



Key Household Income Trends, 2018

Our Vision

National Statistical Service of Quality, Integrity and Expertise

Our Mission

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

Our Guiding Principles

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

2018 KEY HOUSEHOLD INCOME TRENDS

In 2018, Median Household Income from Work Grew Among Resident Employed Households



- Household Income from Work
- Household Income from Work Per Household Member



The dollar values in the chart above are in nominal terms

Household Income from Work

	2018	From 2013 to 2018
... in Nominal terms	↑3.0%	↑18.1% (3.4% p.a.)
... in Real terms	↑2.6%	↑16.6% (3.1% p.a.)

Household Income from Work Per Household Member

	2018	From 2013 to 2018
... in Nominal terms	↑3.4%	↑24.3% (4.4% p.a.)
... in Real terms	↑3.0%	↑22.7% (4.2% p.a.)

All Deciles* Saw Real Growth in Average Household Income from Work Per Household Member



Deciles*	2018
91st – 100th	2.3%
81st – 90th	4.0%
71st – 80th	4.0%
61st – 70th	3.2%
51st – 60th	2.5%
41st – 50th	3.2%
31st – 40th	3.4%
21st – 30th	3.2%
11th – 20th	2.6%
1st – 10th	2.7%

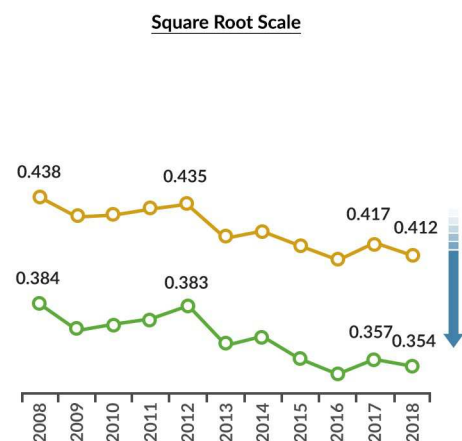
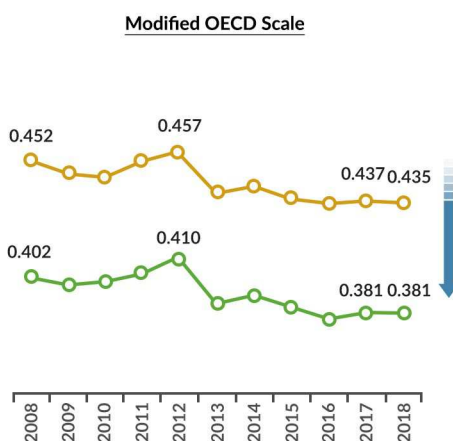
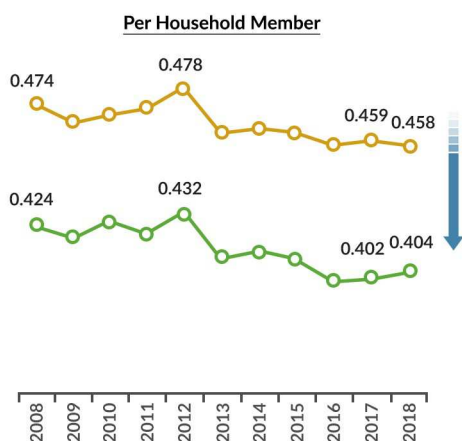
Cumulatively from 2013 to 2018	
91st – 100th	20.3%
81st – 90th	25.3%
71st – 80th	24.4%
61st – 70th	23.6%
51st – 60th	22.6%
41st – 50th	22.5%
31st – 40th	22.9%
21st – 30th	23.3%
11th – 20th	26.1%
1st – 10th	23.8%

* It is notable, for example, that some resident employed households in the lowest 10% owned a car (11.3%), employed a maid (11.8%), lived in private property (7.0%) or were headed by persons aged 60 years and over (44.8%) in 2018. It is also important to recognise that not all households are consistently in the same decile group from one year to the next. For example, a household may move down from a higher decile in a particular year due to the temporary unemployment of a household member, before moving up the deciles when the member resumes work in the subsequent year. In comparing the performance of any particular decile group over time, it is therefore relevant to note that the comparison may not pertain to the same group of households.

Gini Coefficient Remained Relatively Stable in 2018

Government transfers and taxes reduced the Gini

- Before accounting for Government transfers and taxes
- After accounting for Government transfers and taxes



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

Key Household Income Trends, 2018

Highlights

Median Household Income from Work Grew in 2018

1 Among resident employed households¹, median monthly household income from work² grew by 3.0 per cent in nominal terms from \$9,023 in 2017 to \$9,293 in 2018, or 2.6 per cent in real³ terms. From 2013 to 2018, median monthly household income from work of resident employed households increased by 16.6 per cent cumulatively in real terms or 3.1 per cent per annum.

2 After accounting for household size, median monthly household income from work per household member rose by 3.4 per cent in nominal terms from \$2,699 in 2017 to \$2,792 in 2018, or 3.0 per cent in real terms. From 2013 to 2018, median monthly household income per household member recorded real growth of 22.7 per cent cumulatively or 4.2 per cent per annum.

Households in All Income Deciles⁴ Saw Real Growth in Average Household Income from Work Per Household Member

3 In 2018, resident employed households in all income groups registered real growth in average household income from work per household member. Households in the 1st – 70th percentile income groups saw real growth of 2.5 – 3.4 per cent, while those in the 71st – 90th percentile income groups experienced higher real growth of 4.0 per cent. The top 10% households registered real growth of 2.3 per cent.

4 Between 2013 and 2018, resident employed households in all income groups experienced real growth in average household income from work per household member. Households in the 1st – 90th percentile income groups enjoyed real growth of 4.1 – 4.7 per cent per annum, while households in the top 10% income group recorded real growth of 3.8 per cent per annum.

¹ A resident employed household refers to a household headed by a Singapore citizen or permanent resident and with at least one working person.

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

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

⁴ Not all households are consistently in the same decile group from one year to the next. For example, a household may move down from a higher decile in a particular year due to the temporary unemployment of a household member, before moving up the deciles when the member resumes work in the subsequent year. In comparing the performance of any particular decile group over time, it is therefore relevant to note that the comparison may not pertain to the same group of households.

Households in HDB 1- & 2-Room Flats Received More Government Transfers than Other Households

5 Resident households (including households with no working person) received \$4,494 per household member on average from various Government schemes in 2018. Resident households in HDB 1- & 2-room flats received \$10,347 per household member on average, more than double the transfers received by resident households staying in other dwelling types.

The Gini Coefficient Remained Relatively Stable in 2018

6 The Gini coefficient⁵ was 0.458 in 2018, similar to the 0.459 in 2017 and 0.458 in 2016, and was among the lowest in a decade.

7 After adjusting for Government transfers and taxes, the Gini coefficient in 2018 fell from 0.458 to 0.404. This reflected the redistributive effect of Government transfers.

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

Key Household Income Trends, 2018

I Introduction

1 This paper highlights the key trends in household income from work¹ and the impact of Government transfers on household income in 2018.

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

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

II Household Income

4 The analyses in this paper focus on resident households³ with at least one working person (i.e. resident employed households) as the data covers only income from work. Such households constituted 87.9 per cent of all resident households in 2018. The remaining 12.1 per cent of resident households were mainly households comprising solely non-working persons aged 60 years and over (Chart 1). Households with no working person could have income from non-work sources⁴.

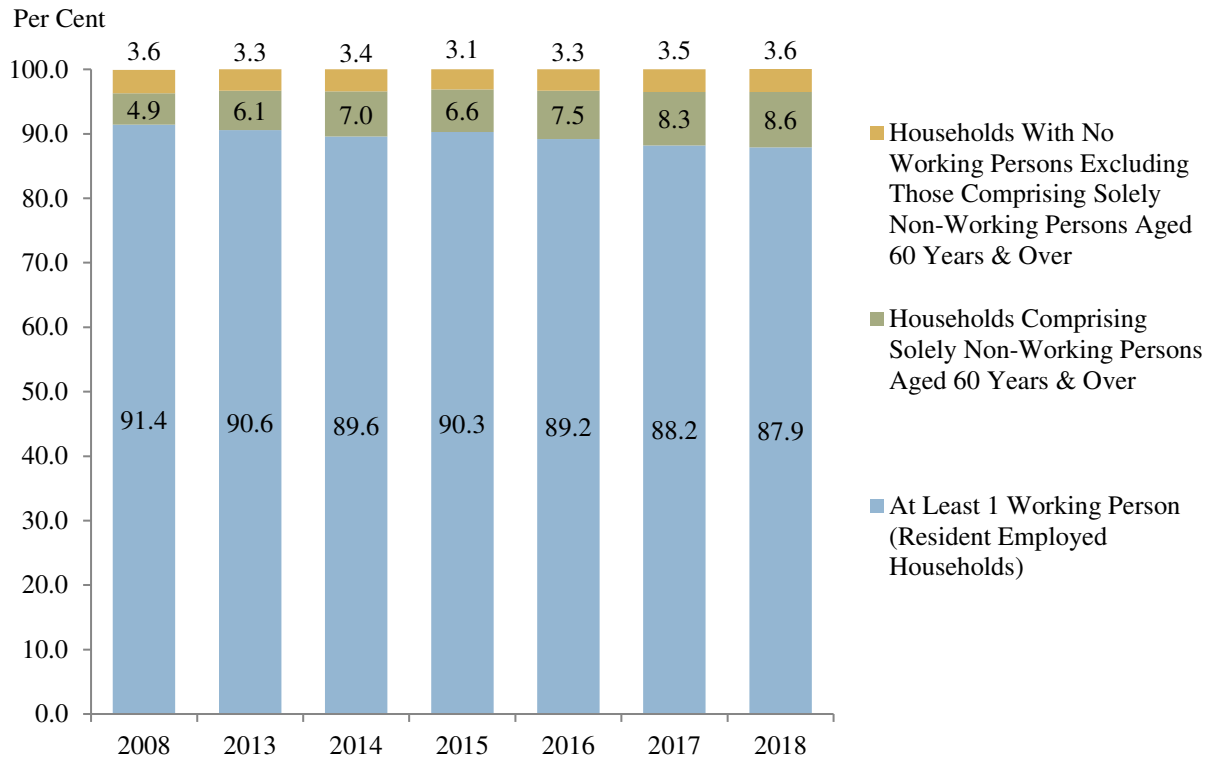
¹ Household income from work refers to the sum of income received by working members of the household from employment and business. However, it does not include the income of maids. Household income from work includes one-twelfth of annual bonus. Data on household income from work refers to household income from work before accounting for Government transfers and taxes, unless stated otherwise. For the analyses in this paper, household income from work includes employer CPF contributions.

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

³ A resident household refers to a household headed by a Singapore citizen or permanent resident.

⁴ Income from non-work sources includes income from rental, investment, contributions from relatives/friends, social welfare grants, etc. Based on the Household Expenditure Survey 2012/13, more than 90 per cent of households with no working person reported having regular income from non-work sources. For more information on household income from all sources, readers may wish to access the publication via the following web-link: <http://www.singstat.gov.sg/publications/household-expenditure-survey>.

Chart 1 Resident Households by Number of Working Persons



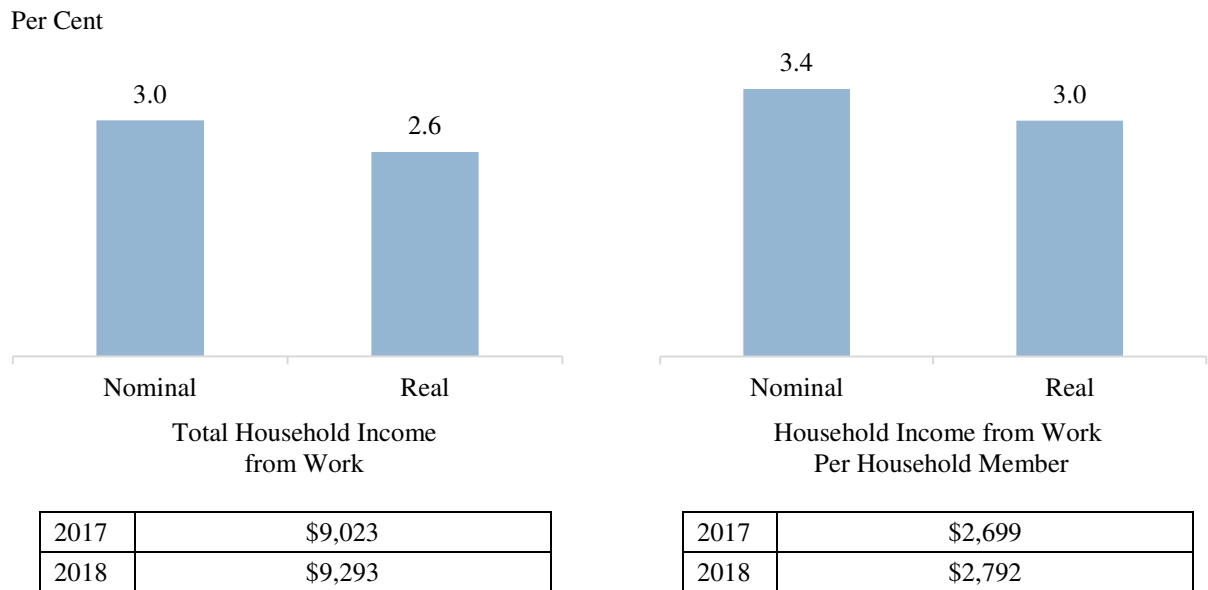
Median Household Income Grew in 2018

5 Among resident employed households, median monthly household income from work grew by 3.0 per cent in nominal terms from \$9,023 in 2017 to \$9,293 in 2018, or 2.6 per cent in real⁵ terms.

6 After accounting for household size, median monthly household income from work per household member rose by 3.4 per cent in nominal terms from \$2,699 in 2017 to \$2,792 in 2018, or 3.0 per cent in real terms.

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

Chart 2 Change in Median Monthly Household Income from Work
Among Resident Employed Households, 2018



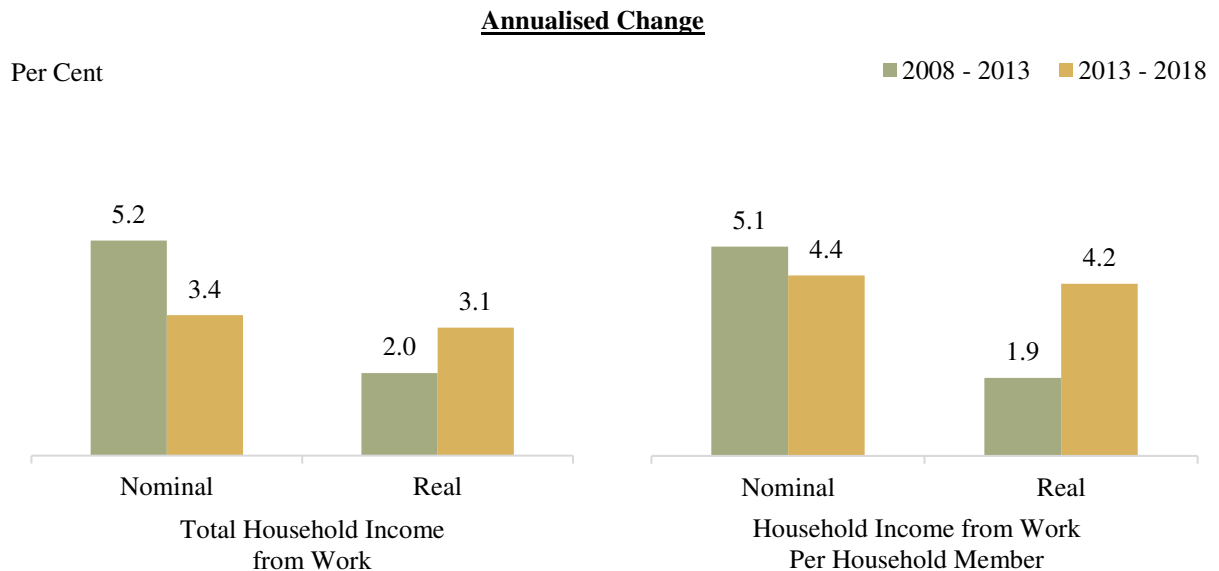
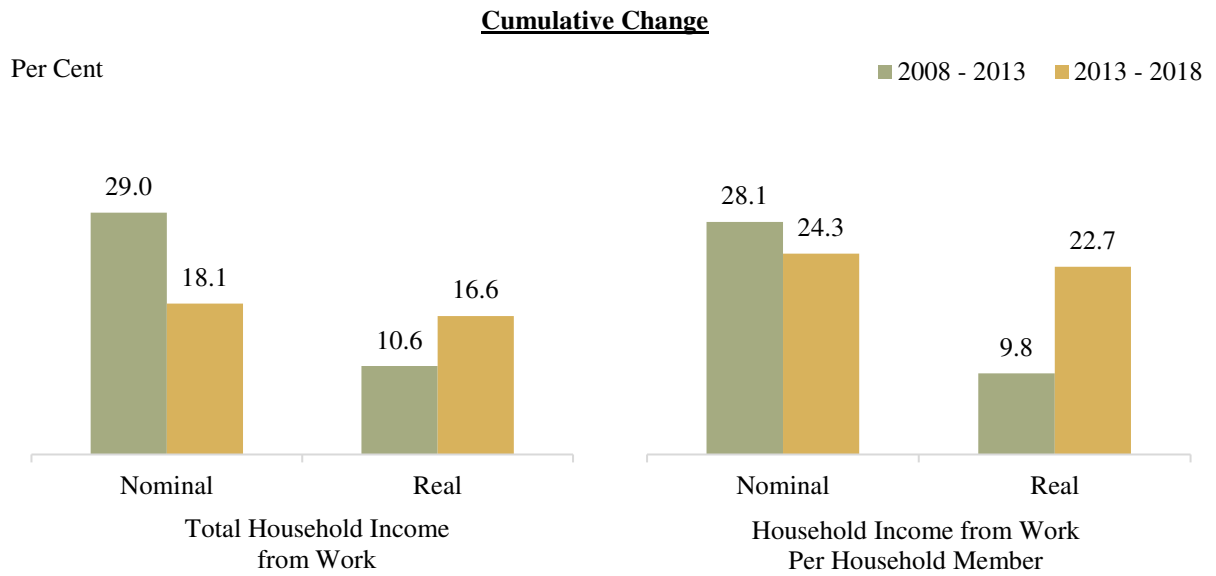
Note:

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

7 Median monthly household income from work increased over the last ten years, with higher real growth in the more recent five-year period from 2013 to 2018 compared to the earlier five-year period from 2008 to 2013. From 2013 to 2018, resident employed households recorded real growth in median monthly household income from work of 16.6 per cent cumulatively or 3.1 per cent per annum (Chart 3). This was higher than the real growth of 10.6 per cent cumulatively or 2.0 per cent per annum registered from 2008 to 2013.

8 After accounting for household size, median monthly household income from work per household member also rose in the last decade, with real growth of 22.7 per cent cumulatively (4.2 per cent per annum) from 2013 to 2018, and 9.8 per cent cumulatively (1.9 per cent per annum) from 2008 to 2013.

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



Note: Household income from work includes employer CPF contributions.

Households in All Income Deciles Saw Real Growth in Average Household Income from Work Per Household Member

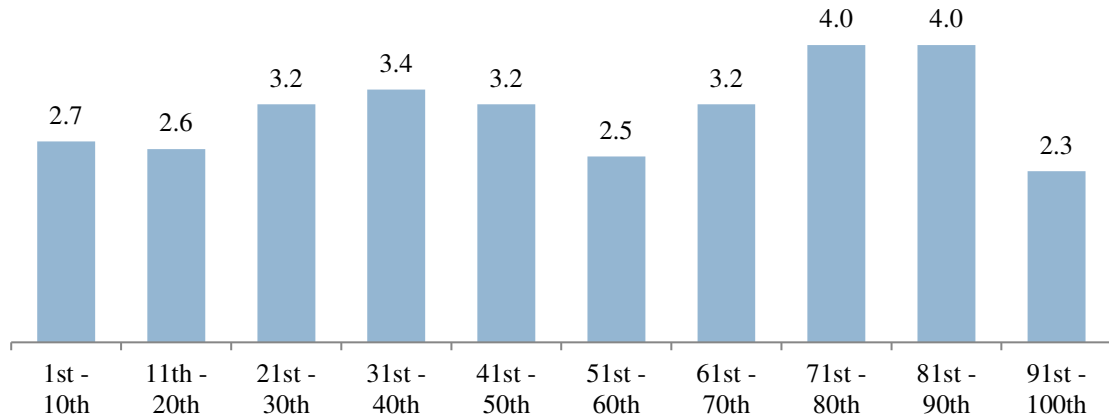
9 For the following analysis on household income by income groups, all resident employed households were ranked from the lowest to the highest based on their monthly household income from work per household member, and subsequently divided into ten equal groups, i.e. deciles.

10 In 2018, resident employed households in all income groups registered real growth in average household income from work per household member (Chart 4).

Households in the 1st – 70th percentile income groups saw real growth of 2.5 – 3.4 per cent, while those in the 71st – 90th percentile income groups experienced higher real growth of 4.0 per cent. The top 10% households registered real growth of 2.3 per cent.

Chart 4 Real Change in Average Monthly Household Income from Work Per Household Member Among Resident Employed Households by Deciles, 2018

Per Cent



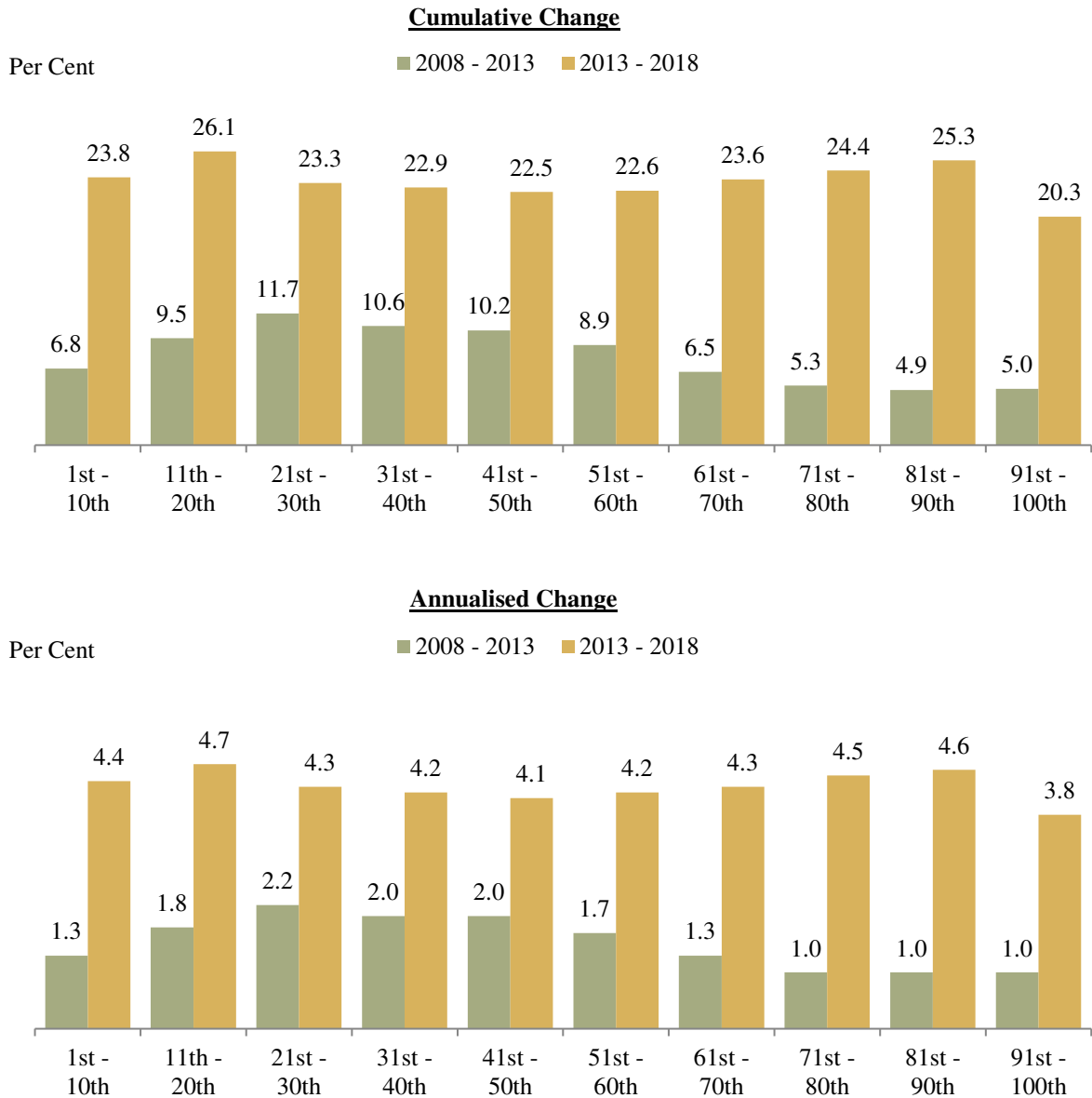
2017	\$554	\$1,093	\$1,528	\$1,958	\$2,434	\$2,994	\$3,670	\$4,629	\$6,279	\$13,215
2018	\$570	\$1,124	\$1,583	\$2,033	\$2,522	\$3,082	\$3,804	\$4,833	\$6,559	\$13,581

Notes:

- Household income from work includes employer CPF contributions. The dollar values in the table above are in nominal terms.
- It is notable, for example, that some resident employed households in the lowest 10% owned a car (11.3%), employed a maid (11.8%), lived in private property (7.0%) or were headed by persons aged 60 years and over (44.8%) in 2018. It is also important to recognise that not all households are consistently in the same decile group from one year to the next. For example, a household may move down from a higher decile in a particular year due to the temporary unemployment of a household member, before moving up the deciles when the member resumes work in the subsequent year. In comparing the performance of any particular decile group over time, it is therefore relevant to note that the comparison may not pertain to the same group of households.

11 Between 2008 and 2018, resident employed households in all income groups experienced real growth in average household income from work per household member. In the most recent five-year period from 2013 to 2018, households in the 1st – 90th percentile income groups enjoyed real growth of 4.1 – 4.7 per cent per annum, while households in the top 10% income group recorded real growth of 3.8 per cent per annum. Compared to the earlier five-year period from 2008 to 2013, households across all income deciles saw higher real income growth from 2013 to 2018.

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



Notes:

- Household income from work includes employer CPF contributions.
- It is notable, for example, that some resident employed households in the lowest 10% owned a car (11.3%), employed a maid (11.8%), lived in private property (7.0%) or were headed by persons aged 60 years and over (44.8%) in 2018. It is also important to recognise that not all households are consistently in the same decile group from one year to the next. For example, a household may move down from a higher decile in a particular year due to the temporary unemployment of a household member, before moving up the deciles when the member resumes work in the subsequent year. In comparing the performance of any particular decile group over time, it is therefore relevant to note that the comparison may not pertain to the same group of households.

III Government Transfers Received by Resident Households

Households in HDB 1- & 2-Room Flats Received More Government Transfers than Other Households

12 Various schemes such as the Workfare Income Supplement (WIS), GST Vouchers, rebates on utilities, service and conservancy charges, Pioneer Generation Package and Silver Support have been introduced over the years to supplement individual and household income. Similar to past practice, as more administrative data on transfers or taxes become available, the coverage for Government transfers has been expanded to include more types of transfers⁶.

13 Overall, resident households (including households with no working person) received \$4,494 per household member on average from various Government schemes in 2018. This was slightly lower than the average amount of \$4,503 that they received in 2017 (Chart 6). Resident households received additional transfers from SG Bonus, higher GST Voucher – U-Save rebates⁷ and Service & Conservancy Charges (S&CC) rebates⁸ in 2018. Nonetheless, the additional transfers were moderated by the cessation of one-off transfers provided in 2017 such as GST Voucher – Cash Special Payment, income tax rebates and NS50 vouchers. There were also lower Medishield Life transitional subsidies⁹.

14 Resident households staying in HDB 1- & 2-room flats continued to receive more Government transfers than other households. They received \$10,347 per household member on average from Government schemes in 2018, more than double the transfers received by resident households staying in other dwelling types.

15 Government transfers received by households are also dependent on the household composition. For example, households in HDB 5-room flats have more children of school-going age on average than households in HDB 3- and 4-room flats. Hence, households living in HDB 5-room flats received more education subsidies, resulting in them having a similar level of transfers as those in HDB 3- and 4- room flats on average.

⁶ Refer to glossary for the Government transfers that were included in this paper. The analyses in this section pertain to Government transfers received by resident households (including households with no working person), and not only resident employed households.

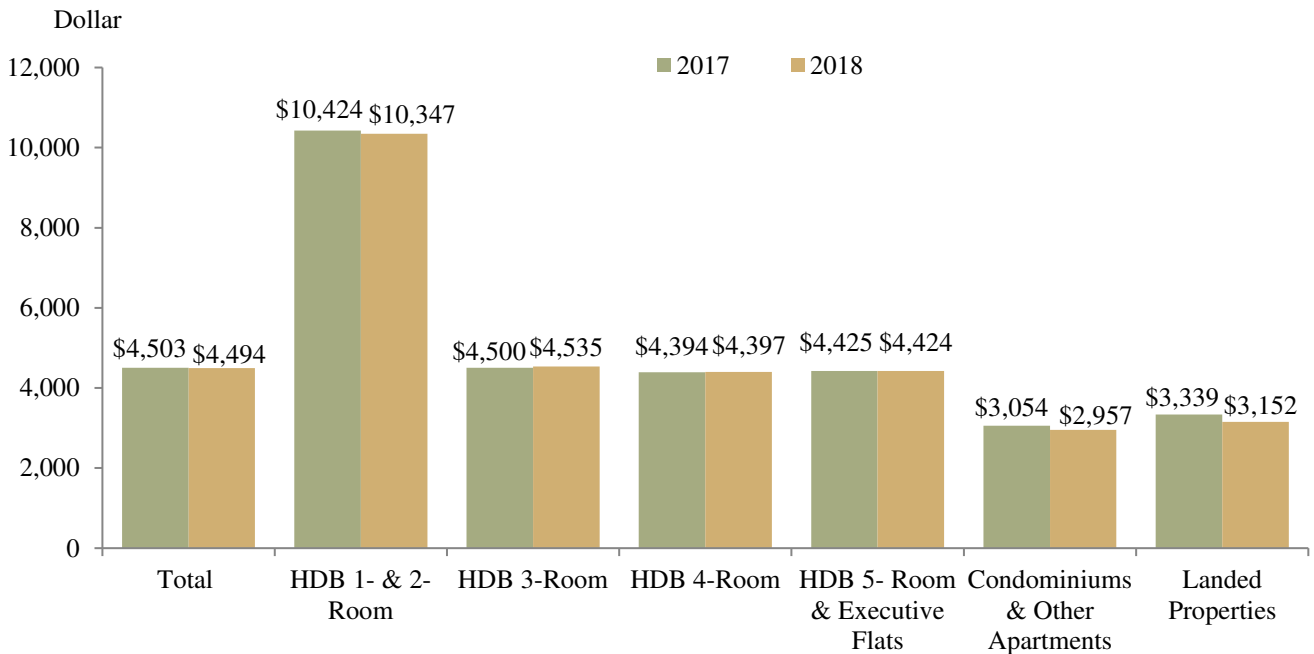
⁷ GST Voucher – U-Save was increased permanently by an amount ranging from \$40 to \$120 depending on flat type from July 2017.

⁸ Households in HDB 1-5 room flats received an additional 0.5 months of S&CC rebates in 2018, compared to 2017.

⁹ Medishield Life transitional subsidies (as percentage of net increase in premium) started when Medishield Life was introduced in November 2015, and were phased out gradually from 90% in 2015, to 70% in 2016, 40% in 2017 and 20% in 2018.

16 Similarly, households with older persons would receive more transfers on average from schemes such as the Pioneer Generation Package, and may also receive more healthcare related subsidies as they generally consume more healthcare services. Therefore, households staying in landed properties, which have proportionately more older persons and children, received higher amounts of transfers on average than households staying in condominiums and other apartments.

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



Notes:

- *Refer to glossary for the Government transfers that were included in this paper. Government transfers for 2018 are preliminary.
- 'Total' includes other types of dwelling not shown, e.g. non-HDB shophouses etc.
- HDB 1- & 2- room includes HDB studio apartments

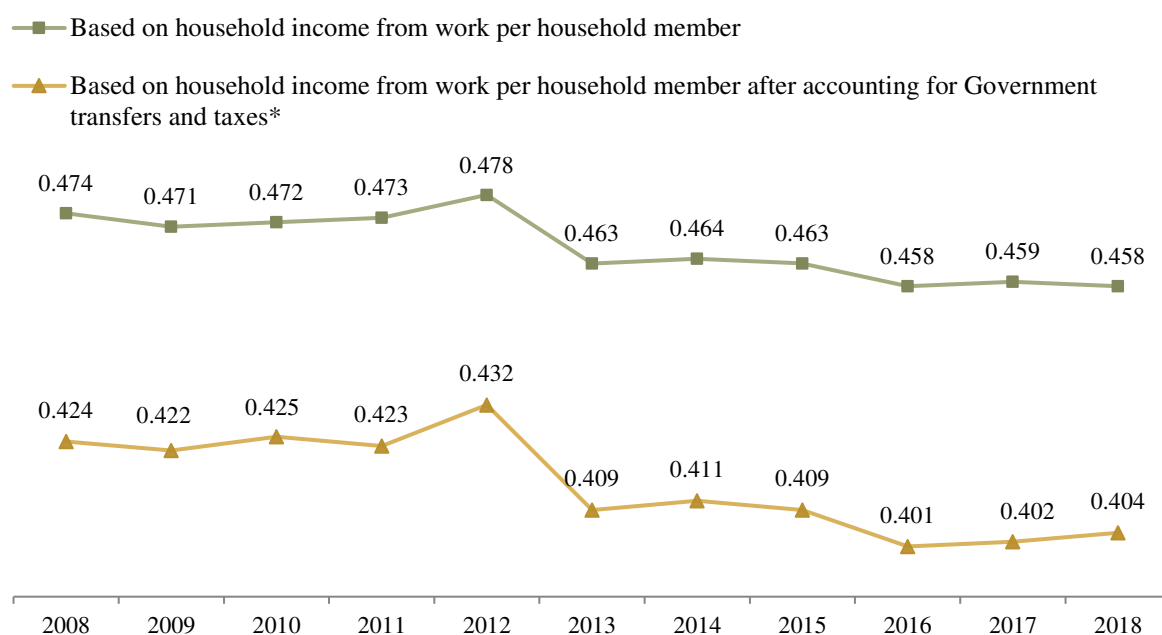
IV Household Income Distribution

The Gini Coefficient Remained Relatively Stable in 2018

17 The Gini coefficient¹⁰, based on household income from work per household member, was 0.458 in 2018, similar to the 0.459 in 2017 and 0.458 in 2016, and was among the lowest in a decade (Chart 7).

18 Government transfers and taxes had a redistributive effect on household income, and reduced the Gini coefficient in 2018 from 0.458 to 0.404.

Chart 7 Gini Coefficient Among Resident Employed Households



Notes:

- Household income from work includes employer CPF contributions.
- *Refer to glossary for the Government transfers and taxes that were included in the paper. The Gini coefficient after accounting for Government transfers and taxes has been revised to incorporate improved coverage of Government taxes and transfers.

¹⁰ The Gini coefficient is a summary measure of income inequality. It is equal to zero in the case of total income equality and to one in the case of total inequality.

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

20 If we use the modified OECD scale, which is used by many developed countries¹¹, Singapore's Gini would be 0.435 (before Government transfers and taxes) and 0.381 (after Government transfers and taxes) in 2018 (Chart 8).

21 Another method is the square root scale, used by the Organisation of Economic Co-operation and Development (OECD) in its major reports on inequality¹². Using this method, Singapore's Gini would be 0.412 (before Government transfers and taxes) and 0.354 (after Government transfers and taxes) in 2018.

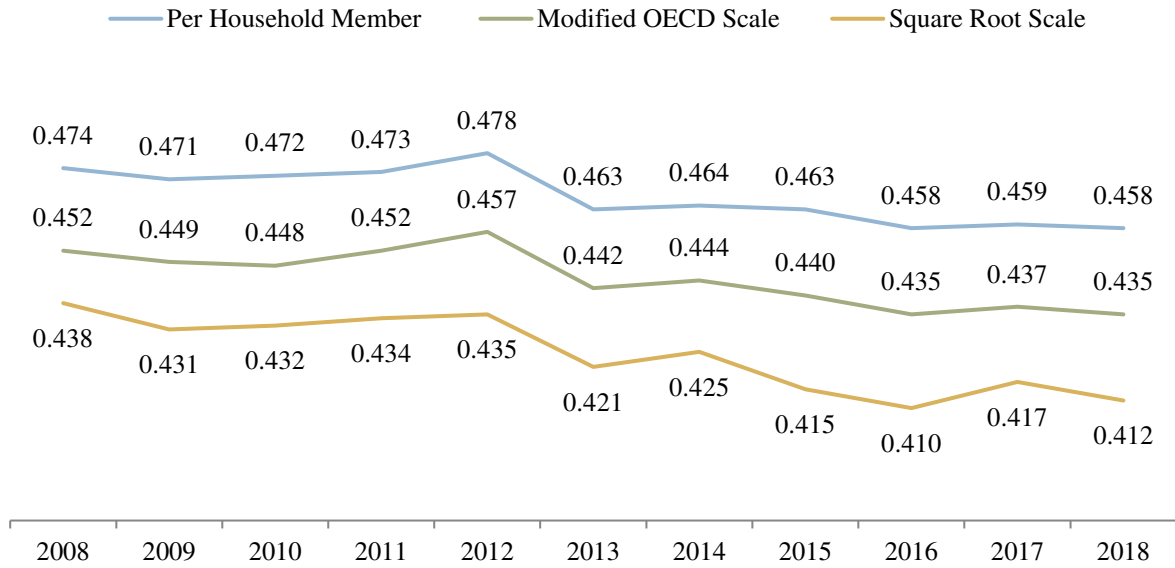
22 The Gini coefficient shows similar trends over time under the three methods of equivalence scale used. For more information, please refer to Appendix A.

¹¹ The modified OECD scale assigns the first adult in the household a weight of 1 point, and each additional adult a weight of 0.5 points and each child a weight of 0.3 points. Equivalised household income is derived by dividing the total household income by the sum of the points allocated to all the household members. The modified OECD scale is used by Eurostat, the UK and Australia.

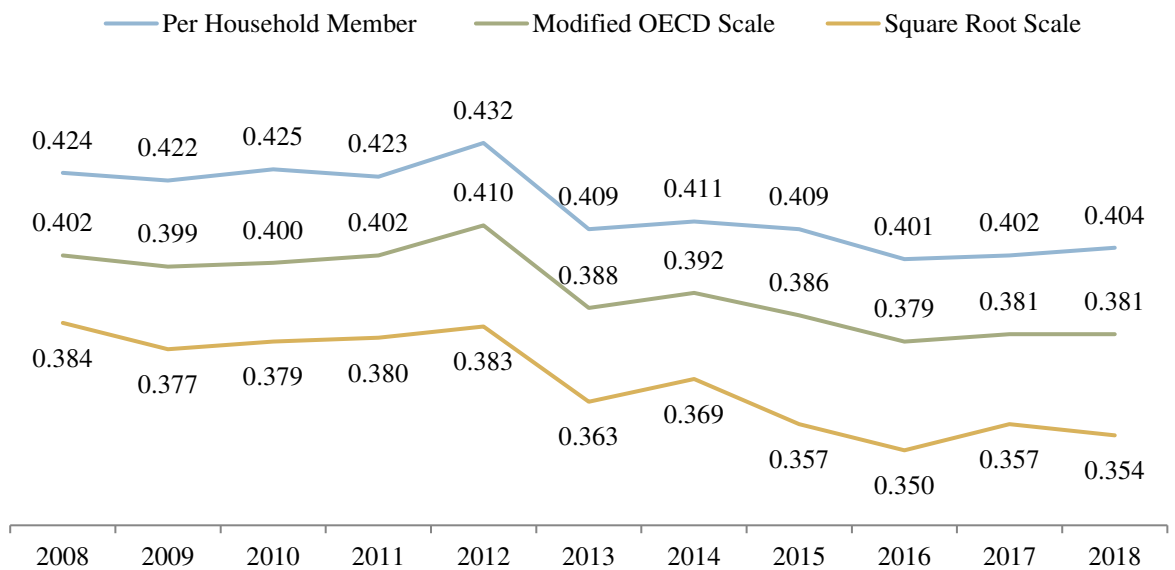
¹² Based on the ranking of individuals by their household income on a 'per equivalised member basis' (i.e. household income is divided by the square root of household size). This follows the approach adopted in the Organisation of Economic Co-operation and Development (OECD 2015) report "Income Inequality: The Gap between Rich and Poor". In following this approach, individuals such as children and maids would also be ranked. It should also be noted that some OECD countries publish their own Gini using a different equivalence scale, and not the square root scale.

Chart 8 Gini Coefficient Based on Different Methods

Household Income from Work Including Employer CPF Contributions



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



Notes:

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

Glossary of Terms and Definitions

Resident households

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

Resident employed households

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

Household income from work

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

Household income from work per household member

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

Median household income

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

Decile (decile group)

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

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

Percentile ratios

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

Source of data

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

Of the 33,000 housing units selected in the initial sample for the June Comprehensive Labour Force Survey 2018, 1,556 households were excluded from the survey as they were unoccupied, non-residential or demolished. A total of 27,338 households responded to the survey, achieving an overall response rate of 86.9%.

Glossary of Government Transfers and Taxes

Government Transfers include the following in relevant years

- a) New Singapore Shares and Economic Restructuring Shares, Growth Dividends, NS Bonus, NS45 and NS50 vouchers, GST Credits, Senior Citizen Bonus, National Service Recognition Awards/NS HOME Awards, Top-Ups to CPF and Medisave Accounts, GST Vouchers, Pioneer Generation Package and Silver Support Scheme, SG Bonus;
- b) Re-Employment Support Scheme, Workfare Bonus, Workfare Income Supplement (WIS) disbursements, Workfare Training Support Scheme Benefits, Interim Financial Transport Assistance for WIS recipients, Silver IT Fest training subsidies, Career Trial and SkillFuture Credit, Earn and Learn, Study and Fellowship Awards. Also include Critical Infocomm Technology Resource Programme (CITREP) from 2009 onwards, CET/SkillsFuture Qualification Award from 2011 onwards, and WorkPro transport allowance from 2014 onwards;
- c) Rebates on utilities, rental and service and conservancy charges, Enhancement for Active Seniors (EASE) and Digital TV Assistance Scheme. Also include public rental subsidies from 2003 onwards, and Parenthood Provisional Housing Scheme from 2014 onwards.
- d) Schemes relating to education, such as Edusave Pupil Fund, Edusave Merit Bursary, Edusave Awards and Edusave Scholarships for Government or Government Aided Schools, and subsidies related to the cost of primary, secondary and tertiary education. Also include CCC/CDC Bursary/ITE Scholarship from 2002 onwards, MOE Bursary, Polytechnic Foundation Programme Bursary, Post-Secondary Education Accounts top-up, MOE Financial Assistance Scheme from 2006 onwards, Post-Secondary Education Accounts Government's matching grant from 2008 onwards, Tertiary Tuition Fee Subsidy for Malay Students (TTFMS) from 2010 onwards, NEU PC Plus Programme from 2014 onwards, Enhanced Learning in IT (ELITE) from 2010 onwards, Industry Preparation for Pre-graduate, Young Talent Programme, and Short-Term Study Assistance Scheme (SSAS) and Special Education Needs (SEN) Fund and Infocomm Polytechnic (iPoly) Scholarship in relevant years;
- e) Baby Bonus from 2001 onwards, top-ups to Child Development Account (CDA), CDA First Step, centre-based infant and childcare subsidies from 2002 onwards, MSF Fostering Scheme allowance from 2016 onwards, Kindergarten Fee Assistance Scheme (KiFAS), Assisted Reproduction Technology (ART) Treatment Co-funding, Medisave Grants for Newborns, MOE Kindergarten Care subsidies, Celebratory Gifts for NSmen;

- f) Schemes relating to healthcare, such as subsidies for medical bills incurred at A&E, day surgery, hospitalisation episodes, Haze Subsidy Scheme, Interim Caregiver Scheme and Medishield Life subsidies. From 2006, include subsidies for medical bills incurred at specialist outpatient clinics and polyclinics, Medifund disbursements. Also include HPB health screening subsidies from 2002 onwards, Community Health Assist Scheme from 2009 onwards. From 2014 onwards, include Non-residential Intermediate and Long Term Care (ILTC) services, Nursing Home Respite Care and Transitional Convalescent Facility (TCF), Transitional Care Services (TCS), Hospital to Home (H2H) services and Screen for Life;
- g) Interim Disability Assistance Programme (IDAPE) from 2002 onwards, ComCare programmes from 2004 onwards, Caregivers Training Grant and Home Ownership Plus Education Scheme from 2007 onwards, Assistive Technology Fund in relevant years, Foreign Domestic Worker Grant, Interim Financial Transport Assistance for Persons with Disabilities, VWO Transport Subsidy Scheme, Taxi Subsidy Scheme, Seniors' Mobility & Enabling Fund
- h) CPF Deferment Bonus from 2008 onwards, CPF Life Bonus and Voluntary Deferment Bonus from 2009 onwards;
- i) Income tax rebates and property tax rebates.

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

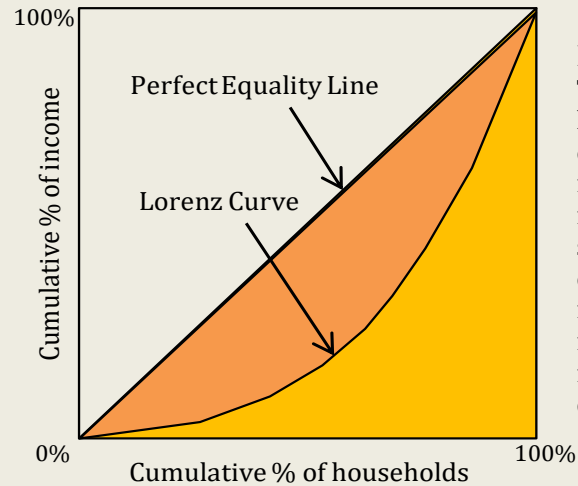
Abbreviations

A&E	Accident and Emergency
CCC	Citizens' Consultative Committees
CDC	Community Development Council
CET	Continuing Education and Training
ComCare	Community Care
CPF	Central Provident Fund
CPI	Consumer Price Index
GST	Goods and Services Tax
HDB	Housing & Development Board
HPB	Health Promotion Board
IHL	Institutes of Higher Learning
ITE	Institute of Technical Education
MOE	Ministry of Education
NS	National Service
VWO	Voluntary Welfare Organisations

Understanding The Gini Coefficient

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

Gini coefficient =  divided by ( + )



How does this work?

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

Appendix A

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

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



Equivalence scales



Household income definitions

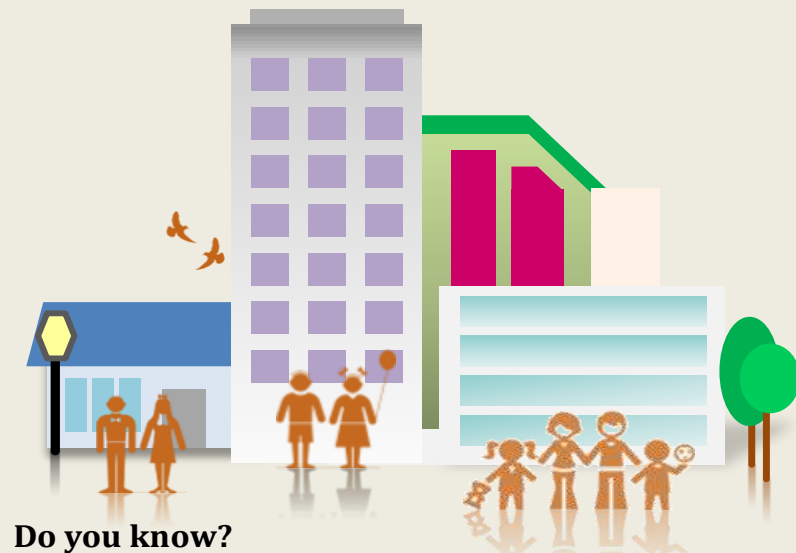


Population coverage



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

Illustrative Example



Do you know?

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

Per Household Member Scale

Modified OECD Scale

Square Root Scale

Total household income

\$4,000

\$4,000

\$4,000

Equivalence value

4

Number of household members

2.1

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

2

Square root of household size

Equivalised household income

$4,000 \div 4 =$

\$1,000

$4,000 \div 2.1 =$

\$1,905

$4,000 \div 2 =$

\$2,000

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

Appendix B

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Notations

- : Nil or negligible

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

<http://www.tablebuilder.singstat.gov.sg>

Table 1. Resident Households by Number of Working Persons, 2008 – 2018

	In Thousands										
	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
Number of Resident Households	1,093.1	1,119.6	1,145.9	1,146.2	1,152.0	1,174.5	1,200.0	1,225.3	1,263.6	1,289.9	1,325.3
Households with at least 1 Working Person (Resident Employed Households)	999.2	1,012.4	1,025.9	1,039.5	1,045.8	1,063.7	1,074.9	1,106.5	1,126.9	1,137.9	1,164.5
Households with No Working Person	93.9	107.2	120.0	106.7	106.2	110.8	125.1	118.8	136.6	152.0	160.8
Solely Non-Working Persons Aged 60 Years & Over	54.1	59.0	62.4	66.0	69.4	72.1	84.0	81.2	94.7	106.9	113.7

Notes:

A resident household refers to a household headed by a Singapore citizen or permanent resident.

Table 2. Resident Households by Type of Dwelling, 2008 – 2018

Year	Total ¹	HDB Dwellings					Condominiums & Other Apartments	Landed Properties	Per Cent
		Total HDB ²	1- & 2- Room Flats ³	3-Room Flats	4-Room Flats	5-Room & Executive Flats			
2008	100.0	82.8	3.9	20.4	32.0	26.2	11.2	5.7	
2009	100.0	83.6	4.4	20.2	32.0	26.6	10.5	5.5	
2010	100.0	82.4	4.6	20.0	31.9	25.6	11.5	5.7	
2011	100.0	82.7	4.6	20.4	32.1	25.5	11.1	5.8	
2012	100.0	81.6	4.7	18.6	32.6	25.5	12.1	6.0	
2013	100.0	81.9	5.0	19.0	32.6	25.1	12.2	5.5	
2014	100.0	80.4	5.3	18.3	32.2	24.4	13.5	5.8	
2015	100.0	80.1	5.6	18.2	32.0	24.1	13.9	5.6	
2016	100.0	80.0	5.9	18.2	32.2	23.6	14.4	5.2	
2017	100.0	79.0	5.8	17.8	31.8	23.5	15.6	5.2	
2018	100.0	78.7	6.1	17.6	31.7	23.2	15.9	5.1	

Notes:

A resident household refers to a household headed by a Singapore citizen or permanent resident.

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

² Includes non-privatised Housing and Urban Development Corporation (HUDC) flats.

³ Includes HDB studio apartments.

**Table 3. Average Household Size of Resident and Resident Employed Households
by Type of Dwelling, 2008 – 2018**

Year	Persons						
	Total ¹	HDB 1- & 2- Room Flats ²	HDB 3-Room Flats	HDB 4-Room Flats	HDB 5-Room & Executive Flats	Condominiums & Other Apartments	Landed Properties
<i>Resident Households</i>							
2008	3.50	2.09	2.77	3.66	3.93	3.46	4.32
2009	3.49	2.12	2.77	3.66	3.93	3.45	4.28
2010	3.50	2.11	2.78	3.66	3.96	3.41	4.39
2011	3.51	2.24	2.77	3.65	3.99	3.43	4.38
2012	3.53	2.36	2.79	3.63	3.98	3.48	4.35
2013	3.47	2.38	2.74	3.58	3.94	3.42	4.33
2014	3.43	2.32	2.70	3.53	3.88	3.40	4.32
2015	3.39	2.24	2.69	3.49	3.89	3.34	4.30
2016	3.35	2.16	2.67	3.46	3.84	3.30	4.28
2017	3.30	2.19	2.63	3.42	3.77	3.24	4.29
2018	3.24	2.08	2.58	3.34	3.71	3.26	4.17
<i>Resident Employed Households</i>							
2008	3.65	2.37	2.95	3.76	4.00	3.55	4.58
2009	3.66	2.43	2.95	3.77	4.01	3.56	4.55
2010	3.67	2.44	2.97	3.77	4.04	3.53	4.66
2011	3.67	2.58	2.95	3.76	4.07	3.55	4.65
2012	3.69	2.68	2.99	3.73	4.06	3.60	4.62
2013	3.64	2.69	2.93	3.70	4.03	3.53	4.63
2014	3.61	2.67	2.92	3.66	3.98	3.52	4.64
2015	3.56	2.53	2.89	3.61	4.00	3.44	4.56
2016	3.53	2.44	2.88	3.58	3.96	3.42	4.58
2017	3.50	2.52	2.84	3.56	3.90	3.34	4.62
2018	3.44	2.35	2.81	3.48	3.85	3.36	4.53

Notes:

A resident household refers to a household headed by a Singapore citizen or permanent resident. A resident employed household refers to a resident household with at least one working person.

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

²Includes HDB studio apartments.

Table 4. Average Number of Working Persons Among Resident and Resident Employed Households by Type of Dwelling, 2008 – 2018

Year	Persons						
	Total ¹	HDB 1- & 2- Room Flats ²	HDB 3- Room Flats	HDB 4- Room Flats	HDB 5-Room & Executive Flats	Condominiums & Other Apartments	Landed Properties
<i>Resident Households</i>							
2008	1.70	0.88	1.44	1.82	1.91	1.59	1.81
2009	1.68	0.82	1.39	1.81	1.89	1.60	1.77
2010	1.67	0.82	1.39	1.80	1.88	1.57	1.79
2011	1.77	0.93	1.47	1.93	1.98	1.65	1.87
2012	1.80	0.96	1.50	1.94	2.03	1.67	1.88
2013	1.77	0.99	1.48	1.90	1.99	1.65	1.88
2014	1.77	0.93	1.46	1.93	2.02	1.64	1.90
2015	1.77	0.99	1.49	1.90	2.00	1.66	1.93
2016	1.75	0.95	1.47	1.90	2.00	1.64	1.85
2017	1.70	0.90	1.44	1.86	1.93	1.61	1.86
2018	1.68	0.87	1.35	1.81	1.94	1.66	1.77
<i>Resident Employed Households</i>							
2008	1.86	1.32	1.67	1.93	1.99	1.71	2.04
2009	1.85	1.30	1.65	1.93	1.98	1.73	2.01
2010	1.86	1.31	1.66	1.95	1.98	1.71	2.05
2011	1.95	1.39	1.72	2.05	2.08	1.80	2.14
2012	1.98	1.38	1.76	2.07	2.12	1.82	2.14
2013	1.95	1.41	1.73	2.04	2.09	1.78	2.16
2014	1.98	1.37	1.73	2.09	2.14	1.79	2.19
2015	1.96	1.40	1.75	2.05	2.12	1.78	2.18
2016	1.96	1.39	1.76	2.05	2.13	1.80	2.15
2017	1.93	1.37	1.75	2.03	2.09	1.75	2.19
2018	1.91	1.32	1.67	1.99	2.10	1.80	2.11

Notes:

A resident household refers to a household headed by a Singapore citizen or permanent resident. A resident employed household refers to a resident household with at least one working person.

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

²Includes HDB studio apartments.

Table 5. Average Household Size of Resident and Resident Employed Households by Deciles, 2008 – 2018

Deciles ¹	Persons										
	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
Resident Households	3.50	3.49	3.50	3.51	3.53	3.47	3.43	3.39	3.35	3.30	3.24
No Working Person	1.93	1.94	2.03	1.89	1.93	1.87	1.85	1.81	1.84	1.86	1.82
Resident Employed Households	3.65	3.66	3.67	3.67	3.69	3.64	3.61	3.56	3.53	3.50	3.44
1 st - 10 th	3.86	3.84	3.91	3.76	3.73	3.69	3.60	3.55	3.50	3.50	3.44
11 th - 20 th	3.92	3.95	3.98	3.90	3.87	3.77	3.75	3.68	3.67	3.59	3.56
21 st - 30 th	3.94	3.95	4.01	3.94	3.98	3.94	3.87	3.87	3.84	3.80	3.68
31 st - 40 th	3.88	4.01	4.04	4.01	4.00	3.90	3.93	3.81	3.85	3.79	3.77
41 st - 50 th	3.83	3.82	3.96	3.92	3.97	3.93	3.85	3.84	3.79	3.84	3.77
51 st - 60 th	3.84	3.80	3.82	3.82	3.88	3.81	3.85	3.83	3.80	3.67	3.70
61 st - 70 th	3.67	3.68	3.67	3.71	3.77	3.72	3.68	3.71	3.65	3.68	3.59
71 st - 80 th	3.47	3.52	3.44	3.56	3.61	3.60	3.58	3.50	3.47	3.46	3.36
81 st - 90 th	3.29	3.27	3.16	3.29	3.28	3.28	3.27	3.18	3.19	3.12	3.09
91 st - 100 th	2.79	2.75	2.69	2.82	2.81	2.75	2.71	2.66	2.53	2.52	2.43

Notes:

A resident household refers to a household headed by a Singapore citizen or permanent resident. A resident employed household refers to a resident household with at least one working person.

It is notable, for example, that some resident employed households in the lowest 10% owned a car (11.3%), employed a maid (11.8%), lived in private property (7.0%) or were headed by persons aged 60 years and over (44.8%) in 2018. It is also important to recognise that not all households are consistently in the same decile group from one year to the next. For example, a household may move down from a higher decile in a particular year due to the temporary unemployment of a household member, before moving up the deciles when the member resumes work in the subsequent year. In comparing the performance of any particular decile group over time, it is therefore relevant to note that the comparison may not pertain to the same group of households.

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

Table 6. Average Number of Working Persons Among Resident and Resident Employed Households by Deciles, 2008 – 2018

Deciles ¹	Persons										
	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
Resident Households	1.70	1.68	1.67	1.77	1.80	1.77	1.77	1.77	1.75	1.70	1.68
Resident Employed Households	1.86	1.85	1.86	1.95	1.98	1.95	1.98	1.96	1.96	1.93	1.91
1 st - 10 th	1.28	1.25	1.28	1.31	1.33	1.33	1.32	1.32	1.29	1.30	1.28
11 th - 20 th	1.62	1.60	1.61	1.69	1.72	1.68	1.71	1.69	1.70	1.67	1.63
21 st - 30 th	1.80	1.81	1.81	1.87	1.97	1.89	1.93	1.93	1.93	1.93	1.89
31 st - 40 th	1.91	1.95	1.98	2.08	2.07	2.05	2.13	2.06	2.13	2.05	2.06
41 st - 50 th	2.01	2.03	2.07	2.16	2.20	2.16	2.22	2.17	2.19	2.18	2.15
51 st - 60 th	2.08	2.08	2.09	2.20	2.27	2.17	2.23	2.26	2.24	2.19	2.19
61 st - 70 th	2.11	2.07	2.11	2.18	2.23	2.20	2.24	2.22	2.21	2.17	2.18
71 st - 80 th	2.06	2.04	2.03	2.16	2.15	2.21	2.14	2.15	2.14	2.13	2.08
81 st - 90 th	1.98	1.97	1.93	2.04	2.04	2.03	2.05	2.00	2.02	1.99	1.96
91 st - 100 th	1.76	1.75	1.71	1.81	1.80	1.79	1.77	1.76	1.72	1.73	1.69

Notes:

A resident household refers to a household headed by a Singapore citizen or permanent resident. A resident employed household refers to a resident household with at least one working person.

It is notable, for example, that some resident employed households in the lowest 10% owned a car (11.3%), employed a maid (11.8%), lived in private property (7.0%) or were headed by persons aged 60 years and over (44.8%) in 2018. It is also important to recognise that not all households are consistently in the same decile group from one year to the next. For example, a household may move down from a higher decile in a particular year due to the temporary unemployment of a household member, before moving up the deciles when the member resumes work in the subsequent year. In comparing the performance of any particular decile group over time, it is therefore relevant to note that the comparison may not pertain to the same group of households.

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

Table 7. Resident Households by Household Characteristics and Deciles¹, 2008, 2013, 2018

Household Characteristics	Resident Households	Households With No Working Person	Resident Employed Households										
			Total	1 st - 10 th	11 th - 20 th	21 st - 30 th	31 st - 40 th	41 st - 50 th	51 st - 60 th	61 st - 70 th	71 st - 80 th	81 st - 90 th	91 st - 100 th
2008													
Average Household Size (Persons)	3.50	1.93	3.65	3.86	3.92	3.94	3.88	3.83	3.84	3.67	3.47	3.29	2.79
Average Number of Working Persons (Persons)	1.70	-	1.86	1.28	1.62	1.80	1.91	2.01	2.08	2.11	2.06	1.98	1.76
With At Least 1 Maid (%)	13.0	8.3	13.4	5.1	8.3	11.5	12.6	13.4	15.1	15.0	16.3	17.9	19.0
With At Least 1 Car (%)	39.1	12.9	41.6	14.7	19.5	25.9	32.6	37.4	44.9	52.9	55.8	63.3	68.8
Type of Dwelling (%):													
Total ²	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Total HDB ³	82.8	82.8	82.7	94.9	94.6	94.6	92.7	90.4	87.8	83.8	78.5	66.0	44.1
HDB 1- & 2-Room Flats ⁴	3.9	15.2	2.9	12.2	7.0	3.4	1.9	2.0	0.8	-	-	-	-
HDB 3-Room Flats	20.4	33.8	19.2	27.8	26.5	24.1	23.7	21.2	18.1	16.1	14.9	11.1	8.2
HDB 4-Room Flats	32.0	21.5	33.0	39.8	43.0	44.3	39.6	36.4	35.9	30.7	27.1	20.8	12.1
HDB 5-Room and Executive Flats	26.2	11.9	27.5	15.1	18.0	22.8	27.3	30.7	32.7	36.3	35.7	33.2	23.2
Condominiums & Other Apartments	11.2	9.3	11.4	2.6	2.8	3.0	4.7	5.6	7.9	10.8	14.0	23.6	39.0
Landed Properties	5.7	7.7	5.5	2.3	2.1	2.0	2.3	3.7	4.1	5.1	7.0	9.9	16.8
Age of Household Heads (Years) (%):													
Total ⁵	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
30 – 39	20.0	4.3	21.4	9.5	11.0	15.4	16.9	21.3	22.7	23.6	26.3	30.8	36.9
40 – 49	29.9	9.8	31.8	35.9	38.2	34.7	33.6	29.8	29.3	28.5	27.6	28.0	32.2
50 – 59	26.2	14.6	27.3	27.6	29.6	30.4	31.0	29.1	29.7	28.4	25.6	22.7	18.5
60 & over	20.7	69.2	16.1	25.3	19.5	17.6	16.1	16.8	15.6	16.1	14.3	11.8	7.7

Notes: It is notable, for example, that some resident employed households in the lowest 10% owned a car (11.3%), employed a maid (11.8%), lived in private property (7.0%) or were headed by persons aged 60 years and over (44.8%) in 2018. It is also important to recognise that not all households are consistently in the same decile group from one year to the next. For example, a household may move down from a higher decile in a particular year due to the temporary unemployment of a household member, before moving up the deciles when the member resumes work in the subsequent year. In comparing the performance of any particular decile group over time, it is therefore relevant to note that the comparison may not pertain to the same group of households.

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

²Total² includes other types of dwelling not shown, e.g. non-HDB shophouses etc.

³Includes non-privatised Housing and Urban Development Corporation (HUDC) flats.

⁴Includes HDB studio apartments.

⁵Total⁵ includes head of households aged below 30 years old.

Table 7. Resident Households by Household Characteristics and Deciles¹, 2008, 2013, 2018 (continued)

Household Characteristics	Resident Households	Households With No Working Person	Resident Employed Households										
			Total	1 st - 10 th	11 th - 20 th	21 st - 30 th	31 st - 40 th	41 st - 50 th	51 st - 60 th	61 st - 70 th	71 st - 80 th	81 st - 90 th	91 st - 100 th
2013													
Average Household Size (Persons)	3.47	1.87	3.64	3.69	3.77	3.94	3.90	3.93	3.81	3.72	3.60	3.28	2.75
Average Number of Working Persons (Persons)	1.77	-	1.95	1.33	1.68	1.89	2.05	2.16	2.17	2.20	2.21	2.03	1.79
With At Least 1 Maid (%)	13.6	8.4	14.1	6.7	9.8	12.0	13.1	14.7	15.7	16.5	16.0	18.6	18.3
With At Least 1 Car (%)	41.0	14.9	43.7	15.0	21.7	30.0	36.6	42.0	47.2	53.0	59.0	65.2	67.2
Type of Dwelling (%):													
Total ²	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Total HDB ³	81.9	82.7	81.8	94.2	94.3	93.4	92.0	90.8	86.6	83.2	76.7	65.3	41.6
HDB 1- & 2-Room Flats ⁴	5.0	15.7	3.9	18.0	9.3	4.1	3.1	1.9	1.1	-	-	-	-
HDB 3-Room Flats	19.0	29.6	17.9	27.8	26.1	23.8	20.8	17.9	17.4	13.6	12.9	10.9	7.8
HDB 4-Room Flats	32.6	23.5	33.5	35.2	40.9	41.7	41.3	40.6	35.0	34.7	28.3	22.6	14.7
HDB 5-Room and Executive Flats	25.1	13.4	26.3	13.0	17.9	23.6	26.6	30.3	32.9	34.0	34.6	31.3	18.6
Condominiums & Other Apartments	12.2	9.4	12.5	3.4	3.0	3.9	5.0	5.7	8.5	11.3	16.2	24.9	43.4
Landed Properties	5.5	7.6	5.3	1.9	2.3	2.2	2.8	3.1	4.6	5.1	6.8	9.6	14.7
Age of Household Heads (Years) (%):													
Total ⁵	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
30 – 39	16.3	2.4	17.7	7.3	9.0	12.6	14.2	17.0	19.3	20.8	22.4	27.7	27.3
40 – 49	26.3	8.0	28.2	26.0	25.6	29.3	28.6	28.6	26.6	26.9	27.3	29.1	34.0
50 – 59	27.8	13.2	29.3	31.0	35.0	32.9	32.2	30.3	29.9	27.0	27.1	23.4	24.2
60 & over	27.5	75.4	22.5	32.8	28.6	23.9	23.5	21.8	22.1	22.8	20.1	17.0	12.3

Notes: It is notable, for example, that some resident employed households in the lowest 10% owned a car (11.3%), employed a maid (11.8%), lived in private property (7.0%) or were headed by persons aged 60 years and over (44.8%) in 2018. It is also important to recognise that not all households are consistently in the same decile group from one year to the next. For example, a household may move down from a higher decile in a particular year due to the temporary unemployment of a household member, before moving up the deciles when the member resumes work in the subsequent year. In comparing the performance of any particular decile group over time, it is therefore relevant to note that the comparison may not pertain to the same group of households.

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

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

³Includes non-privatised Housing and Urban Development Corporation (HUDC) flats.

⁴Includes HDB studio apartments.

⁵'Total' includes head of households aged below 30 years old.

Table 7. Resident Households by Household Characteristics and Deciles¹, 2008, 2013, 2018 (continued)

Household Characteristics	Resident Households	Households With No Working Person	Resident Employed Households										
			Total	1 st - 10 th	11 th - 20 th	21 st - 30 th	31 st - 40 th	41 st - 50 th	51 st - 60 th	61 st - 70 th	71 st - 80 th	81 st - 90 th	91 st - 100 th
2018													
Average Household Size (Persons)	3.24	1.82	3.44	3.44	3.56	3.68	3.77	3.77	3.70	3.59	3.36	3.09	2.43
Average Number of Working Persons (Persons)	1.68	-	1.91	1.28	1.63	1.89	2.06	2.15	2.19	2.18	2.08	1.96	1.69
With At Least 1 Maid (%)	15.2	13.4	15.5	11.8	12.6	13.4	15.0	15.9	16.7	16.6	18.5	18.6	15.9
With At Least 1 Car (%)	33.5	13.5	36.3	11.3	17.3	20.9	26.3	32.7	38.5	46.7	53.2	56.0	60.1
Type of Dwelling (%):													
Total ²	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Total HDB ³	78.7	82.7	78.2	92.9	94.0	91.6	90.2	87.5	83.4	77.0	71.0	56.5	37.5
HDB 1- & 2-Room Flats ⁴	6.1	17.1	4.6	17.8	10.4	6.8	4.3	2.5	1.9	1.1	-	-	-
HDB 3-Room Flats	17.6	28.2	16.2	25.8	24.8	22.5	20.3	15.3	13.9	11.8	11.6	9.7	6.2
HDB 4-Room Flats	31.7	23.1	32.9	33.4	39.4	40.4	41.9	40.6	37.3	31.7	27.4	21.1	16.3
HDB 5-Room and Executive Flats	23.2	14.3	24.4	16.0	19.3	21.9	23.7	29.1	30.3	32.4	31.3	25.3	14.8
Condominiums & Other Apartments	15.9	10.2	16.7	4.1	4.0	5.3	7.0	9.2	12.4	17.9	22.1	34.9	49.8
Landed Properties	5.1	6.8	4.9	2.9	1.8	2.9	2.7	2.7	3.9	4.7	6.6	8.3	12.4
Age of Household Heads (Years) (%):													
Total ⁵	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
30 – 39	15.4	2.2	17.2	7.3	9.5	11.5	14.7	16.9	18.1	19.4	23.6	26.5	24.8
40 – 49	23.5	5.8	26.0	18.0	21.1	23.5	23.8	25.6	25.3	27.5	28.5	29.7	36.6
50 – 59	25.6	11.7	27.5	26.7	30.5	30.6	30.7	28.5	28.8	27.1	25.2	22.7	24.0
60 & over	32.9	79.4	26.5	44.8	36.9	32.2	28.4	26.4	25.6	22.2	19.8	16.7	12.2

Notes: It is notable, for example, that some resident employed households in the lowest 10% owned a car (11.3%), employed a maid (11.8%), lived in private property (7.0%) or were headed by persons aged 60 years and over (44.8%) in 2018. It is also important to recognise that not all households are consistently in the same decile group from one year to the next. For example, a household may move down from a higher decile in a particular year due to the temporary unemployment of a household member, before moving up the deciles when the member resumes work in the subsequent year. In comparing the performance of any particular decile group over time, it is therefore relevant to note that the comparison may not pertain to the same group of households.

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

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

³Includes non-privatised Housing and Urban Development Corporation (HUDC) flats.

⁴Includes HDB studio apartments.

⁵'Total' includes head of households aged below 30 years old.

Table 8. Resident Households by Monthly Household Income from Work, 2008 – 2018

	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Per Cent 2018
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Households With No Working Person	8.6	9.6	10.5	9.3	9.2	9.4	10.4	9.7	10.8	11.8	12.1
<i>Solely Non-Working Persons Aged 60 Years & Over</i>	4.9	5.3	5.4	5.8	6.0	6.1	7.0	6.6	7.5	8.3	8.6
Below \$1,000	3.8	4.1	3.5	3.2	3.0	2.7	2.3	2.0	2.0	1.9	1.9
\$1,000-\$1,999	8.3	7.8	7.0	6.5	6.2	6.2	5.9	5.7	5.5	5.4	5.3
\$2,000-\$2,999	8.6	8.6	8.2	7.1	6.3	6.3	5.8	5.8	5.4	5.1	5.2
\$3,000-\$3,999	8.5	8.9	8.3	7.6	6.6	6.7	6.0	5.5	5.3	5.5	5.2
\$4,000-\$4,999	8.4	8.1	7.9	7.2	7.0	6.3	5.9	5.9	5.4	5.2	5.3
\$5,000-\$5,999	7.3	7.5	7.4	7.0	6.8	6.4	6.1	5.7	5.9	5.4	5.4
\$6,000-\$6,999	6.4	6.9	6.7	6.5	6.1	5.8	5.8	5.8	5.8	5.2	5.2
\$7,000-\$7,999	5.9	5.7	5.7	6.0	5.8	5.6	5.4	5.3	5.1	5.2	4.6
\$8,000-\$8,999	5.1	4.7	5.1	5.4	5.4	5.1	5.1	5.3	4.9	5.0	4.7
\$9,000-\$9,999	4.1	4.1	4.2	4.7	4.7	4.6	4.7	4.8	4.6	4.6	4.4
\$10,000-\$10,999	3.8	3.7	3.8	4.1	4.1	4.4	4.7	4.3	4.6	4.3	4.3
\$11,000-\$11,999	3.2	2.9	3.0	3.3	3.8	3.7	3.6	3.8	3.8	3.6	3.8
\$12,000-\$12,999	2.4	2.4	2.6	2.7	3.3	3.4	3.3	3.6	3.5	3.2	3.2
\$13,000-\$13,999	2.0	2.2	2.1	2.4	2.6	2.8	3.0	3.0	3.0	3.0	3.2
\$14,000-\$14,999	1.7	1.8	1.8	2.1	2.2	2.6	2.6	2.7	2.6	2.7	2.6
\$15,000-\$17,499	3.2	3.2	3.5	4.2	4.6	4.7	4.9	5.2	5.5	5.6	5.8
\$17,500-\$19,999	2.2	2.1	2.2	2.8	3.1	3.3	3.5	3.8	4.0	4.1	4.2
\$20,000 & Over	6.4	5.7	6.6	8.0	9.2	9.9	11.0	12.1	12.4	13.3	13.5

Notes:

A resident household refers to a household headed by a Singapore citizen or permanent resident.

Household income from work includes employer CPF contributions.

**Table 9A. Average and Median Monthly Household Income from Work
Among Resident Employed Households, 2008 – 2018**

Year	Dollar	
	Average	Median
2008	8,414	6,100
2009	8,195	6,006
2010	8,726	6,342
2011	9,618	7,037
2012	10,348	7,566
2013	10,469	7,872
2014	11,143	8,292
2015	11,510	8,666
2016	11,589	8,846
2017	12,027	9,023
2018	12,137	9,293

Notes:

A resident employed household refers to a household headed by a Singapore citizen or permanent resident and with at least one working person.

Household income from work includes employer CPF contributions.

**Table 9B. Change in Average and Median Monthly Household Income from Work
Among Resident Employed Households, 2008 – 2018**

Year	Per Cent			
	Nominal Change		Real Change ¹	
	Average	Median	Average	Median
2009	-2.6	-1.5	-3.2	-2.4
2010	6.5	5.6	3.6	2.8
2011	10.2	11.0	4.7	5.6
2012	7.6	7.5	2.9	2.7
2013	1.2	4.0	-1.2	1.6
2014	6.4	5.3	5.4	4.1
2015	3.3	4.5	3.8	4.9
2016	0.7	2.1	1.2	2.6
2017	3.8	2.0	3.2	1.5
2018	0.9	3.0	0.5	2.6
<i>Cumulative Change from</i>				
2008 to 2018	44.2	52.3	22.6	29.0
2008 to 2013	24.4	29.0	6.8	10.6
2013 to 2018	15.9	18.1	14.8	16.6
<i>Annualised Change from</i>				
2008 to 2018	3.7	4.3	2.1	2.6
2008 to 2013	4.5	5.2	1.3	2.0
2013 to 2018	3.0	3.4	2.8	3.1

Notes:

A resident employed household refers to a household headed by a Singapore citizen or permanent resident and with at least one working person.

¹The CPI is used as a deflator to compute real income changes.

Table 10A. Average and Median Monthly Household Income from Work Per Household Member Among Resident Employed Households, 2008 – 2018

Year	Dollar	
	Average	Median
2008	2,586	1,754
2009	2,524	1,735
2010	2,709	1,848
2011	2,925	1,994
2012	3,142	2,127
2013	3,204	2,247
2014	3,418	2,380
2015	3,624	2,500
2016	3,688	2,584
2017	3,835	2,699
2018	3,969	2,792

Notes:

A resident employed household refers to a household headed by a Singapore citizen or permanent resident and with at least one working person.

Household income from work includes employer CPF contributions.

Table 10B. Change in Average and Median Monthly Household Income from Work Per Household Member
Among **Resident Employed Households**, 2008 – 2018

Year	Per Cent			
	Nominal Change		Real Change ¹	
	Average	Median	Average	Median
2009	-2.4	-1.1	-3.0	-1.9
2010	7.3	6.5	4.4	3.7
2011	8.0	7.9	2.6	2.7
2012	7.4	6.7	2.7	1.9
2013	2.0	5.6	-0.4	3.2
2014	6.7	5.9	5.6	4.7
2015	6.0	5.0	6.6	5.4
2016	1.8	3.4	2.3	3.8
2017	4.0	4.5	3.4	3.9
2018	3.5	3.4	3.0	3.0
<i>Cumulative Change from</i>				
2008 to 2018	53.5	59.2	30.4	34.7
2008 to 2013	23.9	28.1	6.3	9.8
2013 to 2018	23.9	24.3	22.7	22.7
<i>Annualised Change from</i>				
2008 to 2018	4.4	4.8	2.7	3.0
2008 to 2013	4.4	5.1	1.2	1.9
2013 to 2018	4.4	4.4	4.2	4.2

Notes:

A resident employed household refers to a household headed by a Singapore citizen or permanent resident and with at least one working person.

¹The CPI is used as a deflator to compute real income changes.

Table 11A. Average Monthly Household Income from Work
Among **Resident Employed Households** by Type of Dwelling, 2008 – 2018

Year	Dollar					
	HDB 1- & 2-Room Flats ¹	HDB 3-Room Flats	HDB 4-Room Flats	HDB 5-Room & Executive Flats	Condominiums & Other Apartments	Landed Properties
2008	1,783	4,541	6,069	9,022	16,086	20,388
2009	1,788	4,516	6,135	8,811	15,730	19,566
2010	1,879	4,800	6,483	9,186	16,315	20,931
2011	2,105	5,202	7,220	10,160	18,025	24,039
2012	2,233	5,512	7,626	10,735	19,026	25,419
2013	2,270	5,630	7,974	11,199	19,340	23,994
2014	2,313	5,805	8,293	11,606	19,843	27,363
2015	2,697	6,258	8,751	12,172	20,324	25,473
2016	2,730	6,370	9,022	12,270	20,213	25,585
2017	2,748	6,450	9,260	12,554	20,491	26,701
2018	2,765	6,497	9,306	12,716	20,593	27,134

Notes: A resident employed household refers to a household headed by a Singapore citizen or permanent resident and with at least one working person. Household income from work includes employer CPF contributions.

¹Includes HDB studio apartments.

Table 11B. **Nominal** Change in Average Monthly Household Income from Work
Among Resident Employed Households by Type of Dwelling, 2008 – 2018

Year	Per Cent					
	HDB 1- & 2-Room Flats ¹	HDB 3-Room Flats	HDB 4-Room Flats	HDB 5-Room & Executive Flats	Condominiums & Other Apartments	Landed Properties
2009	0.3	-0.6	1.1	-2.3	-2.2	-4.0
2010	5.1	6.3	5.7	4.3	3.7	7.0
2011	12.0	8.4	11.4	10.6	10.5	14.8
2012	6.1	6.0	5.6	5.7	5.6	5.7
2013	1.7	2.1	4.6	4.3	1.7	-5.6
2014	1.9	3.1	4.0	3.6	2.6	14.0
2015	16.6	7.8	5.5	4.9	2.4	-6.9
2016	1.2	1.8	3.1	0.8	-0.5	0.4
2017	0.7	1.3	2.6	2.3	1.4	4.4
2018	0.6	0.7	0.5	1.3	0.5	1.6
<i>Cumulative Change from</i>						
2008 to 2018	55.1	43.1	53.3	40.9	28.0	33.1
2008 to 2013	27.3	24.0	31.4	24.1	20.2	17.7
2013 to 2018	21.8	15.4	16.7	13.5	6.5	13.1
<i>Annualised Change from</i>						
2008 to 2018	4.5	3.6	4.4	3.5	2.5	2.9
2008 to 2013	4.9	4.4	5.6	4.4	3.8	3.3
2013 to 2018	4.0	2.9	3.1	2.6	1.3	2.5

Notes: A resident employed household refers to a household headed by a Singapore citizen or permanent resident and with at least one working person. Household income from work includes employer CPF contributions.

¹Includes HDB studio apartments.

Table 11C. Real¹ Change in Average Monthly Household Income from Work Among Resident Employed Households by Type of Dwelling, 2008 – 2018

Year	Per Cent					
	HDB 1- & 2-Room Flats ²	HDB 3-Room Flats	HDB 4-Room Flats	HDB 5-Room & Executive Flats	Condominiums & Other Apartments	Landed Properties
2009	-0.3	-1.1	0.5	-2.9	-2.8	-4.6
2010	2.2	3.4	2.8	1.4	0.9	4.0
2011	6.4	3.0	5.8	5.1	5.0	9.1
2012	1.4	1.3	1.0	1.0	0.9	1.1
2013	-0.7	-0.2	2.2	1.9	-0.7	-7.8
2014	0.9	2.1	2.9	2.6	1.6	12.9
2015	17.2	8.4	6.1	5.4	3.0	-6.4
2016	1.8	2.3	3.6	1.3	0.0	1.0
2017	0.1	0.7	2.1	1.7	0.8	3.8
2018	0.2	0.3	0.1	0.8	0.1	1.2
<i>Cumulative Change from</i>						
2008 to 2018	31.8	21.6	30.3	19.8	8.8	13.1
2008 to 2013	9.3	6.4	12.7	6.5	3.2	1.0
2013 to 2018	20.6	14.3	15.6	12.4	5.4	12.0
<i>Annualised Change from</i>						
2008 to 2018	2.8	2.0	2.7	1.8	0.8	1.2
2008 to 2013	1.8	1.2	2.4	1.3	0.6	0.2
2013 to 2018	3.8	2.7	2.9	2.4	1.1	2.3

Notes:

A resident employed household refers to a household headed by a Singapore citizen or permanent resident and with at least one working person.

¹The CPI is used as a deflator to compute real income changes.

²Includes HDB studio apartments.

Table 12A. Average Monthly Household Income from Work Per Household Member Among Resident Employed Households by Type of Dwelling, 2008 – 2018

Year	Dollar					
	HDB 1- & 2-Room Flats ¹	HDB 3-Room Flats	HDB 4-Room Flats	HDB 5-Room & Executive Flats	Condominiums & Other Apartments	Landed Properties
2008	854	1,820	1,835	2,545	5,467	4,882
2009	858	1,806	1,833	2,469	5,500	4,687
2010	886	1,937	1,979	2,587	5,691	4,926
2011	932	2,066	2,173	2,785	6,254	5,494
2012	978	2,183	2,304	2,929	6,564	5,962
2013	976	2,216	2,415	3,086	6,640	5,614
2014	1,019	2,317	2,519	3,232	6,788	6,414
2015	1,224	2,512	2,718	3,367	7,356	5,888
2016	1,299	2,599	2,831	3,423	7,186	6,198
2017	1,318	2,627	2,917	3,587	7,195	6,313
2018	1,419	2,698	3,065	3,672	7,438	6,319

Notes: A resident employed household refers to a household headed by a Singapore citizen or permanent resident and with at least one working person. Household income from work includes employer CPF contributions.

¹Includes HDB studio apartments.

Table 12B. Nominal Change in Average Monthly Household Income from Per Household Member Among Resident Employed Households by Type of Dwelling, 2008 – 2018

Year	Per Cent					
	HDB 1- & 2-Room Flats ¹	HDB 3-Room Flats	HDB 4-Room Flats	HDB 5-Room & Executive Flats	Condominiums & Other Apartments	Landed Properties
2009	0.5	-0.8	-0.1	-3.0	0.6	-4.0
2010	3.3	7.3	8.0	4.8	3.5	5.1
2011	5.2	6.7	9.8	7.7	9.9	11.5
2012	4.9	5.7	6.0	5.2	5.0	8.5
2013	-0.2	1.5	4.8	5.4	1.2	-5.8
2014	4.4	4.6	4.3	4.7	2.2	14.3
2015	20.1	8.4	7.9	4.2	8.4	-8.2
2016	6.1	3.5	4.2	1.7	-2.3	5.3
2017	1.5	1.1	3.0	4.8	0.1	1.9
2018	7.7	2.7	5.1	2.4	3.4	0.1
<i>Cumulative Change from</i>						
2008 to 2018	66.2	48.2	67.0	44.3	36.1	29.4
2008 to 2013	14.3	21.8	31.6	21.3	21.5	15.0
2013 to 2018	45.4	21.8	26.9	19.0	12.0	12.6
<i>Annualised Change from</i>						
2008 to 2018	5.2	4.0	5.3	3.7	3.1	2.6
2008 to 2013	2.7	4.0	5.6	3.9	4.0	2.8
2013 to 2018	7.8	4.0	4.9	3.5	2.3	2.4

Notes: A resident employed household refers to a household headed by a Singapore citizen or permanent resident and with at least one working person. Household income from work includes employer CPF contributions.

¹Includes HDB studio apartments.

**Table 12C. Real¹ Change in Average Monthly Household Income from Work Per Household Member
Among Resident Employed Households by Type of Dwelling, 2008 – 2018**

Year	Per Cent					
	HDB 1- & 2- Room Flats ²	HDB 3- Room Flats	HDB 4- Room Flats	HDB 5-Room & Executive Flats	Condominiums & Other Apartments	Landed Properties
2009	-0.1	-1.4	-0.7	-3.6	0.0	-4.6
2010	0.4	4.3	5.0	1.9	0.6	2.2
2011	-0.1	1.3	4.3	2.3	4.4	6.0
2012	0.3	1.0	1.4	0.6	0.4	3.8
2013	-2.5	-0.8	2.4	2.9	-1.2	-8.0
2014	3.3	3.5	3.2	3.7	1.2	13.1
2015	20.7	9.0	8.5	4.7	8.9	-7.7
2016	6.7	4.0	4.7	2.2	-1.8	5.8
2017	0.9	0.5	2.4	4.2	-0.4	1.3
2018	7.2	2.3	4.6	1.9	2.9	-0.3
<i>Cumulative Change from</i>						
2008 to 2018	41.2	26.0	41.9	22.6	15.6	10.0
2008 to 2013	-1.9	4.5	12.9	4.1	4.2	-1.3
2013 to 2018	44.0	20.6	25.7	17.8	10.9	11.5
<i>Annualised Change from</i>						
2008 to 2018	3.5	2.3	3.6	2.1	1.5	1.0
2008 to 2013	-0.4	0.9	2.5	0.8	0.8	-0.3
2013 to 2018	7.6	3.8	4.7	3.3	2.1	2.2

Notes:

A resident employed household refers to a household headed by a Singapore citizen or permanent resident and with at least one working person.

¹The CPI is used as a deflator to compute real income changes.

²Includes HDB studio apartments.

Table 13A. Average Monthly Household Income from Work Among **Resident Employed Households** by Deciles, 2008 – 2018

Deciles ¹	Dollar										
	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
Total	8,414	8,195	8,726	9,618	10,348	10,469	11,143	11,510	11,589	12,027	12,137
1 st - 10 th	1,399	1,361	1,497	1,581	1,644	1,711	1,775	1,927	1,909	1,937	1,955
11 th - 20 th	2,700	2,696	2,940	3,135	3,302	3,372	3,641	3,815	3,907	3,930	4,005
21 st - 30 th	3,831	3,787	4,158	4,421	4,782	4,993	5,226	5,597	5,693	5,805	5,834
31 st - 40 th	4,906	4,978	5,418	5,794	6,183	6,376	6,863	7,063	7,279	7,420	7,646
41 st - 50 th	6,055	5,980	6,603	7,032	7,608	7,993	8,303	8,733	8,875	9,331	9,506
51 st - 60 th	7,492	7,319	7,840	8,436	9,133	9,469	10,108	10,638	10,878	10,973	11,403
61 st - 70 th	8,957	8,798	9,310	10,101	10,894	11,293	11,861	12,639	12,833	13,505	13,627
71 st - 80 th	10,820	10,694	11,105	12,306	13,186	13,807	14,496	14,929	15,371	15,976	16,213
81 st - 90 th	14,013	13,423	13,943	15,509	16,366	16,984	18,017	18,365	18,972	19,589	20,198
91 st - 100 th	23,968	22,909	24,442	27,867	30,379	28,688	31,142	31,393	30,175	31,806	30,982

Notes:

A resident employed household refers to a household headed by a Singapore citizen or permanent resident and with at least one working person. Household income from work includes employer CPF contributions.

It is notable, for example, that some resident employed households in the lowest 10% owned a car (11.3%), employed a maid (11.8%), lived in private property (7.0%) or were headed by persons aged 60 years and over (44.8%) in 2018. It is also important to recognise that not all households are consistently in the same decile group from one year to the next. For example, a household may move down from a higher decile in a particular year due to the temporary unemployment of a household member, before moving up the deciles when the member resumes work in the subsequent year. In comparing the performance of any particular decile group over time, it is therefore relevant to note that the comparison may not pertain to the same group of households.

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

Table 13B. **Nominal** Change in Average Monthly Household Income from Work Among Resident Employed Households by Deciles, 2008 – 2018

Deciles ¹	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	Cumulative Change from			Annualised Change from		
											2008 to	2008 to	2013 to	2008 to	2008 to	2013 to
											2018	2013	2018	2018	2013	2018
Total	-2.6	6.5	10.2	7.6	1.2	6.4	3.3	0.7	3.8	0.9	44.2	24.4	15.9	3.7	4.5	3.0
1 st - 10 th	-2.7	10.0	5.6	4.0	4.1	3.7	8.6	-0.9	1.5	0.9	39.7	22.3	14.3	3.4	4.1	2.7
11 th - 20 th	-0.1	9.1	6.6	5.3	2.1	8.0	4.8	2.4	0.6	1.9	48.3	24.9	18.8	4.0	4.5	3.5
21 st - 30 th	-1.1	9.8	6.3	8.2	4.4	4.7	7.1	1.7	2.0	0.5	52.3	30.3	16.8	4.3	5.4	3.2
31 st - 40 th	1.5	8.8	6.9	6.7	3.1	7.6	2.9	3.1	1.9	3.0	55.8	30.0	19.9	4.5	5.4	3.7
41 st - 50 th	-1.2	10.4	6.5	8.2	5.1	3.9	5.2	1.6	5.1	1.9	57.0	32.0	18.9	4.6	5.7	3.5
51 st - 60 th	-2.3	7.1	7.6	8.3	3.7	6.7	5.2	2.3	0.9	3.9	52.2	26.4	20.4	4.3	4.8	3.8
61 st - 70 th	-1.8	5.8	8.5	7.9	3.7	5.0	6.6	1.5	5.2	0.9	52.1	26.1	20.7	4.3	4.7	3.8
71 st - 80 th	-1.2	3.8	10.8	7.2	4.7	5.0	3.0	3.0	3.9	1.5	49.8	27.6	17.4	4.1	5.0	3.3
81 st - 90 th	-4.2	3.9	11.2	5.5	3.8	6.1	1.9	3.3	3.3	3.1	44.1	21.2	18.9	3.7	3.9	3.5
91 st - 100 th	-4.4	6.7	14.0	9.0	-5.6	8.6	0.8	-3.9	5.4	-2.6	29.3	19.7	8.0	2.6	3.7	1.6

Notes:

A resident employed household refers to a household headed by a Singapore citizen or permanent resident and with at least one working person. Household income from work includes employer CPF contributions.

It is notable, for example, that some resident employed households in the lowest 10% owned a car (11.3%), employed a maid (11.8%), lived in private property (7.0%) or were headed by persons aged 60 years and over (44.8%) in 2018. It is also important to recognise that not all households are consistently in the same decile group from one year to the next. For example, a household may move down from a higher decile in a particular year due to the temporary unemployment of a household member, before moving up the deciles when the member resumes work in the subsequent year. In comparing the performance of any particular decile group over time, it is therefore relevant to note that the comparison may not pertain to the same group of households.

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

Table 13C. **Real**¹ Change in Average Monthly Household Income from Work Among Resident Employed Households by Deciles, 2008 – 2018

Deciles ²	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	Per Cent					
											Cumulative Change from			Annualised Change from		
											2008 to 2018	2008 to 2013	2013 to 2018	2008 to 2018	2008 to 2013	2013 to 2018
Total	-3.2	3.6	4.7	2.9	-1.2	5.4	3.8	1.2	3.2	0.5	22.6	6.8	14.8	2.1	1.3	2.8
1 st - 10 th	-4.7	7.4	0.9	-1.5	1.3	2.2	9.8	0.1	1.6	0.7	18.3	3.0	14.9	1.7	0.6	2.8
11 th - 20 th	-2.2	6.5	1.9	-0.2	-0.6	6.3	5.9	3.5	0.7	1.7	25.6	5.2	19.4	2.3	1.0	3.6
21 st - 30 th	-2.0	6.9	1.2	3.3	2.0	3.5	7.5	2.2	1.5	0.1	28.9	11.7	15.4	2.6	2.2	2.9
31 st - 40 th	0.6	6.0	1.8	1.9	0.7	6.4	3.3	3.5	1.4	2.6	31.9	11.4	18.4	2.8	2.2	3.4
41 st - 50 th	-2.1	7.5	1.4	3.4	2.6	2.7	5.5	2.1	4.6	1.5	32.9	13.1	17.4	2.9	2.5	3.3
51 st - 60 th	-3.2	4.3	2.4	3.4	1.3	5.5	5.6	2.7	0.4	3.5	28.8	8.3	18.9	2.6	1.6	3.5
61 st - 70 th	-2.6	3.0	3.3	3.0	1.2	3.8	6.9	2.0	4.7	0.5	28.8	8.1	19.2	2.6	1.6	3.6
71 st - 80 th	-2.0	1.1	5.5	2.4	2.3	3.8	3.3	3.4	3.4	1.1	26.8	9.4	16.0	2.4	1.8	3.0
81 st - 90 th	-4.1	0.7	5.3	1.3	1.5	5.3	2.6	3.9	2.4	2.6	23.4	4.5	18.0	2.1	0.9	3.4
91 st - 100 th	-4.3	3.5	7.9	4.6	-7.7	7.8	1.5	-3.4	4.6	-3.1	10.6	3.2	7.2	1.0	0.6	1.4

Notes: A resident employed household refers to a household headed by a Singapore citizen or permanent resident and with at least one working person. Household income from work includes employer CPF contributions.

It is notable, for example, that some resident employed households in the lowest 10% owned a car (11.3%), employed a maid (11.8%), lived in private property (7.0%) or were headed by persons aged 60 years and over (44.8%) in 2018. It is also important to recognise that not all households are consistently in the same decile group from one year to the next. For example, a household may move down from a higher decile in a particular year due to the temporary unemployment of a household member, before moving up the deciles when the member resumes work in the subsequent year. In comparing the performance of any particular decile group over time, it is therefore relevant to note that the comparison may not pertain to the same group of households.

¹The CPI is used as a deflator to compute real income changes.

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

Table 14A. Average Monthly Household Income from Work Per Household Member Among **Resident Employed Households** by Deciles, 2008 – 2018

Deciles ¹	Dollar										
	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
Total	2,586	2,524	2,709	2,925	3,142	3,204	3,418	3,624	3,688	3,835	3,969
1 st - 10 th	365	357	381	422	440	463	494	541	543	554	570
11 th - 20 th	689	682	738	803	856	896	971	1,040	1,064	1,093	1,124
21 st - 30 th	973	957	1,036	1,122	1,200	1,268	1,353	1,446	1,483	1,528	1,583
31 st - 40 th	1,266	1,242	1,341	1,445	1,547	1,633	1,747	1,857	1,892	1,958	2,033
41 st - 50 th	1,581	1,564	1,668	1,794	1,917	2,033	2,155	2,274	2,339	2,434	2,522
51 st - 60 th	1,954	1,929	2,051	2,207	2,355	2,483	2,627	2,780	2,864	2,994	3,082
61 st - 70 th	2,446	2,393	2,540	2,726	2,893	3,039	3,217	3,409	3,521	3,670	3,804
71 st - 80 th	3,122	3,042	3,232	3,458	3,658	3,837	4,060	4,276	4,438	4,629	4,833
81 st - 90 th	4,270	4,130	4,429	4,727	5,004	5,192	5,524	5,804	5,958	6,279	6,559
91 st - 100 th	9,199	8,945	9,669	10,543	11,552	11,198	12,032	12,816	12,773	13,215	13,581

Notes:

A resident employed household refers to a household headed by a Singapore citizen or permanent resident and with at least one working person. Household income from work includes employer CPF contributions.

It is notable, for example, that some resident employed households in the lowest 10% owned a car (11.3%), employed a maid (11.8%), lived in private property (7.0%) or were headed by persons aged 60 years and over (44.8%) in 2018. It is also important to recognise that not all households are consistently in the same decile group from one year to the next. For example, a household may move down from a higher decile in a particular year due to the temporary unemployment of a household member, before moving up the deciles when the member resumes work in the subsequent year. In comparing the performance of any particular decile group over time, it is therefore relevant to note that the comparison may not pertain to the same group of households.

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

Table 14B. Nominal Change in Average Monthly Household Income from Work Per Household Member Among Resident Employed Households by Deciles, 2008 – 2018

Deciles ¹	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	Per Cent					
											Cumulative Change from			Annualised Change from		
											2008 to 2018	2008 to 2013	2013 to 2018	2008 to 2018	2008 to 2013	2013 to 2018
Total	-2.4	7.3	8.0	7.4	2.0	6.7	6.0	1.8	4.0	3.5	53.5	23.9	23.9	4.4	4.4	4.4
1 st - 10 th	-2.2	6.7	10.8	4.3	5.2	6.7	9.5	0.4	2.0	2.9	56.2	26.8	23.1	4.6	4.9	4.2
11 th - 20 th	-1.0	8.2	8.8	6.6	4.7	8.4	7.1	2.3	2.7	2.8	63.1	30.0	25.4	5.0	5.4	4.6
21 st - 30 th	-1.6	8.3	8.3	7.0	5.7	6.7	6.9	2.6	3.0	3.6	62.7	30.3	24.8	5.0	5.4	4.5
31 st - 40 th	-1.9	8.0	7.8	7.1	5.6	7.0	6.3	1.9	3.5	3.8	60.6	29.0	24.5	4.9	5.2	4.5
41 st - 50 th	-1.1	6.6	7.6	6.9	6.1	6.0	5.5	2.9	4.1	3.6	59.5	28.6	24.1	4.8	5.2	4.4
51 st - 60 th	-1.3	6.3	7.6	6.7	5.4	5.8	5.8	3.0	4.5	2.9	57.7	27.1	24.1	4.7	4.9	4.4
61 st - 70 th	-2.2	6.1	7.3	6.1	5.0	5.9	6.0	3.3	4.2	3.7	55.5	24.2	25.2	4.5	4.4	4.6
71 st - 80 th	-2.6	6.2	7.0	5.8	4.9	5.8	5.3	3.8	4.3	4.4	54.8	22.9	26.0	4.5	4.2	4.7
81 st - 90 th	-3.3	7.2	6.7	5.9	3.8	6.4	5.1	2.7	5.4	4.5	53.6	21.6	26.3	4.4	4.0	4.8
91 st - 100 th	-2.8	8.1	9.0	9.6	-3.1	7.4	6.5	-0.3	3.5	2.8	47.6	21.7	21.3	4.0	4.0	3.9

Notes:

A resident employed household refers to a household headed by a Singapore citizen or permanent resident and with at least one working person. Household income from work includes employer CPF contributions.

It is notable, for example, that some resident employed households in the lowest 10% owned a car (11.3%), employed a maid (11.8%), lived in private property (7.0%) or were headed by persons aged 60 years and over (44.8%) in 2018. It is also important to recognise that not all households are consistently in the same decile group from one year to the next. For example, a household may move down from a higher decile in a particular year due to the temporary unemployment of a household member, before moving up the deciles when the member resumes work in the subsequent year. In comparing the performance of any particular decile group over time, it is therefore relevant to note that the comparison may not pertain to the same group of households.

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

Table 14C. **Real**¹ Change in Average Monthly Household Income from Work Per Household Member Among Resident Employed Households by Deciles, 2008 – 2018

Deciles ²											Per Cent					
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	Cumulative Change from			Annualised Change from		
											2008 to 2018	2008 to 2013	2013 to 2018	2008 to 2018	2008 to 2013	2013 to 2018
Total	-3.0	4.4	2.6	2.7	-0.4	5.6	6.6	2.3	3.4	3.0	30.4	6.3	22.7	2.7	1.2	4.2
1 st - 10 th	-4.2	4.2	5.8	-1.2	2.4	5.1	10.7	1.4	2.1	2.7	32.2	6.8	23.8	2.8	1.3	4.4
11 th - 20 th	-3.1	5.6	4.0	1.0	1.9	6.7	8.3	3.4	2.8	2.6	38.1	9.5	26.1	3.3	1.8	4.7
21 st - 30 th	-2.5	5.4	3.1	2.2	3.2	5.5	7.2	3.0	2.5	3.2	37.7	11.7	23.3	3.3	2.2	4.3
31 st - 40 th	-2.7	5.1	2.6	2.3	3.1	5.8	6.7	2.4	3.0	3.4	35.9	10.6	22.9	3.1	2.0	4.2
41 st - 50 th	-1.9	3.8	2.4	2.1	3.6	4.8	5.9	3.3	3.6	3.2	35.0	10.2	22.5	3.0	2.0	4.1
51 st - 60 th	-2.1	3.5	2.4	1.9	3.0	4.6	6.2	3.5	4.0	2.5	33.5	8.9	22.6	2.9	1.7	4.2
61 st - 70 th	-3.0	3.3	2.2	1.4	2.6	4.6	6.3	3.8	3.7	3.2	31.6	6.5	23.6	2.8	1.3	4.3
71 st - 80 th	-3.4	3.4	1.8	1.1	2.4	4.6	5.7	4.3	3.8	4.0	31.0	5.3	24.4	2.7	1.0	4.5
81 st - 90 th	-3.2	4.0	1.0	1.6	1.5	5.6	5.8	3.2	4.5	4.0	31.5	4.9	25.3	2.8	1.0	4.6
91 st - 100 th	-2.6	4.8	3.2	5.1	-5.2	6.7	7.2	0.2	2.6	2.3	26.3	5.0	20.3	2.4	1.0	3.8

Notes: A resident employed household refers to a household headed by a Singapore citizen or permanent resident and with at least one working person. Household income from work includes employer CPF contributions.

It is notable, for example, that some resident employed households in the lowest 10% owned a car (11.3%), employed a maid (11.8%), lived in private property (7.0%) or were headed by persons aged 60 years and over (44.8%) in 2018. It is also important to recognise that not all households are consistently in the same decile group from one year to the next. For example, a household may move down from a higher decile in a particular year due to the temporary unemployment of a household member, before moving up the deciles when the member resumes work in the subsequent year. In comparing the performance of any particular decile group over time, it is therefore relevant to note that the comparison may not pertain to the same group of households.

¹The CPI is used as a deflator to compute real income changes.

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

Table 15. Gini Coefficient Among **Resident Employed Households**, 2008 – 2018

Year	Household Income from Work Per Household Member	Household Income from Work Per Household Member After Accounting for Government Transfers and Taxes ¹
2008	0.474	0.424
2009	0.471	0.422
2010	0.472	0.425
2011	0.473	0.423
2012	0.478	0.432
2013	0.463	0.409
2014	0.464	0.411
2015	0.463	0.409
2016	0.458	0.401
2017	0.459	0.402
2018	0.458	0.404

Notes:

A resident employed household refers to a household headed by a Singapore citizen or permanent resident and with at least one working person. Household income from work includes employer CPF contributions.

¹Refer to glossary for Government transfers and taxes that were included in the paper. Data on income after accounting for Government transfers and taxes for 2018 are preliminary.

Similar to past practices, as more administrative data on Government transfers or taxes become available, the coverage has been expanded to include more types of transfers. For comparable data from 2000 onwards, please refer to the [Singstat Table Builder](#) (i.e At [Singstat Table Builder](#), choose Households → Household Income → Household Income from Work, Annual → Table 15. Gini Coefficient Among Resident Employed Households (Including Employer CPF Contributions))

Table 16. Ratio of Monthly Household Income from Work Per Household Member at the 90th Percentile to 10th Percentile Among **Resident Employed Households**, 2008 – 2018

Year	Household Income from Work Per Household Member ¹	Household Income from Work Per Household Member After Accounting for Government Transfers and Taxes ^{2,3}
2008	9.64	6.50
2009	9.43	6.47
2010	9.35	6.47
2011	9.19	6.21
2012	9.14	6.37
2013	9.00	5.90
2014	8.92	5.97
2015	8.65	5.78
2016	8.67	5.71
2017	8.97	5.82
2018	9.14	6.01

Notes:

A resident employed household refers to a household headed by a Singapore citizen or permanent resident and with at least one working person. Household income from work includes employer CPF contributions.

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

²Based on ranking of all resident employed households by their monthly household income from work per household member (including employer CPF contributions) after accounting for Government transfers and taxes.

³Refer to glossary for Government transfers and taxes that were included in the paper. Data on income after accounting for Government transfers and taxes for 2018 are preliminary.

Similar to past practices, as more administrative data on Government transfers or taxes become available, the coverage has been expanded to include more types of transfers. For comparable data from 2000 onwards, please refer to the [Singstat Table Builder](#) (i.e At [Singstat Table Builder](#), choose Households → Household Income → Household Income from Work, Annual → Table 16. Ratio of Monthly Household Income from Work Per Household Member (Including Employer CPF Contributions) at 90th Percentile to 10th Percentile Among Resident Employed Households)

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