
HDB Flats ³	8,368	9,514	11,652
Condominiums & Other Apartments	21,366	22,979	25,707
Landed Properties	27,067	30,599	40,884
Home Ownership Rate and Availability of Selected Consumer Durables/Services (%)			
Proportion of Owner-Occupied Resident Households ⁷	89.3	89.1	87.9
Car	42.1	35.3	36.3
Motorcycle	7.9	7.2	6.8
<i>Audio-Visual Products</i>			
Television	98.0	97.0	94.6
Pay TV Subscription	61.1	53.6	40.5
<i>Household Appliances</i>			
Air Conditioner	76.1	79.7	81.9
Washing Machine	95.8	96.1	96.4
Clothes Dryer	13.3	19.2	27.8
<i>Personal Computer, Telecommunication Equipment and Services</i>			
Residential Telephone Line	82.2	78.2	55.1
Mobile Phone	97.0	98.0	99.1
Personal Computer	82.7	81.4	82.5
Internet Subscription/Access	78.0	87.3	90.8

¹ Excludes imputed rental of owner-occupied accommodation.

² Based on the ranking of households by their monthly household income from all sources per household member (including employer CPF contributions).

³ Data prior to 2017/18 include non-privatised HUDC flats. As at 2017/18, all HUDC flats had been privatised and are grouped with Condominiums and Other Apartments.

⁴ Food and Beverage Serving Services include meals bought from restaurants, cafes, hawker centres, food courts, coffee shops and food kiosks.

⁵ Others include expenditure on miscellaneous goods and services, including personal care services such as hairdressing and social services, and expenditure on alcoholic beverages and tobacco.

⁶ Income data include employer CPF contributions and exclude imputed rental of owner-occupied accommodation.

⁷ Refers to households where the household reference person and/or any other member(s) in the household owned the dwelling unit.

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NOTATIONS USED IN TABLES

- nil or negligible
- n.a. not available/applicable
- n.e.c not elsewhere classified

Note: Figures in tables may not add up to the totals due to rounding.

Annexes

Household Regular Expenditure Recording

Household Expenditure Survey 2022/23 住户开销调查 2022/23		REGULAR EXPENDITURE ITEMS 定期开销项目 MONTHLY 每月																											
Household Regular Expenditure 住户开销记录簿																													
House ID/ Household No.:	<input type="text"/>																												
住宅编号/ 住户编号:																													
Name: 姓名:	PI No.: 个人编号:		<input type="text"/>																										
<p>If you have any questions, please contact: 若您有任何疑问, 请致电: Interviewer's Name : _____ 访员姓名 Interviewer's Contact No. : _____ 访员联络号码</p> <p>The interviewer will visit you again to assist with the completion of the recording and to collect the completed booklet(s) on: 访员将于以下日期再次上门协助您完成并收回已填妥的记录簿:</p> <p></p> <p>The conduct of the Household Expenditure Survey 2022/23 is governed by the Statistics Act 1973. All information supplied by you will be kept in confidence in accordance with the Statistics Act.</p> <p>住户开销调查是依据《1973 年统计法令》进行的。该法令确保您所提供的资料将受到严格保密。</p> <p></p> <p>For Official Use RO Batch PER(s) Assigned Book No. For more information on the HES, scan the QR code or access our website at: 或欲更多有关住户开销调查的详情, 可扫描二维码或通过浏览我们的官方网站: https://go.gov.sg/hes2223</p>																													
<table border="1"> <thead> <tr> <th colspan="2">Description of Item 项目说明</th> <th colspan="2">Tick (✓) if purchased via 若购买方式如下, 请打勾</th> <th colspan="2">Amount 价款</th> </tr> <tr> <th>Online 网购</th> <th>Electronic Payment* 电子支付*</th> <th>\$</th> <th>¢</th> <th>\$</th> <th>¢</th> </tr> </thead> <tbody> <tr> <td colspan="6"> <p>1. Bundled Broadband / Fixed Line / Mobile / Pay TV / Video Streaming / Music Streaming Plan Please tick all services that are applicable: 捆绑的宽带、住家电话、手机、付费电视、在线视频服务、在线音乐服务套餐 如有所列服务, 请打勾:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Fixed Line 住家电话线 <input type="checkbox"/> Mobile Line (____ line(s)) / 手机 <input type="checkbox"/> Home Broadband 住家宽带 <input type="checkbox"/> Mobile Broadband 流动宽带 <input type="checkbox"/> Pay TV subscription (e.g. Singtel TV, Starhub TV) 付费电视 <input type="checkbox"/> Video Streaming (e.g. Netflix, Disney+) 在线视频服务 <input type="checkbox"/> Music Streaming (e.g. Spotify, Apple Music, YouTube Music等) 在线音乐服务 (例如: Spotify, 苹果音乐, YouTube Music 等) </td> </tr> <tr> <td colspan="6"> <p>2. Residential Telephone bill 住家电话账单</p> <ul style="list-style-type: none"> a. Subscription fee 订阅费 b. Local Calls 本地电话话费 c. International Call charges 国际话费 d. Other value-added services subscription (e.g. caller ID) 其他增值服务订阅 (例如: 来电显示) </td> </tr> </tbody> </table>						Description of Item 项目说明		Tick (✓) if purchased via 若购买方式如下, 请打勾		Amount 价款		Online 网购	Electronic Payment* 电子支付*	\$	¢	\$	¢	<p>1. Bundled Broadband / Fixed Line / Mobile / Pay TV / Video Streaming / Music Streaming Plan Please tick all services that are applicable: 捆绑的宽带、住家电话、手机、付费电视、在线视频服务、在线音乐服务套餐 如有所列服务, 请打勾:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Fixed Line 住家电话线 <input type="checkbox"/> Mobile Line (____ line(s)) / 手机 <input type="checkbox"/> Home Broadband 住家宽带 <input type="checkbox"/> Mobile Broadband 流动宽带 <input type="checkbox"/> Pay TV subscription (e.g. Singtel TV, Starhub TV) 付费电视 <input type="checkbox"/> Video Streaming (e.g. Netflix, Disney+) 在线视频服务 <input type="checkbox"/> Music Streaming (e.g. Spotify, Apple Music, YouTube Music等) 在线音乐服务 (例如: Spotify, 苹果音乐, YouTube Music 等) 						<p>2. Residential Telephone bill 住家电话账单</p> <ul style="list-style-type: none"> a. Subscription fee 订阅费 b. Local Calls 本地电话话费 c. International Call charges 国际话费 d. Other value-added services subscription (e.g. caller ID) 其他增值服务订阅 (例如: 来电显示) 					
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Online 网购	Electronic Payment* 电子支付*	\$	¢	\$	¢																								
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REGULAR EXPENDITURE ITEMS 定期开销项目 MONTHLY 每月					
Description of Item 项目说明		Tick (✓) If purchased via 若购买方式如下, 请打勾		Amount 价款	
Online 网购	Electronic Payment* 电子支付*	\$	¢	\$	¢
<p>3. a. Home Internet subscription fee 住家互联网订阅费</p>					
<p>b. Mobile Internet subscription fee (e.g. mobile broadband data plan) - Excludes data plan bundled with mobile line 移动互联网订阅费 (例如: 移动宽带数据计划) - 不包括手机号绑定的流量套餐</p>					
<p>4. a. Pay TV subscription fee (e.g. Singtel TV, Starhub TV) 付费电视订阅费</p>					
<p>b. Subscription fee for Online Video Streaming Services (e.g. Netflix, Disney+) 在线视频服务费</p>					
<p>c. Subscription fee for Music Streaming Services (e.g. Spotify, Apple Music, YouTube Music) 在线音乐服务费 (例如: Spotify, 苹果音乐, YouTube Music 等)</p>					
<p>d. Net Storage Services (e.g. Google Drive subscription, Dropbox, iCloud) 云端储存服务</p>					
<p>5. Salary for Migrant Domestic Worker 外籍女佣薪资</p>					
<p>6. Part-Time Maid 钟点女佣</p> <p>Please state payment frequency (if not monthly): 若非每月支付, 请注明付款频率</p>					
<p>7. Salary for Baby-Sitter / Nanny (excluding expenses on child) 保姆薪资 (不包括用于孩子的开销)</p>					
<p>8. Infant Care fees 幼儿托育服务费</p>					
<p>9. Playgroup fees 豆豆班学费</p>					
<p>10. Childcare fees 托儿所费</p> <ul style="list-style-type: none"> a. Full-day Childcare 全日制儿童托育 b. Half-day Childcare 半日制儿童托育 c. Flexi-care Childcare 灵活制儿童托育 					
<p>11. Kindergarten fees 幼稚园学费</p> <p>Please state payment frequency (if not monthly): 若非每月支付, 请注明付款频率</p>					

* Refers to non-cash payment mode such as Debit Card, Credit Card, Google Pay, PayNow, Giro, e-wallet e.g. GrabPay, ShopeePay, EZ-link, Buy-now-pay-later, mobile payment apps etc., excludes payment by cheque.

指使用非现金付款方式如借记卡、信用卡、谷歌钱包 (Google Pay)、PayNow、财路 (Giro)、GrabPay、ShopeePay 等电子钱包、易通卡、先买后付、手机付款应用等, 不包括使用支票。

* Refers to non-cash payment mode such as Debit Card, Credit Card, Google Pay, PayNow, Giro, e-wallet e.g. GrabPay, ShopeePay, EZ-link, Buy-now-pay-later, mobile payment apps etc., excludes payment by cheque.

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Annex A(i)

REGULAR EXPENDITURE ITEMS 定期开销项目 MONTHLY 每月					
Description of Item 项目说明	Tick (✓) 若购买方式如下, 请打勾		Amount 价款		
	Online 网购	Electronic Payment* 电子支付*	\$	¢	
12. Student Care fees 学生托管中心费用 Please indicate type of student care centre enrolled at: 请注明学生托管中心的类型： <input type="checkbox"/> School-based 校内 <input type="checkbox"/> Community-based 社区					
13. Primary School and Miscellaneous fees 小学学费及杂费 a. Government / government-aided schools 政府/政府辅助学校 b. Private regular schools (including International schools) 私人正规学校 (包括国际学校) c. Special Education (SPED) schools 特需学校					
14. Secondary School and Miscellaneous fees 中学学费及杂费 a. Mainstream schools (Non-Integrated Programme) 主流学校 (非直通车计划) b. Integrated Programme (Year 1-4) 直通车计划 (第1至第4年) c. Private regular schools (including International schools) 私人正规学校 (包括国际学校) d. Special Education (SPED) schools 特需学校					
* Refers to non-cash payment mode such as Debit Card, Credit Card, Google Pay, PayNow, GIRO, e-wallet e.g. GrabPay, ShopeePay, EZ-link, Buy-now-pay-later, mobile payment apps etc., excludes payment by cheque. 指使用非现金付款方式如转帐卡、信用卡、谷歌钱包 (Google Pay)、PayNow、财路 (GIRO)、GrabPay、ShopeePay 等电子钱包、易通卡、先买后付、手机付款应用等。不包括使用支票。					
* Refers to non-cash payment mode such as Debit Card, Credit Card, Google Pay, PayNow, GIRO, e-wallet e.g. GrabPay, ShopeePay, EZ-link, Buy-now-pay-later, mobile payment apps etc., excludes payment by cheque. 指使用非现金付款方式如转帐卡、信用卡、谷歌钱包 (Google Pay)、PayNow、财路 (GIRO)、GrabPay、ShopeePay 等电子钱包、易通卡、先买后付、手机付款应用等。不包括使用支票。					
REGULAR EXPENDITURE ITEMS 定期开销项目 MONTHLY 每月					
Description of Item 项目说明	Tick (✓) 若购买方式如下, 请打勾		Amount 价款		
	Online 网购	Electronic Payment* 电子支付*	\$	¢	
15. Junior College (JC) / Centralised Institute (CI) and miscellaneous fees 初级学院 (JC) / 高级中学 (CI) 学费及杂费 a. JC's (Non-Integrated Programme) and CI 初级学院 (非直通车计划) 及高级中学					
b. Integrated Programme (Year 5-6) 直通车计划 (第5至第6年)					
c. Private regular schools (including International schools) 私人正规学校 (包括国际学校)					
16. Private Tuition Fees for Academic Subjects - Home Tutors 学术科目的私人补习费用 - 家庭教师 a. Primary School level and below (including pre-primary) 小学及以下 (包括学前教育) b. Secondary School level 中学 c. Post-Secondary School level and above 中学后继续教育及以上					
* Refers to non-cash payment mode such as Debit Card, Credit Card, Google Pay, PayNow, GIRO, e-wallet e.g. GrabPay, ShopeePay, EZ-link, Buy-now-pay-later, mobile payment apps etc., excludes payment by cheque. 指使用非现金付款方式如转帐卡、信用卡、谷歌钱包 (Google Pay)、PayNow、财路 (GIRO)、GrabPay、ShopeePay 等电子钱包、易通卡、先买后付、手机付款应用等。不包括使用支票。					

REGULAR EXPENDITURE ITEMS 定期开销项目 MONTHLY 每月					
Description of Item 项目说明	Tick (✓) 若购买方式如下, 请打勾		Amount 价款		
	Online 网购	Electronic Payment* 电子支付*	\$	¢	
17. Private Tuition Fees for Academic Subjects - Commercial Tuition Centres^ 学术科目的私人补习费用 - 商业补习中心^ a. Pre-Primary level 学前教育 Please state payment frequency (if not monthly): 若非每月支付, 请注明付款频率: _____					
b. Primary School level 小学 Please state payment frequency (if not monthly): 若非每月支付, 请注明付款频率: _____					
c. Secondary School level 中学 Please state payment frequency (if not monthly): 若非每月支付, 请注明付款频率: _____					
* Refers to non-cash payment mode such as Debit Card, Credit Card, Google Pay, PayNow, GIRO, e-wallet e.g. GrabPay, ShopeePay, EZ-link, Buy-now-pay-later, mobile payment apps etc., excludes payment by cheque. 指使用非现金付款方式如转帐卡、信用卡、谷歌钱包 (Google Pay)、PayNow、财路 (GIRO)、GrabPay、ShopeePay 等电子钱包、易通卡、先买后付、手机付款应用等。不包括使用支票。					
* Refers to non-cash payment mode such as Debit Card, Credit Card, Google Pay, PayNow, GIRO, e-wallet e.g. GrabPay, ShopeePay, EZ-link, Buy-now-pay-later, mobile payment apps etc., excludes payment by cheque. 指使用非现金付款方式如转帐卡、信用卡、谷歌钱包 (Google Pay)、PayNow、财路 (GIRO)、GrabPay、ShopeePay 等电子钱包、易通卡、先买后付、手机付款应用等。不包括使用支票。					
REGULAR EXPENDITURE ITEMS 定期开销项目 MONTHLY 每月					
Description of Item 项目说明	Tick (✓) 若购买方式如下, 请打勾		Amount 价款		
	Online 网购	Electronic Payment* 电子支付*	\$	¢	
17. Private Tuition Fees for Academic Subjects - Commercial Tuition Centres^ 学术科目的私人补习费用 - 商业补习中心^ d. Post-Secondary School level and above 中学后继续教育及以上 Please state payment frequency (if not monthly): 若非每月支付, 请注明付款频率: _____					
18. Private Tuition Fees for Academic Subjects - Community Centres / Clubs / Resident Committees / Self-Help Groups, i.e. Chinese Development Assistance Council (CDAC), Eurasian Association (EA), Yayasan Mendaki (MENDAKI), Singapore Indian Development Association (SINDA) 学术科目的私人补习费用 - 联络所/民众俱乐部/居民委员会/自助团体如华社自助理事会 (CDAC)、欧亚人协会 (EA)、回教社会发展理事会 (MENDAKI)、新加坡印度人发展协会 (SINDA) 等 All Levels 各级 Please state payment frequency (if not monthly): 若非每月支付, 请注明付款频率: _____					
* Refers to non-cash payment mode such as Debit Card, Credit Card, Google Pay, PayNow, GIRO, e-wallet e.g. GrabPay, ShopeePay, EZ-link, Buy-now-pay-later, mobile payment apps etc., excludes payment by cheque. 指使用非现金付款方式如转帐卡、信用卡、谷歌钱包 (Google Pay)、PayNow、财路 (GIRO)、GrabPay、ShopeePay 等电子钱包、易通卡、先买后付、手机付款应用等。不包括使用支票。					
^ Includes tuition by commercial institutions held in Community Centres / Clubs / Resident Committees. 包括商业补习机构所设置于联络所/民众俱乐部/居民委员会的补习班。					

Annex A(i)

REGULAR EXPENDITURE ITEMS 定期开销项目 MONTHLY 每月						
Description of Item 项目说明	Tick (✓) if purchased via 若购买方式如下, 请打勾		Amount 价款			
	Online 网购	Electronic Payment* 电子支付*	\$	¢		
19. Bus / MRT/ Hybrid Concession Pass 巴士/地铁/混合乘车优待证						
20. Commuting fare 交通费 <ul style="list-style-type: none"> a. School bus 校车 b. Office (chartered transport) 上班包车服务 						
21. Season parking fee for cars 汽车停车季票费 <ul style="list-style-type: none"> a. Residential 住宅 b. Non-Residential 非住宅 						
22. Season parking fee for motorcycles 摩托车停车季票费 <ul style="list-style-type: none"> a. Residential 住宅 b. Non-Residential 非住宅 						
23. Newspaper subscription fee 报纸订阅费						

* Refers to non-cash payment mode such as Debit Card, Credit Card, Google Pay, PayNow, GIRO, e-wallet e.g. GrabPay, ShopeePay, EZ-link, Buy-now-pay-later, mobile payment apps etc., excludes payment by cheque.
 指使用非现金付款方式如转帐卡、信用卡、谷歌钱包 (Google Pay)、PayNow、财路 (GIRO)、GrabPay、ShopeePay 等电子钱包、易通卡、先买后付、手机付款应用等。不包括使用支票。

REGULAR EXPENDITURE ITEMS 定期开销项目 MONTHLY 每月						
Description of Item 项目说明	Tick (✓) if purchased via 若购买方式如下, 请打勾		Amount 价款			
	Online 网购	Electronic Payment* 电子支付*	\$	¢		
26. Nursing care 私人看护/居家护理服务 <ul style="list-style-type: none"> a. Private Nurse / Home Nursing, Medical, Therapy services 私人看护/居家看护、医疗、治疗服务 Please specify Name of Establishment: 请注明机构名称： b. Centre-based, no overnight stay (e.g. Day Dementia centre) 中心制, 不包含过夜 (例如: 日间失智症中心) Please specify Name of Establishment: 请注明机构名称： c. Centre-based, overnight stay (e.g. Nursing home) 中心制, 包含过夜 (例如: 疗养院) Please specify Name of Establishment: 请注明机构名称： 						
27. Non-Nursing care 非护理服务 <ul style="list-style-type: none"> a. Home-based (e.g. Home Personal care) 居家式 (例如: 居家看护) Please specify Name of Establishment: 请注明机构名称： b. Centre-based, no overnight stay (e.g. Day care / activity centre, including services for elderly and disabled persons) 中心制, 不包含过夜 (例如: 日间托管/活动中心, 包括为乐龄及残障人士提供的服务) Please specify Name of Establishment: 请注明机构名称： c. Centre-based, overnight stay (e.g. Old Age Home) 中心制, 包含过夜 (例如: 养老院) Please specify Name of Establishment: 请注明机构名称： 						

* Refers to non-cash payment mode such as Debit Card, Credit Card, Google Pay, PayNow, GIRO, e-wallet e.g. GrabPay, ShopeePay, EZ-link, Buy-now-pay-later, mobile payment apps etc., excludes payment by cheque.
 指使用非现金付款方式如转帐卡、信用卡、谷歌钱包 (Google Pay)、PayNow、财路 (GIRO)、GrabPay、ShopeePay 等电子钱包、易通卡、先买后付、手机付款应用等。不包括使用支票。

REGULAR EXPENDITURE ITEMS 定期开销项目					
HALF-YEARLY 每半年					
Description of Item 项目说明	Tick (✓) if purchased via 若购买方式如下, 请打勾		Amount 价款		
	Online 网购	Electronic Payment* 电子支付*	\$	¢	
28. ITE & Vocational Institution 工艺教育学院和职业训练学院					
a. National ITE Certificate (Nitec), Higher Nitec or equivalent courses 国家工教局证书 (Nitec) 或高级工教局证书 (Higher Nitec) 等同等课程					
Please state payment frequency (if not half-yearly): 若非每半年支付, 请注明付款频率					
b. ITE diploma 工艺教育学院文凭					
Please state payment frequency (if not half-yearly): 若非每半年支付, 请注明付款频率					

* Refers to non-cash payment mode such as Debit Card, Credit Card, Google Pay, PayNow, GIRO, e-wallet e.g. GrabPay, ShopeePay, EZ-link, Buy-now-pay-later, mobile payment apps etc., excludes payment by cheque.
指使用非现金付款方式如转账卡、信用卡、谷歌钱包 (Google Pay) 、PayNow、财资 (GIRO) 、GrabPay、ShopeePay 等电子钱包、易通卡、先买后付、手机付款应用等。不包括使用支票。

REGULAR EXPENDITURE ITEMS 定期开销项目					
HALF-YEARLY 每半年					
Description of Item 项目说明	Tick (✓) if purchased via 若购买方式如下, 请打勾		Amount 价款		
	Online 网购	Electronic Payment* 电子支付*	\$	¢	
29. Polytechnic 理工学院					
a. Diploma 理工文凭					
Please state payment frequency (if not half-yearly): 若非每半年支付, 请注明付款频率					
b. Advanced diploma 高级文凭					
Please state payment frequency (if not half-yearly): 若非每半年支付, 请注明付款频率					

* Refers to non-cash payment mode such as Debit Card, Credit Card, Google Pay, PayNow, GIRO, e-wallet e.g. GrabPay, ShopeePay, EZ-link, Buy-now-pay-later, mobile payment apps etc., excludes payment by cheque.
指使用非现金付款方式如转账卡、信用卡、谷歌钱包 (Google Pay) 、PayNow、财资 (GIRO) 、GrabPay、ShopeePay 等电子钱包、易通卡、先买后付、手机付款应用等。不包括使用支票。

REGULAR EXPENDITURE ITEMS 定期开销项目					
HALF-YEARLY 每半年					
Description of Item 项目说明	Tick (✓) if purchased via 若购买方式如下, 请打勾		Amount 价款		
	Online 网购	Electronic Payment* 电子支付*	\$	¢	
30. Local University 本地大学					
a. Full-Time Bachelor degree 全日制学士学位					
Please specify Name of University: 请注明大学名称:					
Please state payment frequency (if not half-yearly): 若非每半年支付, 请注明付款频率					
b. Part-Time Bachelor degree 非全日制学士学位					
Please specify Name of University: 请注明大学名称:					
Please state payment frequency (if not half-yearly): 若非每半年支付, 请注明付款频率					

* Refers to non-cash payment mode such as Debit Card, Credit Card, Google Pay, PayNow, GIRO, e-wallet e.g. GrabPay, ShopeePay, EZ-link, Buy-now-pay-later, mobile payment apps etc., excludes payment by cheque.
指使用非现金付款方式如转账卡、信用卡、谷歌钱包 (Google Pay) 、PayNow、财资 (GIRO) 、GrabPay、ShopeePay 等电子钱包、易通卡、先买后付、手机付款应用等。不包括使用支票。

REGULAR EXPENDITURE ITEMS 定期开销项目					
HALF-YEARLY 每半年					
Description of Item 项目说明	Tick (✓) if purchased via 若购买方式如下, 请打勾		Amount 价款		
	Online 网购	Electronic Payment* 电子支付*	\$	¢	
30. Local University 本地大学					
c. Postgraduate diploma 研究生文凭					
Please specify Name of University: 请注明大学名称:					
Please state payment frequency (if not half-yearly): 若非每半年支付, 请注明付款频率					
d. Full-Time Master degree 全日制硕士学位					
Please specify Name of University: 请注明大学名称:					
Please state payment frequency (if not half-yearly): 若非每半年支付, 请注明付款频率					

* Refers to non-cash payment mode such as Debit Card, Credit Card, Google Pay, PayNow, GIRO, e-wallet e.g. GrabPay, ShopeePay, EZ-link, Buy-now-pay-later, mobile payment apps etc., excludes payment by cheque.
指使用非现金付款方式如转账卡、信用卡、谷歌钱包 (Google Pay) 、PayNow、财资 (GIRO) 、GrabPay、ShopeePay 等电子钱包、易通卡、先买后付、手机付款应用等。不包括使用支票。

REGULAR EXPENDITURE ITEMS 定期开销项目 HALF-YEARLY 每半年					
Description of Item 项目说明	Tick (✓) 若购买方式如下, 请打勾		Amount 价款		
	Online 网购	Electronic Payment* 电子支付*	\$	¢	
30. Local University 本地大学 e. Part-Time Master degree 非全日制硕士学位 Please specify Name of University: 请注明大学名称: Please state payment frequency (if not half-yearly): 若非每半年支付, 请注明付款频率:					
f. Doctorate degree 博士学位 Please specify Name of University: 请注明大学名称: Please state payment frequency (if not half-yearly): 若非每半年支付, 请注明付款频率:					

* Refers to non-cash payment mode such as Debit Card, Credit Card, Google Pay, PayNow, GIRO, e-wallet e.g. GrabPay, ShopeePay, EZ-link, Buy-now-pay-later, mobile payment apps etc., excludes payment by cheque.
指使用非现金付款方式如转账卡、信用卡、谷歌钱包 (Google Pay)、PayNow、财路 (GIRO)、GrabPay、ShopeePay 等电子钱包、易通卡、先买后付、手机付款应用等, 不包括使用支票。

REGULAR EXPENDITURE ITEMS 定期开销项目 HALF-YEARLY 每半年					
Description of Item 项目说明	Tick (✓) 若购买方式如下, 请打勾		Amount 价款		
	Online 网购	Electronic Payment* 电子支付*	\$	¢	
31. Overseas University 海外大学 Please specify Location of Study: 请注明求学地点: Please state payment frequency (if not half-yearly): 若非每半年支付, 请注明付款频率:					
32. Professional qualification and other diploma course fee (e.g. National Institute of Education (NIE) diploma, Singapore Institute of Management (SIM) diploma, Nanyang Academy of Fine Arts (NAFA), SHATEC, Chartered Financial Analyst (CFA)) 专业资格和其他文凭课程费用, 例如: 国家教育学院文凭 (NIE)、新加坡管理学院文凭 (SIM)、新加坡南洋艺术学院 (NAFA)、新加坡酒店协会酒店与旅游管理学院 (SHATEC)、特许金融分析师 (CFA) Please specify Name of School: 请注明学校名称: Please state payment frequency (if not half-yearly): 若非每半年支付, 请注明付款频率:					

* Refers to non-cash payment mode such as Debit Card, Credit Card, Google Pay, PayNow, GIRO, e-wallet e.g. GrabPay, ShopeePay, EZ-link, Buy-now-pay-later, mobile payment apps etc., excludes payment by cheque.
指使用非现金付款方式如转账卡、信用卡、谷歌钱包 (Google Pay)、PayNow、财路 (GIRO)、GrabPay、ShopeePay 等电子钱包、易通卡、先买后付、手机付款应用等, 不包括使用支票。

REGULAR EXPENDITURE ITEMS 定期开销项目 HALF-YEARLY 每半年					
Description of Item 项目说明	Tick (✓) 若购买方式如下, 请打勾		Amount 价款		
	Online 网购	Electronic Payment* 电子支付*	\$	¢	
33. Local Hostel Fees 本地宿舍费用 a. Local Hostels / Dormitories in Secondary School / Junior College 本地中学/初级学院宿舍 Please state payment frequency (if not half-yearly): 若非每半年支付, 请注明付款频率:					
b. Local University Hostels 本地大学宿舍 Please state payment frequency (if not half-yearly): 若非每半年支付, 请注明付款频率:					

* Refers to non-cash payment mode such as Debit Card, Credit Card, Google Pay, PayNow, GIRO, e-wallet e.g. GrabPay, ShopeePay, EZ-link, Buy-now-pay-later, mobile payment apps etc., excludes payment by cheque.
指使用非现金付款方式如转账卡、信用卡、谷歌钱包 (Google Pay)、PayNow、财路 (GIRO)、GrabPay、ShopeePay 等电子钱包、易通卡、先买后付、手机付款应用等, 不包括使用支票。

REGULAR EXPENDITURE ITEMS 定期开销项目 HALF-YEARLY 每半年					
Description of Item 项目说明	Tick (✓) 若购买方式如下, 请打勾		Amount 价款		
	Online 网购	Electronic Payment* 电子支付*	\$	¢	
34. Overseas University Hostel Fees 海外大学宿舍费用 a. Boarding Schools, Hostels of universities and other educational establishments 寄宿学校、大学或其他教育机构的宿舍 Please state payment frequency (if not half-yearly): 若非每半年支付, 请注明付款频率:					
b. Rented room or apartment outside school campus 校外租房 Please state payment frequency (if not half-yearly): 若非每半年支付, 请注明付款频率:					
c. Others (e.g. staying in hotels) 其他 (例如: 住酒店) Please Specify: 请注明: Please state payment frequency (if not half-yearly): 若非每半年支付, 请注明付款频率:					

* Refers to non-cash payment mode such as Debit Card, Credit Card, Google Pay, PayNow, GIRO, e-wallet e.g. GrabPay, ShopeePay, EZ-link, Buy-now-pay-later, mobile payment apps etc., excludes payment by cheque.
指使用非现金付款方式如转账卡、信用卡、谷歌钱包 (Google Pay)、PayNow、财路 (GIRO)、GrabPay、ShopeePay 等电子钱包、易通卡、先买后付、手机付款应用等, 不包括使用支票。

REGULAR EXPENDITURE ITEMS 定期开销项目					
ANNUALLY 每年					
Description of Item 项目说明	Tick (✓) if purchased via 若购买方式如下, 请打勾		Amount 价款		
	Online 网购	Electronic Payment* 电子支付*	\$	¢	
35. Car Insurance premium 汽车保险费					
36. Motorcycle Insurance premium 摩托车保险费					
37. General servicing and maintenance for Car 汽车保养与维修费					
38. General servicing and maintenance for Motorcycle 摩托车保养与维修费					
39. Car and Motorcycle Inspection fees 汽车及摩托车检验费					

* Refers to non-cash payment mode such as Debit Card, Credit Card, Google Pay, PayNow, GIRO, e-wallet e.g. GrabPay, ShopeePay, EZ-link, Buy-now-pay-later, mobile payment apps etc., excludes payment by cheque.
指使用非现金付款方式如转账卡、信用卡、谷歌钱包 (Google Pay)、PayNow、财路 (GIRO)、GrabPay、ShopeePay 等电子钱包、易通卡、先买后付、手机付款应用等。不包括使用支票。

REGULAR EXPENDITURE ITEMS FOR MEMBERS NOT DOING SEPARATE PERSONAL RECORDING 无个别填写个人记录薄的家庭成员的定期开支项目					
MONTHLY 每月					
Description of Item 项目说明	Tick (✓) if purchased via 若购买方式如下, 请打勾		Amount 价款		
	Online 网购	Electronic Payment* 电子支付*	\$	¢	
40. Mobile Phone Bill 1 手机账单 1					
a. Subscription fee 订阅费					
b. Local Calls (excluding prepaid phonecard) 本地通话费 (不包括预付手机卡)					
c. Roaming Call usage 漫游服务费					
d. Excess Data / Data Add-On for local usage 超额本地数据流量 / 附加本地数据流量					
e. Other types of mobile services (e.g. SMS, Value-added Services etc.) 其他手机服务 (例如: 短信、增值服务等)					
f. Bill Rebates (e.g. rebates offered for customer loyalty) 账单回扣 (例如: 电信公司给予忠诚顾客的回扣)					

* Refers to non-cash payment mode such as Debit Card, Credit Card, Google Pay, PayNow, GIRO, e-wallet e.g. GrabPay, ShopeePay, EZ-link, Buy-now-pay-later, mobile payment apps etc., excludes payment by cheque.
指使用非现金付款方式如转账卡、信用卡、谷歌钱包 (Google Pay)、PayNow、财路 (GIRO)、GrabPay、ShopeePay 等电子钱包、易通卡、先买后付、手机付款应用等。不包括使用支票。

REGULAR EXPENDITURE ITEMS FOR MEMBERS NOT DOING SEPARATE PERSONAL RECORDING 无个别填写个人记录薄的家庭成员的定期开支项目					
MONTHLY 每月					
Description of Item 项目说明	Tick (✓) if purchased via 若购买方式如下, 请打勾		Amount 价款		
	Online 网购	Electronic Payment* 电子支付*	\$	¢	
40. Mobile Phone Bill 2 手机账单 2					
a. Subscription fee 订阅费					
b. Local Calls (excluding prepaid phonecard) 本地通话费 (不包括预付手机卡)					
c. Roaming Call usage 漫游服务费					
d. Excess Data / Data Add-On for local usage 超额本地数据流量 / 附加本地数据流量					
e. Other types of mobile services (e.g. SMS, Value-added Services etc.) 其他手机服务 (例如: 短信、增值服务等)					
f. Bill Rebates (e.g. rebates offered for customer loyalty) 账单回扣 (例如: 电信公司给予忠诚顾客的回扣)					
41. Prepaid Mobile card Top-up 预付费手机卡充值					

* Refers to non-cash payment mode such as Debit Card, Credit Card, Google Pay, PayNow, GIRO, e-wallet e.g. GrabPay, ShopeePay, EZ-link, Buy-now-pay-later, mobile payment apps etc., excludes payment by cheque.
指使用非现金付款方式如转账卡、信用卡、谷歌钱包 (Google Pay)、PayNow、财路 (GIRO)、GrabPay、ShopeePay 等电子钱包、易通卡、先买后付、手机付款应用等。不包括使用支票。

REGULAR EXPENDITURE ITEMS FOR MEMBERS NOT DOING SEPARATE PERSONAL RECORDING 无个别填写个人记录薄的家庭成员的定期开支项目					
ANNUALLY 每年					
Description of Item 项目说明	Tick (✓) if purchased via 若购买方式如下, 请打勾		Amount 价款		
	Online 网购	Electronic Payment* 电子支付*	\$	¢	
42. Health Insurance premium such as medical / hospital expense plans, hospital income / hospital cash plans, critical illness plans / dental plans (excluding premiums paid using CPF funds, Integrated Shield Plans (IPs) and IP riders) 医疗保险费, 例如: 医药/住院费计划、住院收入/住院现金保障计划、重病保险计划/牙科保险计划 (不包括使用公积金存款支付的保费、综合健保计划 (IP) 和 IP 附加险)					
43. Integrated Shield Plans premium, including for riders 综合健保计划 (IP) 和 IP 附加条款支付的保费					
44. Life Insurance premium for Term policies (i.e. no surrender cash value) only 人寿保险保费 (只限不含退保价值的定期保险)					
45. Accident Insurance premium 意外保险保费					

* Refers to non-cash payment mode such as Debit Card, Credit Card, Google Pay, PayNow, GIRO, e-wallet e.g. GrabPay, ShopeePay, EZ-link, Buy-now-pay-later, mobile payment apps etc., excludes payment by cheque.
指使用非现金付款方式如转账卡、信用卡、谷歌钱包 (Google Pay)、PayNow、财路 (GIRO)、GrabPay、ShopeePay 等电子钱包、易通卡、先买后付、手机付款应用等。不包括使用支票。

REGULAR EXPENDITURE ITEMS 定期开销项目																		
OTHER FREQUENCY 其他频率																		
<p>Please indicate the frequency of payment e.g. monthly, quarterly, half-yearly, annually etc. 请注明付款频率。例如：每月、每三个月、每半年、每年等。</p>																		
<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th rowspan="2" style="text-align: center; width: 30%;">Description of Item 项目说明</th> <th colspan="2" style="text-align: center; border-bottom: 1px solid black;">Tick ('<input type="checkbox"/>') if purchased via 若购买方式如下，请打勾</th> <th colspan="2" style="text-align: center; border-bottom: 1px solid black;">Amount 价款</th> </tr> <tr> <th style="text-align: center;">Online 网购</th> <th style="text-align: center;">Electronic Payment* 电子支付*</th> <th style="text-align: center;">\$</th> <th style="text-align: center;">¢</th> </tr> </thead> <tbody> <tr> <td style="padding: 10px;"> 46. Cylinder Gas / LPG (Liquefied Petroleum Gas) 简装煤气/液化石油气 (LPG) How frequent do you change your LPG? 请问您多久更换一次液化石油气(LPG)? </td> <td style="width: 15%;"></td> <td style="width: 15%;"></td> <td style="width: 15%;"></td> <td style="width: 15%;"></td> </tr> </tbody> </table>	Description of Item 项目说明	Tick (' <input type="checkbox"/> ') if purchased via 若购买方式如下，请打勾		Amount 价款		Online 网购	Electronic Payment* 电子支付*	\$	¢	46. Cylinder Gas / LPG (Liquefied Petroleum Gas) 简装煤气/液化石油气 (LPG) How frequent do you change your LPG? 请问您多久更换一次液化石油气(LPG)?					<p>REGULAR EXPENDITURE ITEMS 定期开销项目</p> <p>MISCELLANEOUS 杂项</p> <p>If there are any other regular payments made on a monthly, quarterly, half-yearly, annually or other basis by you or your household, please provide both the description of the item and frequency where expenditure is incurred. (e.g. Course fees for music / dance / sports / art lessons, gym membership fees, golf / country club membership fees, health supplements, medication for diabetes / hypertension / stroke / asthma / depression, annual travel insurance, pet insurance)</p> <p>若您与家人有其他每月、每三个月、每半年、每年或其他频率的定期开销，请填写相关的项目说明与对应的频率。 (例如：音乐/舞蹈/运动/美术课程费、健身房会员费、高尔夫球场/俱乐部费、保健品、糖尿病/高血压/中风/哮喘/抑郁症等药物支出、年度旅游保险、宠物保险等)</p>			
		Description of Item 项目说明	Tick (' <input type="checkbox"/> ') if purchased via 若购买方式如下，请打勾		Amount 价款													
Online 网购	Electronic Payment* 电子支付*		\$	¢														
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47. Migrant Domestic Worker (Accident) Insurance 外籍女佣(意外)保险 Please state frequency: 请注明频率： <input type="checkbox"/> 14 months <input type="checkbox"/> 26 months 14个月 26个月																		
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Personal Expenditure Recording

<p>Household Expenditure Survey 2022/23 住户开销调查 2022/23</p> <p>Personal Expenditure Record 个人开销记录簿</p> <p>House ID/ Household No.: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></p> <p>Name: _____ PI No.: <input type="text"/> <input type="text"/></p> <p>姓名: _____ 个人编号: <input type="text"/> <input type="text"/></p> <p>Recording Period: <input type="text"/> DDMM 2 Y - <input type="text"/> DDMM 2 Y 记录期间:</p> <p>If you have any questions, please contact: 若您有任何疑问, 请致电: Interviewer's Name: _____ 访员姓名: Interviewer's Contact No.: _____ 访员联络号码: The interviewer will visit you again to assist with the completion of the recording and to collect the completed booklet(s) on: 住户将再次上门协助您完成并收回已填妥的记录簿: <input type="text"/> DDMM 2 Y <input type="text"/> DDMM 2 Y <input type="text"/> DDMM 2 Y</p> <p>The conduct of the Household Expenditure Survey 2022/23 is governed by the Statistics Act 1973. All information supplied by you will be kept in confidence in accordance with the Statistics Act. 住户开销调查是依据《1973 年统计法》进行的。该法令确保您所提供的资料将受到严格保密。</p> <p>For Official Use For more information on the HES, scan the QR code or access our website at: 欲知更多有关住户开销调查的详情, 可扫描二维码 或通过以下网址访问: https://go.gov.sg/HES2223</p> <p></p>	<p>REGULAR EXPENDITURE ITEMS 定期开销项目 MONTHLY 每月</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th rowspan="2">Description of Item 项目说明</th> <th colspan="3">Tick (✓) if purchased via 若购买方式如下, 请打勾</th> <th colspan="2">Amount 价款</th> </tr> <tr> <th>Online 网 购</th> <th>Electronic Payment 电子 支付</th> <th>电 子 支 付</th> <th>\$</th> <th>¢</th> </tr> </thead> <tbody> <tr> <td>1. Mobile Phone Bill 1 手机账单 1</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>a. Subscription fee 服务计划订阅费</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>b. 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Annex A(ii)

REGULAR EXPENDITURE ITEMS 定期开销项目				REGULAR EXPENDITURE ITEMS 定期开销项目			
ANNUALLY 每年				MISCELLANEOUS 杂项			
Description of Item 项目说明	Tick (✓) 若购买方式如下, 请打勾		Amount 价款	Frequency 频率/次数	Tick (✓) If purchased via 若购买方式如下, 请打勾		Amount 价款
	Online 网上	Electronic Payment 电子支付			Online 网上	Electronic Payment 电子支付	
5. Health Insurance premium such as medical / hospital expense plans, hospital income / hospital cash plans, critical illness plans / dental plans (excluding premiums paid using CPF funds, Integrated Shield Plans (IPs) and IP riders)							
医疗保险费, 例如: 医药/住院费计划、住院收入/住院现金保障计划、重疾保险计划/牙科保险计划 (不包括使用公积金存款支付的保费、综合健保计划 (IP) 和 IP 附加险)							
6. Integrated Shield Plans premium, including for riders 综合保障计划 (IP) 和 IP 附加条款支付的保费							
7. Life Insurance premium for Term policies (i.e. no surrender cash value) only 人寿保险保费 (只限不含退保价值的定期保险)							
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Data on Household and Individuals

Items	Details/Breakdown, where applicable
Demographic Characteristics	Age, Sex
Relationship to Household Reference Person/ Household Member(s)	Spouse, parent, child/child-in-law, domestic helper, etc.
Current Activity Status	Fully engaged in work, full-time student, etc.
Highest Qualification Attained	<i>for non-students aged 10 years and above</i>
Level of Education Attending	<i>for students aged 4 years and above</i>
Employment Status	<i>for working persons</i> Employer, employee, own account worker, contributing family worker
Occupation	<i>for working persons</i> - Job title - Main tasks and duties
Income <i>(Excluding income of domestic helpers (s) of the surveyed household and all allowances given by one household member to another)</i>	
Income from paid employment	<i>for Employee</i> - Wages and Salary received previous month - Bonus received in the last 12 months
Income from self-employment	<i>for Employer/Own Account Worker/Contributing Family Worker</i> - Business and Trade income - Estimated value of goods obtained from business for household's own consumption
Other Employment Income	<i>for working persons</i> Includes other employment income in-kind and other income from paid employment, trade or business
Investment Income	- Amount of interest received from savings accounts, current accounts, fixed deposits, etc. in the last 12 months - Amount of dividends received from stocks and shares, unit trusts and other investments (includes dividends from growth funds and exchange traded funds) in the last 12 months - Amount of interest/dividends received from other sources such as treasury bills, bonds or personal loans to persons who are not members of the same household in the last 12 months
Rental Income	- Rent from houses and other fixed assets - Rent from subletting

Other Income Sources	<ul style="list-style-type: none">- Regular Contributions in cash or in-kind from children, relatives or friends who are not members of the same household- Bursary, scholarship and fellowship- Pension payments- Social welfare and financial assistance- Annuities- Regular payment from insurance protection policies, saving policies and life insurance policies- Proceeds from sale of valuables- Income sources not elsewhere classified
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Housing-Related Data

Items	Details/Breakdown, where applicable
Tenancy of House	Owner-occupied, rented whole of dwelling unit, rented room(s) of dwelling unit, provided free by others
Home Mortgage	Type of loan, loan details
Home Mortgage Insurance Premium	
Annual Home (fire/contents) Insurance Premium	
Rent Paid Per Month	<i>for rented accommodation</i>
Monthly Utilities	
Monthly Maintenance	- Monthly maintenance cost (for landed properties, includes home care and gardening services such as trimming and weeding of lawn, fumigation, pest extermination or window cleaning etc) or service and conservancy charges, if applicable
Repairs and Renovation	- Amount paid for repairs and renovations during the past 12 months - Outstanding renovation loan
Auxiliary Cost for Housing Transaction during the past 12 months for surveyed address	- Housing Agency Commission Fee - Fees for Legal Services - Fees on Surveying or Valuation
Additional Residential Properties in Singapore	- Loan details for additional residential properties in Singapore (exclude those yet to receive Temporary Occupation Permit (TOP) as well as new HDB flats pending collection of keys) - Amount incurred on housing transaction fees in the past 12 months
Additional Non-Residential in Singapore and Overseas properties	- Ownership of non-residential properties in Singapore and overseas properties

Data on Availability of Consumer Durables

Include goods and services that are owned, rented or obtained from other sources, e.g. provided by company/friends. The items must be in working condition.

Items	Availability Indicated By
Audio-Visual Products & Services	
Television	Count
CD/VCD/DVD/Blu-Ray Player and Recorder ^{1/}	Yes or No
Digital Media Player and TV Box (excluding Pay TV set top box)	Yes or No
Pay TV Subscription (including Singtel TV, Starhub TV)	Yes or No
Paid Subscription to Online Video Streaming Service (e.g. Netflix, Disney+)	Yes or No
Household Appliances	
Refrigerator	Yes or No
Microwave Oven	Yes or No
Vacuum Cleaner (including robot vacuum cleaner)	Yes or No
Washing Machine	Yes or No
Clothes Dryer	Yes or No
Washer Dryer (washing machine with an <u>inbuilt</u> clothes dryer)	Yes or No
Air Conditioner	Yes or No
Air Purifier	Yes or No
Telecommunication Equipment & Services	
Residential Telephone Line	Yes or No
Mobile Phone (with mobile line)	Count
Internet Subscription/Access (Broadband)	Yes or No
Personal Computers	
Desktop (Personal) Computer	Count
Laptop/Notebook Computer	Count
Tablet Personal Computer	Count
Motor Vehicles	
Car	Count
Motorcycle/Scooter	Count
Bicycles and Personal Mobility Devices (PMD)	
Electric Bicycle, Electric Scooter and Segway	Yes or No
Conventional Bicycle	Yes or No
Others	
Massage Chair	Yes or No

^{1/} 'CD' refers to Compact Disc, 'VCD' refers to Video Compact Disc and 'DVD' refers to Digital Versatile Disc.

Expenditure on Purchase of Durables and Motor Vehicles Captured via Recall

<p>I. Purchase price of durable goods bought during the past 12 months (inclusive of the survey period)</p>
<p><u>Furnishing and Furniture</u></p> <ul style="list-style-type: none"> - Sofa Set - Bedroom set (excluding bed/mattress only) - Kitchen Cabinet - Dining Set - Mattress/Bedframe (including Mattress and Bedframe package) - Office Chair/Desktop Chair - Study Table/Computer Table - Others (please specify)
<p><u>Household Appliances</u></p> <ul style="list-style-type: none"> - Refrigerator - Air Conditioner - Washing Machine/Clothes dryer - Microwave Oven - Vacuum Cleaner - Air Purifier - Others (please specify)
<p><u>Household Audio-Visual Equipment</u></p> <ul style="list-style-type: none"> - Television - Hi-Fi/Home Theatre System - Soundbars, Loud-speakers, Amplifier, Sub-woofer, Woofer - Others (please specify)
<p><u>Mobile Devices, Information Processing and Photographic Equipment</u></p> <ul style="list-style-type: none"> - Mobile Phone (whether purchased with a Contract) - Digital Camera - Desktop Personal Computer - Laptop/Notebook - Tablet Computer - Printer / Scanner - Others (please specify)
<p><u>Musical & Related Instruments</u></p> <ul style="list-style-type: none"> - Piano - Others (please specify)
<p><u>Therapeutic Equipment</u></p> <ul style="list-style-type: none"> - Massage Chair - Corrective Eyeglasses (i.e. Spectacles) - Others (please specify)
<p><u>Bicycle and Personal Mobility Devices (PMD)</u></p> <ul style="list-style-type: none"> - Electric Bicycle, Electric Scooter and Segway - Conventional Bicycle - Others (please specify)

Extended Warranty & Other Durable Goods/Valuables

- Extended Warranty
- Other Durable Goods or Valuables

Vehicle: Motorcycle

- New Motorcycle/Scooter
- Used Motorcycle/Scooter

Excludes vehicle purchased for business use only

- II. Monthly instalments paid for car(s) still servicing loans (including those bought more than 12 months ago), and car(s) sold in the past 12 months

Excludes vehicle purchased for business use only

Expenditure on Travel Captured via Recall

Items	Details/Breakdown, where applicable
Travel Expenditure during past 12 months	
Local Staycation	<ul style="list-style-type: none"> - Hotel accommodation - Chalet accommodation
Overseas Vacation Travel	<p><i>Refers to overseas trips and cruises-to-nowhere lasting at least 24 hours or involving an overnight stay abroad (include trips paid for person(s) not staying in the same household but exclude expenditure incurred for business trips).</i></p> <ul style="list-style-type: none"> - Travel destination(s) - Amount spent on <ul style="list-style-type: none"> <input type="radio"/> Travel Fare <input type="radio"/> Travel Insurance (Single trip) <input type="radio"/> Accommodation (including Overseas Stay-Home Notice (SHN)/Quarantine Accommodation) <input type="radio"/> Package Tours <input type="radio"/> Antigen Rapid Test (ART)/Polymerase Chain Reaction (PCR) test while Overseas <input type="radio"/> Other Expenses (e.g. food, transport expenses at destination) <input type="radio"/> ART/PCR Test (in Singapore) <input type="radio"/> Local SHN/Quarantine Accommodation (in Singapore, on return) <input type="radio"/> Others (please specify)

Expenditure on Special Occasions e.g. Weddings, Funerals Captured via Recall

Items	Details/Breakdown, where applicable
Expenditure incurred in the preparation and conduct of a wedding and/or marriage registration ceremony during the last 12 months	
Bridal Package	Excluding single-hiring of gowns, including wedding decoration, photography and make-up packages
Hire Charges	Gowns, Wedding photographer and/or videographer, etc.
Wedding Banquet held at restaurants or hotels	
Buffet Catering	
Rental of Location	
Wedding Cakes	Chinese, Western or Others
Others	To be specified
Expenditure incurred in the preparation and conduct of a funeral ceremony/procession during the last 12 months	
Funeral Package	
Funeral Articles	
Buffet Catering	
Rental of Location	
Fees for Funeral Services	
Others	To be specified

HES 2023 Poster

HOUSEHOLD EXPENDITURE SURVEY

住户开销调查
Tinjauan Perbelanjaan Keluarga
கடும்பச் செலவினக் கருத்தாய்வு

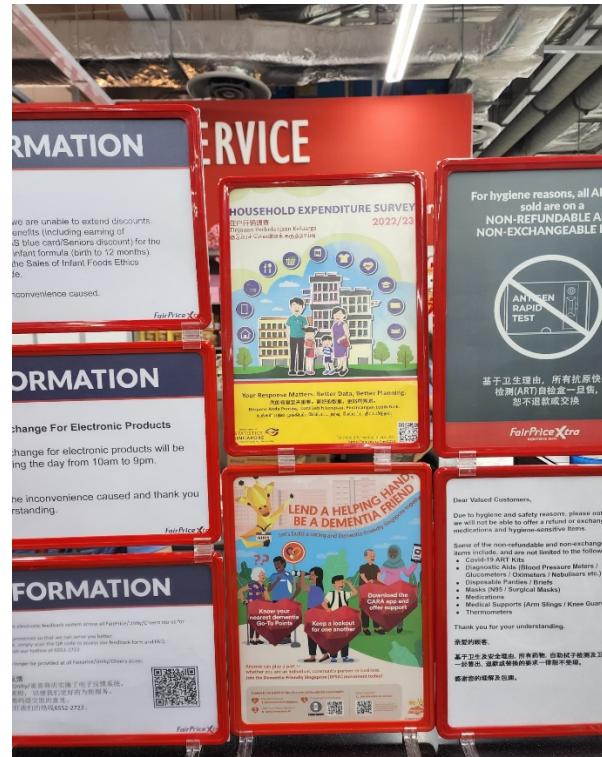
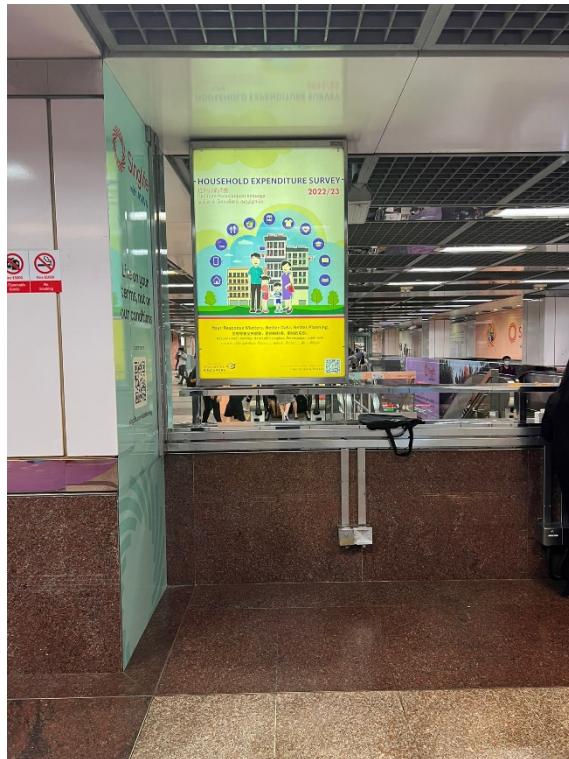
2022/23

Your Response Matters. Better Data, Better Planning.
您的答复至关重要。更好的数据，更好的规划。
Respons Anda Penting. Data Lebih Lengkap, Perancangan Lebih Baik.
உங்கள் பதில் முக்கியம். மேம்பட்ட தரவு, மேம்பட்ட திட்டமிடுதல்.

DEPARTMENT OF
STATISTICS
SINGAPORE
Empowering You with Trusted Data

For more information, please visit
<https://go.gov.sg/hes2223>

HES 2023 Publicity Posters at Public Locations



HES 2023 Webpage

A Singapore Government Agency Website [How to identify](#)

STATISTICS SINGAPORE *Empowering You with Trusted Data*

Welcome to
Household Expenditure Survey (HES) 2022/23

Internet Submission

The HES is carried out once every five years in Singapore to collect detailed information on key socio-economic characteristics and consumption expenditure of households.

Respondents selected for the HES would be informed by mail. To register, you will need your Singpass or NRIC/FIN and a mobile number for authentication. The survey requires information on your household members, recurring and daily expenditure.

To learn more about the HES, you may visit the [HES 2022/23 Website](#).

Log in with singpass

OR

No Singpass?

LOG IN WITH HES ACCOUNT

HES 2023 Web Banners

straitstimes.com/sport

THE STRAITSTIMES

HOUSEHOLD EXPENDITURE SURVEY 2022/23

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SPORT

FOOTBALL SCHOOLS FORMULA ONE COMBAT SPORTS BASKETBALL TENNIS GOLF

DEPARTMENT OF STATISTICS SINGAPORE *Empowering You with Trusted Data*

HOUSEHOLD EXPENDITURE SURVEY 2022/23

Your Response Matters.
Better Data, Better Planning.

For more information, please visit <https://go.gov.sg/hes2223>.

HES 2023 Information Pamphlet – Front and Back

Past Findings from HES 2017/18

Average Monthly Household Expenditure	住户每月平均开销
\$4,930	Purata Perbelanjaan Keluarga Bulanan சராசரி மாதாந்திர ஆடும்பக் கெலவினம்
\$1,199	Food / 食物, 餐饮 Makanan / உணவு
\$781	Transport / 交通 Pengangkutan / போக்குவரத்து
\$708	Housing and Related* / 住房及相关项* Perumahan dan Berkaitan* / ஈடுமொப்பு, ஈடுமொப்பு தொடர்புடைய செலவுகள்*
\$379	Recreation and Culture / 休闲与文化 Rekreasi dan Kebudayaan / பொழுதுபொக்கு, பண்படு
\$339	Educational Services / 教育服务 Perkhidmatan Pendidikan / கல்விச் செயல்கள்
\$323	Health / 医疗保健 Kesihatan / சுகாராம்
\$240	Communication / 通讯服务 Komunikasi / தொடர்பு
\$123	Clothing and Footwear / 衣物及鞋类 Pakaian dan Kasut / தூண், காஸ்தி
\$814	Others / 其他 Lain-lain / மற்றவை

* Excludes Imputed Rental of Owner-Occupied Accommodation
不包括自住型住屋估算租金
Tidak termasuk Sewaan yang Dikira bagi Kediaman yang Didiami Pemilik
உணவையாற தூண்முடிவு விடைகூப்புறம் கணக்கிடப்பட்ட வாடகை தொகை இல்லை சொக்குக்கொள்ளப்படாது.

For More Information 欲知更多详情
Untuk Maklumat Lanjut மேல் விவரங்களுக்கு

<https://go.gov.sg/hes2223>
1800-888-2223 (toll-free)
singstat_hes@singstat.gov.sg

Singapore Department of Statistics
109 North Bridge Road
#08-01 Funan
Singapore 179097

HES 2023 Information Pamphlet – English Section

About the Household Expenditure Survey (HES)

The Singapore Department of Statistics (DOS) conducts the HES once in every five years since 1972/73.

The HES 2022/23 collects detailed information on households' expenditure and data on socio-economic characteristics. It is carried out over a one-year period from November 2022 to cover all festive seasons.

Surveys of a similar nature are conducted in other parts of the world, including the United States, Australia, Japan, Hong Kong and Malaysia.

Purpose of the HES

Updating weighting pattern of Consumer Price Index (CPI)

CPI measures the price changes of a fixed basket of selected consumer goods and services commonly purchased by households. It is an indicator of inflation often used by trade unions and employers in wage negotiations and salary adjustments.

Provides insights to how consumers' lifestyle and spending habits have changed over time

Used by both public and private sector organisations, as well as members of the public

How are the households selected?

Households are selected for the survey based on an established sampling methodology to ensure accurate representation of the population.

Your participation in the HES is crucial to ensure that representative data are collected.

Confidentiality of Data Assured

The conduct of HES is governed by the Statistics Act 1973. Your responses will be kept in the strictest confidence in accordance with the Act.

Conducting the HES

You may choose to provide your survey return via the HES

Online Submission form (<https://go.gov.sg/singstat-hes>) using your SingPass account or follow the online instructions to register for an account for the purpose of the survey.

Survey officers from our Department will visit you to explain the details and assist you in completing the survey if you are not able to complete the survey online. They will carry an official identification card and a Letter of Authorisation from our Department.

Information Required for the HES

Household-related Information

Household composition, home ownership, ownership of additional properties, access to consumer durables etc

Regular household expenses

Home mortgage repayment, mobile phone bills, school/tuition fees, premiums paid on term insurance etc

Major but less frequent expenses

Household appliances, furniture, car, renovation etc, overseas vacation and significant events such as wedding or funeral

Individual Information

Current activity status, Income from various sources such as employment, business, rental etc., savings and loans

About the Expenditure Recording...

Household members aged 14 years and over are required to record their regular and daily expenditure for 2 weeks.

Some useful notes when filling up the diaries:

- Record every expenditure, no matter how small the amount spent;
- Use detailed descriptions like:

✓ Cabbage (supermarket)
✓ Pomfret (wet market)
✓ Chicken rice at food court
✓ MRT, Bus, or Taxi
✓ Men's T-shirt

INSTEAD OF

✗ Vegetables
✗ Fish
✗ Lunch
✗ Transport
✗ Clothes

- Include all payments made using cash, cheque, Credit/Debit Card, GIRO, Google Pay, PayNow, e-wallet e.g. GrabPay, ShopeePay, EZ-link, Buy-now-pay-later, mobile payment apps etc.

HES 2023 Information Pamphlet – Chinese Section

关于住户开销调查 (HES)

新加坡统计局 (DOS) 自1972/73年起，每5年会进行一次住户开销调查。

住户2022/23年度的住户开销调查将收集有关住户开销的详细资料以及社会经济特征的数据。此项调查自2022年11月起展开，为期一年，以覆盖各大节假日及季节性开销。

世界各地的其他地区也设有性质相似的调查，其中包括美国、澳大利亚、日本、香港和马来西亚。

住户开销调查的目的

- 更新消费物价指数 (CPI) 的加权模式
- 消费物价指数在一系列选定的住户常购商品及服务中，衡量价格的变动。
- 它是通货膨胀的指标，经常被工会和雇主使用来衡量及调整薪资。
- 了解消费者的生活方式和消费习惯如何随着时间改变
- 供公共部门，私人机构及公众使用

如何筛选住户

参与这项调查的住户是根据既定的抽样方式进行筛选的。这确保所选的住户具有代表性，准确地反映各阶层人口。

您的参与将确保我们收集的资料是具有代表性和完善的。

资料绝对保密

住户开销调查是根据《1973年统计法令》进行的。该法令确保您所提供的资料将受到严格保密。

进行住户开销调查

您可以选择使用电子政府密码 (SingPass) 账号登入HES

线上提交表格系统 (<https://go.gov.sg/singstat-hes>)，或通过线上的指示，为有关调查注册账号。

若您无法通过线上的方式完成调查，统计局的访员将登门向您解释详情并协助您完成调查。访员将携带官方证件和统计局出具的授权委任信。

住户开销调查所需的资料

住户相关的资料	高额但较不频繁的开销
住户组成、住屋所有权、额外的房产所有权、及所持耐用消费品等	家用电器、家具、汽车、装修费等，出国度假和重大事件如婚礼或葬礼的开销
定期住户开销	个人资料
房屋贷款、手机账单、学费/补习费、定期保险费	目前的工作状况、各种来源的收入，如就业收入、营业收入、租金等，以及储蓄和贷款

关于开销记录...

年满14岁或以上的家庭成员需在为期2个星期的调查期中，记录他们的定期与日常开销。

记录开销记录簿须知：

- 无论开销金额多小，请记录所有大小的开销
- 请详加描述开销，例如：

✓ 包菜 (超市)	✗ 蔬菜
✓ 鳗鱼 (湿巴刹)	✗ 鱼
✓ 食阁的鸡饭	✗ 午餐
✓ 地铁、巴士或德士	✗ 交通
✓ 男士T恤	✗ 衣服

而非

- 请包含所有使用现金、支票、信用/转账卡、财路服务(GIRO)、谷歌钱包(Google Pay)、PayNow、GrabPay、ShopeePay、易通卡等电子钱包、先买后付、手机支付应用等付款的项目。

HES 2023 Information Pamphlet – Malay Section

Keterangan Mengenai Tinjauan Perbelanjaan Keluarga (HES)

Jabatan Perangkaan Singapura (DOS) menjalankan Tinjauan Perbelanjaan Keluarga (HES) 5 tahun sekali sejak 1972/73.

HES 2022/23 mengumpulkan maklumat terperinci tentang perbelanjaan keluarga dan data mengenai diri sosio-ekonomi, dijalankan selama setahun dari November 2022 untuk meliputi semua musim perayaan.

Tinjauan-tinjauan yang serupa juga dijalankan di bahagian lain di dunia, termasuk Amerika Syarikat, Australia, Jepun, Hong Kong dan Malaysia.

Tujuan HES

Mengemas kini pola kepentingan bagi Indeks Harga Pengguna (CPI)

CPI mengukur perubahan-perubahan harga bagi sejumlah barang dan perkhidmatan pengguna terpilih yang tetap yang biasanya dibeli oleh keluarga-keluarga.

Ia merupakan penunjuk inflasi yang sering digunakan oleh kesatuan sekerja dan majikan dalam rundingan gaji dan pelarasan gaji.

Menunjukkan tentang gaya hidup dan tabiat perbelanjaan para pengguna yang berubah dari semasa ke semasa

Digunakan oleh kedua-dua pertubuhan sektor awam dan swasta, serta orang ramai

Bagaimanakah keluarga-keluarga dipilih?

Keluarga-keluarga telah dipilih untuk tinjauan ini dengan menggunakan kaedah pemilihan yang telah diuji keberkesannya bagi memastikan keluarga-keluarga tersebut mewakili semua golongan penduduk.

Penyertaan anda dalam HES adalah penting untuk memastikan bahawa data perbelanjaan keluarga yang mewakili semua golongan penduduk dapat dikumpulkan.

Kerahsiaan Data Dijamin

Pengendalian HES dikawal oleh Akta Perangkaan 1973. Respons anda akan disimpan dalam kerahsiaan penuh selaras dengan Akta.

Mengendalikan HES

Anda boleh memilih untuk mengembalikan tinjauan anda

melalui Borang HES Online Submission (<https://go.gov.sg/singstat-hes>) dengan menggunakan akaun SingPass anda atau ikut arahan dalam talian untuk mendaftar akaun bagi tujuan tinjauan.

Pegawai-pegawai tinjauan dari Jabatan kami akan mengunjungi anda untuk menerangkan perincinya dan membantu anda untuk melengkapkan tinjauan ini jika anda tidak dapat melengkapkan tinjauan dalam talian. Mereka akan membawa bersama kad pengenalan rasmi dan Surat Kebenaran yang dikeluarkan oleh Jabatan kami.

Maklumat yang Diperlukan untuk HES

Maklumat berkaitan keluarga

Komposisi keluarga, pemilikan rumah, pemilikan hartanah lain dan kemudahan mendapatkan barang tahan lama pengguna, dsb.

Perbelanjaan keluarga yang tetap

Bayaran balik gadai janji rumah, bil telefon bimbit, yuran sekolah/tuisyen, premium yang dibayar untuk insurans sementara dsb.

Perbelanjaan yang besar tetapi tidak selalu

Perkakas rumah, perabot, kereta, ubah elok rumah dsb., percutian ke luar negeri dan acara-acara penting seperti majlis perkahwinan atau pengembunan

Maklumat Individu

Status aktiviti semasa, pendapatan daripada pelbagai sumber seperti pekerjaan, perniagaan, sewa dsb., simpanan dan pinjaman

Mengenai Catatan Perbelanjaan...

Anggota keluarga yang berumur 14 tahun dan ke atas dikehendaki mencatatkan perbelanjaan tetap dan perbelanjaan harian mereka selama 2 minggu.

Beberapa maklumat berguna semasa mengisi buku diari perbelanjaan:

- Catat setiap pembelian, tidak kira sekedil mana pun jumlahnya;
- Beri penerangan yang terperinci seperti:

✓ Sayur kubis (pasar raya)	✗ Sayur
✓ Ikan bawal (pasar basah)	✗ Ikan
✓ Nasi ayam di pusat makanan	✗ Makan tengah hari
✓ MRT, Bas atau Teksi	✗ Pengangkutan
✓ Kemeja T.Lelaki	✗ Pakaiian

BUKAN

- Catat semua bayaran yang telah dibuat menggunakan wang tunai, cek, Kad Kredit/Debit, GIRO, Google Pay, PayNow, e-dompet cth. GrabPay, ShopeePay, EZ-link, Bell-sekarang-bayar-kemudian, aplikasi bayaran mudah alih dsb.

HES 2023 Information Pamphlet – Tamil Section

HES 2023 Online Submission Guide and Website Tour

Online Submission Guide Excerpts

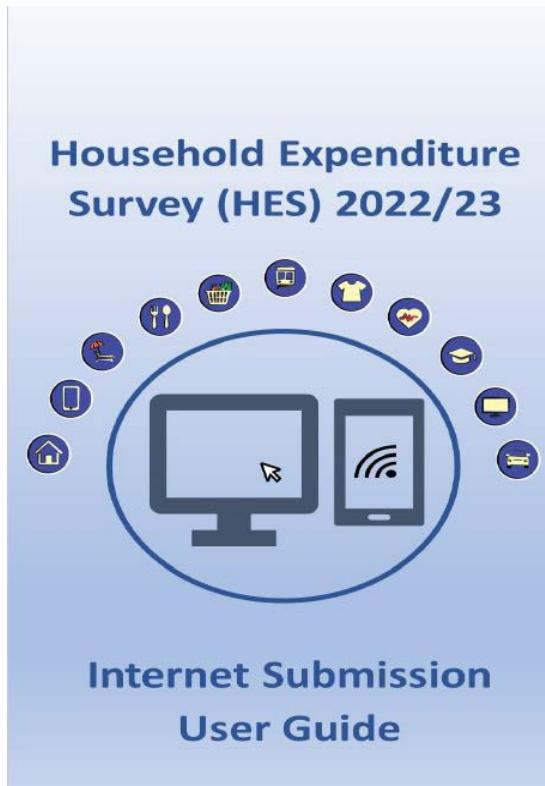


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1. Accessing the HES Online Submission Form

Access the HES Online Submission Form by entering the URL <https://go.gov.sg/hingstat-hes> or scanning the QR code found on the notification letter sent to your house. You will see the homepage below.



- (a) If you have a Singpass account, you are encouraged to access the survey via Singpass. Click on 'Log in with Singpass'.
- (b) Alternatively, you can access the online survey by registering for a HES account. To create the HES account, click on 'LOG IN WITH HES ACCOUNT'.
- (c) You will only be able to login with either Singpass or HES account throughout the survey.

1.1 By Singpass

- (a) If you are logging in for the first time, you will be directed to the Singpass website (or Singpass mobile) after clicking 'Log in with Singpass'. Please log in using your Singpass continue with the registration.

Upon successful Singpass authentication, you will be prompted to enter your House ID to continue the survey.

- (b) For subsequent login, you will see the Contact Information upon successful Singpass authentication.

Navigation via the Left Hand Panel

When you are accessing the survey form for the first time, the only screen title displayed on the Left Hand Panel is the Contact Information and Whereabouts. Other relevant screen titles will appear automatically as you proceed. You can click on the hyperlink to access the relevant section.



Website Tour Excerpts

The screenshots illustrate the user interface of the Household Expenditure Survey (HES) 2022/23 website tour, showing three different stages of the survey process:

- Screenshot 1: Welcome to Household Expenditure Survey (HES) 2022/23**
This screenshot shows the initial welcome screen. It features a central modal window titled "Welcome to Household Expenditure Survey (HES) 2022/23" with a "START WEB TOUR" button. Below the modal, there is a form field for "Full Name in NRIC" and a "Mobile Number" field. The background shows the main navigation menu and a sidebar with options like "Survey Form", "Expenditure Recording", and "Whereabouts".
- Screenshot 2: 2 Sections to Complete**
This screenshot shows a progress step titled "2 Sections to Complete" with a list of sections: "Survey Form" and "Expenditure Recording". It includes "PREVIOUS" and "NEXT" buttons and a page number "1/5". The background shows the same survey form fields as the first screenshot.
- Screenshot 3: Click Left-hand Panel to**
This screenshot shows a progress step titled "Click Left-hand Panel to" with a list of actions: "View your progress" and "Navigate to a specific section". It includes "PREVIOUS" and "NEXT" buttons and a page number "2/5". The background shows the survey form fields and the left-hand sidebar which includes sections like "Household Grouping", "HOUSING SCHEDULE", and "Individual Schedule".

Annex D

The screenshot shows the Household Regular Expenditure recording page. At the top right, there is a tooltip with the title "Learn how to do Regular Expenditure Recording". The tooltip contains a "START WEB TOUR" button and a link to "Household Regular Expenditure". Below the tooltip, the main form displays a table for recording expenses. The table has columns for "Description", "Type", "Period", and "Amount (\$)". There are two rows of data: Row 1 lists "Bundled Broadband / Fixed Line / Mobile / Pay TV / Video Streaming / Music Streaming Plan" and "Mobile Line (Line(s))", with a checkbox for "Please tick all services that are applicable: Fixed Line, Home Broadband, Mobile Broadband, Pay TV subscription (e.g. Singtel TV, StarHub TV), Home Streaming (e.g. Netflix, Disney+), Music Streaming (e.g. Spotify, Apple Music, YouTube Music)"; Row 2 lists "Residential Telephone Bill" and "Subscription fee".

Household Regular Expenditure

Household Expenditure Holder: KIM SOON JIMIN

Description	Type	Period	Amount (\$)
1. Bundled Broadband / Fixed Line / Mobile / Pay TV / Video Streaming / Music Streaming Plan Please tick all services that are applicable: Fixed Line Mobile Line (Line(s)) Home Broadband Mobile Broadband Pay TV subscription (e.g. Singtel TV, StarHub TV) Home Streaming (e.g. Netflix, Disney+) Music Streaming (e.g. Spotify, Apple Music, YouTube Music)	Online	Half Yearly	Am 2
2. Residential Telephone Bill a. Subscription fee	Online	Electronic Payment	Am 2

Navigation Tabs

- Look through items under each tab and fill in relevant expenses
- For expenses not listed, add under "Misc"

PREVIOUS NEXT

HES 2023 Notification Letter



15 NOV 2022

THE OCCUPANT
119 GENTING LANE
#04-08
SINGAPORE 123456

B1 000001

House ID	148361U
Recording Period	21/11/2022 to 04/12/2022
For Official Use Only: WW / 01	



HOUSEHOLD EXPENDITURE SURVEY 2022/23

Dear Sir/Madam

The Singapore Department of Statistics is conducting the 12th Household Expenditure Survey (HES) from November 2022 to November 2023. The HES is carried out once in every five years and collects detailed information on the latest consumption expenditure of persons and households. The data will be used for statistical purposes, including compiling statistics to analyse households' consumption pattern and to revise the weighting pattern for the Consumer Price Index (CPI), an indicator of inflation.

Your household has been selected to participate in the HES 2022/23. You and your household members are requested to complete the survey form and to keep detailed expenditure records on the goods and services purchased between 21 Nov 2022 and 04 Dec 2022. More information on the HES can be found in the enclosed pamphlet.

Your participation is important. In appreciation of your co-operation and participation, we are pleased to enclose a HES souvenir with our compliments. We will also present your household with a token of appreciation upon completion of the survey.

The HES is a compulsory survey conducted under the Statistics Act 1973. Your responses will be kept in confidence in accordance with the Statistics Act 1973.

We look forward to your participation to make this HES a success.

Yours faithfully

SEET CHIA SING
DIRECTOR
SINGAPORE DEPARTMENT OF STATISTICS

Ways to Submit Your HES 2022/23 Returns		For Assistance
We strongly encourage you to submit the survey returns via the Internet if you have Internet access.		
<p> Online https://go.gov.sg/singstat-hes</p> <p> Scan the QR code to directly access the survey website.</p> <p> Register and login using the House ID (provided at the top right of this letter) and your SingPass.</p> <p>Non-SingPass users may create a password using NRIC/FIN to access the survey form.</p>	<p> Face-to-Face Interview</p> <p>Our field interviewers may visit you within the next 2 weeks to explain the details and to assist you in completing the survey. They will carry an official Identification Card and a Letter of Authorisation when they visit your house.</p>	<p> HES 2022/23 Hotline 1800-888-2223</p> <p> Call us if you have any enquiries relating to HES or encounter any technical difficulty.</p> <p>The HES 2022/23 hotline operates from Mondays to Fridays, 9am to 9pm and on Saturdays and Sundays, 10am to 9pm (closed on Public Holidays).</p>

Singapore Department of Statistics
109 North Bridge Road #08-01 Funan
Singapore 179097
<https://go.gov.sg/hes2223>



住户编号	148361U
记录期间	21/11/2022 至 04/12/2022
只供官方使用: WW / 01	

2022/23 年住户开销调查

尊敬的先生/女士

新加坡统计局将于 2022 年 11 月至 2023 年 11 月，进行第十二届住户开销调查。住户开销调查每 5 年进行一次，目的是收集有关个人和住户最新消费开支的详细资料。这些数据将用于统计用途，包括分析住户的消费模式，以及作为修订衡量通货膨胀指标的消费物价指数之加权模式。

贵户是被选中参与 2022/2023 年住户开销调查的住户之一。在 2022 年 11 月 21 日 至 2022 年 12 月 04 日的调查期间，请您和您的家庭成员详细记录所购买的每项物品和服务及其款额，并填妥调查表格。欲知更多有关住户开销调查的详情，请参阅随本函所附的小册子。

您的参与是重要的。我们谨随函附上特别设计的住户开销调查纪念品，以感谢您的合作与参与。在调查完毕后，本局也将献上另一份小礼物。

住户开销调查是依据 1973 年统计法令进行的一项强制性调查。该法令确保您所提供的资料将受到严格保密。

我们期待您的参与，让这次的住户开销调查能顺利完成，取得成功。

薛家心
新加坡国家统计局局长
敬上

如何提交 2022/23 年住户开销调查表格		若需要协助
如果您有使用互联网，本局鼓励您上网提交调查表格。		
网上提交 https://go.gov.sg/singstat-hes	当面访问	住户开销调查热线 1800-888-2223
扫描 QR 码衔接调查网站。 使用住户编号（参阅本信函右上角）和您的电子政府密码（SingPass）注册并登录。 没有电子政府密码（SingPass）的用户可以使用身份证号码/外国人身份证号码设置密码并提取调查表。	本局的访员也将在未来两星期内亲临府上，向您解释详情并提供协助以完成调查。 访员将携带官方证件和委任书以便证明身份。	如果您有任何有关住户开销调查的疑问或需要技术援助，请致电同本局联络。 热线开放时间为周一至周五，上午 9 时至晚上 9 时，以及周末上午 10 时至晚上 9 时（公定假日除外）。

Singapore Department of Statistics
 109 North Bridge Road #08-01 Funan
 Singapore 179097
<https://go.gov.sg/hes2223>



ID Rumah	148361U
Tempoh Catatan	21/11/2022 hingga 04/12/2022
Untuk Kegunaan Rasmi Sahaja: WW / 01	

TINJAUAN PERBELANJAAN KELUARGA 2022/23

Tuan/Puan yang dihormati

Jabatan Perangkaan Singapura sedang menjalankan Tinjauan Perbelanjaan Keluarga (HES) yang ke-12 dari November 2022 hingga November 2023. Tinjauan Perbelanjaan Keluarga diadakan setiap 5 tahun dan akan mengumpul maklumat terperinci mengenai perbelanjaan penggunaan terkini bagi individu-individu dan keluarga-keluarga. Data ini akan digunakan untuk tujuan perangkaan, bagi menganalisis corak penggunaan keluarga-keluarga dan menyemak pola kepentingan bagi Indeks Harga Pengguna (CPI), iaitu penunjuk inflasi.

Keluarga anda telah dipilih untuk menyertai Tinjauan Perbelanjaan Keluarga (HES) 2022/23. Anda dan ahli keluarga anda diminta untuk melengkapkan borang tinjauan dan membuat catatan perbelanjaan yang terperinci mengenai barang dan perkhidmatan yang dibeli antara 21 Nov 2022 dan 04 Dec 2022. Maklumat lanjut tentang Tinjauan Perbelanjaan Keluarga ada di dalam risalah yang disertakan bersama-sama surat ini.

Penyertaan anda amat penting. Sebagai penghargaan atas kerjasama dan penyertaan anda, suacita kami sertakan bersama-sama surat ini cenderamata Tinjauan Perbelanjaan Keluarga daripada kami. Di akhir tinjauan, kami juga akan memberi cenderamata kepada keluarga anda sebagai tanda penghargaan.

Tinjauan Perbelanjaan Keluarga ialah tinjauan wajib yang dijalankan di bawah Akta Perangkaan 1973. Maklumat yang anda berikan akan dirahsiakan mengikut Akta Perangkaan 1973.

Penyertaan anda sangat kami harapkan untuk menjayakan Tinjauan Perbelanjaan Keluarga ini.

Yang benar

SEET CHIA SING
PENGARAH
JABATAN PERANGKAAN SINGAPURA

Cara-cara untuk Menerahkan Penyata HES 2022/23 Anda		Untuk Bantuan
Kami amat menggalakkan anda menerahkan penyata kaji selidik melalui Internet jika anda mempunyai akses Internet.		
Dalam Talian https://go.gov.sg/singstat-hes	Temu Bual Secara Bersemuka	HES 2022/23 Talian Penting 1800-888-2223
<p>Imbas kod QR untuk mengakses laman web kaji selidik secara langsung.</p> <p>Daftar dan log masuk dengan menggunakan ID Rumah (boleh didapati di bahagian kanan sebelah atas surat ini) dan SingPass anda.</p> <p>Bukan pengguna SingPass boleh mencipta kata laluan dengan menggunakan NRIC/FIN untuk mengakses borang kaji selidik.</p>	<p>Pegawai tinjauan kami juga akan mengunjungi anda dalam masa 2 minggu ini untuk menerangkan butiran tinjauan ini dan membantu anda melengkapannya.</p> <p>Pegawai tinjauan kami akan membawa Kad Pengenalan rasmi dan Surat Pengesahan apabila mereka datang ke rumah anda.</p>	<p>Hubungi kami jika anda mempunyai sebarang pertanyaan mengenai HES atau menghadapi sebarang masalah teknikal.</p> <p>Talian penting HES 2022/23 beroperasi dari Isnin hingga Jumaat, 9 pagi hingga 9 malam dan pada Sabtu dan Ahad, 10 pagi hingga 9 malam (tidak beroperasi pada Cuti Umum).</p>

Singapore Department of Statistics
109 North Bridge Road #08-01 Funan
Singapore 179097
<https://go.gov.sg/hes2223>



வீட்டு அடையாள எண்:	148361U
பதிவு செய்யும் காலம்:	21/11/2022 to 04/12/2022
அதிகாரப்பூர்வ பயன்பாட்டிற்கு மட்டுமே: WW / 01	

குடும்பச் செலவினக் கருத்தாய்வு 2022/23

அன்புடையீர்

செங்கப்பூர் புள்ளிவிவரத் துறை நவம்பர் 2022 முதல் நவம்பர் 2023 வரை பள்ளிவரண்டாம் குடும்பச் செலவினக் கருத்தாய்வை (HES) நடத்துகிறது. இந்தக் கருத்தாய்வு ஜந்து அன்னாக்கான்க்கு ஒரு முறை மேற்கொள்ளப்படுகிறது. தனிநபர்கள் மற்றும் குடும்பங்களின் ஆக அன்றைச் செலவினங்கள் குறித்த விரிவான தகவல்களைச் சேர்கிப்படத் திட்டங்களை மேற்கொள்ளும் இந்தக் தகவல்கள் புள்ளிவிவர முாக்கங்களுக்காகப் பயன்படுத்தப்படும். நமது மக்கள் தொகை செலவு செய்யும் பாங்கங் அராய்வும் பண்ணிக்கத்தின் குறியீடாக விளைக் குறியீடு (CPI) மதிப்பீட்டு முறையை மூலமாக நடத்துவதும் புள்ளிவிவரங்கள் பயன்படுத்தப்படும்.

குடும்பச் செலவினக் கருத்தாய்வு 2022/2023இல் பங்கெடுக்க உங்கள் குடும்பம் தேர்ந்தெடுக்கப்பட்டுள்ளது.

21 Nov 2022 க்கும் 04 Dec 2022 க்கும் இடைப்பட்ட காலத்தின் போது, கருத்தாய்வுப் படிவத்தை நிதைவுசெய்வதோடு, நின்களும் உங்கள் குடும்ப உறுப்பினர்களும் வாங்கிய பொருட்கள், செலவுகள் ஆகியவற்றின் விரிவான விவரங்களை வைத்துக்கொள்ளுமாறும் கெட்டுக் கொள்ளப்படுகிறதோம். கருத்தாய்வு குறித்த மேல்விவரங்களை உடன் விடுவதைக்கப்பட்டுள்ள கையெட்டில் காணலாம்.

இதில் நீங்கள் பங்கீட்டுப்படி முக்கியமானது. கருத்தாய்வுகள் ஒத்துழைப்புப்பொழுதையும் பாராட்டும் வண்ணம், நிதைவுப் பாருள் ஒன்றை உங்கள் வாங்குதலுடன் உங்களுக்கு அளிப்பிடில் மனிழ்ச்சி. கருத்தாய்வின் முடிவில் நாங்கள் உங்கள் குடும்பத்திற்கு அளிப்பிடு ஒன்றையும் வழங்குவதோம்.

குடும்பச் செலவினக் கருத்தாய்வு, புள்ளிவிவரச் சட்டம் 1973-ன் கீழ் நடத்தப்படும் ஒரு கட்டாயக் கருத்தாய்வு. உங்கள் குடும்பம் வழங்கும் அனைத்துத் தகவல்களும் புள்ளிவிவரச் சட்டத்தின்படி இருக்கியாக வைத்திருக்கப்படும்.

இந்தக் கருத்தாய்வு வெற்றிபெற உங்கள் ஒத்துழைப்பொழுது சுடுபட்டுடையும் நாங்கள் நாடுகிறோம்.

உங்கள் உள்ளூடுமுன்னால்

SEET CHIA SING

தியங்குநர்

செங்கப்பூர் புள்ளிவிவரத் துறை

தாங்களை மீண்டும் விடுவதற்காக, தொழிலைப்படியாகக் கருத்தாய்வைச் சமர்பிக்க உங்களை மிகவும் கூக்குவிக்கிறோம்.

இல்லையம்வாயி

ரோஷ்கு நேர் பேட்டி

<https://go.gov.sg/singstat-hes>

QR குறியீடை ஸ்கேன் செய்து ஆய்வு கீழைங்கூடாதுமிகு நேரடியாக சென்றிருக்கன.



கட்டத்தின் வகுபு பக்கம் மேலே உள்ள வீட்டு அடையாளத்தையும் சிகிப்பாளையும் பயன்படுத்திப் புதுப்பிடுவ செய்திடுக்கள்.

சிகிப்பாள் இல்லைத்துவர்கள் ஆய்வுப் படிவத்தை அணுக �NRIC/FIN-ஐ பயன்படுத்தி ஒரு மறைஞ்சல் உருவாக்கிக் கொள்ளலாம்.

உங்கள் துறையைச் சேர்த்த பெட்டியார்கள் விடுவதற்காக விளைக்கும் கருத்தாய்வை நிதைவுசெய்ய உங்களுக்கு உதவுவதும் அடுத்த 2 வராங்களுக்குள் உங்களைக் காண வாடுவார்கள். அன்டையாளத்திற்காக, ஒவ்வொரு பெட்டியாளும் ஒர் அதிகாரபூர்வ அடையாள அட்டையை அடித்தும் அதிகாரம் வழங்கும் கடிதமும் வைத்திருப்பார்.

காங்காய்வ தீவிக்க உங்களுக்கு உதவும் சத்துக்கங்கள் இருந்தால் அவ்வுத் தீவிக்க உதவும் தொழில்நுட்பச் சிரமங்களை ஏதிர்வாண்டால், உங்களை அனுமதிக்கின்றன.

HES 2022/23 உதவித் தொலைபேசி உங்கள் முதல் வெள்ளி வரை காலை ஒன்றி முதல் இருபு மூன்றி வரையும் சனி மற்றும் ஜூயியறைக்கிழமைகளில் காலை 10மணி முதல் இருபு மூன்றி வரையும் செயல்படும். (பொது விடுமுறை நாள்களில் செயல்படாது).

Singapore Department of Statistics
109 North Bridge Road #08-01 Funan
Singapore 179097
<https://go.gov.sg/hes2223>

HES 2023 Souvenir for Participating Households

Reusable Foldable Shopping Bag



Methodological Note on Changes in Concept or Coverage across HES**Expenditure on Big Ticket Items Collected Via Recall**

In the collection of the expenditure data in the HES, expenditure on big ticket items that were ad-hoc in nature and not expected to be incurred on a day-to-day basis were captured via recall over a 12 months period. For example, households surveyed in Jun 2023 will be required to report expenses for these items incurred between Jul 2023 and Jun 2023. Expenditure collected via a 12-month recall include:

- a) Repairs and renovation done for the surveyed dwellings
- b) Purchase of durable goods such as furniture and appliances
- c) Purchase of cars/motorcycles and sales of cars
- d) Travel Expenditure, including staycations, package tours, air tickets and accommodation for overseas vacations etc.
- e) Expenditure incurred for weddings and/or marriage registration ceremonies
- f) Expenditure incurred for funeral ceremonies/processions.

Improvements were made to more accurately capture and reduce omission of expenditure on selected items, which could lead to more complete expenditure being reported over the years. In HES 2023,

- The list of examples of consumer durables cited in the questionnaire was expanded to include office chair/desk chair, study table/computer table.
- Local staycation and COVID-19 related travel expenses were listed in the Travel schedule to reduce accidental omission of such expenses.

Car Expenditure

The payment approach is used in the computation of household expenditure on car purchase in the HES.

To account for the recurring and ongoing expenditure incurred by households, monthly instalment of the car loan repayment for all cars with outstanding loan were included as part of household expenditure. In addition, household expenditure on car purchase included the down-payment and payment made in full for cars bought during the 12 months preceding the survey. The recall period of 12 months is aligned with the other durables.

The expenditure values presented in this report for HES 2012/13 and HES 2017/18 have been revised to align with the latest approach.

Coverage of Income from All Sources

Household income from all sources presented in this report have been revised following improvements to data coverage, in particular with more data made available from administrative sources. Interests earned from savings and fixed deposits are considered as part of investment income. Aligned with this, interests earned from CPF balances are added to investment income and reflected under household income from all sources. Historical data in this report have also been revised with the enhanced scope to ensure comparability with the latest data.

Sampling Variability

Sample Design

The sample for Household Expenditure Survey (HES) 2023 was selected from the sampling frame of residential dwelling units in Singapore maintained by the Singapore Department of Statistics, using a disproportionate stratified design.

Dwelling units in the sampling frame were divided into different groups (or strata) using information such as broad dwelling type and geographical region. A random sample was then selected from each group and combined to form the required sample of 13,100 dwelling units.

Sampling Errors

The precision of estimates derived from the HES 2023 were affected by sampling errors (i.e. difference between the estimate based on a sample and its ‘true’ population value if the whole population had been surveyed) as the estimates were based on information obtained from a fraction of the population.

The extent of sampling error of an estimate under a particular sample design is assessed by the variability of the estimate across all possible samples under the design. One common measure of this variability is given by the standard error (SE), which is the standard deviation of the sampling distribution of the estimate. Another measure is the relative standard error (RSE), which is obtained by expressing the standard error as a percentage to the estimate. The smaller the RSE, the more precise is the estimate.

Sampling Errors for Selected Attributes in HES 2023

The estimated sampling errors of selected estimates in the HES 2023 report are in Table A1. The RSE of the estimates in the table are all at 5 per cent or below.

Table A1. Sampling Errors of Selected Attributes of Resident Household, HES 2023

	Sample Estimate	Standard Error	Relative Standard Error (RSE) (%)	95% Confidence Interval	
				Lower	Upper
<u>Average Monthly Household Expenditure¹ by Income Quintile² (\$)</u>					
Total	5,931	54.1	0.9	5,825	6,037
1 st – 20 th Percentile	3,233	70.8	2.2	3,094	3,371
21 st – 40 th Percentile	4,401	82.4	1.9	4,240	4,563
41 st – 60 th Percentile	5,916	104.3	1.8	5,711	6,120
61 st – 80 th Percentile	6,981	119.1	1.7	6,747	7,214
81 st – 100 th Percentile	9,125	208.5	2.3	8,716	9,534
<u>Average Monthly Household Expenditure¹ by Type of Dwelling (\$)</u>					
Total ³	5,931	54.1	0.9	5,825	6,037
Total HDB	4,657	39.2	0.8	4,580	4,734
Condominiums & Other Apartments	9,567	173.8	1.8	9,227	9,908
Landed Properties	13,545	679.5	5.0	12,213	14,877
<u>Average Monthly Household Expenditure¹ Among Resident Households Comprising Solely Non-Employed Persons Aged 65 Years and Over</u>					
Total	2,349	77.3	3.3	2,198	2,501
<u>Online Expenditure</u>					
Average Monthly Household Expenditure (\$)	707	12.5	1.8	683	731
Share of Online Expenditure (%)	11.9	0.19	1.6	11.6	12.3
Proportion of Households with Online Expenditure (%)	82.0	0.35	0.4	81.3	83.0

¹Excludes imputed rental of owner-occupied accommodation.²Based on ranking of all resident households by their monthly household income from all sources per household member (including employer CPF contributions).³Total includes other types of dwelling not shown, e.g. non-HDB shophouses.

Table A1. Sampling Errors of Selected Attributes of Resident Household, HES 2023 (cont'd)

	Sample Estimate	Standard Error	Relative Standard Error (RSE) (%)	95% Confidence Interval	
				Lower	Upper
<u>Average Monthly Household Expenditure by Type of Goods and Services (\$)</u>					
Food and Food Serving Services ⁴	1,422	11.1	0.8	1,400	1,443
Food and Non-Alcoholic Beverages	456	4.5	1.0	447	465
Food and Beverage Serving Services ⁴	966	9.3	1.0	948	984
Clothing and Footwear	120	5.0	4.2	110	129
Housing and Related Expenditure	2,122	15.1	0.7	2,092	2,152
Housing and Utilities	1,737	11.4	0.7	1,715	1,760
Furnishing, Household Equipment and Routine Household Maintenance	385	7.5	1.9	370	399
Health	474	16.1	3.4	442	505
Transport	951	25.7	2.7	901	1,002
Information and Communication	270	2.3	0.9	266	275
Recreation, Sport and Culture	335	6.6	2.0	322	348
Education	404	12.7	3.1	379	429
Accommodation Services	82	2.8	3.4	76	87
Insurance and Financial Services	590	5.3	0.9	580	600
Others ⁵	350	7.8	2.2	334	365
Total ¹ (\$)	5,931	54.1	0.9	5,825	6,037
<i>Imputed rental of owner-occupied accommodation</i>	1,188	9.2	0.8	1,170	1,206
<i>Total, including imputed rental of owner-occupied accommodation</i>	7,119	56.7	0.8	7,008	7,230

¹Excludes imputed rental of owner-occupied accommodation.

⁴ Food and Beverage Serving Services include meals bought from restaurants, cafes, hawker centres, food courts, coffee shops and food kiosks.

⁵Others include expenditure on miscellaneous goods and services, including personal care services such as hairdressing and social services, and expenditure on alcoholic beverages and tobacco.

Table A1. Sampling Errors of Selected Attributes of Resident Household, HES 2023 (cont'd)

	Sample Estimate	Standard Error	Relative Standard Error (RSE) (%)	95% Confidence Interval	
				Lower	Upper
Average Monthly Household Income⁶ by Income Quintile² (\$)					
Total	15,473	152.6	1.0	15,174	15,772
1 st – 20 th Percentile	3,254	54.2	1.7	3,148	3,361
21 st – 40 th Percentile	7,961	88.0	1.1	7,789	8,134
41 st – 60 th Percentile	13,058	135.6	1.0	12,793	13,324
61 st – 80 th Percentile	18,751	201.4	1.1	18,357	19,146
81 st – 100 th Percentile	34,341	615.2	1.8	33,135	35,547
Average Monthly Household Income⁶ by Type of Dwelling (\$)					
Total ³	15,473	152.6	1.0	15,174	15,772
Total HDB	11,652	98.2	0.8	11,459	11,844
Condominiums & Other Apartments	25,707	540.4	2.1	24,648	26,766
Landed Properties	40,884	1,929.0	4.7	37,103	44,665
Home Ownership Rate and Availability of Selected Consumer Durables/Services (%)					
Proportion of Owner-Occupied Resident Households ⁷	87.9	0.31	0.4	87.3	88.5
Car	36.3	0.44	1.2	35.4	37.2
Motorcycle	6.8	0.26	3.8	6.3	7.4
Audio-Visual Products					
Television	94.6	0.24	0.3	94.1	95.1
Pay TV Subscription	40.5	0.50	1.2	39.5	41.4
Household Appliances					
Air Conditioner	81.9	0.36	0.4	81.2	82.5
Washing Machine	96.4	0.19	0.2	96.0	96.7
Clothes Dryer	27.8	0.44	1.6	27.0	28.7
Personal Computer, Telecommunication Equipment and Services					
Residential Telephone Line	55.1	0.50	0.9	54.1	56.0
Mobile Phone	99.1	0.08	0.1	98.9	99.2
Personal Computer	82.5	0.34	0.4	81.8	83.2
Internet Subscription/Access	90.8	0.27	0.3	90.3	91.3

²Based on ranking of all resident households by their monthly household income from all sources per household member (including employer CPF contributions).

³Total includes other types of dwelling not shown, e.g. non-HDB shophouses.

⁶Income data include employer CPF contributions and exclude imputed rental of owner-occupied accommodation.

⁷Refers to households where the household reference person and/or any other member(s) in the household owned the dwelling unit.

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Household Expenditure Survey 2022/23

Introduction

The Singapore Department of Statistics (DOS) will be conducting the Household Expenditure Survey (HES) 22/23 from November 2022 to November 2023. The HES is conducted once every 5 years and is carried out over a one-year period to cover households' festive and seasonal expenditure. The coming HES will be the 12th in the series of the HES undertaken in Singapore since 1956/57.

The HES collects detailed information on the latest consumption expenditure of persons and households. It also collects information on households' demographic and social-economic characteristics, income and availability of consumer durables. One main objective of the HES is to update the weighting pattern and expenditure basket of goods and services for compilation of the Consumer Price Index (CPI), an indicator of inflation in Singapore. Data collected are also used to support policy planning and review studies on household income and expenditure patterns by government agencies, private sector organisations and the general public.

Approach of HES 22/23

About 13,000 dwellings in Singapore have been selected to participate in the HES 22/23. These dwellings will be divided into 26 batches. Each batch of respondents is required to participate in the survey and complete two weeks of expenditure recording online or through face-to-face interviews with field interviewers.

HES 22/23 Data Items and Their Uses

Data items to be captured in HES 22/23 and their corresponding potential uses are listed in Table 1.

Enhancements Made for HES 22/23

Improved User Interface and User Experience for Submission of Survey and Expenditure Recording

- First introduced in HES 17/18, the HES Online Submission portal provides respondents with the flexibility of responding at their own convenience, without going through a third-party.
- There will be Website Tour to guide respondents on how to navigate the website.

- Mobile survey platform is optimised to facilitate uploading of receipts in place of recording.

Greater Use of Administrative Data Whenever Possible to Reduce Respondent's Burden

- Basic information e.g., name, type of dwelling preloaded and displayed for verification upon authentication also minimise data entry errors.

Improved Methods for Data Processing of Data

- Application of Machine Learning for coding of occupations to the Singapore Standard Occupational Classification reduces manual coding efforts.
- Optical Character Recognition (OCR) will be used to capture details from receipts and handwritten entries of expenditure recording. The conversion to a set of text output improves productivity and cuts down on manpower needed for data entry.

Publicity

To create awareness of the survey, a series of publicity activities for the HES 22/23 will be carried out. These include the announcement of the launch of the HES 22/23, press statements, display of HES posters at strategic public locations such as town councils, community clubs and neighbourhood police posts and more.

Selected households will receive a Notification Package comprising a Notification Letter and an Information Pamphlet by post prior to their respective survey period start dates.

Conclusion

HES 22/23 is an important national survey. The full cooperation and participation of selected households in the HES 22/23 is crucial to ensure the representativeness of the data collected. All information collected will be kept in the strictest confidence in accordance with the Statistics Act 1973.

Latest data on the HES are available in the *Report on the Household Expenditure Survey 2017/18* and SingStat Table Builder via the following selections:

Households > Household Expenditure >
Household Expenditure Survey

Table I
USES FOR HES 2022/23 DATA ITEMS

	Legend : Broad Categories Data Items Uses of Data Items
Demographic and Social	<ul style="list-style-type: none"> ● Name ● Age ● Household Composition ● Household Relationship <p>For studies on changes in expenditure patterns of different population groups over time. E.g.,</p> <ol style="list-style-type: none"> 1. Changes in the profile of households over time such as household size, age of household reference person and the impact of such changes on household income and expenditure. 2. Changes in standard of living, income and expenditure patterns of specific segments of the population, such as retirees and young families
Housing-related	<ul style="list-style-type: none"> ● Dwelling Type ● Tenancy ● House Purchase and Mortgage ● House Insurance ● Rent Paid ● Utilities ● Maintenance Cost and Refuse Fees ● Repairs and Renovations ● Additional Properties <p>For studies on the profile of home owners and tenants. Data on dwelling type, together with income and expenditure data, are used for analyses on households' consumption expenditure and income of households residing in the different types of housing.</p>
Availability of Consumer Durables	<ul style="list-style-type: none"> ● Audio-Visual Products/ Services ● Household Appliances ● Telecommunication Equipment & Services ● Personal Computer & Related Products ● Motor Vehicles ● Bicycles and Personal Mobility Devices (PMD) ● Others <p>Serve as a proxy indicator of households' access to modern day conveniences and standard of living. Such data can be used to assess households' economic well-being over time.</p>
Education and Employment	<ul style="list-style-type: none"> ● Current Activity Status ● Highest Qualification Attained ● Level of Education Attending ● Employment Status ● Occupation <p>For studies on the consumption patterns of households comprising members with different working profiles and levels of educational attainment, such as:</p> <ol style="list-style-type: none"> 1. Household expenditure by employment status, highest qualification attained or occupation of main income earner 2. Number of working persons in the household
Income	<ul style="list-style-type: none"> ● Employment Income ● Self-employment Income ● Other Employment Income ● Rental Income ● Investment Income ● Income from Other Sources <p>Support income studies such as:</p> <ol style="list-style-type: none"> 1. Sources of income and income share of the different sources for various household income groups 2. Non-work income sources of retiree households
Wealth, Savings and Loans	<ul style="list-style-type: none"> ● Savings in Cash or Deposits ● Investment in Financial Assets ● Holding in Cryptocurrencies ● Education, Credit Card and Other Loans <p>Provide an estimate on the level of assets and liabilities of different types of households. When analysed together with income and expenditure data, allow for analyses of the overall economic resources (e.g. drawing on savings to finance their expenditure) and economic well-being of households.</p>
Expenditure	<ul style="list-style-type: none"> ● Durable Goods ● Motor vehicles, e.g., Cars, Motorcycles ● Travel ● Day-to-day expenses ● Special Occasions, such as Wedding and Funeral Regular Expenditure <p>For analyses of household consumption expenditure patterns and changes over time. The detailed data are also used to update the weighting pattern and basket of goods and services for the compilation of the CPI.</p>

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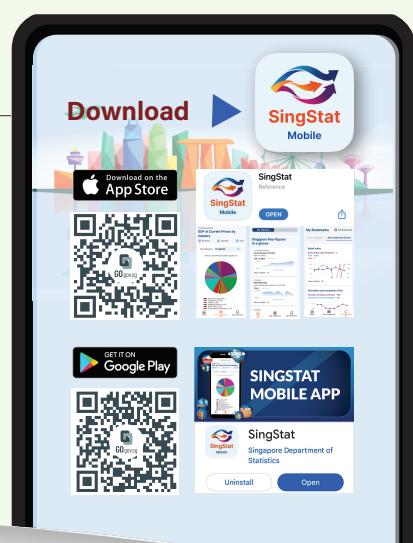
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