



LAPORAN PENEMUAN RINGKAS KAJIAN PERBELANJAAN KELUARGA (KPK) 2015/16



Report of Summary Findings Household Expenditure Survey (HES) 2015/16

(this page is intentionally left blank)

Summary Findings

Introduction

The Department of Economic Planning and Development (JPKE) conducted the **Household Expenditure Survey (HES) 2015/16** starting from 1st April 2015 until 31st March 2016. HES 2015/16 was the sixth such survey being conducted in Brunei Darussalam. The main objectives of HES 2015/16 were:

- To collect up-to-date and comprehensive information on the pattern of household expenditure and the level of household income;
- To revise the lists and weightings of goods and services of the Consumer Price Index (CPI); and
- To provide additional information for national accounts and social statistics purposes.

Household Expenditure

The data and analysis presented in this report mostly relate to the consumption expenditure of households. Household consumption expenditure refers to all expenditures, whether in cash or in-kind, by the household and individual members on goods and services, intended for consumption. It also includes the value of goods and services produced by the household for own consumption. Thus, the imputed rent of owner-occupied housing is included as part of household consumption expenditure. Non-consumption expenditures such as repayment of loans, deposits with banks and purchase of properties are excluded.

During the survey period 2015/16, a household in Brunei Darussalam spent an average of BND 2,923 per month on household consumption. This represented an increase of 0.2 per cent per year from BND 2,895 per month in 2010/11.

Meanwhile, the median monthly household expenditure in 2015/16 was BND 2,205 compared to BND 2,241 in 2010/11. This indicates that half of the households in Brunei Darussalam spent less than BND 2,205 per month and the other half spent more than BND 2,205.

Households in urban areas had higher average and median monthly household expenditure compared to those in the rural areas throughout the years from 2005 to 2015/16. Among the districts, Tutong District recorded the highest in both average and median monthly household expenditure at BND 3,073 and BND 2,436 respectively.

Household Expenditure by Type of Goods and Services

The expenditure pattern in 2015/16 showed that the expenditure groups of housing, water, electricity, gas and other fuels; transport; and food and non-alcoholic beverages accounted for around 60 per cent of the average monthly household expenditure. The expenditure on housing, water, electricity, gas and other fuels was the highest at about BND 988 per month, representing about 33.8 per cent of the average monthly household expenditure. This was followed by expenditure on transport at BND 379 per month (13.0 per cent) and food and non-alcoholic beverages at BND 364 per month (12.5 per cent).

The household spending on education recorded the highest increase of 18.3 per cent per year in a period of five years from BND 79 per month in 2010/11 to BND 183 in 2015/16; while spending on furnishing, household equipment and routine household maintenance recorded the highest decrease of 9.4 per cent per year from BND 223 per month in 2010/11 to BND 136 per month in 2015/16.

Household Expenditure by Income Groups

Household income affects the composition and patterns of a household's monthly expenditure. The households can be categorised by income quintile groups, each consisting 20 per cent of the households.

It can be observed that household expenditure increases with household income. In 2015/16, households in the first (bottom) quintile reported an average expenditure of BND 1,429 per month, while the fifth (top) quintile spent BND 4,925 per month, about 3 times more than that spent by households in the bottom quintile. The median household expenditure for the bottom and top quintiles were BND 1,315 and BND 3,775 respectively.

By types of goods and services, the largest share of the monthly household expenditure across all income quintiles was on Housing, Water, Electricity, Gas and Other Fuels, ranging from a share of 26.1 per cent for the top quintile to 48.3 per cent for the bottom quintile. Expenditure on food constituted the second largest share of the monthly spending by households in the first, second and third quintiles. The second highest spending of households in the fourth and fifth quintiles was on transport, both at 14.5 per cent.

In terms of per capita expenditure, the average for the bottom quintile was BND 321 per month, and BND 614 for the top quintile. The national average per capita expenditure was about BND 472 per month compared to BND 457 per month in 2010/11.

Household Income

Household income consists of regular receipts, both in cash and in kind, accruing to members of the household before compulsory deductions. It is made up of income from work, self-employment income, property income and transfer income. The monthly household income refers to the average income received per month by all household members from all sources. Household income also includes the imputed rent of owner-occupied housing.

The distribution of households by monthly income classes shows a shift towards higher household income over the years from 2010/11 to 2015/16. The proportion of households earning less than BND 2,000 per month decreased from 12.7 per cent in 2010/11 to 9.7 per cent in 2015/16; while proportions of households earning BND 6,000 and more in monthly income recorded increases, with those in the BND 10,000 and above income class increasing in proportion from 12.8 per cent in 2010/11 to 18.9 per cent in 2015/16.

In this instance, the median is considered better than the average (mean) as an indicator of a typical level of household income, because it is less affected by changes taking place at the lower and upper extremes of the distribution. The median is a more stable and robust measure and is not susceptible to outliers or extreme values.

In 2015/16, the median household income was BND 5,611 per month, indicating that half of all households in Brunei Darussalam earned an income of less than BND 5,611 per month while the other half received more than BND 5,611 per month. This represented an increase of 4.2 per cent per year from BND 4,576 in 2010/11.

Meanwhile, the average monthly household income in Brunei Darussalam in 2015/16 increased by 4.3 per cent per year to BND 7,009 from BND 5,670 in 2010/11.

Among the districts, Brunei Muara District recorded the highest in both average and median monthly household income at BND 7,271 and BND 5,877 respectively.

Household Income by Sources

In terms of the composition of household income, the average (mean) remains the most frequently used measure of income level since the different income components will sum up to the total income.

By income sources, paid employment, which includes employer and employee income, remained the largest portion of the average monthly household income at about BND 4,953 in 2015/16, compared to BND 4,392 in 2010/11. However, its share of the total household income decreased to 70.7 per cent in 2015/16 from 77.5 per cent in 2010/11.

Self-employment income, including income of family workers, accounted for 5.8 per cent, an increase from only 2.5 per cent in 2010/11. Meanwhile, property income, mainly from the imputed rent of owner-occupied housing, and transfer income contributed 12.5 per cent (BND 878) and 11.0 per cent (BND 770) respectively.

Household Income by Income Groups

In 2015/16, the median monthly income of households the first quintile group increased to BND 2,012 from BND 1,897 in 2010/11. Households in the other quintile groups also experienced increases in their median monthly income compared to in 2010/11. Similarly, the average household monthly income showed an increasing trend across all quintile groups.

The major source of income in all the quintile groups was employment income, followed by property income, transfer income and self-employment income. For households in the first quintile, employment income accounted for 43.5 per cent of their monthly household income. This share increased to 73.1 per cent for the fifth quintile households.

The opposite trend was observed for property and transfer income, where the first quintile households had higher shares (at 28.3 per cent and 22.6 per cent respectively) compared to the fifth quintile households (at 9.7 per cent and 8.5 per cent respectively).

In terms of per capita monthly income, the average for the bottom quintile was BND 426 per month, and BND 1,963 for the top quintile. The national average per capita income increased to BND 1,131 in 2015/16 from BND 895 in 2010/11.

(this page is intentionally left blank)

SUMMARY OF THE HOUSEHOLD EXPENDITURE SURVEY 2015/16 OF BRUNEI DARUSSALAM						
	2005		2010/11		2015/16	
HOUSEHOLD CONSUMPTION EXPENDITURE (MONTHLY)	(BND)		(BND)		(BND)	
Average (Mean)	2,735		2,895		2,923	
Per Capita	473		457		472	
Median	2,075		2,241		2,205	
By Urban/Rural	(BND)		(BND)		(BND)	
<u>Urban</u>						
- Mean	2,882		2,982		3,000	
- Per Capita	369		464		482	
- Median	2,223		2,312		2,232	
<u>Rural</u>						
- Mean	2,318		2,633		2,695	
- Per Capita	105		435		440	
- Median	1,699		2,056		2,146	
By Districts	(BND)		(BND)		(BND)	
<u>Brunei Muara</u>						
- Mean	2,998		3,089		3,058	
- Per Capita	501		468		474	
- Median	2,310		2,392		2,260	
<u>Belait</u>						
- Mean	2,287		2,474		2,491	
- Per Capita	434		447		461	
- Median	1,726		1,857		2,029	
<u>Tutong</u>						
- Mean	2,420		2,289		3,073	
- Per Capita	421		389		515	
- Median	1,939		1,916		2,436	
<u>Temburong</u>						
- Mean	1,970		2,167		1,763	
- Per Capita	380		450		317	
- Median	1,499		1,976		1,475	
By Types of Goods and Services	AVERAGE MONTHLY HOUSEHOLD EXPENDITURE					
	(BND)	(%)	(BND)	(%)	(BND)	(%)
Food and Non-Alcoholic Beverages	383	14.0	387	13.4	364	12.5
Clothing and Footwear	86	3.1	86	3.0	78	2.7
Housing, Water, Electricity, Gas and Other Fuels	874	32.0	968	33.4	988	33.8
Furnishing, Household Equipment and Routine Household Maintenance	206	7.5	223	7.7	136	4.6
Health	18	0.6	27	0.9	17	0.6
Transport	450	16.5	381	13.2	379	13.0
Communication	129	4.7	122	4.2	115	3.9
Recreation and Culture	148	5.4	185	6.4	128	4.4
Education	114	4.2	79	2.7	183	6.3
Restaurants and Hotels	144	5.3	179	6.2	290	9.9
Miscellaneous Goods and Services	117	4.3	137	4.7	164	5.6
Consumption Expenditure Abroad	66	2.4	121	4.2	81	2.8
Total	2,735	100.0	2,895	100.0	2,923	100.0

**SUMMARY OF THE HOUSEHOLD EXPENDITURE SURVEY 2015/16
OF BRUNEI DARUSSALAM**

2005

MONTHLY HOUSEHOLD EXPENDITURE

By Expenditure Class (BND)	Distribution of Households (%)	Average (BND)	Per Capita (BND)	Median (BND)
Less than 1,000	18.0	655	157	687
1,000 - 1,999	29.9	1,505	268	1,513
2,000 - 2,999	21.2	2,460	410	2,447
3,000 - 3,999	12.0	3,443	539	3,421
4,000 - 4,999	7.3	4,463	694	4,442
5,000 - 5,999	4.1	5,459	806	5,425
6,000 - 6,999	2.4	6,426	846	6,410
7,000 - 7,999	1.5	7,449	1,125	7,457
8,000 - 8,999	1.0	8,463	1,166	8,520
9,000 - 9,999	0.7	9,539	1,236	9,549
10,000 and over	1.8	14,466	1,739	12,335
Total	100.0	2,735	473	2,075
(No. of Households)	(59,900)			

2010/11

MONTHLY HOUSEHOLD EXPENDITURE

By Expenditure Class (BND)	Distribution of Households (%)	Average (BND)	Per Capita (BND)	Median (BND)
Less than 1,000	8.9	700	145	750
1,000 - 1,999	32.5	1,550	262	1,565
2,000 - 2,999	27.3	2,435	380	2,411
3,000 - 3,999	13.4	3,438	478	3,409
4,000 - 4,999	6.3	4,461	636	4,448
5,000 - 5,999	3.9	5,442	769	5,416
6,000 - 6,999	2.0	6,499	942	6,512
7,000 - 7,999	1.6	7,484	1,094	7,504
8,000 - 8,999	1.3	8,414	1,086	8,376
9,000 - 9,999	0.8	9,454	1,397	9,367
10,000 and over	2.0	13,705	1,915	11,803
Total	100.0	2,895	457	2,241
(No. of Households)	(66,000)			

2015/16

MONTHLY HOUSEHOLD EXPENDITURE

By Expenditure Class (BND)	Distribution of Households (%)	Average (BND)	Per Capita (BND)	Median (BND)
Less than 1,000	6.5	708	172	750
1,000 - 1,999	37.1	1,551	270	1,578
2,000 - 2,999	25.9	2,453	374	2,444
3,000 - 3,999	12.5	3,429	518	3,411
4,000 - 4,999	6.7	4,428	642	4,345
5,000 - 5,999	3.9	5,475	810	5,470
6,000 - 6,999	2.1	6,439	769	6,358
7,000 - 7,999	1.6	7,419	1,015	7,369
8,000 - 8,999	0.6	8,384	1,164	8,350
9,000 - 9,999	0.9	9,475	1,550	9,362
10,000 and over	2.2	15,755	2,198	12,890
Total	100.0	2,923	472	2,205
(No. of Households)	(67,966)			

**SUMMARY OF THE HOUSEHOLD EXPENDITURE SURVEY 2015/16
OF BRUNEI DARUSSALAM**

2005

MONTHLY HOUSEHOLD EXPENDITURE

By Household Income Quintile	Income Range (BND)	Average (BND)	Per Capita (BND)	Median (BND)
First Quintile	Below 1,623	899	220	744
Second Quintile	1,623 - 2,757	1,661	334	1,471
Third Quintile	2,759 - 4,210	2,238	387	2,042
Fourth Quintile	4,213 - 6,562	3,123	499	2,816
Fifth Quintile	6,564 & Above	5,333	717	4,397
Total	-	2,735	473	2,075
(No. of Households)	(59,900)			

2010/11

MONTHLY HOUSEHOLD EXPENDITURE

By Household Income Quintile	Income Range (BND)	Average (BND)	Per Capita (BND)	Median (BND)
First Quintile	Below 2,418	1,457	314	1,294
Second Quintile	2,419 - 3,727	2,068	379	1,853
Third Quintile	3,736 - 5,415	2,585	414	2,249
Fourth Quintile	5,418 - 8,077	3,303	471	2,733
Fifth Quintile	8,087 & Above	4,889	602	3,892
Total	-	2,895	457	2,241
(No. of Households)	(66,000)			

2015/16

MONTHLY HOUSEHOLD EXPENDITURE

By Household Income Quintile	Income Range (BND)	Average (BND)	Per Capita (BND)	Median (BND)
First Quintile	Below 2,860	1,429	321	1,315
Second Quintile	2,864 - 4,677	2,179	392	1,781
Third Quintile	4,679 - 6,600	2,653	430	2,367
Fourth Quintile	6,606 - 9,756	3,426	504	2,801
Fifth Quintile	9,771 & Above	4,925	614	3,775
Total	-	2,923	472	2,205
(No. of Households)	(67,966)			

2015/16

HOUSEHOLD INCOME QUINTILES

By Types of Goods and Services	First	Second	Third	Fourth	Fifth
	Average Monthly Household Expenditure (BND)				
Food and Non-Alcoholic Beverages	233	302	361	410	513
Clothing and Footwear	24	56	74	95	141
Housing, Water, Electricity, Gas and Other Fuels	690	902	987	1,076	1,284
Furnishing, Household Equipment and Routine Household Maintenance	41	67	126	165	280
Health	8	10	14	22	32
Transport	138	239	309	498	712
Communication	53	81	108	144	187
Recreation and Culture	54	83	111	168	225
Education	18	51	98	223	525
Restaurants and Hotels	87	191	263	338	570
Miscellaneous Goods and Services	68	168	147	174	261
Consumption Expenditure Abroad	14	28	55	114	193
Total	1,429	2,179	2,653	3,426	4,925
	Share (%)				
Food and Non-Alcoholic Beverages	16.3	13.9	13.6	12.0	10.4
Clothing and Footwear	1.7	2.6	2.8	2.8	2.9
Housing, Water, Electricity, Gas and Other Fuels	48.3	41.4	37.2	31.4	26.1
Furnishing, Household Equipment and Routine Household Maintenance	2.9	3.1	4.7	4.8	5.7
Health	0.6	0.5	0.5	0.6	0.6
Transport	9.7	11.0	11.6	14.5	14.5
Communication	3.7	3.7	4.1	4.2	3.8
Recreation and Culture	3.8	3.8	4.2	4.9	4.6
Education	1.3	2.3	3.7	6.5	10.7
Restaurants and Hotels	6.1	8.8	9.9	9.9	11.6
Miscellaneous Goods and Services	4.8	7.7	5.5	5.1	5.3
Consumption Expenditure Abroad	1.0	1.3	2.1	3.3	3.9
Total	100.0	100.0	100.0	100.0	100.0
(No. of Households)	(13,590)	(13,595)	(13,583)	(13,592)	(13,606)

SUMMARY OF THE HOUSEHOLD EXPENDITURE SURVEY 2015/16 OF BRUNEI DARUSSALAM						
2005			2010/11		2015/16	
HOUSEHOLD INCOME (MONTHLY)	(BND)		(BND)		(BND)	
Average (Mean)	4,661		5,670		7,009	
Per Capita	807		895		1,131	
Median	3,640		4,576		5,611	
By Urban/Rural	(BND)		(BND)		(BND)	
<u>Urban</u>						
- Mean	4,868		5,822		7,297	
- Per Capita	841		906		1,172	
- Median	3,843		4,641		5,880	
<u>Rural</u>						
- Mean	4,075		5,212		6,157	
- Per Capita	709		862		1,005	
- Median	3,020		4,331		4,876	
By Districts	(BND)		(BND)		(BND)	
<u>Brunei Muara</u>						
- Mean	5,038		6,035		7,271	
- Per Capita	841		915		1,128	
- Median	3,935		4,932		5,877	
<u>Belait</u>						
- Mean	4,222		4,874		7,074	
- Per Capita	802		881		1,308	
- Median	3,100		3,925		5,518	
<u>Tutong</u>						
- Mean	4,001		4,539		6,160	
- Per Capita	696		771		1,032	
- Median	3,265		3,657		4,862	
<u>Temburong</u>						
- Mean	3,280		4,209		4,015	
- Per Capita	633		875		721	
- Median	2,500		3,531		2,929	
By Source of Income	(BND)	(%)	(BND)	(%)	(BND)	(%)
Employment Income	...	...	4,392	77.5	4,953	70.7
Self-employment Income	...	...	142	2.5	409	5.8
Property Income	...	...	619	10.9	878	12.5
Transfer Income	...	...	518	9.1	770	11.0
Total	...	...	5,670	100.0	7,009	100.0

**SUMMARY OF THE HOUSEHOLD EXPENDITURE SURVEY 2015/16
OF BRUNEI DARUSSALAM**

2005

MONTHLY HOUSEHOLD INCOME

By Income Class (BND)	Distribution of Households (%)	Average (BND)	Per Capita (BND)	Median (BND)
Less than 1,000	8.4	602	171	600
1,000 - 1,999	15.9	1,536	326	1,560
2,000 - 2,999	16.5	2,493	480	2,502
3,000 - 3,999	14.3	3,493	609	3,502
4,000 - 4,999	10.5	4,474	721	4,452
5,000 - 5,999	9.2	5,475	899	5,470
6,000 - 6,999	6.3	6,464	959	6,482
7,000 - 7,999	5.1	7,506	1,052	7,526
8,000 - 8,999	3.9	8,492	1,251	8,470
9,000 - 9,999	2.6	9,494	1,218	9,506
10,000 and over	7.2	15,411	1,898	12,791
Total	100.0	4,661	807	3,640
(No. of Households)	(59,900)			

2010/11

MONTHLY HOUSEHOLD INCOME

By Income Class (BND)	Distribution of Households (%)	Average (BND)	Per Capita (BND)	Median (BND)
Less than 1,000	3.2	652	174	710
1,000 - 1,999	9.5	1,517	335	1,526
2,000 - 2,999	15.7	2,533	470	2,553
3,000 - 3,999	14.3	3,489	622	3,477
4,000 - 4,999	11.9	4,478	722	4,469
5,000 - 5,999	10.2	5,475	824	5,459
6,000 - 6,999	8.1	6,457	916	6,433
7,000 - 7,999	5.9	7,498	1,045	7,504
8,000 - 8,999	4.7	8,503	1,141	8,486
9,000 - 9,999	3.7	9,418	1,177	9,422
10,000 and over	12.8	14,099	1,675	12,906
Total	100.0	5,670	895	4,576
(No. of Households)	(66,000)			

2015/16

MONTHLY HOUSEHOLD INCOME

By Income Class (BND)	Distribution of Households (%)	Average (BND)	Per Capita (BND)	Median (BND)
Less than 1,000	2.1	700	214	740
1,000 - 1,999	7.6	1,503	363	1,496
2,000 - 2,999	11.7	2,495	503	2,497
3,000 - 3,999	10.9	3,452	646	3,417
4,000 - 4,999	11.2	4,481	741	4,499
5,000 - 5,999	10.0	5,478	872	5,453
6,000 - 6,999	9.9	6,460	1,030	6,461
7,000 - 7,999	6.7	7,481	1,183	7,439
8,000 - 8,999	5.5	8,438	1,290	8,434
9,000 - 9,999	5.3	9,501	1,211	9,473
10,000 and over	18.9	16,096	2,006	13,628
Total	100.0	7,009	1,131	5,611
(No. of Households)	(67,966)			

**SUMMARY OF THE HOUSEHOLD EXPENDITURE SURVEY 2015/16
OF BRUNEI DARUSSALAM**

2005		MONTHLY HOUSEHOLD INCOME		
By Household Income Quintile	Income Range (BND)	Average (BND)	Per Capita (BND)	Median (BND)
First Quintile	Below 1,623	982	240	1,020
Second Quintile	1,623 - 2,757	2,189	440	2,190
Third Quintile	2,759 - 4,210	3,464	600	3,471
Fourth Quintile	4,213 - 6,562	5,283	843	5,228
Fifth Quintile	6,564 & Above	10,513	1,414	8,791
Total	-	4,661	807	3,640
(No. of Households)	(59,900)			

2010/11		MONTHLY HOUSEHOLD INCOME		
By Household Income Quintile	Income Range (BND)	Average (BND)	Per Capita (BND)	Median (BND)
First Quintile	Below 2,418	1,587	342	1,647
Second Quintile	2,419 - 3,727	3,050	559	3,020
Third Quintile	3,736 - 5,415	4,530	725	4,512
Fourth Quintile	5,418 - 8,077	6,571	938	6,465
Fifth Quintile	8,087 & Above	12,087	1,488	10,720
Total	-	5,670	895	4,576
(No. of Households)	(66,000)			

2015/16		MONTHLY HOUSEHOLD INCOME		
By Household Income Quintile	Income Range (BND)	Average (BND)	Per Capita (BND)	Median (BND)
First Quintile	Below 2,860	1,897	426	2,012
Second Quintile	2,864 - 4,677	3,743	673	3,739
Third Quintile	4,679 - 6,600	5,618	911	5,611
Fourth Quintile	6,606 - 9,756	8,030	1,182	7,979
Fifth Quintile	9,771 & Above	15,749	1,963	13,284
Total	-	7,009	1,131	5,611
(No. of Households)	(67,966)			

2015/16		HOUSEHOLD INCOME QUINTILES			
By Sources of Income	First	Second	Third	Fourth	Fifth
	Average Monthly Household Income (BND)				
Employment Income	826	2,293	4,119	6,002	11,515
Self-Employment Income	105	146	169	258	1,365
Property Income	537	704	705	919	1,525
Transfer Income	429	599	625	851	1,344
Total	1,897	3,743	5,618	8,030	15,749
	Share (%)				
Employment Income	43.5	61.3	73.3	74.7	73.1
Self-Employment Income	5.5	3.9	3.0	3.2	8.7
Property Income	28.3	18.8	12.5	11.4	9.7
Transfer Income	22.6	16.0	11.1	10.6	8.5
Total	100.0	100.0	100.0	100.0	100.0
(No. of Households)	(13,590)	(13,595)	(13,583)	(13,592)	(13,606)

HOUSEHOLD EXPENDITURE 2015/16



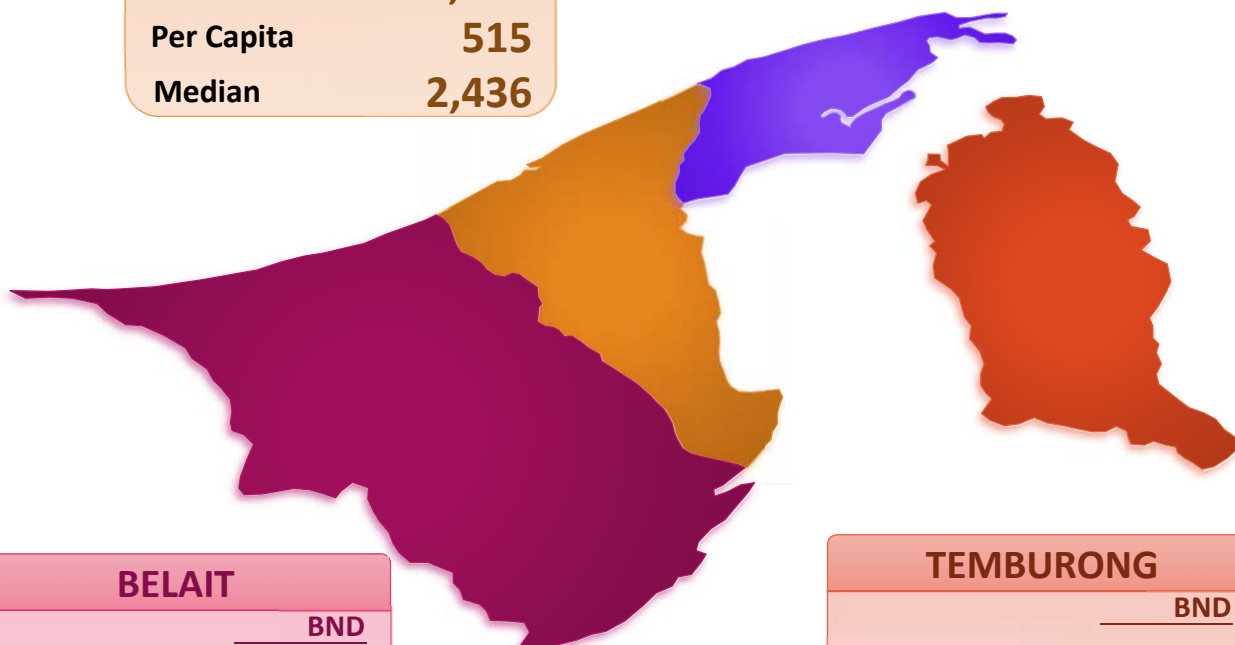
By Year

Average Monthly Household Expenditure		Average Monthly Per Capita Expenditure		Median Monthly Household Expenditure	
2005	BND 2,735	2005	BND 473	2005	BND 2,075
2010/11	BND 2,895	2010/11	BND 457	2010/11	BND 2,241
2015/16	BND 2,923	2015/16	BND 472	2015/16	BND 2,205

By Districts

TUTONG	
	BND
Average	3,073
Per Capita	515
Median	2,436

BRUNEI MUARA	
	BND
Average	3,058
Per Capita	474
Median	2,260



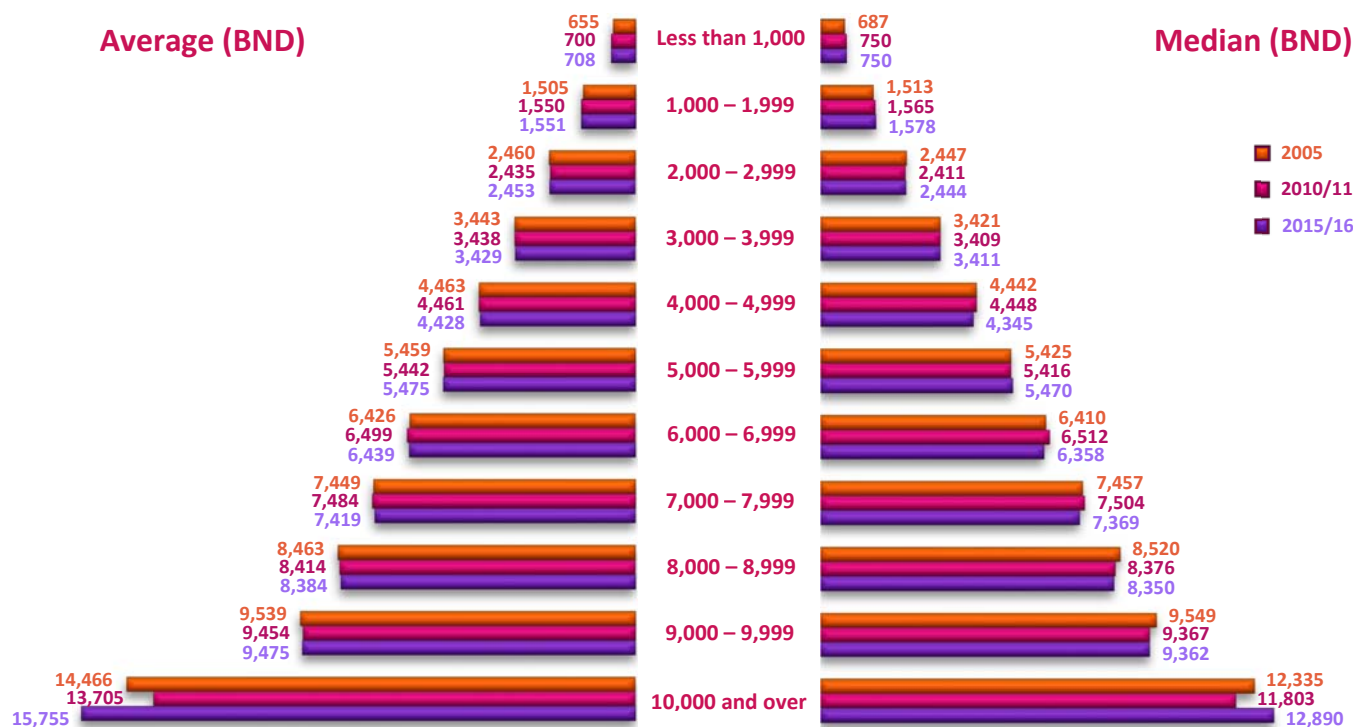
BELAIT	
	BND
Average	2,491
Per Capita	461
Median	2,029

TEMBURONG	
	BND
Average	1,763
Per Capita	317
Median	1,475

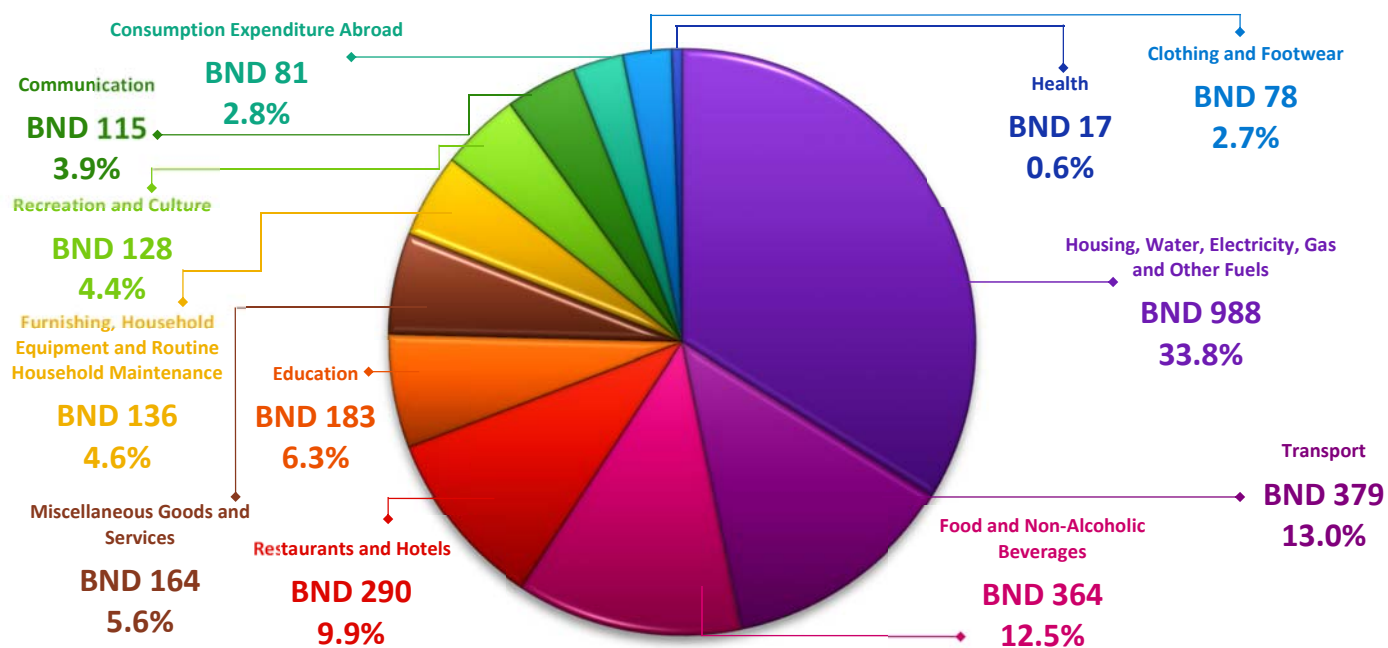
HOUSEHOLD EXPENDITURE 2015/16



Average and Median Monthly Household Expenditure By Expenditure Class and Year



Average Monthly Household Expenditure and Share by Types of Goods and Services



HOUSEHOLD INCOME 2015/16



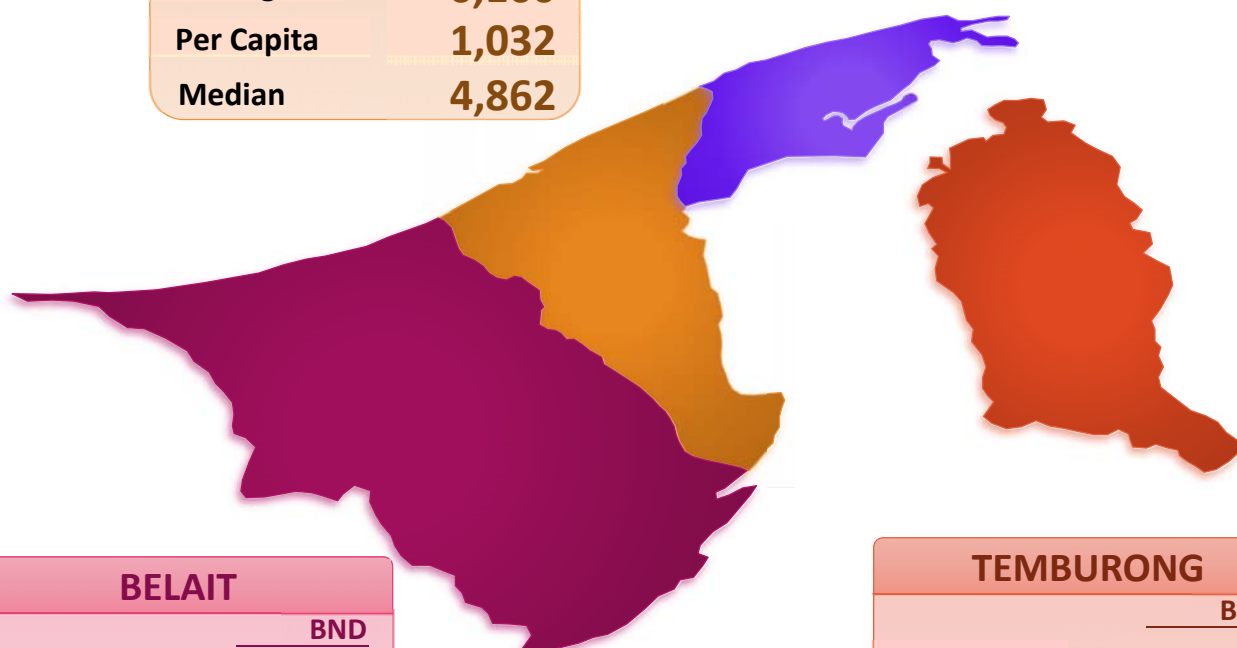
By Year

Average Monthly Household Income	Average Monthly Per Capita Income	Median Monthly Household Income
2005 BND 4,661	2005 BND 807	2005 BND 3,640
2010/11 BND 5,670	2010/11 BND 895	2010/11 BND 4,576
2015/16 BND 7,009	2015/16 BND 1,131	2015/16 BND 5,611

By Districts

TUTONG	
	BND
Average	6,160
Per Capita	1,032
Median	4,862

BRUNEI MUARA	
	BND
Average	7,271
Per Capita	1,128
Median	5,877



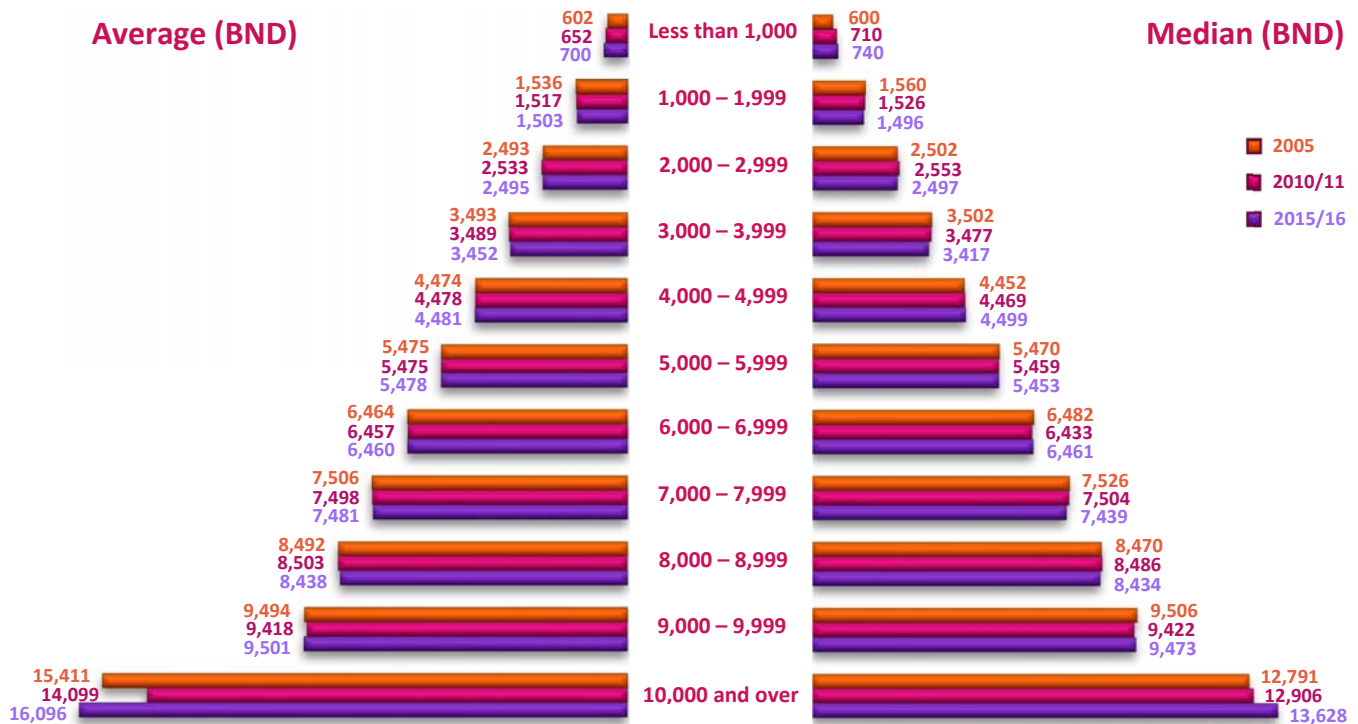
BELAIT	
	BND
Average	7,074
Per Capita	1,308
Median	5,518

TEMBURONG	
	BND
Average	4,015
Per Capita	721
Median	2,929

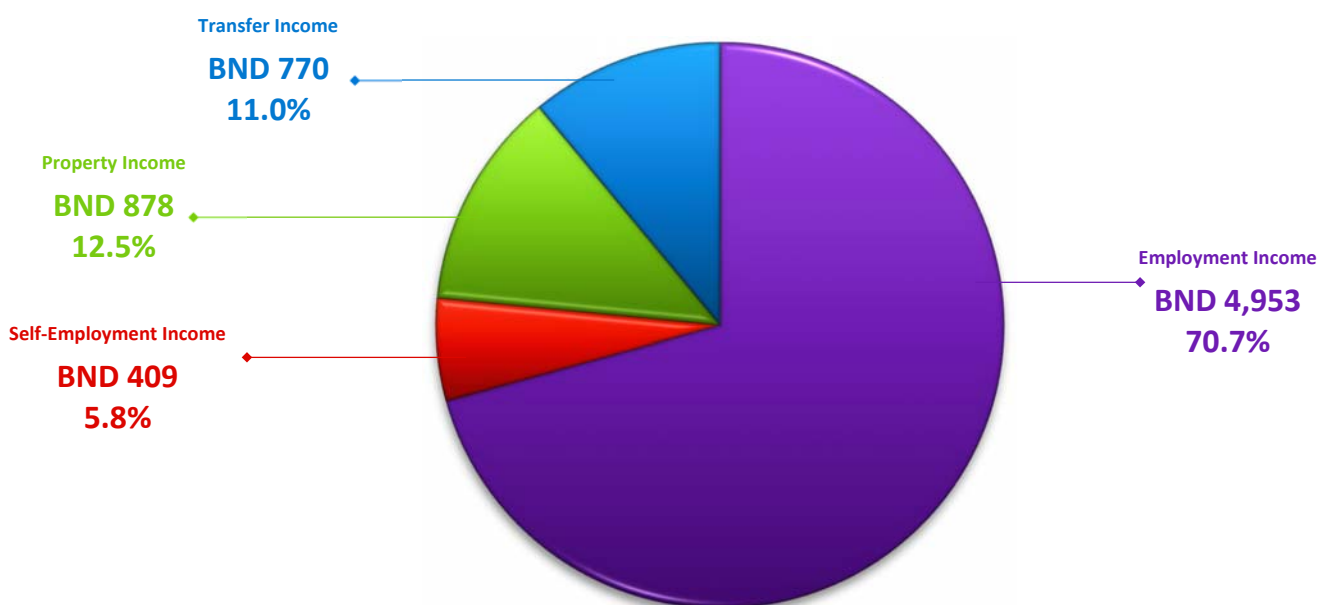
HOUSEHOLD INCOME 2015/16



Average and Median Monthly Household Income By Income Class



Average Monthly Household Income By Sources



Technical Notes

Survey Methodology

The coverage of the HES 2015/16 was nationwide on a sample basis limited to private households. It used a stratified two-stage sampling design, with “segments” as the first stage of sampling and the households as the second stage sampling units.

The HES 2015/16 was conducted by a combination of the interview and ‘diary’ methods. Data on expenditures and incomes received was recorded on a daily basis, either by the survey officers or the respondent themselves, using a Household Record Book (HRB).

The survey was conducted over a period of twelve months, where each selected household was surveyed for one survey month. The reasons to spread over the twelve-month period were:

- To ensure seasonal variation in particular months with festive activities were taken into account;
- To enhance data quality; and
- To ensure good control of supervision of field work operations.

Concepts and Definitions

Household

A household is composed of a single person or a group of persons living together in the same house and making common provisions for food and other essentials of living. This group of persons may not necessarily be related to each other. Persons living in the same house but having their own food arrangements are not considered as members of the same household.

Household Consumption Expenditure

Household consumption expenditure refers to all expenditures, whether in cash or in-kind, made by the household or individual members on goods and services that are intended for consumption. It also includes the value of goods and services produced by the household for their own consumption. Thus, the imputed rent of owner-occupied housing is included as part of household consumption expenditure.

Non-consumption expenditures such as donations, repayment of loans and expenditures for household enterprises.

Types of Goods and Services

The types of goods and services for the household consumption expenditure is categorised according to the Brunei Darussalam Standard Classification of Household Expenditure. This is based on the Classification of Individual Consumption According to Purpose (COICOP), including an additional category for consumption expenditure abroad. The major divisions are:

- 1 Food and Non-alcoholic Beverages
- 2 Clothing and Footwear
- 3 Housing, Water, Electricity, Gas and Other Fuels
- 4 Furnishings, Household Equipment and Routine Household Maintenance
- 5 Health
- 6 Transport
- 7 Communication
- 8 Recreation and Culture
- 9 Education
- 10 Restaurants and Hotels
- 11 Miscellaneous Goods and Services
- 12 Consumption Expenditure Abroad

Household Income

Household income consists of regular receipts, both in cash and in-kind, accruing to members of the household before compulsory deductions. The monthly household income refers to the average income received per month by all household members from all sources. It also includes the imputed rent of owner-occupied housing. However, the income of domestic workers or maids is excluded from the total household income.

Excluded from household income are non-regular or non-recurring receipts such as withdrawals from savings and loans obtained.

Source of Income

Household income is made up of income from work, self-employment income, property income and transfer income.

(i) Employment Income

This includes employer and employee income, but exclude self-employment income.

Employer income refers to the average receipts or profits a person earns from a business undertaking 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.

Employee income refers to the gross amount received per month before deductions for the Employees Trust Fund and loan repayment. It includes the basic wage or salary, overtime pay, allowances, tips, commissions as well as income in kind provided by the employer, e.g. food, clothing and housing. It also includes one-twelfth of the annual bonus, and regular income received from secondary employment.

(ii) Self-Employment Income

Self-employment income is defined as the net income derived from self-employment in household enterprises, business, trade and professional activities.

(iii) Property Income

Property income refers to net receipts derived from ownership of assets and includes interests, dividends, rent of buildings, land, machinery and equipment, as well as the imputed rent of owner-occupied housing.

(iv) Transfer Income

Transfer income consists of pensions, allowances and assistances from government and private organisations. It also includes inter-household transfers such as alimony, child support, parental support and in-kind goods and services from social organisations.

Income Quintiles

Income quintiles refer to the household income groups where the households are ranked in ascending order according to their incomes and then divided into **five equal groups**. Each group comprises 20 per cent of the households. The first quintile consists of households with income one-fifth way from the bottom, while the fifth quintile consists of households with income one-fifth way from the top.