# Singapore Longitudinal Early Development Study (SG LEADS) 




# Panel Survey Wave 2 <br> Technical Report 4 <br> Income Data Calculation 

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In this technical note, we document the income components and how they have been processed. A total of 3018 households' data were collected as part of the Singapore Longitudinal EArly Development Study (SG LEADS) and the household income survey items are located in the household booklet section H and consist of questions H 1 through H69. The technical note is written based on the household booklet dataset received on $9^{\text {th }}$ May 2022. See Appendix II for the SG LEADS questionnaire and the exact wording for each question as it appeared to the respondent. There are a total of 22 income components that are related to the respondent's household income in the last 12 months at the time of the survey (November 2020 to November 2021). The respondent was the primary care giver (PCG) of the child selected for the study. These 22 income components of the respondent's household income, in the order they appear in the survey, are:

- Income from business
- Labour income
- From PCG
- From spouse
- From other household members
- Income from rent
- Income from interest
- From PCG
- From spouse
- From other household members
- Income from financial products
- From PCG
- From spouse
- From other household members
- Income from government subsidies
- Income from donations
- Income from receiving maintenance (Child support)
- Income used for providing maintenance to others
- Support from non-HH individuals
- From relatives
- From other non-familial individuals
- Support to non-HH individuals (this amount was not included in the calculation of the itemized total income)
- Income from annuities
- From PCG
- From spouse
- From other household members
- Income from any other sources

For these 22 categories, the respondent is first asked a dichotomous question (Yes/No) as to whether or not his or her household has any income from that source (i.e. did you receive any income from a salaried job?). Should the respondent answer "Yes" to the dichotomous question, they would then be directed to key in the exact amount earned in an open-ended format. Should the respondent answered "Don't Know" or refused to answer the open-ended amount question, they would then be directed to a multiple-choice question offering a list of range of amounts (i.e. $\$ 6,000-\$ 7,999$ ) to choose from. Each question has 11 to 12 range categories and the ranges differ from question to question. If
the respondent did not want to choose any of the range, their response will be recorded as either "Don't know" or "Refused" accordingly.

Since the recorded response for these 22 income variables vary between an exact amount or a ranged amount, we created a new variable for each different income category to combine both response types using the following logic:

1) If the respondent gave an exact value, that value will be assigned to that income variable.
2) If the respondent did not provide an exact value but with a range, we would impute the midpoint of the range to that income variable (i.e. if the range chosen was ' $\$ 24,001-$ $\$ 48,000$, then $\$ 36000.50$ was imputed for that variable)'.
a. Do note that if the respondent chose an extreme end of the range choices, the value at the end point would be imputed (i.e. $\$ 240,001$ was entered if the range choice was ' $\$ 240,001$ and above').

Table 1. shows the proportion of exact and range responses along with the number of "Don't know" and "Refuse" for each of the 22 income categories. Table 2. provides the mean, median, and standard deviation of the exact, range, and combined values for each income variable for easy comparison.

Table 1. Number of Observations and percent of the exact values and ranged values for each income component variable ( $\mathrm{N}=3016$ )

|  | Exact values |  | Range values |  | Total | No. of DK \& RF |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Freq. | \% | Freq. | \% |  |  |
| Business income | 447 | 90.85\% | 45 | 9.15\% | 492 | 9 |
| Labour income (PCG) | 1,621 | 97.77\% | 38 | 2.29\% | 1659 | 5 |
| Labour income (spouse) | 1,790 | 94.90\% | 96 | 5.09\% | 1886 | 13 |
| Labour income (other HH member) | 244 | 85.31\% | 42 | 14.69\% | 286 | 8 |
| Income from rent | 319 | 98.15\% | 6 | 1.84\% | 325 | 1 |
| Interest Income (PCG) | 922 | 87.80\% | 128 | 12.19\% | 1050 | 17 |
| Interest income (spouse) | 773 | 86.47\% | 121 | 13.53\% | 894 | 18 |
| Income from interest (other HH member) | 272 | 77.71\% | 78 | 22.29\% | 350 | 8 |
| Income from financial products (PCG) | 382 | 90.74\% | 39 | 9.26\% | 421 | 3 |
| Income from financial products (spouse) | 344 | 84.31\% | 64 | 15.69\% | 408 | 9 |
| Income from financial products (other HH member) | 29 | 78.38\% | 8 | 21.62\% | 37 | 3 |
| Income from government subsidies | 2,617 | 97.32\% | 72 | 2.68\% | 2689 | 6 |
| Income from donations | 140 | 95.24\% | 7 | 4.76\% | 147 | 1 |
| Maintenance received | 71 | 97.26\% | 0 | 0\% | 73 | 2 |
| Maintenance provided | 52 | 96.30\% | 2 | 3.70\% | 54 | 0 |
| Support from non-HH individuals (family) | 798 | 98.40\% | 13 | 1.60\% | 811 | 2 |
| Support from non-HH individuals (others) | 475 | 98.75\% | 6 | 1.25\% | 481 | 2 |
| Support to non-HH individuals | 1347 | 99.04\% | 13 | 0.96\% | 1360 | 1 |
| Income from annuities | 75 | 93.75\% | 5 | 6.25\% | 80 | 1 |
| Income from annuities (spouse) | 41 | 93.18\% | 3 | 6.82\% | 44 | 1 |
| Income from annuities (others) | 10 | 71.43\% | 4 | 28.57\% | 14 | 0 |
| Income from any other sources | 36 | $\begin{aligned} & 100.00 \\ & \% \\ & \hline \end{aligned}$ | 0 | 0.00\% | 36 | 0 |

Table 2. Mean, Median, and Standard Deviation of the exact, range, and combined values for each income variable

|  | Exact values |  |  | Range values (mid-point of range imputation) |  |  | Exact and ranged values combined |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Mean | Median | SD | Mean | Median | SD | Mean | Median | SD |
| Income from business | 68008.09 | 12,000 | 499488.4 | 73263.39 | 29,999.50 | 168984.3 | 68399.78 | 12,000 | 482628.3 |
| Labour income (PCG) | 50893.36 | 40000 | 52726.05 | 61817.77 | 53999.5 | 43808.83 | 51111.32 | 40000 | 52573.99 |
| Labour income (spouse) | 64474.39 | 50000 | 61596.27 | 61880.51 | 53999.5 | 40827.72 | 64358.06 | 50000 | 60811.57 |
| Labour income (other HH member) | 33791.37 | 24000 | 37069.21 | 41381.96 | 29999.5 | 36164.51 | 34719.71 | 24000 | 36979.45 |
| Income from rent | 16960.72 | 12000 | 16358.52 | 19799.6 | 17999.5 | 11144.32 | 17004.53 | 12000 | 16282.49 |
| Income from interest (PCG) | 699.47 | 100 | 3883.99 | 224.96 | 54.5 | 307.79 | 648.48 | 100 | 3673.49 |
| Income from interest (spouse) | 611.61 | 100 | 2675.20 | 230.44 | 54.5 | 305.32 | 566.79 | 100 | 2517.98 |
| Income from interest (other HH member) | 508.98 | 30 | 3807.57 | 149.16 | 54.5 | 220.14 | 435.33 | 40 | 3398.90 |
| Income from financial products (PCG) | 4538.22 | 1,000 | 10238.54 | 6257.07 | 3000 | 9185.32 | 4682.49 | 1500 | 10155.36 |
| Income from financial products (spouse) | 6895.79 | 2,000 | 15545.45 | 13690.75 | 3,000 | 25124.63 | 7832.43 | 2500 | 17303.56 |
| Income from financial products (other HH member) | 4118.62 | 1000 | 9690.45 | 7199.8 | 3,000 | 6572.43 | 4571.73 | 1750 | 9281.15 |
| Income from subsidies | 3196.57 | 1,400 | 4836 | 2753.39 | 1,499.5 | 3090.83 | 3185.67 | 1,400 | 4800.8 |
| Income from donations | 532.93 | 150 | 1188.63 | 333.25 | 250 | 203.92 | 524.72 | 180 | 1165.07 |
| Maintenance received ${ }^{\wedge}$ | 4738.73 | 3200 | 5373.82 | - | - | - | 4738.73 | 3200 | 5373.82 |
| Maintenance provided | 4310.19 | 3550 | 4077.95 | 4124.5 | 4124.5 | 4772.97 | 4303.31 | 3550 | 4053.79 |
| Support from nonHH individuals (family) | 1773.07 | 500 | 11241.92 | 1658.77 | 749.5 | 2809.15 | 1771.51 | 500 | 11169.52 |
| Support from nonHH individuals (others) | 617.65 | 200 | 3800.77 | 687.25 | 499.75 | 590.48 | 618.23 | 200 | 3785.13 |
| Support to non-HH individuals | 3969.66 | 1200 | 7326 | 2145.46 | 1,499.50 | 2625.08 | 3953.55 | 1,200 | 7299.38 |
| Income from annuities (PCG) | 7165.76 | 1000 | 19357.58 | 937.25 | 499.75 | 1067.78 | 6819.73 | 1000 | 18860.48 |
| Income from annuities (Spouse) | 3304.52 | 500 | 10093.04 | 1374.75 | 1374.75 | 1590.63 | 3202.96 | 500 | 9829.65 |
| Income from annuities (Others) | 19,160 | 3,500 | 33599.15 | 2,124.75 | 1,374.75 | 2487.217 | 14292.79 | 2,850 | 29099.07 |


| Income from any <br> other sources^ | 80162.44 | 22,500 | 183635.3 | - | - | - | 80162.44 | 22,500 | 183635.3 |
| :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- |
| $\wedge$ No ranged values |  |  |  |  |  |  |  |  |  |

## Creating total annual household income from all income sources/components

After responding to the 22 income component questions, the respondent is then asked for their total annual household income (question H69 in Appendix II). However, research has shown that asking respondents for the amount they earn in each specific income source and totalling them up yields more accurate total annual household income value than asking the respondent a single direct question on their total annual household income. Thus, we created a 'composite total annual household income' variable by adding all of the 22 income components found in Table 2 ('Support to non-HH individuals' was not included). Table 3 . compares the descriptive statistics of the single question total annual household income and the newly created composite total annual household income.

Table 3. Comparing the descriptive statistics of the values in the single question of total annual household income and the total annual household income calculated from the composites of all income sources

|  | Freq. | Mean | Median | SD | Range |
| :--- | :--- | :--- | :--- | :--- | :--- |
| Single question <br> total annual <br> household <br> income | 2,986 | 104938.7 | 80000 | 122769.3 | 1 to 2501000 |
| Composite total <br> annual <br> household <br> income | 2,990 | 461478.6 | 61885 | 3130476 | -90400 |

Table 4 also compares the descriptive statistics of both total annual household income variables but this table only considers cases that has values for both total annual household income variables.

## Table 4. Comparing the descriptive statistics of single question total annual household income

 versus composite annual total household income of only HHs that have both variables|  | Freq. | Mean | Median | SD | Range |
| :--- | :--- | :--- | :--- | :--- | :--- |
| Single question <br> total annual <br> household <br> income | 2,986 | 104938.7 | 80000 | 122769.3 | 1 to 2501000 |
| Composite total <br> annual <br> household <br> income | 2,986 | 321192.1 | 60074.5 | 2386368 | -90400 |

## Weights and the annual household income distributions

Since the SG LEADS project oversamples low-income, the descriptive statistics for the sample's household income needs to be weighted to properly represent the national population. The data is weighted with the sampling weights created by our SG LEADS staff to adjust for initial selection probability and response rate.

Figure 1 shows the weighted income distribution of the single question total annual household income. As seen, the normal curve shows that the distribution is right-skewed. We also top-coded 114 cases at the $97^{\text {th }}$ percentile ( $\$ 555300$ ) to make the graph more comprehensible which explains the spike at the far right end of the graph. Some households lost money over the past year, depicted in the section of the graph below $\$ 0$


Figure 1. Weighted income distribution of single question total annual household income with 46 cases top-coded as $\$ 360000$ ( $97^{\text {th }}$ percentile).

Similar to Figure 1., Figure 2. shows the weighted income distribution of the composite total annual household income and both figures share a similar right-skewed normal curve. There were 114 cases top-coded at the $97^{\text {th }}$ percentile ( $\$ 555300$ ) which can be seen on the far right spike. There is also a large spike of cases on the far left as compared to Figure 1.


Figure 2. Weighted income distribution of composite total annual household income with 114 cases top-coded as $\$ 555300$ ( $97^{\text {th }}$ percentile).

## Total annual household income

Table 5. Comparing the two different total annual household income variables (unweighted)

|  | Freq. | Mean | Median | SD | Range |
| :--- | :--- | :--- | :--- | :--- | :--- |
| Single question <br> total annual |  |  |  |  |  |
| household <br> income | 2,991 | 104763.2 | 80,000 | 122741.5 | 0 to 2501000 |
| Composite total <br> annual <br> household <br> income | 3,015 | 457652.1 | 60600 | 3117747 | -90400 to |

## Table 6. Comparing the two different total annual household income variables by housing type (unweighted)

|  | Single question total annual household income |  |  | Composite total annual household income |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Freq | Mean | Median | Freq | Mean | Median |
| 1-2 room HDB flat | 281 | 23961.23 | 21800 | 282 | 31290.57 | 21643 |
| 3 room HDB flat | 732 | 66978.73 | 49425 | 736 | 65497.29 | 43720 |
| 4 room HDB flat | 949 | 96478.62 | 80400 | 951 | 87599.64 | 69950 |
| 5 room HDB flat \& Executive Flats | 572 | 126109.3 | 113500 | 575 | 117654.9 | 97000 |
| Condominiums \& Landed Properties | 467 | 188692.4 | 172000 | 471 | 172701.1 | 150000 |
| Total | 3,001 | 102490.4 | 80,000 | 3,015 | 95963.83 | 60600 |

Table 7. Comparing the two different total annual household income variables by housing type (weighted)

|  | Single question total annual household income |  |  | Composite total annualhousehold income |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Freq | Mean | Median | Freq | Mean | Median |
| 1-2 room HDB flat | 281 | 25697.33 | 23600 | 282 | 30346.52 | 22600 |
| 3 room HDB flat | 732 | 70320.81 | 50000 | 736 | 67856.77 | 44250 |
| 4 room HDB flat | 949 | 96015.71 | 80000 | 951 | 86512.68 | 68200 |
| 5 room HDB flat \& Executive Flats | 572 | 124596.3 | 110000 | 575 | 112735.2 | 92800 |
| Condominiums \& Landed Properties | 467 | 205293 | 195000 | 471 | 186827.8 | 156000 |
| Total | 3001 | 120822.7 | 100000 | 3,015 | 110265.3 | 75500 |

Table 8. Percentile breakdown and 10/90 percentile ratio of the two total annual household income variables (unweighted)

|  | Single question total annual <br> household income | Composite total annual <br> household income |
| :--- | :--- | :--- |
| $10^{\text {th }}$ Percentile | 12250 | 1960 |


| $20^{\text {th }}$ Percentile | 30000 | 74000 |
| :--- | :--- | :--- |
| $30^{\text {th }}$ Percentile | 60000 | 22400 |
| $40^{\text {th }}$ Percentile | 80000 | 40200 |
| $50^{\text {th }}$ Percentile | 100000 | 123000 |
| $60^{\text {th }}$ Percentile | 158000 | 114959 |
| $70^{\text {th }}$ Percentile | 206350 | 153263.5 |
| $80^{\text {th }}$ Percentile | 0.059 | 226000 |
| $90^{\text {th }}$ Percentile |  |  |
| $10 / 90$ percentile ratio |  |  |

Table 9. Percentile breakdown and 10/90 percentile ratio of the two total annual household income variables (weighted)

|  | Single question total annual <br> household income | Composite total annual <br> household income |
| :--- | :--- | :--- |
|  |  |  |
| $10^{\text {th }}$ Percentile | 12000 | 2000 |
| $20^{\text {th }}$ Percentile | 29000 | 7400 |
| $30^{\text {th }}$ Percentile | 42800 | 22426 |
| $40^{\text {th }}$ Percentile | 60000 | 39768 |
| $50^{\text {th }}$ Percentile | 80000 | 59500 |
| $60^{\text {th }}$ Percentile | 100000 | 83999.5 |
| $70^{\text {th }}$ Percentile | 121000 | 111340 |
| $80^{\text {th }}$ Percentile | 155000 | 147000 |
| $90^{\text {th }}$ Percentile | 200000 | 208500 |
| $10 / 90$ percentile ratio | 0.06 | 0.01 |

## Total monthly household income

Table 12. Comparing the two different total monthly household income variables (unweighted)

|  | Freq. | Mean | Median | SD | Range |
| :--- | :--- | :--- | :--- | :--- | :--- |
| Single question <br> total monthly <br> household <br> income | 3,001 | 8540.86 | 6666.66 | 7822.79 | 0 to 46275 |
| Composite total <br> monthly <br> household <br> income | 3,015 | 7996.99 | 5050 | 9551.56 | -7533.33 to |

## Table 13. Comparing the two different total monthly household income variables (weighted)

|  | Freq. | Mean | Median | SD | Range |
| :--- | :--- | :--- | :--- | :--- | :--- |
| Single question <br> total monthly | 3,001 | 10068.56 | 8333.33 | 8388.62 | 0 to 46275 |
| household <br> income |  |  |  |  |  |
| Composite total <br> monthly <br> household <br> income | 3,015 | 9188.77 | 6291.66 | 10260.43 | -7533.33 to |

Table 14. Comparing the two different total monthly household income variables by housing type (unweighted)

|  | Single question total monthly household income |  |  | Composite total household income |  | monthly |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Freq | Mean | Median | Freq | Mean | Median |
| 1-2 room HDB flat | 281 | 1996.76 | 1816.66 | 282 | 2607.54 | 1803.58 |
| 3 room HDB flat | 732 | 5581.56 | 4118.75 | 736 | 5458.10 | 3643.33 |
| 4 room HDB flat | 949 | 8039.88 | 6700 | 951 | 7299.97 | 5829.16 |
| 5 room HDB flat \& Executive Flats | 572 | 10509.11 | 9458.33 | 575 | 9804.57 | 8083.33 |
|  <br> Landed Properties | 467 | 15724.37 | 14333.33 | 471 | 14391.76 | 12500 |
| Total | 3,001 | 8540.86 | 6666.67 | 3,015 | 7996.98 | 5050 |

Table 15. Comparing the two different total monthly household income variables by housing type (weighted)

|  | Single question total monthly household income |  |  | Composite total household income |  | monthly |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Freq | Mean | Median | Freq | Mean | Median |
| 1-2 room HDB flat | 281 | 2141.44 | 1966.66 | 282 | 2528.87 | 1883.33 |
| 3 room HDB flat | 732 | 5860.06 | 4166.66 | 736 | 5654.73 | 3687.5 |
| 4 room HDB flat | 949 | 8001.31 | 6666.67 | 951 | 7209.39 | 5683.33 |
| 5 room HDB flat \& Executive Flats | 572 | 10383.03 | 9166.67 | 575 | 9394.60 | 7733.33 |
| Condominiums \& Landed Properties | 467 | 17107.75 | 16250 | 471 | 13218.24 | 13000 |
| Total | 3,001 | 8711.17 | 6666.67 | 3,015 | 9188.77 | 6291.66 |

Table 16. Percentile breakdown and $10 / 90$ percentile ratio of the two total monthly household income variables (unweighted)

|  | Single question total <br> monthly household income | Composite total monthly <br> household income |
| :--- | :--- | :--- |
| $10^{\text {th }}$ Percentile | 1020.83 | 163.33 |
| $20^{\text {th }}$ Percentile | 2500 | 600.37 |
| $30^{\text {th }}$ Percentile | 3666.66 | 1866.66 |
| $40^{\text {th }}$ Percentile | 5000 | 3350 |
| $50^{\text {th }}$ Percentile | 6666.667 | 5050 |
| $60^{\text {th }}$ Percentile | 8333.33 | 7151.66 |
| $70^{\text {th }}$ Percentile | 10250 | 9579.91 |
| $80^{\text {th }}$ Percentile | 13166.66 | 12771.95 |
| $90^{\text {th }}$ Percentile | 17195.83 | 18833.33 |
| $10 / 90$ percentile ratio | 0.06 | 0.01 |

Table 17. Percentile breakdown and $10 / 90$ percentile ratio of the two total monthly household income variables (weighted)

|  | Single question total <br> monthly household income | Composite total monthly <br> household income |
| :--- | :--- | :--- |
| $10^{\text {th }}$ Percentile | 1583.33 | 179.16 |
| $20^{\text {th }}$ Percentile | 3333.33 | 700 |
| $30^{\text {th }}$ Percentile | 5000 | 2370.83 |
| $40^{\text {th }}$ Percentile | 6666.66 | 4250 |
| $50^{\text {th }}$ Percentile | 8333.33 | 6291.66 |
| $60^{\text {th }}$ Percentile | 10000 | 8666.66 |
| $70^{\text {th }}$ Percentile | 12200 | 11243.33 |
| $80^{\text {th }}$ Percentile | 15000 | 15058.33 |
| $90^{\text {th }}$ Percentile | 20000.08 | 21116.66 |

## Total annual household income per capita

Table 18. Comparing the two different total annual household income variables per capita (unweighted)

|  | Freq. | Mean | Median | SD | Range |
| :--- | :--- | :--- | :--- | :--- | :--- |
| Single question <br> total annual |  | 23948.9 | 18200 | 22961.94 | 0 to 185100 |
| household <br> income per <br> capita | 3,001 |  |  |  |  |
| Composite total <br> annual |  | 22467.71 | 13200 | 27657.71 | -12914.29 to |
| household <br> income per <br> capita | 3,015 |  |  | 133550 |  |

Table 19. Comparing the two different total annual household income variables per capita (weighted)

|  | Freq. | Mean | Median | SD | Range |
| :--- | :--- | :--- | :--- | :--- | :--- |
| Single question <br> total annual |  | 27848.48 | 22166.67 | 24673.14 | 0 to 185100 |
| household <br> income per <br> capita | 3,001 |  |  |  |  |
| Composite total <br> annual |  | 25469.63 | 16800 | 29580.23 | -12914.29 to |
| household <br> income per <br> capita | 3,015 |  |  |  | 133550 |

Table 20. Comparing the two different total annual household income per capita variables by housing type (unweighted)

|  | Single question total annual household income per capita |  |  | Composite total annual household income per capita |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Freq | Mean | Median | Freq | Mean | Median |
| 1-2 room HDB flat | 281 | 5294.53 | 4285.714 | 282 | 7053.52 | 4217.83 |
| 3 room HDB flat | 732 | 16423.72 | 11833.33 | 736 | 16050.7 | 10183.89 |
| 4 room HDB flat | 949 | 22551.97 | 18450 | 951 | 20483.96 | 14661.8 |


| 5 room HDB flat \& |  |  |  |
| :--- | :--- | :--- | :--- |
| Executive Flats | 572 | 28542.75 | 25000 |
|  |  |  | 575 |
| Condominiums \& |  |  | 26761.3 |
| Landed Properties | 467 | 44180.82 | 40000 |
|  |  |  |  |
| Total | 3,001 | 23948.9 | 18200 |

Table 21. Comparing the two different total annual household income per capita variables by housing type (weighted)

|  | Single question total annual household income per capita |  |  | Composite total annual household income per capita |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Freq | Mean | Median | Freq | Mean | Median |
| 1-2 room HDB flat | 281 | 5472.34 | 4514.28 | 282 | 6572.72 | 4666.5 |
| 3 room HDB flat | 732 | 16961.24 | 12000.17 | 736 | 16578.41 | 10266.67 |
| 4 room HDB flat | 949 | 22113.27 | 18325 | 952 | 19879.07 | 14166.67 |
| 5 room HDB flat \& Executive Flats | 572 | 28132.23 | 25000 | 575 | 25514.57 | 18750 |
| Condominiums \& Landed Properties | 467 | 47842.92 | 40733.33 | 471 | 43654.73 | 37133.33 |
| Total | 3,001 | 27848.48 | 22166.67 | 3,015 | 25469.63 | 16800 |

Table 22. Percentile breakdown and $10 / 90$ percentile ratio of the two total annual household income per capita variables (unweighted)

|  | Single question total annual <br> household income per <br> capita |
| :--- | :--- | | Composite total annual |
| :--- |
| household income per |
| capita |$|$| $10^{\text {th }}$ Percentile | 2665.66 |
| :--- | :--- |
| $20^{\text {th }}$ Percentile | 6000 |
| $30^{\text {th }}$ Percentile | 9750 |
| $40^{\text {th }}$ Percentile | 13333.33 |
| $50^{\text {th }}$ Percentile | 18183.33 |
| $60^{\text {th }}$ Percentile | 23580 |
| $70^{\text {th }}$ Percentile | 30000 |
| $80^{\text {th }}$ Percentile | 37500 |
| $90^{\text {th }}$ Percentile | 50000 |
| $10 / 90$ percentile ratio | 0.05 |

Table 23. Percentile breakdown and 10/90 percentile ratio of the two total annual household income per capita variables (weighted)
$\left.\begin{array}{ll:}\hline & \begin{array}{l}\text { Single question total annual } \\ \text { household income per } \\ \text { capita }\end{array}\end{array} \begin{array}{l}\text { Composite total annual } \\ \text { household income per } \\ \text { capita }\end{array}\right\}$

## Total monthly household income per capita

Table 24. Comparing the two different total monthly household income variables per capita (unweighted)

|  | Freq. | Mean | Median | SD | Range |
| :--- | :--- | :--- | :--- | :--- | :--- |
| Single question <br> total monthly |  | 1995.74 | 1516.67 | 1913.50 | 0 to 15425 |
| household <br> income per <br> capita | 3,001 | 1872.31 | 1100 | 2304.81 | -1076.19 to |
| Composite total <br> monthly |  |  |  | 11129.17 |  |

Table 25. Comparing the two different total monthly household income variables per capita (weighted)

|  | Freq. | Mean | Median | SD | Range |
| :--- | :--- | :--- | :--- | :--- | :--- |
| Single question <br> total monthly |  |  |  |  |  |
| household <br> income per <br> capita | 3,001 | 2320.70 | 1847.22 | 2056.1 | 0 to 15425 |
| Composite total <br> monthly |  | 2122.47 | 1400 | 2465.02 | -1076.19 to |
| household <br> income per <br> capita | 3,015 |  |  |  | 11129.17 |

Table 26. Comparing the two different total monthly household income per capita variables by housing type (unweighted)

|  | Single question total monthly household income per capita |  |  | Composite total monthly household income per capita |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Freq | Mean | Median | Freq | Mean | Median |
| 1-2 room HDB flat | 281 | 441.21 | 357.14 | 282 | 587.79 | 351.48 |
| 3 room HDB flat | 732 | 1368.64 | 986.11 | 736 | 1337.55 | 848.65 |
| 4 room HDB flat | 949 | 1879.33 | 1537.5 | 951 | 1707 | 1221.81 |
| 5 room HDB flat \& Executive Flats | 572 | 2378.56 | 2083.33 | 575 | 2230.10 | 1662.49 |
| Condominiums \& Landed Properties | 467 | 3681.73 | 3333.33 | 471 | 3373.99 | 2916.66 |
| Total | 3,001 | 1995.74 | 1516.66 | 3,015 | 1872.31 | 1100 |

Table 27. Comparing the two different total monthly household income per capita variables by housing type (weighted)

|  | Single question total monthly household income per capita |  |  | Composite total monthly household income per capita |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Freq | Mean | Median | Freq | Mean | Median |
| 1-2 room HDB flat | 281 | 456.02 | 376.19 | 282 | 547.72 | 388.87 |
| 3 room HDB flat | 732 | 1413.43 | 1000.014 | 736 | 1381.53 | 855.55 |
| 4 room HDB flat | 949 | 1842.77 | 1527.08 | 951 | 1656.58 | 1175 |
| 5 room HDB flat \& Executive Flats | 572 | 2344.35 | 2083.33 | 575 | 2126.21 | 1562.5 |
| Condominiums \& Landed Properties | 467 | 3986.91 | 3394.44 | 471 | 3637.89 | 3094.44 |
| Total | 3,001 | 2320.71 | 1847.22 | 3,015 | 2122.46 | 1400 |

Table 28. Percentile breakdown and 10/90 percentile ratio of the two total monthly household income per capita variables (unweighted)

$\left.$|  | Single question total <br> monthly household income <br> per capita |
| :--- | :--- | | Composite total monthly |
| :--- |
| household income per |
| capita | \right\rvert\,

Table 29. Percentile breakdown and 10/90 percentile ratio of the two total monthly household income per capita variables (weighted)

|  | Single question total <br> monthly household income <br> per capita | Composite total monthly <br> household income per <br> capita |
| :--- | :--- | :--- |
| $10^{\text {th }}$ Percentile | 315.62 | 37.33 |
| $20^{\text {th }}$ Percentile | 714.28 | 149.57 |
| $30^{\text {th }}$ Percentile | 1041.66 | 469.04 |
| $40^{\text {th }}$ Percentile | 1466.66 | 889.97 |
| $50^{\text {th }}$ Percentile | 1847.22 | 1400 |
| $60^{\text {th }}$ Percentile | 2333.33 | 1908.89 |
| $70^{\text {th }}$ Percentile | 2777.77 | 2614.38 |
| $80^{\text {th }}$ Percentile | 3394.44 | 3429.17 |


| $90^{\text {th }}$ Percentile | 4722.22 | 5105.83 |
| :--- | :--- | :--- |
| $10 / 90$ percentile ratio | 0.069 | 0.0073 |

# Appendix I - STATA syntax for creating household income variables 

## Variable that combines both exact and ranged values (PCG labour used as an example)

//Generating new variable, using cases that have responded with exact value gen labourincome_pcg = HB_H6_SGD
//Now we need to include the cases that have responded with range responses to our new variable //Will be using mid-point of range imputation for each range category, e.g. if range was $\$ 12,000$ to $\$ 23,999$, then $\$ 17999.50$ was imputed for that variable)'.
//The next few command lines will be imputing the mid-point of range values for the various range categories
replace labourincome_pcg=3000 if HB_H6_SGD==. \& HB_H6_A==1
replace labourincome_pcg=8999.5 if HB_H6_SGD==. \& HB_H6_A==2
replace labourincome_pcg=17999.5 if HB_H6_SGD==. \& HB_H6_A==3
replace labourincome_pcg=29999.5 if HB_H6_SGD==. \& HB_H6_A==4
replace labourincome_pcg=41999.5 if HB_H6_SGD==. \& HB_H6_A==5
replace labourincome_pcg=53999.5 if HB_H6_SGD==. \& HB_H6_A==6
replace labourincome_pcg=65999.5 if HB_H6_SGD==. \& HB_H6_A==7
replace labourincome_pcg=77999.5 if HB_H6_SGD==. \& HB_H6_A==8
replace labourincome_pcg=89999.5 if HB_H6_SGD==. \& HB_H6_A==9
replace labourincome_pcg=107999.5 if HB_H6_SGD==. \& HB_H6_A==10
replace labourincome_pcg=131999.5 if HB_H6_SGD==. \& HB_H6_A==11
$/ /$ For the largest range choice, the value at the end point would be imputed e.g. for $\$ 144,000$ and above, \$144,000 was imputed
replace labourincome_pcg=144000 if HB_H6_SGD==. \& HB_H6_A==12

## Composite total annual household income

//This variable is created by adding up all 16 individual income categories //STATA has a command called egen that is able to sum up the row total of all 16 income categories and place the summed total into a new variable called total_income_composite egen total_income_composite $=$ rowtotal(incomebusiness labourincome_pcg labourincome_spouse labourincome_other interest_pcg interest_spouse interest_other finprod_pcg finprod_spouse finprod_other donation subsidy support_from_family support_from_others other_income rent), missing

## Calculated annual household income imputed with reported sum

//Generating new variable, beginning with cases that have a composite total annual household income value
gen total_income_imputed = total_income_composite
//For cases that do not have a composite total annual household income value, we will impute the single question total annual household income value if that case has a non-missing value replace total_income_imputed= total_income if total_income_imputed==. \& total_income!=.

## Appendix II - SG LEADS income-related survey questions

## Section H. Family Income and Housing

Now we would like to ask some questions about the sources of income in your family. Your answers will be kept in strict confidence.

Note. When you calculate the family income in your household, please only include the income of family members who are related through blood, marriage or adoption. Please do not include the income of domestic helpers and other non-relative residents in your household.

Self-Employed Business

H1. [Self-administered] In the past 12 months, did you or any family members in the current household own a business at any time or have a financial interest in any business enterprise?

1. Yes
2. No $\rightarrow \mathbf{G O}$ TO H5

H2. [Self-administered] In the past 12 months, how many businesses or financial interests (in any business enterprises) in total did you or any family members in your current household manage?
$\qquad$ (\# of business / financial interest in any business enterprises)

H3. [Self-administered] In the past 12 months, which family member(s) in your household owned business or financial interest in any business enterprises? (SELECT ALL THAT APPLY).
$\square$ (To load the family members in the household for the respondent to select)

H4. [Self-administered] After deducting the cost, what was the total net income from the business /financial interest in the past 12 months?

Record: $\qquad$ Singapore dollars
9999997. [Not clear] // 9999998. [Refuse to answer] $\rightarrow$ GO TO H4a
$\square$ Notice for interviewers:
(1) If the business was run jointly with non-family members or members not in the current household, report only the next income earned by the family members. Wages/salaries do not count.
(2) If this business was in deficit, record negative numbers. For example, if the net loss of the business was 30,000 Singapore dollars, record "-30,000".

H4a. [Self-administered] Which range does the net income from the business/financial interest (after deducting the cost) in the past 12 months fall into?

1. Less than $\$ 0$
2. $\$ 0-\$ 4,999$
3. $\$ 5,000-\$ 9,999$
4. $\$ 10,000-\$ 49,999$
5. $\$ 50,000-\$ 99,999$
6. $\$ 100,000-\$ 199,999$
7. $\$ 200,000-\$ 399,999$
8. $\$ 400,000-\$ 599,999$
9. $\$ 600,000-\$ 799,999$
10. $\$ 800,000-\$ 999,999$
11. $\$ 1,000,000$ and above

## Labour income

H5. [Self-administered] In the past 12 months, did you receive any earnings from working on any jobs? (Besides the self-employed business we have just talked about)

1. Yes
2. No $\rightarrow$ GO TO H7 RULE

H6. [Self-administered] In the past 12 months, how much did you earn altogether from your work, including wages/salaries, bonus and Annual Wage Supplement (AWS), overtime payment, commissions, tips, and part-time jobs earnings, before anything was deducted for taxes or other things?

Record: $\qquad$ Singapore dollars $\rightarrow \mathbf{G O}$ TO H7
0. [No earnings]//
9999997. [Not clear] // 9999998. [Refuse to answer] $\rightarrow$ GO TO H6a

H6a. [Self-administered] Which range does your past year's earnings from all jobs fall into?

1. Less than $\$ 6,000$
2. $\$ 60,000-\$ 71,999$
3. $\$ 6,000-\$ 11,999$
4. $\$ 72,000-\$ 83,999$
5. $\$ 12,000-\$ 23,999$
6. $\$ 84,000-\$ 95,999$
7. $\$ 24,000-\$ 35,999$
8. \$96,000 - \$119,999
9. $\$ 36,000-\$ 47,999$
10. \$120,000 - \$143,999
11. $\$ 48,000-\$ 59,999$
12. $\$ 144,000$ and above

## H7 RULE:

Primary caregiver lives with spouse/partner $\rightarrow$ GO TO H7

H7. [Self-administered] In the past 12 months, did your spouse/partner receive any earnings working on any jobs? (Besides the self-employed business we have just talked about)

1. Yes
2. No $\rightarrow$ GO TO H9 RULE

H8. [Self-administered] In the past 12 months, how much did your spouse/partner earn altogether from work, including wages/salaries, bonus and Annual Wage Supplement (AWS), overtime payment, commissions, tips, and part-time jobs earnings, before anything was deducted for taxes or other things?

Record: $\qquad$ Singapore dollars $\rightarrow$ GO TO H9 RULE
0. [No earnings]// 9999997. [Not clear] // 9999998. [Refuse to answer] $\rightarrow$ GO TO H8a

H8a. [Self-administered] Which range does your spouse/partner's past year's earnings from all jobs fall into?

1. Less than $\$ 6,000$
2. $\$ 60,000-\$ 71,999$
3. $\$ 6,000-\$ 11,999$
4. $\$ 72,000-\$ 83,999$
5. $\$ 12,000-\$ 23,999$
6. $\$ 84,000-\$ 95,999$
7. $\$ 24,000-\$ 35,999$
8. \$96,000 - \$119,999
9. $\$ 36,000-\$ 47,999$
10. $\$ 120,000-\$ 143,999$
11. $\$ 48,000-\$ 59,999$
12. $\$ 144,000$ and above

H9 RULE:
Primary caregiver lives with other family members $\rightarrow$ GO TO H9
Primary caregiver does not live with other family members $\rightarrow$ GO TO H11

H9. [Self-administered] In the past 12 months, did any other family members in your household have earnings from any jobs? (Besides the self-employed business we have just talked about)

1. Yes
2. No $\rightarrow$ GO TO H11

H9a. [Self-administered] Who is it / are they? (SELECT ALL THAT APPLY)

H10. [Self-administered] In the past 12 months, how much did he/she/they earn altogether from work, including wages/salaries, bonus and Annual Wage Supplement (AWS), overtime payment, commissions, tips, and part-time jobs earnings, before anything was deducted for taxes or other things?

Record: $\qquad$ Singapore dollars $\boldsymbol{\rightarrow}$ GO TO H11
9999997. [Not clear] // 9999998. [Refuse to answer] $\rightarrow$ GO TO H10a

H10a. [Self-administered] Which range did his/her/their past year's earnings from all jobs fall into?

1. Less than $\$ 6,000$
2. $\$ 60,000-\$ 71,999$
3. $\$ 6,000-\$ 11,999$
4. \$72,000 - \$83,999
5. $\$ 12,000-\$ 23,999$
6. \$84,000 - \$95,999
7. $\$ 24,000-\$ 35,999$
8. \$96,000 - \$119,999
9. $\$ 36,000-\$ 47,999$
10. \$120,000 - \$143,999
11. $\$ 48,000-\$ 59,999$
12. $\$ 144,000$ and above

## Rent

H11. [Self-administered] In the past 12 months, did you or your family members in the current household receive any income from rent?

1. Yes
2. $\mathrm{No} \rightarrow \mathbf{G O} \mathbf{~ T O} \mathbf{H 1 3}$

H12. [Self-administered] In the past 12 months, how much did you and your family members in the current household earn from rent?

Record: $\qquad$ Singapore dollars
9999997. [Not clear] // 9999998. [Refuse to answer] $\rightarrow$ GO TO H12a

H12a. [Self-administered] Which range does the income from rent in the past 12 months fall into?

1. Less than $\$ 6,000$
2. $\$ 60,000-\$ 71,999$
3. $\$ 6,000-\$ 11,999$
4. \$72,000 - \$83,999
5. $\$ 12,000-\$ 23,999$
6. $\$ 84,000-\$ 95,999$
7. $\$ 24,000-\$ 35,999$
8. \$96,000 - \$119,999
9. $\$ 36,000-\$ 47,999$
10. $\$ 120,000-\$ 143,999$
11. $\$ 48,000-\$ 59,999$
12. $\$ 144,000$ and above

## Interest

H13. [Self-administered] In the past 12 months, did you receive any income from interest (e.g. from savings accounts)?

1. Yes
2. No $\rightarrow$ GO TO H15 RULE

H14. [Self-administered] In the past 12 months, how much did you earn from interest?
Record: $\qquad$ Singapore dollars
9999997. [Not clear] // 9999998. [Refuse to answer] $\rightarrow$ GO TO H14a

H14a. [Self-administered] Which range does your income from interest in the past 12 months fall into?

1. Less than $\$ 10$
2. $\$ 10-\$ 99$
3. $\$ 100-\$ 199$
4. $\$ 200-\$ 299$
5. $\$ 300-\$ 399$
6. $\$ 400-\$ 499$
7. $\$ 500-\$ 599$
8. $\$ 600-\$ 699$
9. $\$ 700-\$ 799$
10. $\$ 800-\$ 899$
11. \$900-\$999
12. \$1,000 and above
```
H15 RULE:
Primary caregiver lives with spouse/partner }->\mathrm{ GO TO H15
Primary caregiver does not live with spouse/partner }->\mathrm{ GO TO H17 RULE
```

H15. [Self-administered] In the past 12 months, did your spouse/partner receive any income from interest (e.g. from saving accounts)?

1. Yes
2. $\mathrm{No} \rightarrow$ GO TO H17 RULE

H16. [Self-administered] In the past 12 months, how much did your spouse/partner earn from interest?

Record: $\qquad$ Singapore dollars
9999997. [Not clear] // 9999998. [Refuse to answer] $\rightarrow$ GO TO H16a

H16a. [Self-administered] Which range does your spouse/partner's income from interest in the past 12 months fall into?

1. Less than $\$ 10$
2. $\$ 500-\$ 599$
3. $\$ 10-\$ 99$
4. $\$ 600-\$ 699$
5. $\$ 100-\$ 199$
6. $\$ 700-\$ 799$
7. $\$ 200-\$ 299$
8. $\$ 800-\$ 899$
9. $\$ 300-\$ 399$
10. \$900-\$999
11. $\$ 400-\$ 499$
12. $\$ 1,000$ and above
```
H17 RULE:
Primary caregiver lives with other family member(s) \GO TO H17
Primary caregiver does not live with other family member(s) }->\mathrm{ GO TO H19
```

H17. [Self-administered] In the past 12 months, did any other family members in your current household receive any income from interest (e.g. from saving accounts)?

1. Yes
2. $\mathrm{No} \rightarrow \mathbf{G O}$ TO H19

H17a. [Self-administered] Who is it / are they? (SELECT ALL THAT APPLY)

H18. [Self-administered] In the past 12 months, how much did he/she/they earn from interest?

Record: $\qquad$ Singapore dollars
9999997. [Not clear] // 9999998. [Refuse to answer] $\rightarrow$ GO TO H18a

H18a. [Self-administered] Which range does his/her/their income from interest in the past 12 months fall into?

1. Less than $\$ 10$
2. $\$ 10-\$ 99$
3. $\$ 100-\$ 199$
4. $\$ 200-\$ 299$
5. $\$ 300-\$ 399$
6. $\$ 400-\$ 499$
7. $\$ 500-\$ 599$
8. $\$ 600-\$ 699$
9. $\$ 700-\$ 799$
10. $\$ 800-\$ 899$
11. \$900-\$999
12. $\$ 1,000$ and above

Financial products

H19. [Self-administered] In the past 12 months, did you receive any income from financial products, for example, trust funds, stock, government bonds, foreign exchange products and so forth?
(1) Yes
(2) $\mathrm{No} \rightarrow$ GO TO H21 RULE

H20. [Self-administered] In the past 12 months, how much did you earn from financial products?

Record: $\qquad$ Singapore dollars 9999997. [Not clear] // 9999998. [Refuse to answer] $\rightarrow$ GO TO H20a

H20a. [Self-administered] Which range does your income from financial products in the past 12 months fall into?

1. Less than $\$ 6,000$
2. $\$ 60,000-\$ 71,999$
3. $\$ 6,000-\$ 11,999$
4. $\$ 72,000-\$ 83,999$
5. $\$ 12,000-\$ 23,999$
6. $\$ 84,000-\$ 95,999$
7. $\$ 24,000-\$ 35,999$
8. \$96,000 - \$119,999
9. $\$ 36,000-\$ 47,999$
10. $\$ 120,000-\$ 143,999$
11. $\$ 48,000-\$ 59,999$
12. $\$ 144,000$ and above
```
H21 RULE:
Primary caregiver lives with spouse/partner }->\mathrm{ GO TO H21
Primary caregiver does not live with spouse/partner }->\mathrm{ GO TO H23 RULE
```

H21. [Self-administered] In the past 12 months, did your spouse/partner receive any income from financial products, for example, trust funds, stock, government bonds, foreign exchange products and so forth?

1. Yes
2. No $\rightarrow$ GO TO H23 RULE

H22. [Self-administered] In the past 12 months, how much did your spouse/partner earn from financial products?

Record: $\qquad$ Singapore dollars 9999997. [Not clear] // 9999998. [Refuse to answer] $\rightarrow$ GO TO H22a

H22a. [Self-administered] Which range does your spouse/partner's income from financial products in the past 12 months fall into?

1. Less than $\$ 6,000$
2. $\$ 60,000-\$ 71,999$
3. $\$ 6,000-\$ 11,999$
4. $\$ 72,000-\$ 83,999$
5. $\$ 12,000-\$ 23,999$
6. $\$ 84,000-\$ 95,999$
7. $\$ 24,000-\$ 35,999$
8. \$96,000 - \$119,999
9. $\$ 36,000-\$ 47,999$
10. $\$ 120,000-\$ 143,999$
11. $\$ 48,000-\$ 59,999$
12. $\$ 144,000$ and above
```
H23 RULE:
```

Primary caregiver lives with other family member(s) $\rightarrow$ GO TO H23
Primary caregiver does not live with other family member(s) $\rightarrow$ GO TO H24

H23. [Self-administered] In the past 12 months, did any other family members in your current household receive any income from financial products, for example, trust funds, stock, government bonds, foreign exchange products and so forth?

1. Yes
2. $\mathrm{No} \rightarrow \mathbf{G O} \mathbf{~ T O ~ H 2 5}$

H23a. [Self-administered] Who is it / are they? (SELECT ALL THAT APPLY)

H24. [Self-administered] In the past 12 months, how much did he/she/they earn from financial products?

Record: $\qquad$ Singapore dollars 9999997. [Not clear] // 9999998. [Refuse to answer] $\rightarrow$ GO TO H24a

H24a. [Self-administered] Which range does his/her/their income from financial products in the past 12 months fall into?

1. Less than $\$ 6,000$
2. $\$ 60,000-\$ 71,999$
3. $\$ 6,000-\$ 11,999$
4. $\$ 72,000-\$ 83,999$
5. $\$ 12,000-\$ 23,999$
6. $\$ 24,000-\$ 35,999$
7. $\$ 36,000-\$ 47,999$
8. $\$ 48,000-\$ 59,999$
9. $\$ 84,000-\$ 95,999$
10. \$96,000 - \$119,999
11. \$120,000 - \$143,999
12. $\$ 144,000$ and above

Government subsidies and financial support

H25. [Self-administered] In the past 12 months, did you and/or your family members in the current household receive government subsidies (e.g., basic living allowances, unemployment subsidies, child care subsidies, subsidies for course fees, subsidies for meals in school, Public

Transport Voucher Scheme, and utilities rebates) and/or financial support from government (e.g., U-Save GST vouchers, grocery vouchers, and Care and Support cash payout)?

Note. Please also include COVID-19 financial support such as the Temporary Relief Fund, COVID-19 Support Grant, Service \& Conservancy Charges (S\&CC) Rebate, Enhanced Grocery Vouchers, Additional GST Vouchers (U-Save), and the Workfare Special Payment.

1. Yes
2. No $\boldsymbol{\rightarrow} \mathbf{G O}$ TO H27

H25a. [Self-administered] Who is it / are they? (SELECT ALL THAT APPLY)
(autopopulate the list of HH members)

H26. [Self-administered] In the past 12 months, what was the total amount of government subsidies and financial support (including all the cash and converted non-cash subsidies and support) that you or your family members in the current household have received? (Such as basic living allowances, unemployment subsidies, child care subsidies, subsidies for course fees, subsidies for meals in school, Public Transport Voucher Scheme, utilities rebates, USave GST vouchers, grocery vouchers, Care and Support cash payout, and other COVID-19 subsidies.)

Note. In response to Covid-19, some additional subsidies and financial support include:

- Temporary Relief Fund (e.g. one-off $\$ 500$ cash payout)
- COVID-19 Support Grant (e.g. $\$ 500$ per month for 3 months for workers who were retrenched, placed on involuntary No Pay Leave, or had their salary reduced by at least $30 \%$ for 3 consecutive months)
- Service \& Conservancy Charges (S\&CC) Rebate (Between 1.5 and 3.5 months of S\&CC fees waived)
- Enhanced Grocery Vouchers (\$300 grocery vouchers for Singaporeans aged 21 years old and above living in 1- to 2-room HDB flats)
- Additional GST Vouchers (U-Save) (2 times or 2.5 times of their regular GST Voucher)
- Workfare Special Payment (\$3000 cash payout for workers who qualified for the Workfare Income Supplement in 2019)
- SingapoRediscover Vouchers (\$100 digital vouchers for each Singaporean to be used for local attractions and staycations).

Record: $\qquad$ Singapore dollars
9999997. [Not clear] // 9999998. [Refuse to answer] $\rightarrow$ GO TO H26a

H26a. [Self-administered] Which range do the government subsidies and financial support you and/or your family members in the current household received in the past 12 months fall into?

1. Less than $\$ 500$
2. $\$ 500-\$ 999$
3. $\$ 1,000-\$ 1,999$
4. $\$ 2,000-\$ 2,999$
5. $\$ 3,000-\$ 3,999$
6. $\$ 4,000-\$ 4,999$
7. $\$ 5,000-\$ 5,999$
8. \$6,000-\$6,999
9. $\$ 7,000-\$ 7,999$
10. $\$ 8,000-\$ 8,999$
11. \$9,000 - \$9,999
12. $\$ 10,000$ and above

H27. [Self-administered] In the past 12 months, did you or your family members in the current household receive other benefits-in-kind subsidies or support (e.g., free or subsidised food, drinks, transport, diapers, and devices) from the government, community or other organizations?

1. Yes $\rightarrow$ GO TO H27a
2. $\mathrm{No} \rightarrow \mathbf{G O}$ TO H28

H27a. Please specify what the benefits-in-kind subsidies or support are.

Donations

H28. [Self-administered] In the past 12 months, did you or your family members in the current household receive any cash or non-cash donations (for example, foods, clothes, etc.)?

1. Yes
2. No $\rightarrow$ GO TO H30 RULE

H28a. [Self-administered] Who is it / are they? (SELECT ALL THAT APPLY)

H29. [Self-administered] In the past 12 months, what was the total amount of donations (including cash and converted non-cash donations) that you or your family members in the current household have received?

Record: $\qquad$ Singapore dollars
9999997. [Not clear] // 9999998. [Refuse to answer] $\rightarrow$ GO TO H29a

H29a. [Self-administered] Which range do the donations that you or your family members in the current household have received in the past 12 months fall into?

1. Less than $\$ 500$
2. $\$ 5,000-\$ 5,999$
3. $\$ 500-\$ 999$
4. \$6,000 - \$6,999
5. $\$ 1,000-\$ 1,999$
6. $\$ 7,000-\$ 7,999$
7. $\$ 2,000-\$ 2,999$
8. \$8,000 - \$8,999
9. $\$ 3,000-\$ 3,999$
10. \$9,000 - \$9,999
11. $\$ 4,000-\$ 4,999$
12. $\$ 10,000$ and above

Maintenance (Maintenance of Spouse and Child Maintenance)

## H30 RULE:

AT LEAST ONE FAMILY MEMBER IN THE HOUSEHOLD (INCLUDING NEW MOVEINS AND EXCLUDING DOMESTIC HELPER AND OTHER NON-RELATIVE MEMBERS) IS "DIVORCED" $\rightarrow$ GO TO H30

AT LEAST ONE FAMILY MEMBER IN THE HOUSEHOLD (INCLUDING NEW MOVEINS EXCLUDING DOMESTIC HELPER AND OTHER NON-RELATIVE MEMBERS) HAS MORE THAN 1 MARRIAGE $\rightarrow$ GO TO H30

OTHERS $\rightarrow$ GO TO H54

H30. [Self-administered] In the past 12 months, did you or any of your family members in the current household receive any income from maintenance of spouse or child maintenance from their former spouse?

Note. Maintenance of spouse refers to the financial support from the former spouse during matrimonial proceedings or after a divorce, judicial separation, or nullity of marriage has been finalised.

Child maintenance refers to the financial support from the former spouse to maintain the child until he or she turns 21 years old.

1. Yes
2. $\mathrm{No} \rightarrow \mathbf{G O} \mathbf{~ T O} \mathbf{H 3 2}$

H30a. [Self-administered] Who are they? (SELECT ALL THAT APPLY)
[To autopopulate all family members (remember to include new move-ins and exclude domestic helper and other non-relative members) in the household who are divorced OR have more than 1 marriage.]

H31. [Self-administered] In the past 12 months, how much was the total amount of maintenance that [each member selected in H30a] received?

Record: $\qquad$ Singapore dollars $\rightarrow$ GO TO H32
9999997. [Not clear] // 9999998. [Refuse to answer] $\rightarrow$ GO TO H31a
[To autopopulate the name of each member who was selected in H30a, and repeat this question for all the family members who were selected in H30a]

H31a. [Self-administered] Which range does the total amount of maintenance that [each member selected in H30a] received in the past 12 months fall into?

1. Less than $\$ 500$
2. $\$ 500-\$ 999$
3. $\$ 6,000-\$ 6,999$
4. $\$ 1,000-\$ 1,999$
5. $\$ 7,000-\$ 7,999$
6. $\$ 2,000-\$ 2,999$
7. \$8,000 - \$8,999
8. $\$ 3,000-\$ 3,999$
9. \$9,000 - \$9,999
10. $\$ 4,000-\$ 4,999$
11. $\$ 10,000$ and above
12. $\$ 5,000-\$ 5,999$

H32. [Self-administered] In the past 12 months, did you or any of your family members in the current household provide maintenance of spouse or child maintenance to their former spouse?

Note. Maintenance of spouse refers to the financial support to the former spouse during matrimonial proceedings or after a divorce, judicial separation, or nullity of marriage has been finalised.

Child maintenance refers to the financial support to the former spouse to maintain the child until he or she turns 21 years old.

1. Yes
2. $\mathrm{No} \rightarrow \mathbf{G O}$ TO H54

H32a. [Self-administered] Who are they? (SELECT ALL THAT APPLY)
[To autopopulate all family members (remember to include new move-ins and exclude domestic helper and other non-relative members) in the household who are divorced OR have more than 1 marriage.]

H33. [Self-administered] In the past 12 months, how much was the total amount of maintenance that [each member selected in H32a] provided?

Record: $\qquad$ Singapore dollars $\rightarrow$ GO TO H54
9999997. [Not clear] // 9999998. [Refuse to answer] $\rightarrow \mathbf{G O}$ TO H33a
[To autopopulate the name of each member who was selected in H32a, and repeat this question for all the family members who were selected in H32a]

H33a. [Self-administered] Which range does the total amount of maintenance that [each member selected in H32a] provided in the past 12 months fall into?

1. Less than $\$ 1,000$
2. $\$ 1,000-\$ 1,999$
3. \$15,000 - \$ 19,999
4. $\$ 2,000-\$ 3,999$
5. $\$ 20,000-\$ 24,999$
6. $\$ 4,000-\$ 5,999$
7. $\$ 25,000-\$ 29,999$
8. $\$ 6,000-\$ 7,999$
9. $\$ 8,000-\$ 9,999$
10. \$30,000 - \$34,999
,
11. $\$ 35,000-\$ 39,999$
12. $\$ 10,000-\$ 14,999$
13. $\$ 40,000$ and above

Support from noncoresident family members and relatives, friends and colleagues

H54. [Self-administered] In the past 12 months, how much financial support or gifts (DO
NOT include maintenance) have you or your family members in the current household received from other non-coresident family members/relatives (i.e. who do not live in this household)? (Convert gifts to Singapore Dollars)

Record: $\qquad$ Singapore dollars

Notice for interviewers:
Enter " 0 " if "no remittance" $\rightarrow$ GO TO H55
9999997. [Not clear] // 9999998. [Refuse to answer] $\rightarrow$ GO TO H54a

H54a. [Self-administered] In the past 12 months, which range does the financial support or gifts that you or your coresident family members have received from other non-coresident family members/relatives fall into?

1. Less than $\$ 500$
2. $\$ 500-\$ 999$
3. $\$ 1,000-\$ 1,999$
4. $\$ 2,000-\$ 2,999$
5. $\$ 5,000-\$ 5,999$
6. $\$ 6,000-\$ 6,999$
7. $\$ 7,000-\$ 7,999$
8. \$8,000 - \$8,999
9. $\$ 3,000-\$ 3,999$
10. \$9,000 - \$9,999
11. $\$ 4,000-\$ 4,999$
12. $\$ 10,000$ and above

H55. [Self-administered] In the past 12 months, how much financial support or gifts (DO NOT include maintenance) have you or your family members in the current household received from anyone else (such as friends and colleagues)? (Convert gifts to Singapore Dollars)

Record: $\qquad$ Singapore dollars

Notice for interviewers:
Enter " 0 " if "no remittance" $\rightarrow$ GO TO H57
9999997. [Not clear] // 9999998. [Refuse to answer] $\rightarrow$ GO TO H55a

H55a. [Self-administered] In the past 12 months, which range does the financial support or gifts that you or your coresident family members have received from others (such as friends and colleagues) fall into?

1. Less than $\$ 500$
2. $\$ 500-\$ 999$
3. $\$ 1,000-\$ 1,999$
4. $\$ 2,000-\$ 2,999$
5. $\$ 3,000-\$ 3,999$
6. $\$ 4,000-\$ 4,999$
7. $\$ 5,000-\$ 5,999$
8. $\$ 6,000-\$ 6,999$
9. $\$ 7,000-\$ 7,999$
10. \$8,000 - \$8,999
11. $\$ 9,000-\$ 9,999$
12. $\$ 10,000$ and above

Financial support to family members and relatives

H57. [Self-administered] In the past 12 months, have you or your family members in the current household ever provided any financial support (DO NOT include maintenance) or sent any gifts to your non-coresident family members/relatives (i.e. who do not stay in the current household)?

1. Yes
2. $\mathrm{No} \rightarrow \mathbf{G O}$ TO H60

H57a. [Self-administered] In the past 12 months, who has received the financial support or gifts from you or your family members in the current household? (SELECT ALL THAT APPLY)

1. Spouse or partner (not living in the household)
2. Former spouse or partner
3. Own mother, father
4. Mother-in-law, father-in-law
5. Own grandmother, grandfather
6. Spouse's grandmother, grandfather
7. Sister, brother
8. Sister-in-law, brother-in-law
9. Cousin
10. Aunt, uncle
11. Niece, nephew
12. Child's other parent
13. Grown child
14. Other(Specify): $\qquad$

H58. [Self-administered] How often do you or your family members in the current household provide financial support or gifts to non-coresident family members/relatives?

1. Less than once a year
2. Once a year
3. Several times a year
4. Once a month
5. Several times a month
6. Once a week

H59. [Self-administered] In the past 12 months, what is the total value of the financial support or gifts that you have provided to non-coresident family members/relatives? (Convert gifts to Singapore Dollars)

Record: $\qquad$ Singapore dollars
[Notice for interviewers: Enter " 0 " if "no remittance".]
9999997. [Not clear] // 9999998. [Refuse to answer] $\rightarrow$ GO TO H59a

H59a. [Self-administered] In the past 12 months, which range does the financial support or gifts that you or your coresident family members have provided to non-coresident family members/relatives fall into?

1. Less than $\$ 500$
2. $\$ 5,000-\$ 5,999$
3. $\$ 500-\$ 999$
4. \$6,000 - \$6,999
5. $\$ 1,000-\$ 1,999$
6. \$7,000 - \$7,999
7. $\$ 2,000-\$ 2,999$
8. \$8,000 - \$8,999
9. $\$ 3,000-\$ 3,999$
10. \$9,000 - \$9,999
11. $\$ 4,000-\$ 4,999$
12. $\$ 10,000$ and above

## Annuities

H60. [Self-administered] In the past 12 months, did you receive any income from annuities (i.e. insurance contracts that promise to pay you regular income either immediately or in the future)?

1. Yes
2. No $\rightarrow$ GO TO H62 RULE

H61. [Self-administered] In the past 12 months, how much did you earn from annuities?
Record: $\qquad$ Singapore dollars 9999997. [Not clear] // 9999998. [Refuse to answer] $\rightarrow$ GO TO H61a

H61a. [Self-administered] Which range does your income from annuities in the past 12 months fall into?

1. Less than $\$ 500$
2. \$5,000 - \$5,999
3. $\$ 500-\$ 999$
4. $\$ 6,000-\$ 6,999$
5. $\$ 1,000-\$ 1,999$
6. $\$ 7,000-\$ 7,999$
7. $\$ 2,000-\$ 2,999$
8. \$8,000 - \$8,999
9. $\$ 3,000-\$ 3,999$
10. \$9,000 - \$9,999
11. $\$ 4,000-\$ 4,999$
12. $\$ 10,000$ and above
```
H62 RULE:
Primary caregiver lives with spouse/partner }->\mathrm{ GO TO H62
Primary caregiver does not live with spouse/partner }->\mathrm{ GO TO H64 RULE
```

H62. [Self-administered] In the past 12 months, did your spouse/partner receive any income from annuities (i.e. insurance contracts that promise to pay you regular income either immediately or in the future)?

1. Yes
2. No $\rightarrow$ GO TO H64 RULE

H63. [Self-administered] In the past 12 months, how much did your spouse/partner earn from annuities?

Record: $\qquad$ Singapore dollars 9999997. [Not clear] // 9999998. [Refuse to answer] $\rightarrow$ GO TO H63a

H63a. [Self-administered] Which range does your spouse/partner's income from financial products in the past 12 months fall into?

1. Less than $\$ 500$
2. $\$ 5,000-\$ 5,999$
3. $\$ 500-\$ 999$
4. $\$ 6,000-\$ 6,999$
5. $\$ 1,000-\$ 1,999$
6. $\$ 7,000-\$ 7,999$
7. $\$ 2,000-\$ 2,999$
8. \$8,000 - \$8,999
9. $\$ 3,000-\$ 3,999$
10. \$9,000 - \$9,999
11. $\$ 4,000-\$ 4,999$
12. $\$ 10,000$ and above
```
H64 RULE:
Primary caregiver lives with other family member(s) - GO TO H64
Primary caregiver does not live with other family member(s) ->GO TO H66
```

H64. [Self-administered] In the past 12 months, did any other family members in your current household receive any income from annuities?

1. Yes
2. $\mathrm{No} \rightarrow$ GO TO H66

H64a. [Self-administered] Who is it / are they? (SELECT ALL THAT APPLY)

H65. [Self-administered] In the past 12 months, how much did he/she/they earn from annuities?

Record: $\qquad$ Singapore dollars
9999997. [Not clear] // 9999998. [Refuse to answer] $\rightarrow$ GO TO H65a

H65a. [Self-administered] Which range does his/her/their income from annuities in the past 12 months fall into?

1. Less than $\$ 500$
2. $\$ 500-\$ 999$
3. $\$ 1,000-\$ 1,999$
4. $\$ 2,000-\$ 2,999$
5. $\$ 3,000-\$ 3,999$
6. $\$ 4,000-\$ 4,999$
7. \$5,000 - \$5,999
8. \$6,000 - \$6,999
9. $\$ 7,000-\$ 7,999$
10. \$8,000 - \$8,999
11. \$9,000 - \$9,999
12. $\$ 10,000$ and above

## Other income

H66. [Self-administered] In the past 12 months, did you or your family members in the current household receive any other income that we have not talked about (such as inheritance)?

1. Yes
2. $\mathrm{No} \rightarrow \mathbf{G O}$ TO H68

H66a. [Self-administered] What was it?

H67. [Self-administered] How much was it in the past 12 months?
Record: $\qquad$ Singapore dollars
9999997. [Not clear] // 9999998. [Refuse to answer] $\rightarrow$ GO TO H67a

H67a. [Self-administered] Which range does other income (including inheritance) that you or your family members in the current household have received in the past 12 months fall into?

1. Less than $\$ 1000$
2. $\$ 1,000-\$ 1,999$
3. $\$ 2,000-\$ 3,999$
4. $\$ 4,000-\$ 5,999$
5. $\$ 6,000-\$ 7,999$
6. $\$ 8,000-\$ 9,999$
7. \$10,000 - \$19,999
8. \$20,000 - \$29,999
9. \$30,000 - \$39,999
10. \$40,000 - \$49,999
11. $\$ 50,000-\$ 99,999$
12. $\$ 100,000$ and above

## Estimated total family income

H68. [Self-administered] How much was the total family income in your current household in the past 12 months? Including salary of family members in the household; operating revenue; interest, stock, rent; government subsidies (basic living allowances, unemployment subsidies) and financial support (e.g., GST vouchers); income from any other sources. Your answer will be kept in strict confidentiality.

Note. Family members refer to members who are related through blood, marriage or adoption. Please include all sources of income of all family members in your household, and exclude nonfamily members (e.g., domestic helpers, tenants etc.) when you calculate the total family income.

Record: $\qquad$ Singapore dollars $\rightarrow$ GO TO H69
9999997. [Not clear] // 9999998. [Refuse to answer] $\rightarrow$ GO TO H68a

H68a. [Self-administered] In the past 12 months, which range does the total income of the family members in the current household fall into?

1. Below $\$ 12,000$
2. $\$ 120,001$ - \$140,000
3. $\$ 12,001-\$ 24,000$
4. \$140,001 - \$160,000
5. $\$ 24,001-\$ 48,000$
6. \$160,001 - \$180,000
7. $\$ 48,001-\$ 72,000$
8. \$180,001 - \$210,000
9. $\$ 72,001-\$ 96,000$
10. $\$ 210,001-\$ 240,000$
11. $\$ 96,001-\$ 120,000$
12. $\$ 240,001$ and above

H69. [Self-administered] At the end of the month, do you (and your family) usually end up with some money left over, just enough to make ends meet, or not enough money to make ends meet?

1. Some money leftover
2. Just enough to make ends meet (Just enough to cover all expenses)
3. Not enough to make ends meet (Not enough to cover expenses)

H71. [Self-administered] Do you and your family members in the household have savings equivalent to 1 month's family income or more?

1. Yes
2. No

# Appendix III - Income items included in the total household income calculation of the Household Expenditure Survey 

## Household Income from All Sources

Household income from all sources refers to recurrent and regular income from employment, business, as well as income from investment, rental and other sources such as cash contributions from relatives/friends who are not members of the household, pension and regular government transfers. 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 Central Provident Fund (CPF) withdrawals are excluded.

## Employment Income:

This refers to the income received by working 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 maids in the household

## Business Income:

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, as well as royalties received.

## Others:

## 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: This refers to monthly interests received or credited for saving/fixed deposits with banks, finance companies, as well as interest received from Government securities. Interests on loans extended to any persons who are not members of the same household are included. Interests earned from the balances in CPF accounts are not included.
- Dividends: This refers to the average monthly amount of dividends received from stocks and shares, Singapore Saving Bonds (SSB), exchange traded funds (ETF), growth funds and unit
trusts in the twelve months preceding the survey period.


## Other Sources

- Contributions: This refers to the average monthly cash contributions given by any persons who are not members of the same household, e.g. children, relatives and friends staying in another household. It includes alimony or regular money allowance received by the divorcee.
- Pension: This refers to the monthly payment received by the retired person under the Pensions Act. 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. It includes receipts during the survey month 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 Protection Policies: This refers to the regular (income loss) compensation payout due to critical illness, disability or other conditions covered by the insurance protection policy. Non-recurring insurance claims and payouts/cash-back from savings and endowment policies 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, Utilities rebates, 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 Top-Ups to CPF and Medisave Accounts, Baby Bonus, National Service (NS) Bonus, Senior Citizen Bonus, CPF LIFE Deferment Bonus. 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 under the Pioneer Generation Package.

