Singapore Longitudinal Early Development Study (SG LEADS)



Panel Survey Wave 2 Technical Report 4

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 H1 through H69. The technical note is written based on the household booklet dataset received on 9th 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 <u>in the last 12 months</u> 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
 - o 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.

	Exac	t values	Rang	e values		No. of
	Freq.	%	Freq.	%	Total	DK & RF
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	100.00 %	0	0.00%	36	0

<u>Table 1. Number of Observations and percent of the exact values and ranged values for each income component variable (N=3016)</u>

			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^	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 non- HH individuals (family)	1773.07	500	11241.92	1658.77	749.5	2809.15	1771.51	500	11169.52
Support from non- HH 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

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

	Income from any other sources^	80162.44	22,500	183635.3	-	-	-	80162.44	22,500	183635.3
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^ 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.

<u>income sources</u>					
	Freq.	Mean	Median	SD	Range
Single question total annual household income	2,986	104938.7	80000	122769.3	1 to 2501000
Composite total annual household income	2,990	461478.6	61885	3130476	-90400 to 6000000

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

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 incor	me
versus composite annual total household income of only HHs that have both variables	

	Freq.	Mean	Median	SD	Range
Single question total annual household income	2,986	104938.7	80000	122769.3	1 to 2501000
Composite total annual household income	2,986	321192.1	60074.5	2386368	-90400 to 5000000

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 97th 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

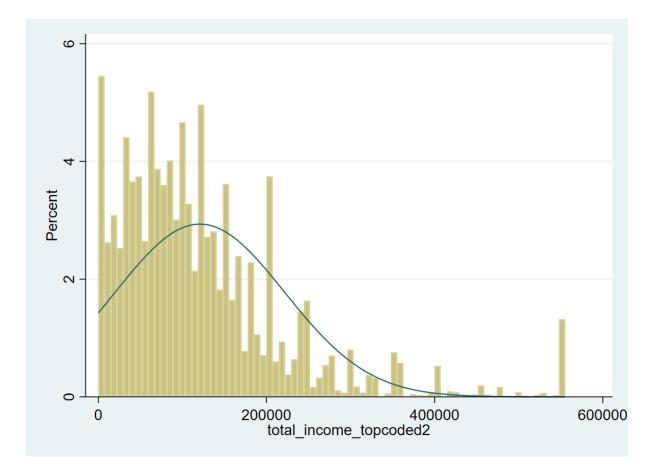


Figure 1. Weighted income distribution of single question total annual household income with 46 cases top-coded as \$360000 (97th percentile).

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 97th 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.

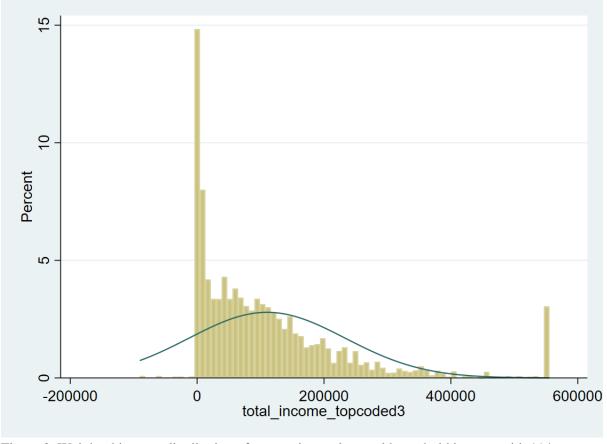


Figure 2. Weighted income distribution of composite total annual household income with 114 cases top-coded as \$555300 (97th percentile).

Total annual household income

	Table 5. Co	mparing the two	different total	annual household	income variables	(unweighted)
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	Freq.	Mean	Median	SD	Range
Single question total annual household income	2,991	104763.2	80,000	122741.5	0 to 2501000
Composite total annual household income	3,015	457652.1	60600	3117747	-90400 to 6000000

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

	Single	question to	tal annual	Compo	site tota	l annual
	househo	ld income		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

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

	-	question to	otal annual	Compo		l annual
	Freq	old income Mean	Median	househ Freq	Median	
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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 household income	Composite total annual household income
10 th Percentile	12250	1960

20 th Percentile	30000	7204.5
30 th Percentile	44000	22400
40 th Percentile	60000	40200
50 th Percentile	80000	60600
60 th Percentile	100000	85820
70 th Percentile	123000	114959
80 th Percentile	158000	153263.5
90 th Percentile	206350	226000
10/90 percentile ratio	0.059	0.01

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

	Single question total annual household income	Composite total annual household income
10 th Percentile	12000	2000
20 th Percentile	29000	7400
30 th Percentile	42800	22426
40 th Percentile	60000	39768
50 th Percentile	80000	59500
60 th Percentile	100000	83999.5
70 th Percentile	121000	111340
80 th Percentile	155000	147000
90 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 total monthly household income	3,001	8540.86	6666.66	7822.79	0 to 46275
Composite total monthly household income	3,015	7996.99	5050	9551.56	-7533.33 to 46275

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

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

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

	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
Condominiums & Landed Properties	467	15724.37	14333.33	471	14391.76	12500
Total	3,001	8540.86	6666.67	3,015	7996.98	5050

	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

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

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

	Single question total monthly household income	Composite total monthly household income
10 th Percentile	1020.83	163.33
20 th Percentile	2500	600.37
30 th Percentile	3666.66	1866.66
40 th Percentile	5000	3350
50 th Percentile	6666.667	5050
60 th Percentile	8333.33	7151.66
70 th Percentile	10250	9579.91
80 th Percentile	13166.66	12771.95
90 th Percentile	17195.83	18833.33
10/90 percentile ratio	0.06	0.01

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

	Single question total monthly household income	Composite total monthly household income		
10 th Percentile	1583.33	179.16		
20 th Percentile	3333.33	700		
30 th Percentile	5000	2370.83		
40 th Percentile	6666.66	4250		
50 th Percentile	8333.33	6291.66		
60 th Percentile	10000	8666.66		
70 th Percentile	12200	11243.33		
80 th Percentile	15000	15058.33		
90 th Percentile	20000.08	21116.66		

10/90 percentile ratio	0.08	0.01	
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Total annual household income per capita

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

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

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

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

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

	U	Single question total annual household income per capita			Composite total annu 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	26761.3	19949.9
Condominiums & Landed Properties	467	44180.82	40000	471	40487.82	35000
Total	3,001	23948.9	18200	3,015	22467.71	13200

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

	•	question to old income p		Composite total annu 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

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

	Single question total annual household income per capita	Composite total annual household income per capita
10 th Percentile	2665.66	416.66
20 th Percentile	6000	1620
30 th Percentile	9750	4700
40 th Percentile	13333.33	8519.90
50 th Percentile	18183.33	13188.5
60 th Percentile	23580	19175
70 th Percentile	30000	26966.66
80 th Percentile	37500	36560
90 th Percentile	50000	53850
10/90 percentile ratio	0.05	0.008

<u>Table 23. Percentile breakdown and 10/90 percentile ratio of the two total annual household</u> income per capita variables (weighted)

	Single question total annual household income per capita	Composite total annual household income per capita
10 th Percentile	3787.5	448
20 th Percentile	8571.43	1794.88
30 th Percentile	12500	5628.57
40 th Percentile	17600	10679.75
50 th Percentile	22166.66	16800
60 th Percentile	28000	22906.66
70 th Percentile	33333.33	31372.5
80 th Percentile	40733.33	41150
90 th Percentile	56666.67	61270
10/90 percentile ratio	0.067	0.007

Total monthly household income per capita

	Freq.	Mean	Median	SD	Range
Single question total monthly household income per capita	3,001	1995.74	1516.67	1913.50	0 to 15425
Composite total monthly household income per capita	3,015	1872.31	1100	2304.81	-1076.19 to 11129.17

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

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

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

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

	0	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	

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

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

	Single question total monthly household income per capita	Composite total monthly household income per capita
10 th Percentile	222.13	34.72
20 th Percentile	500	135
30 th Percentile	812.5	391.66
40 th Percentile	1111.11	709.99
50 th Percentile	1515.27	1099.04
60 th Percentile	1965	1597.91
70 th Percentile	2500	2247.22
80 th Percentile	3125	3046.66
90 th Percentile	4166.66	4487.5
10/90 percentile ratio	0.053	0.0077

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

	Single question total monthly household income per capita	Composite total monthly household income per capita
10 th Percentile	315.62	37.33
20 th Percentile	714.28	149.57
30 th Percentile	1041.66	469.04
40 th Percentile	1466.66	889.97
50 th Percentile	1847.22	1400
60 th Percentile	2333.33	1908.89
70 th Percentile	2777.77	2614.38
80 th Percentile	3394.44	3429.17

90 th Percentile	4722.22	5105.83	
10/90 percentile ratio	0.069	0.0073	

<u>Appendix I – STATA syntax for creating household income</u> <u>variables</u>

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=65999.5 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. <u>Your</u> 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 <u>not</u> 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 GO 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?

_____ (# 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).

 \Box (To load the family members in the household for the respondent to select)

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

Record: ______ Singapore dollars

9999997. [Not clear] // 9999998. [Refuse to answer] →GO TO H4a

- \Box 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: _____Singapore dollars →GO TO H7

0. [No earnings]//

9999997. [Not clear] // 9999998. [Refuse to answer] →GO TO H6a

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

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

H7 RULE:

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

Primary caregiver does not live with spouse/partner \rightarrow GO TO H9 RULE

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 <u>your spouse/partner</u> 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: ______Singapore dollars →GO TO H9 RULE

0. [No earnings]// 9999997. [Not clear] // 9999998. [Refuse to answer] →GO TO H8a

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

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

H9 RULE:

Primary caregiver lives with other family members →GO TO H9

Primary caregiver does not live with other family members →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 **→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:	Singapore dollars →GO TO H11
9999997. [Not clear] // 9999998.	[Refuse to answer] \rightarrow GO TO H10a

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

1.	Less than \$6,000	7. \$60,000 - \$71,999
2.	\$6,000 - \$11,999	8. \$72,000 - \$83,999
3.	\$12,000 - \$23,999	9. \$84,000 - \$95,999
4.	\$24,000 - \$35,999	10. \$96,000 - \$119,999
5.	\$36,000 - \$47,999	11. \$120,000 - \$143,999
6.	\$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. No**→GO TO H13**

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

Record: ______Singapore dollars

9999997. [Not clear] // 9999998. [Refuse to answer] →GO TO H12a

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

1.	Less than \$6,000	7. \$60,000 - \$71,999
2.	\$6,000 - \$11,999	8. \$72,000 - \$83,999
3.	\$12,000 - \$23,999	9. \$84,000 - \$95,999
4.	\$24,000 - \$35,999	10. \$96,000 - \$119,999
5.	\$36,000 - \$47,999	11. \$120,000 - \$143,999
6.	\$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→GO TO H15 RULE

H14. [Self-administered] In the past 12 months, how much did you earn from interest?

Record: ______Singapore dollars

9999997. [Not clear] // 9999998. [Refuse to answer] **→GO TO H14a**

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

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

H15 RULE: Primary caregiver lives with spouse/partner→GO TO H15

Primary caregiver does not live with spouse/partner \rightarrow 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. No \rightarrow GO TO H17 RULE

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

Record: ______Singapore dollars

9999997. [Not clear] // 9999998. [Refuse to answer] →GO TO H16a

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

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

H17 RULE:

Primary caregiver lives with other family member(s) \rightarrow GO TO H17

Primary caregiver does not live with other family member(s) \rightarrow 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. No**→GO 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: ______Singapore dollars

9999997. [Not clear] // 9999998. [Refuse to answer] →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	7. \$500 – \$599
2.	\$10 - \$99	8. \$600 - \$699
3.	\$100 - \$199	9. \$700 - \$799
4.	\$200 - \$299	10. \$800 - \$899
5.	\$300 - \$399	11. \$900 – \$999
6.	\$400 - \$499	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) No \rightarrow GO TO H21 RULE

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

Record: ______Singapore dollars

9999997. [Not clear] // 9999998. [Refuse to answer] →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	7. \$60,000 - \$71,999
2.	\$6,000 - \$11,999	8. \$72,000 - \$83,999
3.	\$12,000 - \$23,999	9. \$84,000 - \$95,999
4.	\$24,000 - \$35,999	10. \$96,000 - \$119,999
5.	\$36,000 - \$47,999	11. \$120,000 - \$143,999
6.	\$48,000 - \$59,999	12. \$144,000 and above

H21 RULE:

Primary caregiver lives with spouse/partner \rightarrow GO TO H21

Primary caregiver does not live with spouse/partner→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: ____

_Singapore dollars

9999997. [Not clear] // 9999998. [Refuse to answer] →GO TO H22a

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

1.	Less than \$6,000	7. \$60,000 - \$71,999
2.	\$6,000 - \$11,999	8. \$72,000 - \$83,999
3.	\$12,000 - \$23,999	9. \$84,000 - \$95,999
4.	\$24,000 - \$35,999	10. \$96,000 - \$119,999
5.	\$36,000 - \$47,999	11. \$120,000 - \$143,999
6.	\$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. No**→GO TO H25**

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

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

Record: _____

_____Singapore dollars

9999997. [Not clear] // 9999998. [Refuse to answer] →GO TO H24a

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

1.	Less than \$6,000	7. \$60,000 - \$71,999
2.	\$6,000 - \$11,999	8. \$72,000 - \$83,999
3.	\$12,000 - \$23,999	9. \$84,000 - \$95,999
4.	\$24,000 - \$35,999	10. \$96,000 - \$119,999
5.	\$36,000 - \$47,999	11. \$120,000 - \$143,999
6.	\$48,000 - \$59,999	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 <u>financial support from government</u> (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 **→GO 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, U-Save 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: ______Singapore dollars

9999997. [Not clear] // 9999998. [Refuse to answer] →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	7. \$5,000 - \$5,999
2.	\$500 - \$999	8. \$6,000 - \$6,999
3.	\$1,000 - \$1,999	9. \$7,000 - \$7,999
4.	\$2,000 - \$2,999	10. \$8,000 - \$8,999
5.	\$3,000 - \$3,999	11. \$9,000 - \$9,999
6.	\$4,000 - \$4,999	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 <u>benefits-in-kind subsidies or support</u> (e.g., free or subsidised food, drinks, transport, diapers, and devices) from the government, community or other organizations?

- 1. Yes →GO TO H27a
- 2. No **→GO 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: ______Singapore dollars

9999997. [Not clear] // 9999998. [Refuse to answer] →GO TO H29a

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

1.	Less than \$500	7. \$5,000 - \$5,999
2.	\$500 - \$999	8. \$6,000 - \$6,999
3.	\$1,000 - \$1,999	9. \$7,000 - \$7,999
4.	\$2,000 - \$2,999	10. \$8,000 - \$8,999
5.	\$3,000 - \$3,999	11. \$9,000 - \$9,999
6.	\$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 MOVE-INS AND EXCLUDING DOMESTIC HELPER AND OTHER NON-RELATIVE MEMBERS) IS "DIVORCED" → GO TO H30

AT LEAST ONE FAMILY MEMBER IN THE HOUSEHOLD (INCLUDING NEW MOVE-INS EXCLUDING DOMESTIC HELPER AND OTHER NON-RELATIVE MEMBERS) HAS MORE THAN 1 MARRIAGE → 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 <u>from</u> 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 <u>from</u> the former spouse to maintain the child until he or she turns 21 years old.

- 1. Yes
- 2. No**→GO TO H32**

H30a. [Self-administered] Who are they? (SELECT ALL THAT APPLY)

[[]To autopopulate <u>all family</u> 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?

9999997. [Not clear] // 9999998. [Refuse to answer] →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 8. \$6,000 - \$6,999 3. \$1,000 - \$1,999 9. \$7,000 - \$7,999 4. \$2,000 - \$2,999 10. \$8,000 - \$8,999 5. 11. \$9.000 - \$9.999 3.000 - 3.9996. \$4,000 - \$4,999 12. \$10.000 and above 7. \$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 <u>to</u> 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 <u>to</u> the former spouse to maintain the child until he or she turns 21 years old.

- 1. Yes
- 2. No**→GO TO H54**

H32a. [Self-administered] Who are they? (SELECT ALL THAT APPLY)

[To autopopulate <u>all family</u> 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?

9999997. [Not clear] // 9999998. [Refuse to answer] →GO 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	8. \$15,000 - \$19,999
		9. \$20,000 - \$24,999
3.	\$2,000 - \$3,999	10. \$25,000 - \$29,999
4.	\$4,000 - \$5,999	
5.	\$6,000 - \$7,999	11. \$30,000 - \$34,999
		12. \$35,000 - \$39,999
6.	\$8,000 - \$9,999	13. \$40,000 and above
7.	\$10,000 - \$14,999	

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 <u>non-coresident</u> family members/relatives (i.e. who do not live in this household)? (Convert gifts to Singapore Dollars)

Record: _____ _____Singapore dollars

□ Notice for interviewers: Enter "0" if "no remittance" \rightarrow GO TO H55

9999997. [Not clear] // 9999998. [Refuse to answer] →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	7. \$5,000 - \$5,999
2.	\$500 - \$999	8. \$6,000 - \$6,999
3.	\$1,000 - \$1,999	9. \$7,000 - \$7,999
4.	\$2,000 - \$2,999	10. \$8,000 - \$8,999

- 5. \$3,000 \$3,999
- 6. \$4,000 \$4,999

11. \$9,000 - \$9,99912. \$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: _____Singapore dollars

Enter "0" if "no remittance" \rightarrow GO TO H57

9999997. [Not clear] // 9999998. [Refuse to answer] →GO TO H55a

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

1.	Less than \$500	7. \$5,000 - \$5,999
2.	\$500 - \$999	8. \$6,000 - \$6,999
3.	\$1,000 - \$1,999	9. \$7,000 - \$7,999
4.	\$2,000 - \$2,999	10. \$8,000 - \$8,999
5.	\$3,000 - \$3,999	11. \$9,000 - \$9,999
6.	\$4,000 - \$4,999	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 <u>non-coresident</u> family members/relatives (i.e. who do not stay in the current household)?

1. Yes

2. No**→GO 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): _____

H58. **[Self-administered]** How often do <u>you or your family members</u> in the current household **provide** financial support or gifts to <u>non-coresident</u> 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 <u>non-coresident</u> family members/relatives? (Convert gifts to Singapore Dollars)

Record: ____

_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 <u>non-coresident</u> family members/relatives fall into?

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

5.	\$3,000 - \$3,999	11. \$9,000 - \$9,999
6.	\$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: _____Singapore dollars

9999997. [Not clear] // 9999998. [Refuse to answer] →GO TO H61a

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

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

H62 RULE:

Primary caregiver lives with spouse/partner→GO TO H62

Primary caregiver does not live with spouse/partner→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: ______Singapore dollars

9999997. [Not clear] // 9999998. [Refuse to answer] →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	7. \$5,000 - \$5,999
2.	\$500 - \$999	8. \$6,000 - \$6,999
3.	\$1,000 - \$1,999	9. \$7,000 - \$7,999
4.	\$2,000 - \$2,999	10. \$8,000 - \$8,999
5.	\$3,000 - \$3,999	11. \$9,000 - \$9,999
6.	\$4,000 - \$4,999	12. \$10,000 and above

H64 RULE:

Primary caregiver lives with other family member(s) \rightarrow GO TO H64

Primary caregiver does not live with other family member(s) \rightarrow 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. No**→GO TO H66**

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

_____Singapore dollars Record: _____

9999997. [Not clear] // 9999998. [Refuse to answer] →GO TO H65a

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

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

1.	Less than \$500	7. \$5,000 - \$5,999
2.	\$500 - \$999	8. \$6,000 - \$6,999
3.	\$1,000 - \$1,999	9. \$7,000 - \$7,999
4.	\$2,000 - \$2,999	10. \$8,000 - \$8,999
5.	\$3,000 - \$3,999	11. \$9,000 - \$9,999
6.	\$4,000 - \$4,999	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. No**→GO TO H68**

H66a. [Self-administered] What was it?

H67. [Self-administered] How much was it in the past 12 months?

Record: ______Singapore dollars

9999997. [Not clear] // 9999998. [Refuse to answer] →GO TO H67a

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

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

Estimated total family income

H68. **[Self-administered]** How much was the **total <u>family</u> income in your current household** in the past 12 months? Including salary of <u>family members in the household</u>; 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 non-family members (e.g., domestic helpers, tenants etc.) when you calculate the total family income.

Record: _____Singapore dollars →GO TO H69 9999997. [Not clear] // 9999998. [Refuse to answer] →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	7. \$120,001 - \$140,000
2.	\$12,001 - \$24,000	8. \$140,001 - \$160,000
3.	\$24,001 - \$48,000	9. \$160,001 - \$180,000
4.	\$48,001 - \$72,000	10. \$180,001 - \$210,000
5.	\$72,001 - \$96,000	11. \$210,001 - \$240,000
6.	\$96,001 - \$120,000	12. \$240,001 and above

- H69. **[Self-administered]** <u>At the end of the month</u>, do you (and your family) <u>usually</u> 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 <u>1 month's family income</u> or more?

Yes
 No

<u>Appendix III – Income items included in the total household</u> <u>income calculation of the Household Expenditure Survey</u>

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.