

PRESS RELEASE

Key Household Income Trends, 2025

9 February 2026

Change in Income Definition and Broadened Household Coverage

1. Previous Key Household Income Trends (KHIT) reported on household employment income. With effect from the KHIT 2025 report, the measure of household income has been expanded to that of “market income”¹, which includes both employment and non-employment income². In tandem with the expansion of the household income measure to include non-employment income, the coverage of resident households³ in the report has been broadened to include non-employed households (i.e., resident households with no employed person) in addition to employed households (i.e., resident households with at least one employed person).

2. With an ageing population, there is a growing proportion of households comprising solely non-employed persons aged 65 years and over who do not have employment income, but may have income from non-employment sources such as rental, investments and annuities. The expanded coverage therefore enables a more comprehensive analysis of household income trends.

Median Household Market Income Grew in Both Nominal and Real Terms

3. Among resident households, the median monthly household market income grew by 7.7% in nominal terms, from \$11,558 in 2024 to \$12,446 in 2025. After adjusting for inflation⁴, the median monthly household market income rose by 6.8% in 2025. Over the last five years from 2020 to 2025, the median monthly household market income increased by 17.0% cumulatively or 3.2% per annum in real terms.

4. Accounting for household size, the median monthly household market income per household member rose from \$3,837 in 2024 to \$4,160 in 2025, an increase of 8.4% in nominal terms or 7.5% in real terms. From 2020 to 2025, the median monthly household market income per household member grew by 20.5% cumulatively or 3.8% per annum in real terms.

¹ Market income refers to income received by households before any Government transfers and taxes. It comprises income from employment and non-employment sources. This income concept aligns with international standards, which define income as regular monetary or in-kind receipts available for current consumption without diminishing net worth. The [Technical Note](#) on Household Income contains more details on the concepts and components of the household income coverage.

² Examples of ‘non-employment income’ include income streams from investments (e.g., interests from savings and/or Central Provident Fund (CPF) balances, dividends from investments), rental, contributions from other households (e.g., allowance from children to parents who are not staying in the same household, alimony), pensions, annuities and regular payouts from CPF and insurance (i.e., CPF ElderShield and CareShield Life).

³ A resident household refers to a household where the household reference person is a Singapore Citizen or Permanent Resident.

⁴ The Consumer Price Index (CPI) for All Items for the relevant household income group was used as the deflator to compute real income changes.

Average Household Market Income Per Household Member Increased Across All Income Deciles⁵

5. In 2025, the average monthly household market income per household member among resident households increased across all income deciles by 4.2% to 13.5% in nominal terms or 3.0% to 12.8% in real terms, with households in the lower deciles experiencing higher income growth.

6. Between 2020 and 2025, the average monthly household market income per household member among resident households rose across all income deciles by 1.4% to 10.5% per annum in real terms, with higher income growth among the lower deciles.

Employment Income Remained as Primary Income Source Despite Declining Share

7. In 2025, employment income continued to form the largest source of monthly household market income per household member, although its share declined to 79.6% from 81.1% in 2024.

8. By income deciles, employment income was the main source of income for resident households in the 2nd to 10th deciles, with its share ranging from 53.7% to 83.1% of monthly household market income per household member. On the other hand, resident households in the 1st decile relied mainly on non-employment sources. This included investment income (mostly comprising interest earned from CPF balances) and other income (mostly comprising payouts from the CPF Retirement Sum Scheme and Lifelong Income For the Elderly (LIFE)), which made up 40.9% and 37.0% of their household market income per household member respectively.

Government Transfers Continued to Provide Support to Households

9. In 2025, resident households received an average of \$7,300 per household member in Government transfers, comprising \$1,891 from regular Government contributions, \$964 from ad-hoc Government contributions and \$4,445 from transfers in-kind. This was lower than the \$7,725 received in 2024, largely due to the cessation of one-off schemes introduced in 2024⁶.

10. Resident households in HDB 1- & 2-Room Flats continued to receive the most Government transfers. In 2025, they received an average of \$16,519 per household member, more than double the average amount received by all resident households.

11. In 2025, resident households in the first seven income deciles received more Government transfers relative to the taxes they paid.

⁵ It should be noted that not all households are consistently in the same decile group from one year to the next. For example, a household may move from a higher to a lower decile in a particular year due to the temporary unemployment of a household member, before moving up the deciles when the member resumes employment in the subsequent year. In comparing the performance of any particular decile group over time, it is therefore relevant to note that the comparison may not pertain to the same group of households.

⁶ These schemes included the one-time MediSave Bonus and Retirement Savings Bonus under the Majulah Package and the Budget 2024 Cost-of-Living Special Payment.

Household Market Income Inequality Fell to Its Lowest Since 2015

12. The Gini coefficient⁷ based on household market income per household member fell from 0.460 in 2024 to 0.452 in 2025, the lowest since records on household market income began in 2015.

13. After adjusting for Government transfers and taxes, the Gini coefficient based on household market income per household member in 2025 fell from 0.452 to 0.379, which was also the lowest since such records began in 2015. This reflected the redistributive effect of Government transfers and taxes.

14. The 'Key Household Income Trends, 2025' paper is available on the SingStat Website at www.singstat.gov.sg.

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⁷ The Gini coefficient is a summary measure of income inequality. It is equal to zero in the case of total income equality and one in the case of total income inequality.