REPORT OF SUMMARY FINDINGS HOUSEHOLD EXPENDITURE SURVEY 2023/24

Department of Economic Planning and Statistics
Brunei Darussalam

HOUSEHOLD EXPENDITURE SURVEY 2023/24

1 NATIONAL SNAPSHOT

Average per household per month

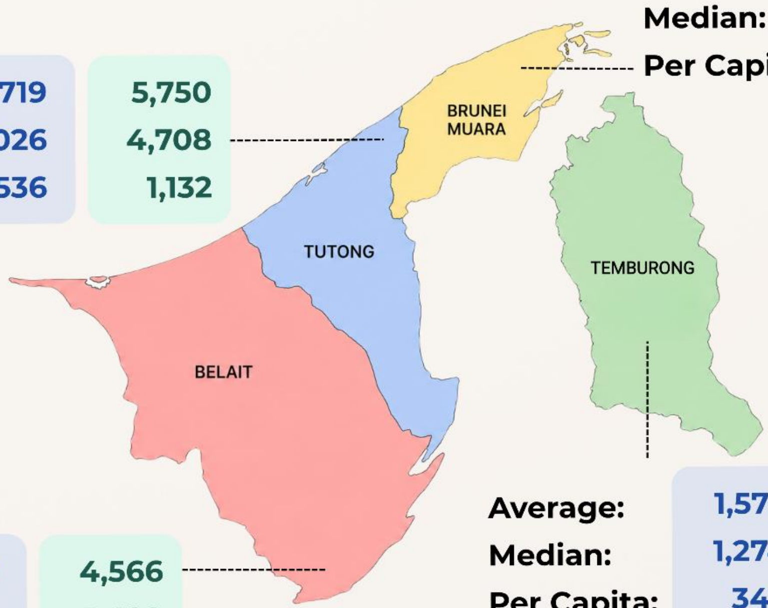
	Expenditure			Income		
	Average (Mean)	Median	Per Capita	Average (Mean)	Median	Per Capita
	-3.6%	-1.9%	+18.2%	-9.4%	-9.3%	+11.2%
2023/24	BND 2,817	BND 2,163	BND 558	BND 6,351	BND 5,089	BND 1,257
2015/16	BND 2,923	BND 2,205	BND 472	BND 7,009	BND 5,611	BND 1,131

EXPENDITURE (BND) INCOME (BND)

2 BY DISTRICT

	Expenditure	Income
Average:	3,030	6,936
Median:	2,373	5,491
Per Capita:	589	1,347

	Expenditure	Income
Average:	2,719	5,750
Median:	2,026	4,708
Per Capita:	536	1,132



	Expenditure	Income
Average:	1,572	3,581
Median:	1,274	3,380
Per Capita:	342	780

	Expenditure	Income
Average:	2,123	4,566
Median:	1,478	3,499
Per Capita:	454	977

3 BY AREA

	Expenditure	Income
Average:	2,669	5,823
Median:	2,125	4,873
Per Capita:	524	1,144

Rural

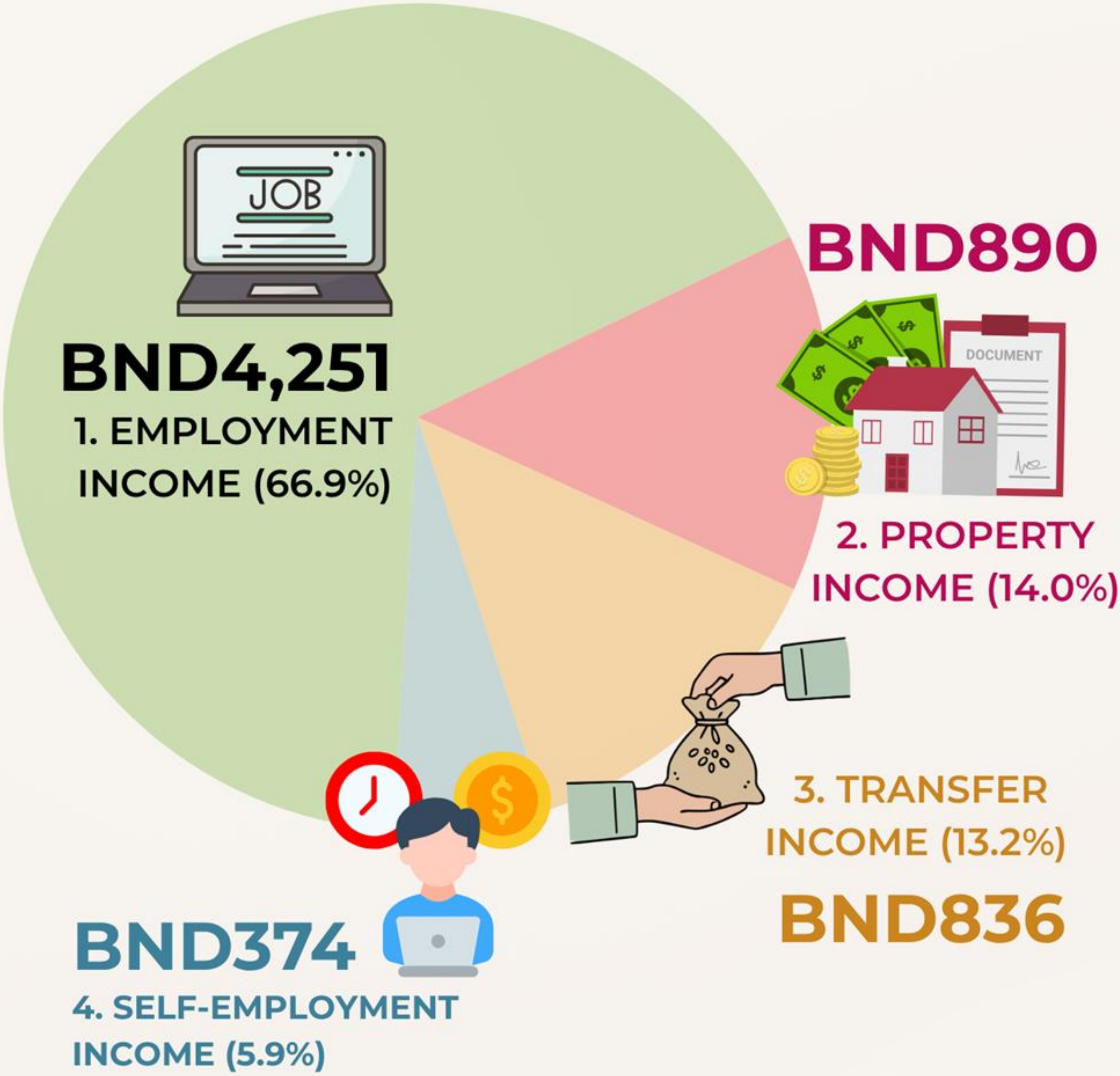
	Expenditure	Income
Average:	2,874	6,552
Median:	2,210	5,205
Per Capita:	571	1,301

Urban

EXPENDITURE BY TYPES OF GOODS AND SERVICES

	BND	%
Housing, Water, Electricity, Gas and Other Fuels	1,090	38.7
Transport	327	11.6
Food and Non-Alcoholic Beverages	306	10.9
Restaurants and Accommodation Services	227	8.1
Consumption Expenditure Abroad	220	7.8
Recreation, Sport and Culture	165	5.9
Information and Communication	161	5.7
Furnishings, Household Equipment and Routine Household Maintenance	111	3.9
Personal Care, Social Protection and Miscellaneous Goods and Services	55	1.9
Clothing and Footwear	49	1.7
Education Services	49	1.7
Insurance and Financial Services	40	1.4
Health	20	0.7

AVERAGE MONTHLY HOUSEHOLD INCOME BY SOURCES



Introduction

This report presents the key findings of the Household Expenditure Survey (HES) 2023/24, providing comprehensive information on household expenditure and income patterns across districts and income groups in Brunei Darussalam.

The survey was conducted by the Department of Economic Planning and Statistics (JPES) from 1 August 2023 to 31 July 2024. As the seventh Household Expenditure Survey undertaken since 1963, the survey was carried out over a twelve-month period to capture seasonal and festive variations in household spending patterns. The survey covered private households nationwide on a sample basis, and the results are representative at the national level.

The HES 2023/24 was conducted to provide updated information on household expenditure patterns and income levels, support the revision of the expenditure weights and composition of goods and services in the Consumer Price Index (CPI) basket, and generate essential data for socio-economic planning, research, policy formulation and national development in Brunei Darussalam.

Household Expenditure

The data and analysis presented in this report primarily relate to household consumption expenditure. This is defined as all expenditure, whether in cash or in kind, incurred by households and their members on goods and services for consumption purposes, with the exception of personal spending by domestic workers or maids. It includes the estimated value of goods and services produced and consumed by households, as well as the imputed rent of owner-occupied housing. Non-consumption expenditures such as loan repayments, bank deposits, and the purchase of properties, are excluded.

The HES 2023/24 results indicate a slight decrease in household spending in Brunei Darussalam compared to the previous survey conducted in 2015/16. The average (mean) monthly household expenditure decreased by 3.6 per cent, from BND 2,923 in HES 2015/16 to BND 2,817 in HES 2023/24. Similarly, the median monthly household expenditure declined by 1.9 per cent from BND 2,205 to BND 2,163. This means that half of all households spent BND 2,163 or less per month, while the remaining half spent above this amount.

A consistent trend persists where urban households outspend rural counterparts. Average and median urban monthly expenditure were BND 2,874 and BND 2,210, respectively, which were roughly 7.7 per cent and 4.0 per cent higher than the rural average and median of BND 2,669 and BND 2,125, respectively.

At the district level, Brunei Muara recorded the highest household expenditure in HES 2023/24, with an average monthly expenditure of BND 3,030 and a median expenditure of BND 2,373. This reflects a return to the trend observed in the 2005 and 2010/11 surveys, when Brunei Muara also recorded the highest expenditure levels, following the 2015/16 survey in which Tutong District recorded the highest average household expenditure.

Household Expenditure by Type of Goods and Services

Housing, Water, Electricity, Gas and Other Fuels remained the largest component of household expenditure in HES 2023/24, accounting for an average of BND 1,090 per month or 38.7 per cent of total household expenditure. This was followed by Transport (BND 327) and Food and Non-Alcoholic Beverages (BND 306), which together accounted for a substantial share of household spending.

A notable finding of the survey was the significant increase in Consumption Expenditure Abroad, which more than tripled from BND 81 per month in HES 2015/16 to BND 220 per month in HES 2023/24 reflecting a significant increase in cross-border and international spending.

Household Expenditure by Income Groups

Households were classified into five equal income groups (quintiles) based on their monthly household income to examine variations in expenditure patterns across income levels.

In HES 2023/24, households in the lowest income quintile recorded an average monthly expenditure of BND 1,112 and a median expenditure of BND 1,014. In contrast, the top quintile spent an average of BND 4,963 per month, which is substantially more than the amount spent by households in the bottom quintile. The median household expenditure for the top quintile was recorded at BND 4,462.

Based on these figures, the average monthly expenditure of households in the highest income quintile was approximately 4.5 times that of households in the lowest income quintile, while median expenditure was approximately 4.4 times higher. This highlights the considerable variation in spending patterns across household income groups.

In terms of per capita expenditure, which measures the average spending per person, the national average was approximately BND 558 per month in HES 2023/24. This represents an 18.2 per cent increase compared to the BND 472 per month recorded in HES 2015/16.

When analysed by income groups, the average per capita expenditure for the bottom quintile was BND 328 per month, while the top quintile recorded a higher average of BND 797 per month.

Household Income

Household income refers to all regular receipts, whether in cash or in kind, received by household members before compulsory deductions. It comprises income from employment, self-employment, property and transfers. Monthly household income is defined as the average income received per month by all household members from all sources, excluding the personal income of domestic workers or maids. The imputed rental value of owner-occupied housing is also included as part of household income.

The distribution of households by monthly income classes in HES 2023/24 shows that the proportion of households earning less than BND 2,000 per month was 14.2 per cent, compared to 9.7 per cent in HES 2015/16. Meanwhile, the proportion of households in the BND 10,000 and above income class was 17.3 per cent in HES 2023/24, reflecting a slight decrease from the 18.9 per cent recorded in HES 2015/16.

In HES 2023/24, the median household income was BND 5,089 per month, representing a decrease from the median of BND 5,611 in HES 2015/16. Similarly, the average (mean) monthly household income in Brunei Darussalam in HES 2023/24 was BND 6,351, down from BND 7,009 in HES 2015/16.

At the district level, Brunei Muara recorded the highest household income, with an average monthly income of BND 6,936 and a median monthly income of BND 5,491. This was followed by Tutong District (average: BND 5,750; median: BND 4,708), Belait District (average: BND 4,566; median: BND 3,499) and Temburong District (average: BND 3,581; median: BND 3,380).

Household Income by Sources

Employment income continued to be the primary source of household income, contributing BND 4,251 to the average monthly household income in HES 2023/24, compared with BND 4,953 in HES 2015/16. Property income and transfer income contributed BND 890 and BND 836, respectively, while self-employment income accounted for BND 374.

Household Income by Income Groups

In HES 2023/24, the median monthly income of households in the bottom quintile was BND 1,508 while the median for the top quintile was BND 12,921. The average household monthly income was recorded at BND 1,512 for the bottom quintile and BND 14,555 for the top quintile.

In terms of per capita monthly income, the average for the bottom quintile was BND 446 per month, compared to BND 2,336 for the top quintile. Notably, the national average per capita income increased to BND 1,257 in HES 2023/24 from BND 1,131 in HES 2015/16, representing a growth in individual income despite the decrease in overall household income.

Monthly Household Consumption Expenditure (BND)

National	HES 2010/11	HES 2015/16	HES 2023/24
Average (Mean)	2,895	2,923	2,817
Median	2,241	2,205	2,163
Per Capita	457	472	558
By Area			
Urban			
Average (Mean)	2,982	3,000	2,874
Median	2,312	2,232	2,210
Per Capita	464	482	571
Rural			
Average (Mean)	2,633	2,695	2,669
Median	2,056	2,146	2,125
Per Capita	435	440	524
By District			
Brunei Muara			
Average (Mean)	3,089	3,058	3,030
Median	2,392	2,260	2,373
Per Capita	468	474	589
Belait			
Average (Mean)	2,474	2,491	2,123
Median	1,857	2,029	1,478
Per Capita	447	461	454
Tutong			
Average (Mean)	2,289	3,073	2,719
Median	1,916	2,436	2,026
Per Capita	389	515	536
Temburong			
Average (Mean)	2,167	1,763	1,572
Median	1,976	1,475	1,274
Per Capita	450	317	342

Monthly Household Consumption Expenditure

	HES 2010/11		HES 2015/16		HES 2023/24	
By Type of Goods and Services	BND	%	BND	%	BND	%
Food and Non-Alcoholic Beverages	387	13.4	364	12.5	306	10.9
Clothing and Footwear	86	3.0	78	2.7	49	1.7
Housing, Water, Electricity, Gas and Other Fuels	968	33.4	988	33.8	1,090	38.7
Furnishings, Household Equipment and Routine Household Maintenance	223	7.7	136	4.6	111	3.9
Health	27	0.9	17	0.6	20	0.7
Transport	382	13.2	379	13.0	327	11.6
Information and Communication	170	5.9	126	4.3	161	5.7
Recreation, Sport and Culture	136	4.7	117	4.0	165	5.9
Education Services	79	2.7	183	6.3	49	1.7
Restaurants and Accommodation Services	179	6.2	290	9.9	227	8.1
Insurance and Financial Services	34	1.2	82	2.8	40	1.4
Personal Care, Social Protection and Miscellaneous Goods and Services	103	3.6	82	2.8	55	1.9
Consumption Expenditure Abroad	121	4.2	81	2.8	220	7.8
Total	**2,895**	**100.0**	**2,923**	**100.0**	**2,817**	**100.0**

Monthly Household Expenditure by Expenditure Class

HES 2010/11	Distribution of Households (%)	Average (BND)	Median (BND)	Per Capita (BND)
Below 1,000	8.9	700	750	145
1,000 - 1,999	32.5	1,550	1,565	262
2,000 - 2,999	27.3	2,435	2,411	380
3,000 - 3,999	13.4	3,438	3,409	478
4,000 - 4,999	6.3	4,461	4,448	636
5,000 - 5,999	3.9	5,442	5,416	769
6,000 - 6,999	2.0	6,499	6,512	942
7,000 - 7,999	1.6	7,484	7,504	1,094
8,000 - 8,999	1.3	8,414	8,376	1,086
9,000 - 9,999	0.8	9,454	9,367	1,397
Above 10,000	2.0	13,705	11,803	1,915
Total	**100.0**	**2,895**	**2,241**	**457**
(No. of Households)	**(66,000)**			

HES 2015/16	Distribution of Households (%)	Average (BND)	Median (BND)	Per Capita (BND)
Below 1,000	6.5	708	750	172
1,000 - 1,999	37.1	1,551	1,578	270
2,000 - 2,999	25.9	2,453	2,444	374
3,000 - 3,999	12.5	3,429	3,411	518
4,000 - 4,999	6.7	4,428	4,345	642
5,000 - 5,999	3.9	5,475	5,470	810
6,000 - 6,999	2.1	6,439	6,358	769
7,000 - 7,999	1.6	7,419	7,369	1,015
8,000 - 8,999	0.6	8,384	8,350	1,164
9,000 - 9,999	0.9	9,475	9,362	1,550
Above 10,000	2.2	15,755	12,890	2,198
Total	**100.0**	**2,923**	**2,205**	**472**
(No. of Households)	**(67,966)**			

HES 2023/24	Distribution of Households (%)	Average (BND)	Median (BND)	Per Capita (BND)
Below 1,000	13.7	681	722	181
1,000 - 1,999	31.5	1,492	1,472	313
2,000 - 2,999	21.4	2,437	2,394	459
3,000 - 3,999	11.9	3,366	3,375	664
4,000 - 4,999	10.2	4,503	4,515	711
5,000 - 5,999	4.1	5,494	5,457	904
6,000 - 6,999	2.3	6,465	6,527	1,251
7,000 - 7,999	1.8	7,447	7,282	1,194
8,000 - 8,999	0.9	8,432	8,459	1,797
9,000 - 9,999	0.4	9,259	9,200	1,689
Above 10,000	1.9	13,733	12,887	2,321
Total	**100.0**	**2,817**	**2,163**	**558**
(No. of Households)	**(89,729)**			

Monthly Household Expenditure by Household Income Quintile

HES 2010/11	Income Range (BND)	Average (BND)	Median (BND)	Per Capita (BND)
First quintile	Below 2,418	1,457	1,294	314
Second quintile	2,419 - 3,727	2,068	1,853	379
Third quintile	3,736 - 5,415	2,585	2,249	414
Fourth quintile	5,418 - 8,077	3,303	2,733	471
Fifth quintile	8,087 and above	4,889	3,892	602
Total	**-**	**2,895**	**2,241**	**457**
(No. of Households)	**(66,000)**			

HES 2015/16	Income Range (BND)	Average (BND)	Median (BND)	Per Capita (BND)
First quintile	Below 2,860	1,429	1,315	321
Second quintile	2,864 - 4,677	2,179	1,781	392
Third quintile	4,679 - 6,600	2,653	2,367	430
Fourth quintile	6,606 - 9,756	3,426	2,801	504
Fifth quintile	9,771 and above	4,925	3,775	614
Total	**-**	**2,923**	**2,205**	**472**
(No. of Households)	**(67,966)**			

HES 2023/24	Income Range (BND)	Average (BND)	Median (BND)	Per Capita (BND)
First quintile	Below 2,400	1,112	1,014	328
Second quintile	2,403 - 4,099	1,916	1,636	413
Third quintile	4,099 - 6,117	2,422	1,923	487
Fourth quintile	6,145 - 9,487	3,718	2,999	616
Fifth quintile	9,494 and above	4,963	4,462	797
Total	**-**	**2,817**	**2,163**	**558**
(No. of Households)	**(89,729)**			

Expenditure by Household Income Quintiles

HES 2023/24	First	Second	Third	Fourth	Fifth
By Type of Goods and Services	**Average Monthly Household Expenditure (BND)**				
Food and Non-Alcoholic Beverages	191	247	325	378	387
Clothing and Footwear	12	29	42	83	77
Housing, Water, Electricity, Gas and Other Fuels	509	821	967	1,204	1,974
Furnishings, Household Equipment and Routine Household Maintenance	36	53	73	149	250
Health	7	15	13	16	47
Transport	115	216	315	603	499
Information and Communication	95	140	148	192	230
Recreation, Sport and Culture	13	44	79	114	473
Education Services	9	47	55	72	60
Restaurants and Accommodation Services	48	124	198	352	415
Insurance and Financial Services	6	38	29	48	81
Personal Care, Social Protection and Miscellaneous Goods and Services	26	41	47	71	88
Consumption Expenditure Abroad	44	101	132	436	384
Total	1,112	1,916	2,422	3,718	4,963

By Type of Goods and Services	**Expenditure Share (%)**				
Food and Non-Alcoholic Beverages	17.2	12.9	13.4	10.2	7.8
Clothing and Footwear	1.1	1.5	1.7	2.2	1.5
Housing, Water, Electricity, Gas and Other Fuels	45.8	42.9	39.9	32.4	39.8
Furnishings, Household Equipment and Routine Household Maintenance	3.2	2.8	3.0	4.0	5.0
Health	0.7	0.8	0.5	0.4	1.0
Transport	10.4	11.3	13.0	16.2	10.0
Information and Communication	8.5	7.3	6.1	5.2	4.6
Recreation, Sport and Culture	1.1	2.3	3.3	3.1	9.5
Education Services	0.8	2.4	2.3	1.9	1.2
Restaurants and Accommodation Services	4.3	6.5	8.2	9.5	8.4
Insurance and Financial Services	0.5	2.0	1.2	1.3	1.6
Personal Care, Social Protection and Miscellaneous Goods and Services	2.4	2.1	1.9	1.9	1.8
Consumption Expenditure Abroad	4.0	5.3	5.5	11.7	7.7
Total (No. of Households)	**100.0 (17,969)**	**100.0 (17,921)**	**100.0 (17,980)**	**100.0 (18,504)**	**100.0 (17,355)**

Monthly Household Income (BND)

National	**HES 2010/11**	**HES 2015/16**	**HES 2023/24**
Average (Mean)	5,670	7,009	6,351
Median	4,576	5,611	5,089
Per Capita	895	1,131	1,257
By Area			
Urban			
Average (Mean)	5,822	7,297	6,552
Median	4,641	5,880	5,205
Per Capita	906	1,172	1,301
Rural			
Average (Mean)	5,212	6,157	5,823
Median	4,331	4,876	4,873
Per Capita	862	1,005	1,144
By District			
Brunei Muara			
Average (Mean)	6,035	7,271	6,936
Median	4,932	5,877	5,491
Per Capita	915	1,128	1,347
Belait			
Average (Mean)	4,874	7,074	4,566
Median	3,925	5,518	3,499
Per Capita	881	1,308	977
Tutong			
Average (Mean)	4,539	6,160	5,750
Median	3,657	4,862	4,708
Per Capita	771	1,032	1,132
Temburong			
Average (Mean)	4,209	4,015	3,581
Median	3,531	2,929	3,380
Per Capita	875	721	780

Monthly Household Income

	HES 2010/11		HES 2015/16		HES 2023/24	
By Source of Income	BND	%	BND	%	BND	%
Employment Income	4,392	77.5	4,953	70.7	4,251	66.9
Self-Employment Income	142	2.5	409	5.8	374	5.9
Property Income	619	10.9	878	12.5	890	14.0
Transfer Income	518	9.1	770	11.0	836	13.2
Total	**5,670**	**100.0**	**7,009**	**100.0**	**6,351**	**100.0**

Monthly Household Expenditure by Income Class

HES 2010/11	Distribution of Households (%)	Average (BND)	Median (BND)	Per Capita (BND)
Below 1,000	3.2	652	710	174
1,000 - 1,999	9.5	1,517	1,526	335
2,000 - 2,999	15.7	2,533	2,553	470
3,000 - 3,999	14.3	3,489	3,477	622
4,000 - 4,999	11.9	4,478	4,469	722
5,000 - 5,999	10.2	5,475	5,459	824
6,000 - 6,999	8.1	6,457	6,433	916
7,000 - 7,999	5.9	7,498	7,504	1,045
8,000 - 8,999	4.7	8,503	8,486	1,141
9,000 - 9,999	3.7	9,418	9,422	1,177
Above 10,000	12.8	14,099	12,906	1,675
Total (No. of Households)	**100.0 (66,000)**	**5,670**	**4,576**	**895**

HES 2015/16	Distribution of Households (%)	Average (BND)	Median (BND)	Per Capita (BND)
Below 1,000	2.1	700	740	214
1,000 - 1,999	7.6	1,503	1,496	363
2,000 - 2,999	11.7	2,495	2,497	503
3,000 - 3,999	10.9	3,452	3,417	646
4,000 - 4,999	11.2	4,481	4,499	741
5,000 - 5,999	10.0	5,478	5,453	872
6,000 - 6,999	9.9	6,460	6,461	1,030
7,000 - 7,999	6.7	7,481	7,439	1,183
8,000 - 8,999	5.5	8,438	8,434	1,290
9,000 - 9,999	5.3	9,501	9,473	1,211
Above 10,000	18.9	16,096	13,268	2,006
Total (No. of Households)	**100.0 (67,966)**	**7,009**	**5,611**	**1,131**

HES 2023/24	Distribution of Households (%)	Average (BND)	Median (BND)	Per Capita (BND)
Below 1,000	4.2	641	741	236
1,000 - 1,999	10.0	1,483	1,475	452
2,000 - 2,999	14.1	2,507	2,525	560
3,000 - 3,999	10.7	3,475	3,485	773
4,000 - 4,999	10.5	4,483	4,479	948
5,000 - 5,999	10.4	5,477	5,475	1,049
6,000 - 6,999	6.8	6,603	6,688	1,039
7,000 - 7,999	6.0	7,476	7,397	1,346
8,000 - 8,999	5.8	8,461	8,444	1,428
9,000 - 9,999	4.2	9,532	9,487	1,532
Above 10,000	17.3	15,125	13,289	2,409
Total (No. of Households)	**100.0 (89,729)**	**6,351**	**5,089**	**1,257**

Monthly Household Income by Household Income Quintile

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

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

HES 2023/24	Income Range (BND)	Average (BND)	Median (BND)	Per Capita (BND)
First quintile	Below 2,400	1,512	1,508	446
Second quintile	2,403 - 4,099	3,204	3,133	691
Third quintile	4,099 - 6,117	5,039	5,092	1,013
Fourth quintile	6,145 - 9,487	7,680	7,661	1,272
Fifth quintile	9,494 and above	14,555	12,921	2,336
Total	**-**	**6,351**	**5,089**	**1,257**
(No. of Households)	**(89,729)**			

Technical Notes

1. Survey Methodology

The Household Expenditure Survey (HES) 2023/24 was conducted nationwide on a sample basis and covered private households throughout Brunei Darussalam. The survey employed a stratified two-stage sampling design, with segments serving as the first stage of sampling and the households as the second stage sampling units.

Data collection was undertaken using a combination of interview and diary methods. Information on household expenditure and income was recorded on a daily basis by either the respondents themselves or survey officers using a Household Record Book (HRB).

The survey was conducted over a twelve-month period from 1 August 2023 to 31 July 2024, with each selected household participating for one survey month. The twelve-month survey period was designed to:

- capture seasonal and festive variations in household expenditure patterns;
- enhance the quality and reliability of the data collected; and
- facilitate effective supervision and monitoring of fieldwork operations.

2. Concepts and Definitions

Household

A household is composed of a single person or a group of persons living together in the same dwelling 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 dwelling 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 households for their own consumption. Thus, the imputed rent of owner-occupied housing is included as part of the household consumption expenditure.

Non-consumption expenditures such as donations, repayment of loans and expenditures for household enterprises, are excluded. For households employing domestic workers or maids, the salary paid to the worker is included as a household service expense. However, any personal spending by the domestic workers or maids using their own money is excluded.

Types of Goods and Services

The goods and services recorded in the household consumption expenditure are categorised according to the Brunei Darussalam Standard Classification of Household Expenditure. This is based on the Classification of Individual Consumption According to Purpose (COICOP) 2018, 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. Information and communication
8. Recreation, sport and culture
9. Education services
10. Restaurants and accommodation services
11. Insurance and financial services
12. Personal care, social protection and miscellaneous goods and services
13. 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 excludes 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 the bottom 20 per cent of the households, while the fifth quintile consists of the top 20 per cent of the household.