

OCCASIONAL PAPER

Singaporeans in the Workforce

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This paper is a collaborative effort between
Manpower Research and Statistics Department and
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Notations

-	:	nil or negligible
n.a.	:	not available/not applicable
p.a.	:	per annum

Abbreviations

SC	:	Singapore Citizens
PMET	:	Professionals, Managers, Executives & Technicians
MOM	:	Ministry of Manpower
DOS	:	Singapore Department of Statistics
NIE	:	Newly Industrialised Economy

HIGHLIGHTS

- The number of Singaporeans in the labour force grew by 1.8% per annum (p.a.) from 2001 to 2010, faster than the growth in citizen population aged 15 years & over of 1.6% p.a. over the same period. This reflected the rise in citizen labour force participation rate from 63.7% in 2001 to 64.7% in 2010.
- Singaporeans have one of the highest employment rates¹ internationally. With nearly eight in ten (77%) Singaporeans aged 25 to 64 employed in 2010, our employment rate surpassed that in the other Asian NIEs and most advanced economies. This has occurred because, although our citizen labour force participation rate is not higher than in many advanced economies, the unemployment rate amongst those in the labour force is low.
- The exception was observed among the older population aged 55 to 64, where the employment rate of Singaporeans fell behind Japan, South Korea and the United States, though it remained higher than in Hong Kong and Taiwan. The proportion of employed older women remained lower than in many economies, despite gains made over the last decade.
- With continued emphasis and investment in education and training, more of our citizens are better qualified and holding higher skilled jobs today. Nearly **one in four (23%)** citizens employed in 2010 were degree holders, up from 14% in 2001. Including those with diploma & professional qualifications, the share was **41%** compared with 28% in 2001. Close to one in two (49%) citizens employed in 2010 were in professional, managerial, executive & technical (PMET) jobs, up from 42% in 2001.
- The median monthly income from work of Singapore citizens in full-time employment grew by **29%** or 2.9% p.a. in nominal terms from 2001 to 2010, and by **11%** or 1.2% p.a. in real terms. Virtually all of the income growth occurred in the later half of the decade.
- The growth in individual incomes, coupled with an improving employment rate, also boosted incomes of citizen-headed employed households. The median monthly household income from work per household member grew by **40%** or 3.4% p.a. in nominal terms and **20%** or 1.8% p.a. in real terms from 2000 to 2010. Households at the bottom 20th percentile had flatter but still positive growth of **34%** or 3.0 % p.a. in nominal terms and **8.1%** or 0.8% p.a. in real terms.
- Government transfers had a redistributive effect on household income. In 2010, the citizen-headed household income from work per household member at the 90th percentile was slightly over 9 times that of the 10th percentile. After taking into account government transfers and taxes, the ratio was lower at 8 times.
- The seasonally adjusted unemployment rate of Singapore citizens was **3.1%** in June 2011, slightly higher than the 3.0% for all residents. The latter reflected the lower unemployment rate among permanent residents, who have typically had to display a high degree of employability before being granted permanent residency. With the strong economic recovery, the citizen unemployment had declined to pre-recessionary levels, after hitting a high of 4.5% in 2009.
- The unemployment rate was lower among better educated citizens, as well as older citizens. However, once out of work, older Singaporeans were more likely to stay unemployed longer. The long-term unemployment rate of older citizens aged 50 & over was **0.8%**, compared with **0.7%** for all citizens in 2010.

¹ The labour force participation rate refers to the proportion of the population who are in the labour force which includes the unemployed, whereas the employment rate reflects the proportion of the population in employment.

Singaporeans in the Workforce

1 Introduction

1.1 This paper analyses the performance of Singapore citizens in the workforce and the changes over time.

1.2 The workforce data are from the Labour Force Survey conducted by Manpower Research and Statistics Department, while the data on household income are compiled by Singapore Department of Statistics.

2 Labour Force

Citizens in the labour force grew faster than population, reflecting the rise in labour force participation rate

2.1 There were 1,712,600 Singapore citizens in the labour force² in June 2010, making up the majority or 58.3% of the labour force (excluding foreign domestic workers). Permanent residents and non-residents formed the rest of the labour force at 11.4% and 30.3% respectively.

2.2 The number of Singaporeans in the labour force grew by 1.8% per annum (p.a.) from 2001 to 2010, faster than the growth in citizen population aged 15 & over of 1.6% p.a. over the same period.³ This reflected the rise in citizen labour force participation rate from 63.7% in 2001 to 64.7% in 2010.⁴ The increase was mainly driven by women, as the positive impact of their improving education profile outweighed the negative impact of aging on the labour force participation. Consequently, women have gained share in the labour force, though men still outnumbered women ([Table 1](#)).

² Labour force refers to persons aged 15 & over who are either employed or unemployed. This group is also known as the economically active population.

³ The growth rates for citizen population aged 15 & over and labour force are adjusted for changes in the definition of citizen population estimates in recent years to exclude Singapore citizens who have been away from Singapore for a continuous period of 12 months or longer. The figures were computed based on two sub-periods, before (based on old definition) and after the change (based on new definition).

⁴ The labour force participation rate refers to the proportion of the citizen population aged 15 & over who are in the labour force (i.e. economically active).

Table 1: Singapore Citizens in the Labour Force, 2001 and 2010 (As at June)

	2001		2010		Change in Number (% p.a.)
	Number	Share (%)	Number	Share (%)	
Total	1,469,100	100.0	1,712,600	100.0	1.8
Males	871,600	59.3	969,000	56.6	1.3
Females	597,400	40.7	743,600	43.4	2.6

Source: Labour Force Survey, MOM

Note: Numbers are rounded to the nearest hundred. Hence, they may not add up.

3 Employment Rate

Employment rate of citizens rebounded as the job market recovered

3.1 The employment rate⁵ of Singapore citizens rose with the rapid recovery from the 2009 economic recession. The proportion of Singaporeans aged 25 to 64 in employment reached 77.0% in 2010, equalling the previous high in 2008. This was also above the 73.7% in 2001 (Table 2).

3.2 Supported by continued tripartite efforts to support the employment of older persons and women, the employment rate hit new highs for older citizens aged 55 to 64 and women in the prime-working age of 25 to 54.

**Table 2: Employment Rate of Singapore Citizens by Age Group
(As at June)**

Age Group	Total			Males			Females		
	2001	2009	2010	2001	2009	2010	2001	2009	2010
Overall (15 & Over)	61.2	60.0	61.9	73.4	69.8	71.1	49.2	50.4	53.0
25 - 64	73.7	75.6	77.0	88.3	87.1	87.5	59.3	64.4	66.6
25 - 54	78.5	80.8	82.5	92.5	90.6	91.5	64.5	71.2	73.6
55 - 64	44.0	56.9	58.7	61.6	74.2	74.3	27.8	40.3	43.8

Source: Labour Force Survey, MOM

Note:

The cells in yellow refer to the groups whose employment rate hit new highs in 2010, while that in orange refers to the group which recovered back to previous high in 2008.

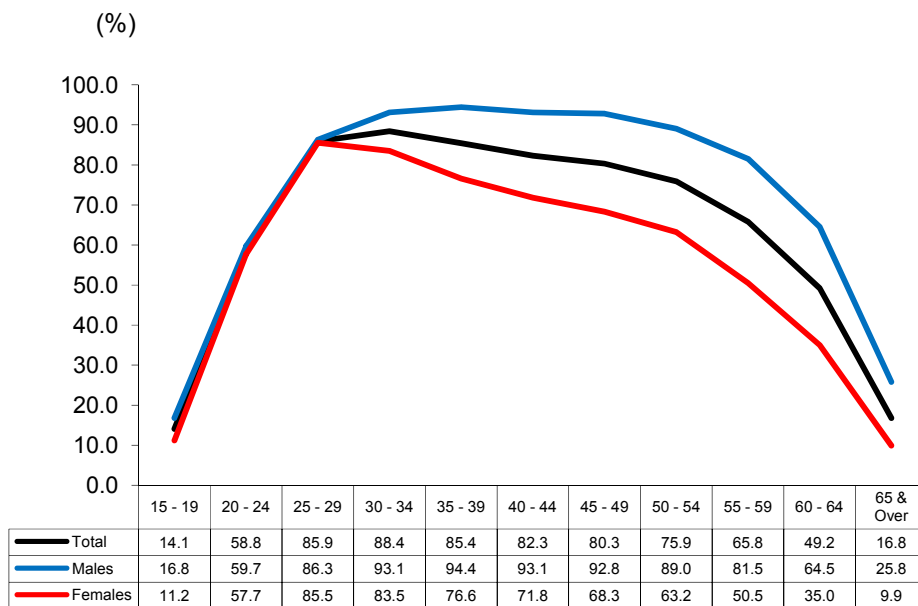
⁵ Employment rate is defined as the percentage of employed persons to the population in the specified age group.

3.3 The employment rate for men and women varied across age groups, reflecting the different life phases. The rate for male citizens increased sharply as they entered the workforce and remained at a high 86 to 94% during the prime-working years of 25 to 54, before declining thereafter, especially for those aged 60 & over (Chart 1A). Although, a large proportion of female citizens in their late twenties and early thirties were employed, the female employment rate declined soon after, reflecting the withdrawal of some women from the workforce after marriage and childbirth. Reflecting the value of education in strengthening employment prospects, the employment rate of tertiary-educated⁶ citizens was generally higher than those without tertiary qualifications, especially among women (Chart 1B).

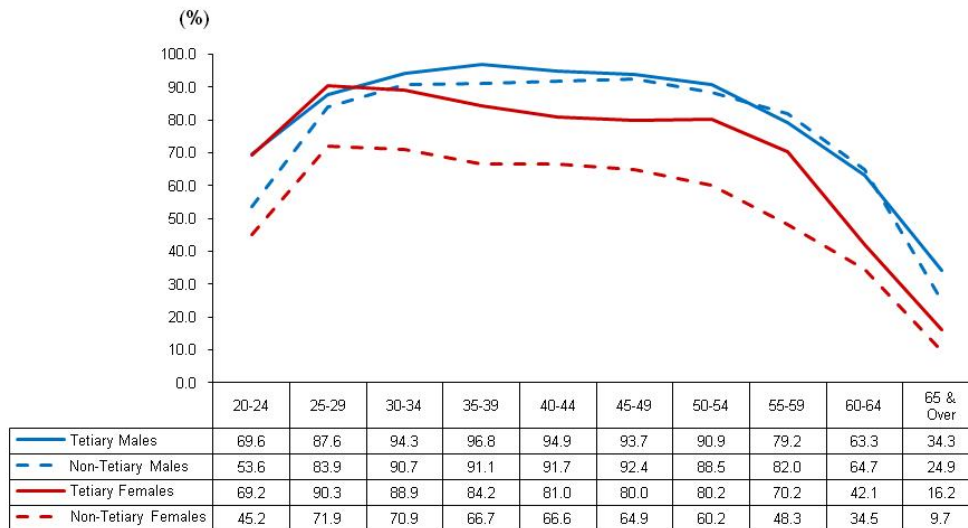
⁶ Tertiary refers to diploma, professional qualifications and degree. Non-tertiary refers to post-secondary and below.

Chart 1: Age-Specific Employment Rate of Singapore Citizens, June 2010

(A) By Sex



(B) By Education and Sex



Source: Labour Force Survey, MOM

Note: Data for 15-19 are not shown in Chart 1B as there are not many with tertiary qualifications in the age group

Singaporeans had one of the highest employment rates internationally

3.4 Singapore citizens had one of the highest employment rates internationally (Table 3). Nearly eight in ten (77%) Singaporeans aged 25 to 64 were employed in 2010, surpassing economies such as Hong Kong, Taiwan, South Korea, Japan, the United States, Canada and the United Kingdom. The exception was observed only among the older population aged 55 to 64, where the employment rate of Singaporeans still fell behind Japan, South Korea and the United States, though we fared better than Hong Kong and Taiwan. Despite the gains made by Singapore women over the years, the proportion of older women in employment remained lower than in many economies.

Table 3: Employment Rate by Sex and Age in Selected Economies, 2010

Per Cent

		Total							
	Singapore	Hong Kong	Taiwan	South Korea	Japan	US	Canada	UK	OECD
Overall	61.9	57.0	55.0	58.7	56.6	58.5	61.6	58.1	55.3
25-64	77.0	72.2	70.3	71.6	75.9	71.8	75.5	74.7	70.7
25-54	82.5	78.7	76.5	73.8	79.9	75.1	80.5	79.8	75.3
55-64	58.7	45.5	42.4	60.9	65.3	60.3	58.3	56.7	54.0

		Males							
	Singapore	Hong Kong	Taiwan	South Korea	Japan	US	Canada	UK	OECD
Overall	71.1	65.1	62.7	70.1	67.7	63.7	65.4	63.7	63.8
25-64	87.5	84.1	80.5	84.8	88.1	77.4	79.4	80.8	80.1
25-54	91.5	90.3	85.7	86.8	91.4	81.0	83.9	85.3	84.7
55-64	74.3	61.6	57.3	75.1	78.8	64.4	63.3	64.9	63.0

		Females							
	Singapore	Hong Kong	Taiwan	South Korea	Japan	US	Canada	UK	OECD
Overall	53.0	50.1	47.7	47.8	46.3	53.6	57.9	52.8	47.3
25-64	66.6	62.3	60.3	58.0	63.7	66.4	71.7	68.6	61.5
25-54	73.6	69.5	67.6	60.3	68.2	69.3	77.0	74.4	66.0
55-64	43.8	29.4	28.1	47.1	52.1	56.4	53.5	48.9	45.4

Sources: (1) Based on data from national statistical agencies and OECD Stat Extracts Website.

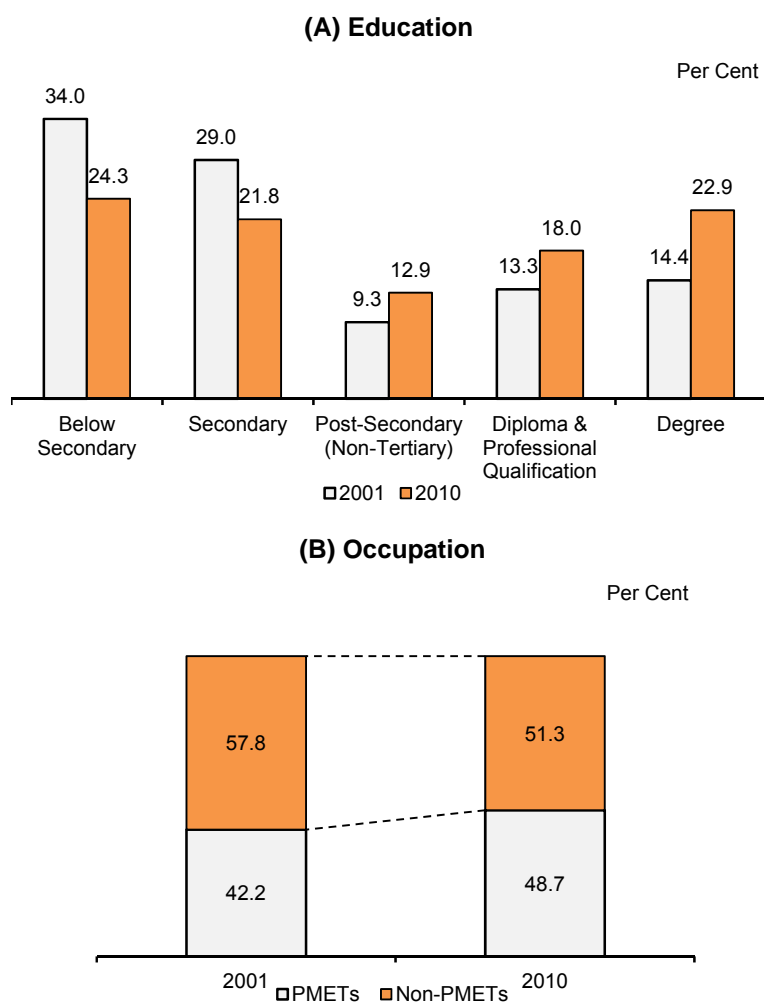
Notes: (1) Singapore data pertain to Singapore Citizens, while data for other economies pertain to overall population.
 (2) Shaded cells indicate the groups where employment rate was higher than Singapore.

4 Profile of Employed Citizens

More of our citizens were better qualified and in higher skilled jobs

4.1 The educational profile of citizens in the workforce continues to improve as the younger cohorts entering the workforce are better educated, while the relatively less educated older cohorts retire over time. Nearly one in four (23%) citizens employed in 2010 were degree holders, up from 14% in 2001. Including those with diploma & professional qualifications, the share was 41% compared with 28% in 2001. Close to one in two (49%) citizens employed were in professional, managerial, executive & technical (PMET) jobs, up from 42% in 2001.

Chart 2: Distribution of Employed Singapore Citizens, 2001 and 2010 (As at June)

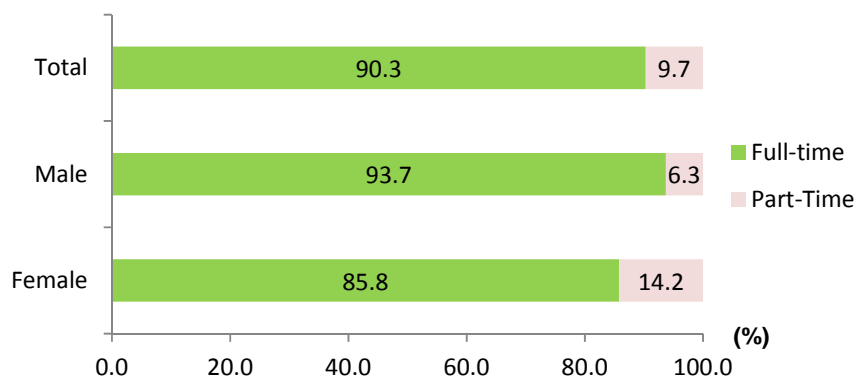


Source: Labour Force Survey, MOM

Vast majority were in full-time employment

4.2 Nine in ten employed citizens were in full-time jobs in 2010. While the majority of women were also in full-time employment, they were more likely to work part-time⁷ (14%) than men (6.3%), primarily due to the need to manage work and family responsibilities.

Chart 3: Distribution of Employed Singapore Citizens by Employment Nature and Sex, June 2010



Source: Labour Force Survey, MOM

⁷ Part-time employment is defined as normal hours of work of less than 35 hours a week.

5 Income

Median income of citizens grew over the decade

5.1 Despite experiencing three recessions over the decade, the median monthly income from work⁸ of Singapore citizens in full-time employment grew by 29% or 2.9% p.a. from \$2,000 in 2001 to \$2,588 in 2010. Even after taking inflation into account, the median income rose in real terms by 11% or 1.2% p.a. over the period. Virtually all of the real income growth occurred in the later half of the decade.

5.2 Even for low-income Singaporeans at the 20th percentile of incomes, the nominal income rose by 17% or 1.7% p.a. from \$1,200 in 2001 to \$1,400 in 2010. Nonetheless, after accounting for inflation, real income growth was flat ([Table 4](#)).

Table 4: Change in Gross Monthly Income from Work of Full-Time Employed Singapore Citizens, 2001 to 2010 (As at June)

	Nominal Change					
	2001 to 2010		2001 to 2006		2006 to 2010	
	Cumulative (%)	Annualised (% p.a.)	Cumulative (%)	Annualised (% p.a.)	Cumulative (%)	Annualised (% p.a.)
Median (50 th Percentile)	29.4	2.9	3.6	0.7	24.9	5.7
20 th Percentile	16.7	1.7	-8.3	-1.7	27.3	6.2
	Real Change ³					
	2001 to 2010		2001 to 2006		2006 to 2010	
	Cumulative (%)	Annualised (% p.a.)	Cumulative (%)	Annualised (% p.a.)	Cumulative (%)	Annualised (% p.a.)
Median (50 th Percentile)	11.3	1.2	0.3	0.1	10.9	2.6
20 th Percentile	0.3	0.0	-11.2	-2.4	13.0	3.1

Source: Labour Force Survey, MOM

Notes:

1. Data exclude full-time National Servicemen
2. The mid-year Labour Force Survey was not conducted in 2000 and 2005, hence 2001 and 2006 are used instead.
3. Deflated by Consumer Price Index at 2009 prices (2009=100)

⁸ Gross monthly income from work refers to income earned from employment. For employees, it refers to the gross monthly wages or salaries before deductions of employee CPF contributions and personal income tax. It includes commissions, overtime pay, tips, other allowances and one-twelfth of annual bonuses. For self-employed persons, gross monthly income refers to the average monthly profits from their business, trade or profession (i.e. total receipts less business expenses incurred) before deduction of income tax.

5.3 The figures above have not included various Government transfers and schemes, which further raises overall income received from work by low-wage workers (LWW). For example, a citizen employee aged 55 with a monthly income of \$1,000 can receive slightly more than 3 months worth of wages from Workfare Income Supplement (WIS) and Workfare Special Bonus (WSB), for work done in 2010.

Monthly household income from work per household member among citizen-headed employed households grew over the decade

5.4 With the improvement in employment rate and higher median income for employed citizens, the median monthly household income from work per household member among citizen-headed employed households grew by 40%, or 3.4% p.a., from \$1,083 per household member in 2000 to \$1,520 per household member in 2010. After taking inflation into account, the income grew by 20% or 1.8% p.a. (Table 5).

5.5 Monthly income from work of citizen-headed employed households at the 20th percentile also grew from \$560 per household member in 2000 to \$750 per household member in 2010. In real terms, this was an increase of 8.1% or 0.8% p.a. (Table 5).

Table 5: Change in Monthly Household Income from Work per Household Member among Citizen-Headed Employed Households, 2000 and 2010 (As at June)

	Change (2000 to 2010)			
	Nominal		Real	
	Cumulative (%)	Annualised (% p.a.)	Cumulative (%)	Annualised (% p.a.)
Median (50 th Percentile)	40.4	3.4	19.9	1.8
20 th Percentile	33.9	3.0	8.1	0.8

Source: Singapore Department of Statistics

Notes:

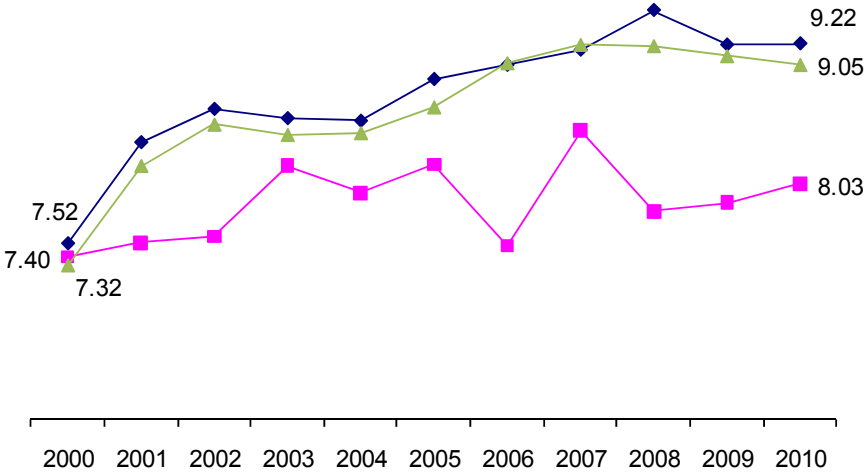
1. Employed households refer to households with at least 1 working person.
2. Deflated by Consumer Price Index at 2009 prices (2009=100)

Government transfers and taxes moderated income disparity amongst households

5.6 Government transfers have a redistributive effect on household income. In 2010, the household income from work per household member at the 90th percentile was 9 times that of the 10th percentile. After accounting for employer CPF contribution, the ratio was slightly higher. Government transfers and taxes reduced the ratio to 8 times (Chart 4).

**Chart 4: Ratio of P90/P10 Income⁹
Among Citizen-Headed Employed Households, 2000 – 2010**

- ▲ Based on Income from Work per Household Member
- ◆ Based on Income from Work per Household Member After Accounting for employer CPF contributions
- Based on Income from Work per Household Member After Accounting for Government Transfers and Taxes ¹ and employer CPF contributions



Source: Singapore Department of Statistics

Notes:
1. Refer to Annex 1 for the list of government transfers and taxes included.

5.7 The redistributive effect of government transfers and taxes was similarly seen in the Gini coefficient¹⁰. In 2010, government transfers and taxes reduced the Gini coefficient among citizen-headed employed households from 0.465 to 0.446 (Chart 5).

⁹ Percentile ratios are one measure of the spread of incomes across the population. P90 refers to the income level dividing the bottom 90% of the population from the top 10%. P10 refers to the income level dividing the bottom 10% of the population from the rest.

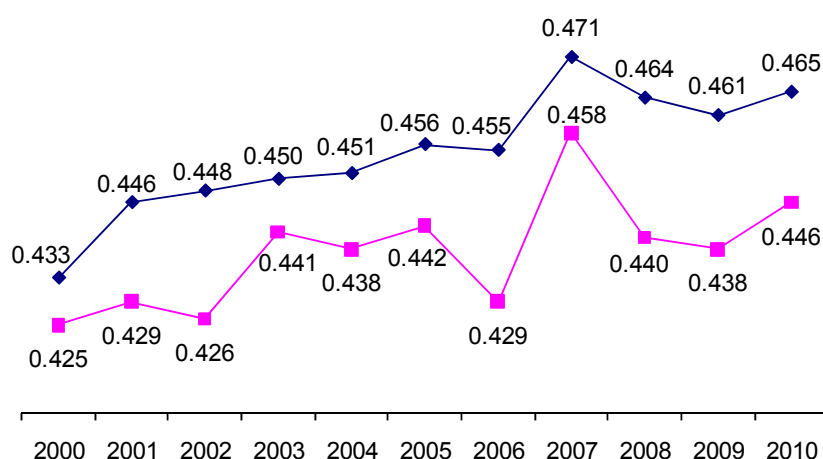
¹⁰ The Gini coefficient is a summary measure of the degree of inequality of the income distribution. It is equal to zero in the case of total income equality and to one in the case of total inequality.

5.8 Citizen-headed employed households have a lower Gini coefficient than resident-headed employed households¹¹. Among resident-headed employed households, the Gini coefficient was 0.454 in 2010 after government transfers and taxes, compared to 0.446 for citizen-headed employed households.

5.9 Singapore nevertheless has a high Gini coefficient. This has parallels with several other global cities, such as Hong Kong and leading US cities like New York, Washington, Chicago and Los Angeles, all of which have Gini coefficients above 0.5.

**Chart 5: Gini Coefficient
Among Citizen-Headed Employed Households, 2000 – 2010**

- ◆ Based on Income from Work¹ per Household Member
- Based on Income from Work¹ per Household Member After Accounting for Government Transfers and Taxes²



Source: Singapore Department of Statistics

Notes:

1. Income from work in this chart includes employer CPF contribution for employees.
2. Refer to Annex 1 for the list of government transfers and taxes included.

5.10 The impact of government measures can be illustrated through two examples of households at the 20th income percentile of employed citizen households.

- The first example comprises two adults and their two children living in a 3-room flat. Suppose the adults were both in their late 40s – the husband earning \$2,200/month, the wife earning \$800/month. One child is in primary school, the other in secondary school. In 2010, this household would have received more than \$3,400 in transfers¹². After

¹¹ Resident employed households refer to households with at least one working person and headed by Singapore citizens or permanent residents.

¹² The wife would have received a Workfare Income Supplement of \$1,260 and an additional Workfare Special Payment of \$200. The children would have received \$440 in Edusave top-ups. The household would have also received about \$1,500 in other payments, such as GST Credits, Utilities-Save (U-Save) and Service and Conservancy Charges (S&CC) rebates, property tax

netting off GST and other taxes, the household would still have received an extra \$1,200.

- Second, we consider a similar but older household. The husband, in his late 50s, earns \$1,200/month; the wife does not work. The older child, in his early 20s, earns \$1,800/month, and the younger child is in polytechnic. This household would have received about \$4,800 in transfers in 2010¹³. Even after netting off GST and other taxes, this household would have received more than \$2,500 extra.

rebates and Post-Secondary Education Account (PSEA) top-ups. Transfers exclude healthcare subsidies, which are episodic in nature.

¹³ The husband would have received a Workfare Income Supplement of \$1,290 and a Workfare Special Payment of \$180. The younger child would be eligible for a polytechnic bursary of \$800. The household would have also received more than \$2,500 in one-off payments, such as GST Credits and Senior Citizens' Bonus, U-Save and S&CC rebates, property tax rebates, PSEA top-ups, and CPF Medisave Account top-ups. Transfers exclude healthcare subsidies, which are episodic in nature.

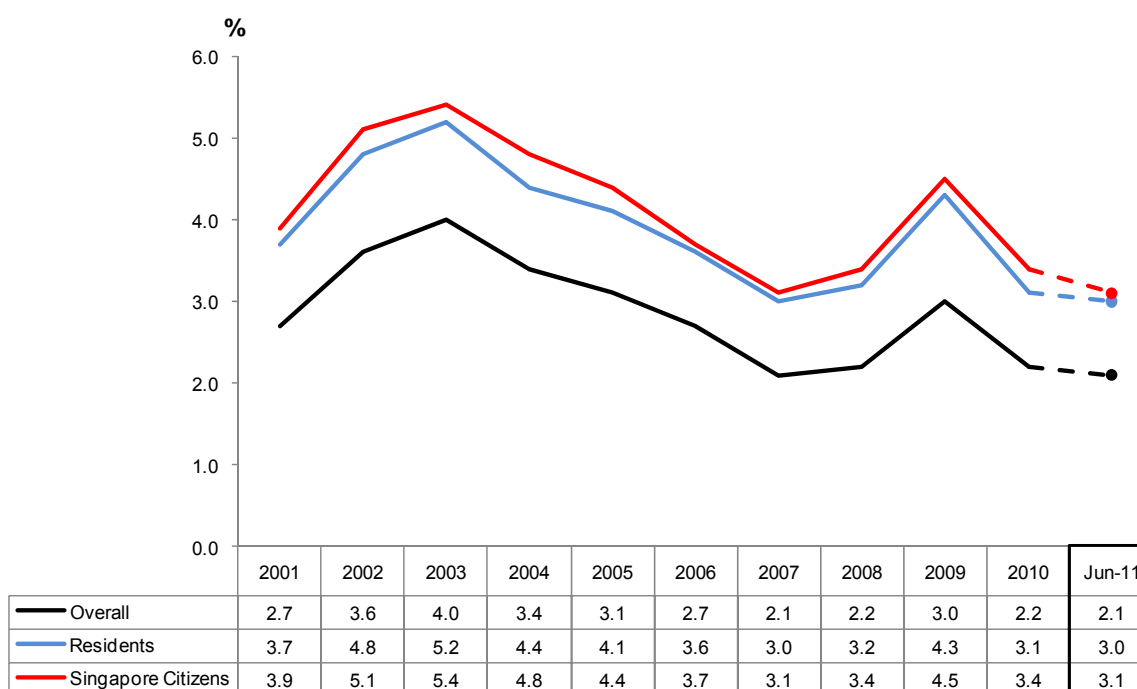
6 Unemployment

Citizen unemployment rate fell with the strong economic recovery

6.1 The seasonally adjusted unemployment rate¹⁴ of Singapore citizens was 3.1% in June 2011, slightly higher than the 3.0% for residents¹⁵. The latter reflected the lower unemployment among permanent residents who typically had to display a high degree of employability before they were granted permanent residency.

6.2 With the strong economic recovery, the citizen unemployment had declined to pre-recessionary levels, after hitting a high of 4.5% in 2009 amid the economic recession (Chart 6). A seasonally adjusted 55,000 citizens were unemployed in June 2011, down significantly from an average of 75,700 in 2009.

Chart 6: Unemployment Rate by Residential Status



Source: Labour Force Survey, MOM

Note: 2001 to 2010 figures are annual averages which are the simple averages of the unemployment rates at quarterly intervals. June 2011 refer to seasonally adjusted figures.

¹⁴ Unemployment rate is defined as the percentage of unemployed persons to the total number of economically active persons (i.e. employed and unemployed persons) aged 15 & over.

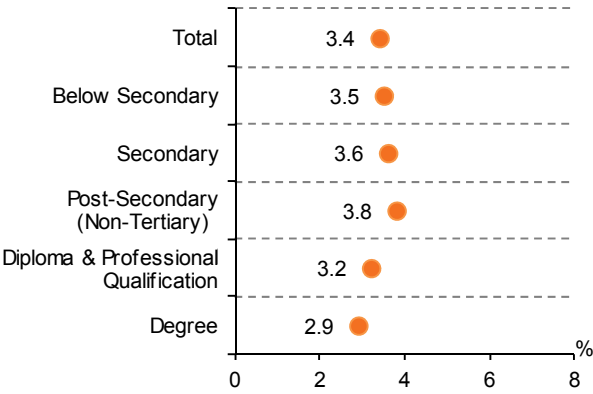
¹⁵ Residents refer to Singapore citizens and permanent residents.

Unemployment rate was lower among the better educated and older citizens

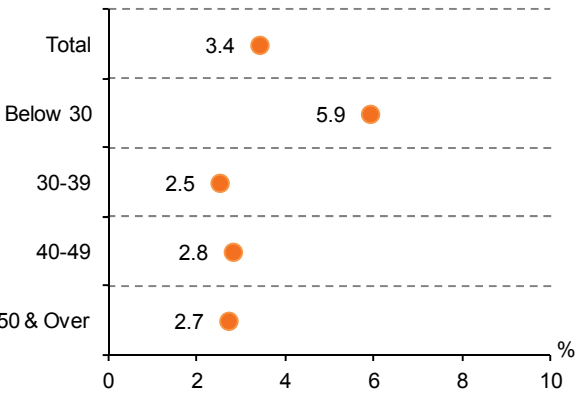
6.3 The unemployment rate was lower among the tertiary-educated, with degree holders experiencing the lowest unemployment rate of 2.9%, significantly below the overall average of 3.4% for all citizens in 2010. Older citizens also had a lower unemployment rate than the overall average, which was pulled up by the greater extent of job search among younger citizens (Chart 7). Many of the latter were new entrants to the labour market, and even after starting work, have tended to change jobs more frequently.

Chart 7: Singapore Citizens Unemployment Rate by Education and Age, 2010
(Annual Average)

(A) By Education



(B) By Age

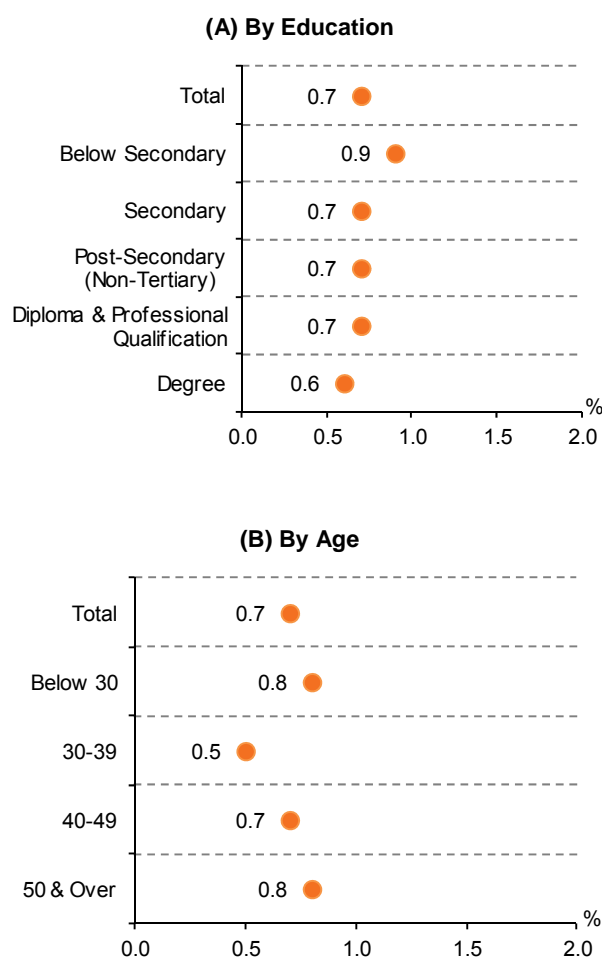


Source: Labour Force Survey, MOM

...but older citizens more likely to stay unemployed longer

6.4 However, once out of work, older Singaporeans were more likely to stay unemployed longer. For instance, the median duration of unemployment among citizens aged 50 & over was 12 weeks, higher than the 8 weeks for all unemployed citizens in June 2010. Consequently, older Singaporeans were a little more likely than those younger to experience long-term unemployment. 0.8% of citizens aged 50 & over in the labour force were unemployed for at least 25 weeks, slightly higher than 0.7% for all citizens in 2010. Across educational groups, the long-term unemployment rate¹⁶ ranged from 0.9% for those without secondary qualifications to 0.6% for degree holders (Chart 8).

Chart 8: Singapore Citizens Long-Term Unemployment Rate by Education and Age, 2010
(Annual Average)



Source: Labour Force Survey, MOM

¹⁶ The long-term unemployment rate is defined as the percentage of persons unemployed for at least 25 weeks to the total number of economically active persons in the specified education and age group.

7 Discouraged Workers

Incidence of citizens discouraged from working was low

7.1 Discouraged workers are persons outside the labour force who are not actively looking for a job because they believe their job search would not yield results¹⁷. The number of citizens who were discouraged from working was 10,000 in June 2010 or 0.6% of all citizens in the labour force inclusive of the discouraged.

7.2 Many of the citizens discouraged from working were older, with seven in ten aged 50 & over. This reflected their higher incidence of being discouraged at 1.3%, compared with only 0.1% for those in their 30s.

7.3 Similarly, the less educated were more likely to be discouraged. Their incidence ranged from 1.3% for citizens without secondary qualifications to a low of 0.2% for degree holders. The majority or 74% who were discouraged from working had only secondary and below secondary qualifications ([Table 6](#)).

Table 6: Profile of Singapore Citizens Discouraged from Seeking Working, June 2010

CHARACTERISTICS	Number	Distribution (%)	Incidence (%)
TOTAL	10,000	100.0	0.6
GENDER			
Males	5,600	56.0	0.6
Females	4,400	44.0	0.6
AGE GROUP (YEARS)			
Below 30	700	7.0	0.2
30 – 39	400	4.3	0.1
40 – 49	1,800	18.4	0.4
50 & Over	7,000	70.2	1.3
EDUCATIONAL ATTAINMENT			
Below Secondary	5,400	54.1	1.3
Secondary	2,000	20.0	0.5
Post-Secondary (Non-Tertiary)	1,000	10.2	0.5
Diploma & Professional Qualification	800	7.8	0.3
Degree	800	7.8	0.2

Source: Labour Force Survey, MOM

Notes: (1) Incidence refers to discouraged workers as a percentage of the citizen labour force (inclusive of discouraged citizens).
(2) Data on number and share may not add up to the total due to rounding.

¹⁷ Reasons cited for being discouraged include: (a) Believes no suitable work available; (b) Employers' discrimination (e.g. prefer younger workers) and (c) Lacks necessary qualification, training, skills or experience.

8 Concluding Remarks

8.1 Singaporeans have one of the highest employment rates internationally. Many are gainfully employed, as reflected in the high proportion of Singapore citizens in employment and the low unemployment rate. The incidence of Singaporeans discouraged from working is also low.

8.2 With continued emphasis and investment in education and training, more of our citizens are better qualified and holding higher skilled jobs today. The median income of Singaporeans has increased in real terms, despite experiencing three recessions over the decade. Coupled with an improving employment rate, the median household income per household member has increased at a faster rate.

Government Transfers and Taxes

Government transfers include the following in relevant years

- a) Workfare Bonus, Workfare Income Supplement disbursements and Re-Employment Support Scheme;
- b) Rebates on utilities, rental and service and conservancy charges;
- c) Schemes relating to education, such as Edusave Pupil Fund, Edusave Merit Bursary, Edusave Awards and Edusave Scholarships for Government or Government Aided Schools. Also include MOE Financial Assistance Scheme from 2006 onwards, Post-Secondary Education Accounts Top-up and government's matching grant from 2008 onwards;
- d) Schemes relating to healthcare, such as subsidies for medical bills incurred at A&E, day surgery, hospitalisation episodes from 2002 onwards. From 2006, also include subsidies for medical bills incurred at specialist outpatient clinics and polyclinics, and Medifund disbursements;
- e) Baby Bonus from 2001 onwards, Centre-based Infant and Childcare subsidies from 2002 onwards, and schemes relating to ComCare programmes from 2004 onwards;
- f) CPF Deferment Bonus from 2008 onwards, CPF Life Bonus and Voluntary Deferment Bonus from 2009 onwards;
- g) New Singapore Shares and Economic Restructuring Shares, Growth Dividends, NS Bonus, GST Credits, Senior Citizen Bonus and Top-Ups to CPF Accounts;
- h) Income tax rebates and property tax rebates.

Taxes include direct tax and indirect taxes. Indirect taxes include GST, maid levy, car-related taxes, alcohol tax, tobacco tax, water conservation tax and property tax.