

REPORT ON FINDINGS FROM HOUSEHOLD NEEDS STUDY

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Table of Contents

Executive Summary	3
1. Introduction	6
2. Conceptual framework	6
2.1. Measures of poverty & needs.....	6
2.2. Methodologies to measure public perception of necessities.....	9
3. Methodology	11
3.1. Phase 1: Focus group stage.....	11
3.2. Phase 2: Household survey.....	12
3.3. Data collection.....	12
4. Survey findings: Demographic information	14
4.1. Demographic information.....	14
5. Survey findings: Essentiality of items	19
5.1. Differences in responses between groups.....	23
<i>Comparing across respondents from different housing types</i>	23
<i>Comparing across respondents from different household income</i>	24
<i>Comparing across respondents from different age groups</i>	25
6. Survey findings: Deprivation	27
Defining relative deprivation.....	27
6.1. Average number of items Singaporeans are relatively deprived of (deprivation score).....	28
6.2. Comparing relative deprivation scores among groups.....	30
<i>Comparing across respondents from different housing types</i>	31
<i>Comparing across respondents with different household income</i>	31
<i>Comparing across respondents from different age groups</i>	31
6.3. Incidence of relative deprivation.....	31
6.4. Comparing incidence of relative deprivation for essentials between groups.....	35
<i>Comparing across respondents from different housing types</i>	35
<i>Comparing across respondents from different monthly income</i>	35
<i>Comparing across respondents from different age groups</i>	36
7. Attitudes and beliefs regarding poverty	37
Overall attitudes and beliefs regarding poverty.....	37
Comparing attitudes and beliefs regarding poverty by housing type.....	39
Comparing attitudes and beliefs regarding poverty by monthly household income.....	40
Comparing attitudes and beliefs regarding poverty by age.....	40
8. Implications and recommendations	40
References	44
Annexes	46

Executive Summary

The Household Needs Study (HNS) aimed to capture public perspectives on essential items and activities that are deemed necessary for a normal life in Singapore and to understand the extent to which Singaporeans are able to access these items and activities. To do so, the study adopted the Living Standards Approach (Saunders, Naidoo & Wong, 2022), which purports that individuals experience relative deprivation and/or social exclusion if they do not have access to items and activities that are deemed to be essential by society.

In this study, a survey was conducted with a nationally representative sample of around 4,000 respondents to seek their opinions on what, out of a list of 51 items and activities, were essential for a normal life in Singapore. To understand if there were any groups potentially experiencing relative deprivation or social exclusion, respondents were also polled on whether they were able to access and afford these items and activities. The list of 51 items and activities was informed by (a) literature review of similar research conducted internationally, (b) the investigators' previous study using the Living Standards Approach in 2009/2010¹, and (c) a series of Focus Group Discussions (FGDs) on items/activities that participants considered essential across various domains (e.g. household appliances, furniture, social activities). Ninety individuals, who were from different income groups and included social service practitioners, participated in the FGDs.

Essential items and activities for a normal life in Singapore

Forty out of 51 items and activities were deemed essential for a normal life in Singapore by at least half of the survey respondents (i.e. $\geq 50\%$ concurrence rate²). The top-ranked items were largely household appliances and furniture (e.g. refrigerator (99.5%), washing machine (95.7%). Items such as a smartphone with a data plan (93.3%), and broadband plan for home (88.6%) also had high concurrence rates.

Social participation activities (e.g. family bonding outside of home (90.4%), free time for hobbies (86.4%) were also perceived as essential by most respondents. A lower proportion of

¹ Straughan and Mathew (2010) Report on Household Needs in Singapore (unpublished manuscript not for circulation, commissioned by the Ministry of Community, Youth and Sports)

² Concurrence rate refers to the proportion of respondents who perceived the item/activity as essential for a normal life in Singapore.

respondents felt that leisure activities which appeared to involve higher expenditure were essential (e.g. dining out at restaurants at least once a month (62.1%), annual vacation to a Southeast Asian country (56.3%).

Items/activities that respondents saw as non-essential (i.e. < 50% concurrence rate) largely comprised extra-curricular lessons for children such as private tuition (48.6%) and private enrichment classes (29.5%), domestic help (33.1%), as well as certain social participation and leisure activities such as an annual staycation (27.4%), occasional treats (44.2%), and streaming services (37.5%). With regards to factors that affected the respondents' views on essential items, those in smaller housing types were less likely to perceive items as essential. Additionally, concurrence rates were lower for items which were deemed more costly than others, such as private tuition, where there was less concurrence (48.6%) compared to tuition provided by self-help groups (59.4%).

Extent of relative deprivation

In this study, relative deprivation is defined as the lack of access to an item/activity that was deemed essential by the majority of respondents (i.e. $\geq 50\%$ concurrence rate), if the individual indicated that they could not afford it. Two-thirds of respondents did not experience relative deprivation for any of the 40 items deemed essential by the majority of respondents. The remaining one-third of respondents who experienced relative deprivation were deprived of an average of 4 items/activities. Housing type and monthly household income were statistically significant factors in predicting relative deprivation.

Most of the identified essential items had a low incidence of relative deprivation. Twenty seven out of the 40 essential items had less than 3% of respondents indicating that they were unable to afford them. The top three items with the highest relative deprivation rates among those polled were i) emergency savings of 6 months of expenses, ii) emergency savings of 3 months of expenses, and iii) an annual overseas vacation to a Southeast Asian country.

Attitudes and beliefs on poverty

We examined how Singaporeans make attributions for poverty (i.e. how they explain why one is in poverty) by examining their responses to a series of statements on the causes of poverty. In general, the majority of respondents agreed that poverty is due to personal circumstances

and actions, such as spending money on inappropriate items (71.5%). Conversely, fewer respondents agreed that poverty is due to causes beyond one's control (e.g. 21.7% agreed that poverty is due to bad luck, and 16.9% attributed poverty to God's will).

1. Introduction

This study seeks to contribute to the literature on poverty in Singapore by examining public perceptions on household needs that are essential for a normal life in Singapore, as well as the groups which may not be able to attain these items due to affordability.

2. Conceptual framework

2.1. Measures of poverty & needs

Early studies on poverty were absolutist in nature – they equated poverty with a lack of resources for basic survival – i.e. ‘the minimum necessities for the maintenance of merely physical efficiency’ (Rowntree: 1901, p.86 cited in Dunn, 2023). Economic indicators such as a poverty line or per-capita income (PCI) continue to be important internationally to determine who is classified as poor. Such an absolute measure “compares a household’s economic resources against a threshold defined by the cost of minimum necessities such as food, clothing, and shelter” (Chen, Fuller & Ryberg, 2023) and makes “no reference to other people’s income or access to goods” (Eskelinen, 2011, p.1) This economic measure is often used to determine who is eligible for aid. For instance, the U.S. Department of Housing and Urban Development (HUD)’s Housing Choice Voucher (Section 8) program provides housing assistance payments based on whether an individual’s income falls below a certain percentage of the median income for the area.

However, this monetary approach to poverty measurement has been criticised for not capturing the complex and multifaceted nature of poverty which neglects the notion of relative deprivation. British sociologist, Peter Townsend is often regarded as the first to define poverty in terms of relative deprivation. According to Townsend (1979, p.31),

“Individuals, families and groups in the population can be said to be in poverty when they lack the resources to obtain the type of diet, participate in the activities and have the living conditions and amenities which are customary, or at least widely encouraged, or approved in the societies to which they belong. Their resources are so seriously below those commanded by the average individual that they are, in effect, excluded from ordinary living patterns, customs and activities.”

Over the past fifty years, a significant body of academic work has expanded the measurements of poverty beyond material deprivation to also include social participation (Chan & Wong, 2020). This recognises that individuals worldwide value their ability to partake in customary social activities and meet expected social norms, such as gift-giving and celebrating important social events. As such, poverty should be measured contextually, considering the time and place (Liu, Wu & Chen, 2023).

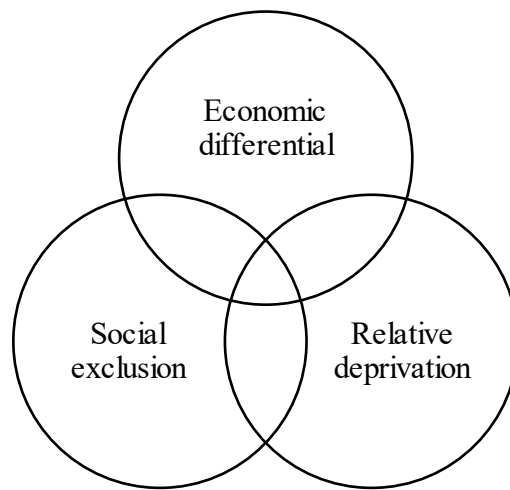
The consensual approach, which is characterised by public participation in the assessment of poverty needs, brought about a pivotal development in this paradigm shift. The consensual approach aims to discover what constitutes a basic standard of living for a given society based on current public opinion. In doing so, the approach seeks to reflect the collective values and expectations of that society (Beccaria, Fernandez & Najera, 2023).

Saunders, Naidoo and Griffiths (2007) developed a framework that conceptualises poverty as having three dimensions which may intersect: economic differentials, social exclusion and relative deprivation.

- Economic differentials refer to an individual's actual income falling below a threshold at which most of their basic needs can be met.
- Social exclusion exists when individuals do not participate in key activities happening in society. This may occur because they lack the resources necessary for participation.
- Relative deprivation is a lack of socially perceived essentials where individuals possess insufficient resources or opportunities to access activities and goods deemed ordinary in society.

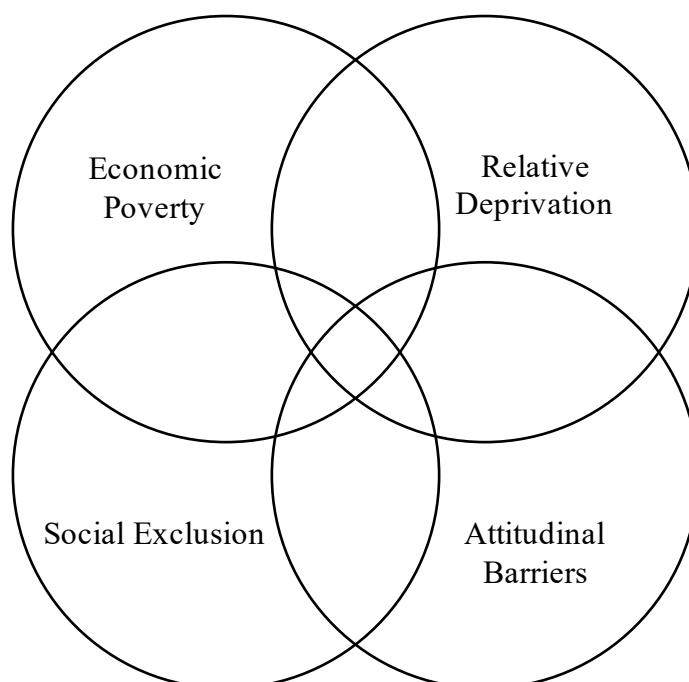
The framework recognises that there is a good degree of overlap between economic differentials, social exclusion and relative deprivation; as much as each of them are independent and distinct in their own respect. Due to lagged adjustments of living standards to changes in income, individuals with low incomes may not face relative deprivation, and vice versa. Similarly, while low incomes can constitute a potential barrier to certain forms of social participation, other factors can result in social exclusion. This also implies that individuals may experience one, two, or all three dimensions of poverty in this framework simultaneously.

Figure 1: Naidoo and Griffiths' (2007) Conceptual Framework of Poverty



In localising Saunders, Naidoo and Griffiths' (2007) framework to the Singaporean context, we also consider the role of attitudinal forces as an added dimension of poverty. While there are many attitudinal variables that have an impact on poverty such as pessimism (Hao, Evans & Farah, 2023) and resilience thinking (Lade et al, 2017), in this study we focus only on people's beliefs about what causes poverty (Godfrey & Wolf, 2016) given how beliefs that one is fated to live poor portends greater entrenchment into poverty. We tentatively call this refined model, the Holistic Deprivation Approach.

Figure 2: Holistic Deprivation Approach



2.2. Methodologies to measure public perception of necessities

The *Poor Britain study* conducted by Joanna Mack and Stewart Lansley (1985) was one of the earliest and most significant works on establishing a societal consensus on what are necessary items for households. The study sought to understand the population's views of needs via a nationally representative survey, instead of relying on the behaviour of people themselves or the views of academic experts. People were identified as living in poverty if 'their standard of living (fell) below the minimum deemed necessary by current public opinion'.

The robustness of the approach has been shown through a number of repeated studies where, with the exception of a few items and activities (for example, owning a 'dressing gown', eating a 'Sunday roast joint'), social groups in the UK tend to show similar opinions on what constitutes necessities (or not). Mack and Lansley (1985, p.83) suggest that this is because society as a whole acts as a reference point for people: 'judgments are being made on the basis of a cohesive view of the kind of society we ought to live in. There is, it seems, a general cultural ethos of what is sufficient and proper', they argue.

This Consensus approach, named as such since it involves obtaining population consensus, has been used in various parts of the world besides the UK, including Europe, Australasia, Africa and Asia. The Eurobarometer used it in 2007 for a special report by the European Commission where respondents from 27 European countries were included (Abe and Pantazis, 2014).

This approach has also been employed in Australia and Asia by Peter Saunders and his colleagues who refer to their method as "the living standards approach ...applied using a consensus approach" (Saunders, Naidoo & Wong, 2022, p. 1372). Their interest is primarily documenting the proportion of the population who are deprived of various items so as to provide an approach to poverty that considers whether people are able to meet a certain level of living standards rather than just having a basic amount of money. In order to assess what the population deems as items required for a normal life, they conducted these studies in two stages – focus group discussions, followed by population surveys – to get a ground-up understanding of needs, based on the actual living conditions of those within the society. Using such an approach that draws its foundations from population surveys also provides a robust and reliable theoretical framework to understand what constitutes as needs in a given society.

Repeated surveys that employ the Living Standards Approach have been done in Australia since 2006, with intervals of about 5 years or slightly more. A list of 26 essential items have also been included in the most comprehensive longitudinal study of families in Australia - *Household Income and Labour Dynamics in Australia* (HILDA) survey (see Saunders, Naidoo & Wong, 2022, Saunders & Naidoo, 2018).

A closely linked method to obtain consensus as to what people minimally need for a decent life has been the Minimum Income Standard (MIS) study, traced back to the early 2000s when it was initiated by researchers at the University of Bristol, led by Professor Jonathan Bradshaw.

The MIS study relies on engaging members of the public through focus groups to ascertain their perceptions of what people need to live with dignity, not just to survive but to feel included, and then calculate what all this will cost for different types of families. Focus group discussions are conducted with people from different backgrounds (e.g. seniors to discuss what is needed for seniors, while young families provide what is needed for their context). Professionals also provide important information such as what is required for nutritional adequacy which ensures that the process of deriving a minimum budget is well considered. The strength of this methodology is in its ability to be conducted regularly and its ability to consider the needs and derive a minimum budget for a range of different types of households (Hirsch, et al., 2020). While the MIS approach depends on consensus to understand what the public considers as items needed for a life with dignity, there are concerns that the focus group methodology employed to derive consensus may be subject to more biases based on the small sample sizes. The Living Standards Approach may allow for a more accurate gauge of public opinion that is representative of the national population, as it has the power of random sampling through the use of population surveys. The framework also allows us to understand how perceptions change over time, and the extent to which the population agrees (i.e. percentage of respondents who agreed). However, it does require substantial resources as compared to a focus group approach.

All in all, the Living Standards Approach was ultimately chosen as the main approach for the HNS. Through Saunders, Naidoo and Griffith. (2007)'s integrative and robust framework, together with our modification to include an attitudinal dimension we hope that we are able to facilitate a cultural shift in how we nurture stake ownership and elucidate factors that may

assist existing and future disadvantaged Singaporeans as well as subgroups break out of deprivation.

3. Methodology

3.1. Phase 1: Focus group stage

Following the approach used in Australia by Saunders, Naidoo, and Griffiths (2008) to understand what the population perceives as essential items we conducted a series of 12 focus group discussion before launching a nationwide household survey.

Both phases of the study were approved by Singapore Management University's Institutional Review Board.

The methodology of the focus groups was informed by a study conducted by Saunders et al. (2006). Focus group discussions (FGDs) were conducted between May 2022 and July 2022 which involved 90 participants from Singapore. The 12 focus groups were selected from 3 broad segments.

The first type of FGDs consisted of participants organised by their housing type. We had 3 groups, from 1-3 room HDB, 4-5 room HDB, and Private Housing, each of these housing types being a proxy for low, middle and high income groups respectively.

Some participants within the low-income groups were ComCare assistance recipients at that time (typically with monthly household income of \$1,900 and below, or a monthly per capita household income of \$650 and below). These participants contributed their first-hand perspectives of items and activities they currently were able to access as well as what they aspired towards.

The second type of FGDs comprised social service professionals – 1 group each from the Social Service Offices (SSO) and Family Service Centres (FSC). These two groups were presented with similar questions as other groups and were invited to share their experiences working with clients from lower socio-economic backgrounds to develop an understanding of the type of

items and services which lower-income households typically lack access to but require for a normal life.

The third type of FGDs comprised youth participants (2 groups) drawn from a variety of social economic backgrounds. Given their greater interest and/or exposure to matters of social inclusion and how their views on items and activities for basic living might have been shaped by the unique experiences of growing up in Singapore at a time of prosperity, it was deemed useful to have separate discussions with them.

FGDs were conducted primarily in English since most of the groups had a multi-ethnic composition. However, two groups were conducted in vernacular languages (Malay and Mandarin) to cater especially for lower-income respondents who may not be comfortable using English exclusively to convey their views.

The main objectives of this first phase was to obtain detailed, on-the-ground sentiments on what Singaporeans felt was required to lead a ‘normal’ life. This allowed us to construct a contemporary and relevant list of items and activities deemed necessary for a normal life to be used³ in Phase 2 of the study – a nationwide survey on household needs.

3.2. Phase 2: Household survey

The survey phase after the completion and analysis of FGDs were meant to identify: (a) Items and activities that were perceived as essential for a normal life in Singapore and (b) the extent of relative deprivation in the Singaporean population and their attitudes and beliefs on poverty

3.3. Data collection

A large sample design was used in this study. Data was collected through face-to-face surveys with respondents. Responses from respondents were collected through a tablet-delivered survey and electronically stored.

³ In the interest of focusing this report, we have only sparingly mentioned findings from the focus group discussions where they have helped us better explain some findings from the survey. The main purpose of the FGDs were to allow us to surface items which were deemed by participants as important for a normal life in Singapore.

A list of randomly selected addresses generated by the Department of Statistics was provided to the market research firm, Media Research Consultants (MRC) for the conduct of the survey. The target respondents were Singaporeans and Permanent Residents aged 19 and above.

Surveyors visited the address on the list and conducted the survey with an eligible member of the household (aged 19 and above) who was available and willing to participate in the survey. Participants were encouraged to complete the survey themselves by keying in their responses to the tablet provided by the surveyor. However, surveyors assisted participants who had difficulty navigating the tablet or required clarification on certain questions.

A replacement protocol was carried out for households that were not successfully contacted after 3 attempts on separate days and different times. A token in the form of a \$20 voucher was issued to those who had successfully completed the survey.

Fieldwork period

Fieldwork commenced on 29 October 2022 and ended on 17 February 2023.

Translation / language used

The questionnaire and notification letter were translated into Chinese, Malay and Tamil to reduce language bias. The face-to-face interview was conducted in English, Mandarin, Malay and Tamil depending on respondents' preference. The pool of interviewers had interviewers of different ethnic backgrounds and who were able to speak different languages depending on participants' language preferences.

Table 1: Languages Used

Language	Total (n=4014)
English	62.3%
Mandarin	34.8%
Malay	2.5%
Tamil	0.4%
Total	100.0%

4. Survey findings: Demographic information

The final sample broadly represented the resident profile although there were some deviations – for example, there was a slight over-representation of females and Chinese. Such deviations are common for population surveys given the difficulty in recruiting certain demographic groups but are not likely to seriously skew survey findings. Disclaimers regarding representation have been included in the tables below. All results shown are weighted to ensure data is nationally representative.

4.1. Demographic information

Table 2: Gender

Gender	Weighted Overall (n=4012*)
Male	45.4%
Female	54.6%
Total	100%

*Using weighted variables, n=2 did not indicate their gender

Table 3: Citizenship

Citizenship	Weighted Overall (n=4012*)
Singapore Citizen	90.1%
Permanent Resident (PR)	9.9%
Others	0.0%
Total	100.0%

*Using weighted variables, n=2 did not indicate their citizenship

Table 4: Age

Age	Weighted Overall (n=4014)
19*-24**	2.6%
25-29	4.3%
30-34	6.2%
35-39	7.9%
40-44	9.6%
45-49	9.5%
50-54	8.9%
55-59	10.1%
60-64	10.6%
65-69	11.1%
70-74	8.5%
75-79	5.9%
80 and above	5.0%
Total	100%

*No respondents aged 19 participated in the survey

**Young adults (19-29) are underrepresented.

Table 5: Ethnicity

Ethnicity	Weighted Overall** (n=4014)
Chinese	77.1% (74.1%)
Malay	11.2% (13.6%)
Indian	8.9% (9.0%)
Others	2.8% (3.3%)
Total	100.0%

*National breakdown (2022) from SingStat featured in parentheses

** Results shown have been weighted using a composite weighting variable provided by MSF based on four variables – assistance status, rental status, ethnicity, housing types. Slight deviations from national proportions due to weighting along several parameters to be expected and not detrimental to analysis

Table 6: Highest Educational Qualification

Highest Educational Qualification	Weighted Overall (n=4012)
No formal qualification	2.5%
Some Primary to Completed Primary education (PSLE)	12.1%
Some secondary school education	8.0%
Completed Secondary education/‘N’ /‘O’ Levels	20.3%
Completed ITE/ ITC / NTC	3.9%
Completed ‘A’ Levels / HSC / IB Diploma	5.9%
Polytechnic Diploma	10.5%
Professional Qualification and Diploma	6.3%
Bachelor’s or Equivalent	23.2%
Postgraduate Diploma/Certificate	1.4%
Master’s and Doctorate or equivalent	5.5%
Others, please specify:	0.1%
Total	100.0%

*Using weighted variables, n=2 did not indicate their highest educational qualification

Table 7: Housing Type

Housing Type	Weighted Overall (n=4014)
HDB 1- room	2.0%
HDB 2-room	4.6%
HDB 3-room	17.5%
HDB 4-room	31.6%
HDB 5-room / Executive Flat	22.8%
Condominiums and Other Apartments	11.8%
Bungalow / Semi-Detached / Terrace	9.7%
Others, please specify:	0.0%
Total	100.0%

*Results shown have been weighted using a composite weighting variable based on data obtained from MSF which weights based on four variables – assistance status, rental status, ethnicity, housingtype. The initial sample included oversamples of various categories to ensure that there were sufficient samples of different groups to aid sub-group analysis.

Table 8: Personal Income

Gross Monthly Personal Income	Weighted Overall (n=4014)
No income	41.1%
Less than S\$1,000	4.4%
S\$1,000 - S\$1,499	4.3%
S\$1,500 - S\$1,999	3.2%
S\$2,000 - S\$2,499	4.4%
S\$2,500 - S\$2,999	3.4%
S\$3,000 - S\$3,499	3.8%
S\$3,500 - S\$3,999	2.7%
S\$4,000 - S\$4,499	3.4%
S\$4,500 - S\$4,999	2.6%
S\$5,000 - S\$5,999	4.7%
S\$6,000 - S\$6,999	2.9%
S\$7,000 - S\$7,999	2.3%
S\$8,000 - S\$8,999	2.4%
S\$9,000 - S\$9,999	1.1%
S\$10,000 and above	5.0%
Refused to answer	8.5%
Total	100.0%

*High proportion likely due to many respondents indicating no income due to being home makers or retirees.

Table 9: Household Income

Gross Monthly Combined Household Income	Weighted Overall (n=4014)
No income	15.7%
Less than S\$1,000	2.9%
S\$1,000 - S\$1,499	3.1%
S\$1,500 - S\$1,999	2.4%
S\$2,000 - S\$2,499	3.1%
S\$2,500 - S\$2,999	3.0%
S\$3,000 - S\$3,499	3.3%
S\$3,500 - S\$3,999	1.7%
S\$4,000 - S\$4,499	2.9%
S\$4,500 - S\$4,999	1.7%
S\$5,000 - S\$5,999	5.0%
S\$6,000 - S\$6,999	3.9%
S\$7,000 - S\$7,999	3.6%
S\$8,000 - S\$8,999	3.5%
S\$9,000 - S\$9,999	2.9%
S\$10,000 -S\$16.999	14.1%
S\$17,000 and above	6.0%
Refused to answer	21.1%
Total	100.0%

*Approximately 24.1% of respondent household incomes fall below the 20th percentile of monthly household income across all resident households in Singapore in 2022 (i.e. \$2,100 per month). Higher proportion of households indicating no income possibly due to presence of retiree households.

5. Survey findings: Essentiality of items

Utilising the framework by Saunders et al. (2007), this study sought to find out what items/activities the public perceived to be essential for a normal life in Singapore. The survey featured a list of 51 items derived from responses of the FGDs that preceded the survey (the methodology of which was discussed in the earlier section), a literature review of similar research conducted internationally, as well as the investigators' previous study using the Living Standards Approach in 2009/2010.

For each item/activity, respondents were asked:

1. If they found it essential for a normal life in Singapore
2. If they had access to it
3. If they lacked access to it, whether it was because they could not afford it (only asked if they indicated they lacked access to the item in question 2)

Table 10 below shows the weighted percentages of respondents who answered Yes or No to whether they found an item essential for a normal life in Singapore.

Table 10: Essentiality of Item/Activity (Overall)

S/N	<i>Do you consider this to be a basic essential so that a person can live a normal life in Singapore?</i>	Yes	No
1.	A refrigerator	99.5%	0.5%
2.	Public transportation for day-to-day commute	98.5%	1.5%
3.	A stove/cooking device	97.3%	2.7%
4.	Personal hygiene products (e.g., hand sanitiser, deodorant, shaver)	97.1%	2.9%
5.	Mattress (without bedframe)	96.5%	3.5%
6.	A <u>purchased</u> home (owned by self and/or immediate family)	96.2%	3.8%
7.	A washing machine	95.7%	4.3%
8.	Dining table and chairs for meals	95.3%	4.7%
9.	Savings of at least 3 months' worth of expenses for emergencies	95.0%	5.0%
10.	A smartphone with data plan	93.3%	6.7%
11.	Family bonding activities outside of the home	90.4%	9.6%

S/N	<i>Do you consider this to be a basic essential so that a person can live a normal life in Singapore?</i>	Yes	No
12.	Gas for cooking	90.1%	9.9%
13.	Water heater for showering	89.8%	10.2%
14.	Integrated Shield Plan/Health insurance to cover healthcare bills on top of Government MediShield Life/CareShield Life	89.6%	10.4%
15.	Different types of clothes and footwear for work/school and leisure	89.4%	10.6%
16.	Broadband plan for home. <i>Note: This does not include smartphone tethering</i>	88.6%	11.4%
17.	Savings of at least 6 months' worth of expenses for emergencies	88.1%	11.9%
18.	Regular preventive health screening	87.9%	12.1%
19.	A meal three times a day	87.3%	12.7%
20.	Medicine prescribed by doctor	86.7%	13.3%
21.	Free time for hobbies	86.4%	13.6%
22.	Going out with friends	84.7%	15.3%
23.	Taxi or private-hire car (e.g., Grab, Gojek) for medical emergencies or caregiving needs	84.1%	15.9%
24.	Bedframe	83.8%	16.2%
25.	A television	81.5%	18.5%
26.	Dedicated table and chair for work & study	80.5%	19.5%
27.	Dental treatment at least once a year	78.6%	21.4%
28.	School books, stationery, and school bags for children	78.0%	22.0%
29.	Infant care, childcare services for working parents	68.6%	31.4%
30.	Toys, enrichment books and leisure activities for children	67.1%	32.9%
31.	A personal computer	66.8%	33.2%
32.	Student care services for working parents	65.5%	34.5%
33.	Air-conditioning	63.6%	36.4%
34.	Dine out at restaurants at least once a month	62.1%	37.9%
35.	Tuition lessons provided by self-help groups or community organisations	59.4%	40.6%
36.	Annual overseas vacation in a Southeast Asia country	56.3%	43.7%
37.	Participate in optional school excursions and co-curricular activities that cost money	55.7%	44.3%
38.	Microwave oven	55.1%	44.9%
39.	Braces, dentures prescribed by dentist	52.0%	48.0%

S/N	<i>Do you consider this to be a basic essential so that a person can live a normal life in Singapore?</i>	Yes	No
40.	Participate in community activities and celebrations, and pay related expenses	51.4%	48.6%
41.	Taxi or private-hire car for family outings	49.1%	50.9%
42.	Nutritional supplements not prescribed by doctor	48.9%	51.1%
43.	Private tuition for children	48.6%	51.4%
44.	Enrichment lessons provided by self-help groups	45.9%	54.1%
45.	Able to afford occasional treats (e.g., massages, facial treatment, pedicures, spa treatment, arcade gaming)	44.2%	55.8%
46.	A telephone at home (i.e., land line)	42.6%	57.4%
47.	Paid streaming services (e.g., Cable TV, Netflix, Disney Plus)	37.5%	62.5%
48.	Domestic help for caregiving	33.1%	66.9%
49.	Private enrichment lessons	29.5%	70.5%
50.	Domestic help for routine household chores (e.g., cleaning, cooking)	27.4%	72.6%
51.	Annual staycation	27.4%	72.6%

Higher-ranked items

Unsurprisingly, the highest -ranked items ($\geq 90\%$ concurrence rate) largely comprised items and activities which are necessary for subsistence, namely in the areas of food, hygiene and shelter. Other highly-ranked items included furniture (e.g. a dining table and chair for meals), household appliances (e.g. ‘stove/cooking device’, ‘refrigerator’), digital connectivity (e.g. ‘broadband plan for home’), healthcare (e.g. ‘regular preventive health screening’), and resources to deal with emergencies (e.g. ‘Savings of at least 3 months’ worth of expenses for emergencies’, ‘Taxi or private-hire car for medical emergencies or caregiving needs’). Notably, some items relating to social participation, such as ‘family bonding outside home’ (90.4%) and ‘free time for hobbies’ (86.4%) also saw high concurrence.

Middle-ranked items

Items ranked around the middle (scoring between 50% and 70%) were mostly child-related expenses, and items such as ‘air-conditioning’ (63.6%), ‘dining out at restaurants at least once a month’ (62.1%) and ‘annual overseas vacation in Southeast Asian country’ (55.7%).

For child-related expenses, the concurrence levels for optional school-organised activities lagged behind items which are typically required for school-going. For example, the item ‘participate in optional school excursions and co-curricular activities that cost money’ saw 55.7% concurrence, compared to ‘schoolbooks, stationery, school bags for children’ and ‘infant care, childcare services for working parents’ which saw higher concurrence levels of 78.0% and 68.6% respectively. Responses were further moderated for items such as ‘private tuition for children’ (47.1%) and ‘private enrichment lessons (29.5%), suggesting that respondents accorded relatively lower priority for children’s extra-curricular activities.

Lower-ranked items

Items which were not deemed essential by the majority (i.e. less than 50% concurrence) included ‘domestic help for caregiving’, as well as items traditionally perceived as luxurious treats. The item ‘annual staycations’ ranked the lowest with only 27.4% of respondents finding it essential. Strikingly, its counterpart ‘annual overseas vacation in Southeast Asian country’ ranked much higher with 56.3% of respondents finding it essential. This possibly reflects the importance that respondents place on fulfilling leisure and social participation needs outside of the country. Based on our focus group discussions, respondents generally perceived destinations like Malaysia or Batam to be more affordable compared to a local staycation.

The lowest-ranked items featured items where more affordable alternatives existed. For example, the items ‘taxi or private-hire car for family outings’ and ‘paid streaming services’ had viable lower-cost alternatives of public transport and free-to-air television shows respectively.

Overall, it is interesting to note that concurrence for social participation items ranged widely. The items ‘family bonding outside of home’ and ‘free time for hobbies’ ranked high in concurrence (80%-90%), followed by ‘participation in community activities’ and ‘annual vacation in SEA country’ (50%-60%), and much lower for ‘annual staycations’ (27%). This suggests that while there is a clear consensus on the importance of activities and resources which contribute to a holistic and balanced life, there is a spectrum of views regarding the specific items which are essential to achieve this goal.

5.1. Differences in responses between groups

To gain a better understanding of which items respondents found essential, the study compared the concurrence rates of items between respondents of different housing type, monthly household income, and age groups. Noteworthy trends among these results are highlighted below. Tables that compare the concurrence rates between groups can be found in Annexes A1-A3. Divergences in concurrence rates and differences in the order of items across groups when ranked according to concurrence rates both suggest that there are at least some differing priorities across groups when it comes to meeting basic needs.

Comparing across respondents from different housing types

In general, the HDB 3-4 Room and HDB 5-Room groups or more had the largest proportion of respondents considering child-related expenses essential. For example, 72.3% of respondents living in 3-4 room HDB flats and 76.6% of respondents living in 5-Room or executive flats found the item ‘Infant Care, Childcare Services for Working Parents’ essential while only 53.6% of respondents living in 1-2 room HDBs and 56.4% of respondents living in private homes found it essential. This same trend is generally present for the lower-ranked child-related items such as ‘private tuition for children’ and ‘enrichment lessons provided by self-help groups and community organisations’.

Differences in the results when comparing by housing types were prominent among responses for the items ‘air-conditioning’, ‘personal computer’, and ‘broadband plan for home’ with larger house type groups having a higher proportion of respondents finding these items essential. This could possibly reflect what was more commonplace among those with better incomes.

The results show that a very low proportion of respondents living in 1-2 room HDB flats find air conditioning (34.3%) and ‘a personal computer’ (39.9%) essential. Even though a ‘broadband plan for home’ was ranked high by the overall sample of respondents (88.6% overall), only 68.8% of 1-2 room HDB dwellers found this item to be essential, a far lower proportion as compared to other income groups. One reason for this could be that a smaller proportion of 1-2 room HDB dwellers take up jobs that allow work from home which would more likely require access to broadband connection. It is also possible that a smaller proportion

of them have access to these items, which could have influenced their perceptions on what should be regarded as essential.

When comparing social participation and leisure activities by housing type, the 1-2 room HDB group consistently had the lowest proportion of respondents who considered the items to be essential. This was the case for all items, even the highest-ranked social participation item ‘family bonding outside of the home’. Even though 90.4% of total respondents found this item essential, only 72.9% of respondents from the 1-2 room HDB group found it essential.

In general, housing type (size) seems positively associated with the responses for these items as a higher proportion of respondents living in private homes identified these items as essential. This trend holds true also for the item ‘dining out once a month’ with a significantly lower proportion of respondents from the 1-2 room HDB group finding the item essential (36.3%) relative to other groups, with the private home group having the highest proportion of respondents who find it essential. Similarly, 40.9% of 1-2 room HDB dwellers found an annual overseas vacation in a Southeast Asian country essential, compared to 62.3% of respondents living in private homes.

Comparing across respondents from different household income

Across different income groups, fewer respondents from the lowest income group (‘\$0-\$2,499’) tended to view items related to social and leisure activities as essential when compared to respondents from higher income groups. For example, 76.9% and 77.8% of respondents from the lowest income group viewed ‘free time for hobbies’ and ‘going out with friends’ respectively as essential, compared to over 80% of respondents from higher income groups who felt that these items were essential. This trend was also observed for leisure items which would cost more, such as ‘dine out at restaurants at least once a month’ (50.3% compared to over 60%), ‘annual overseas vacation in a Southeast Asian country’ (44.8% compared to over 60% for all other groups except the highest income), and ‘annual staycation’ (19.6% compared to about 30% or more). Respondents from the lowest income group may have been less likely to agree that these items were essential for living a normal life in Singapore based on their financial means and lived experiences.

Similarly, we see smaller proportions of respondents from the lowest income group agreeing that certain household and digital connectivity items were essential compared to higher income groups. For example, 49.1% from the lowest income group thought that air-conditioning was essential, compared to 72.7% from those in the \$6000-\$9999 income range. 85.8% and 75.0% from the lowest income group felt that ‘a smartphone with a data plan’ and ‘broadband plan for home’ respectively were essential, as compared to more than 90% of respondents from higher income groups who felt that these items were essential. However, a slightly larger proportion of respondents from the lowest income group felt that a television (88.8%) and ‘a telephone at home’ (52.9%) were essential compared to respondents from higher income groups. This could be because respondents from the lowest income group were more likely to include retirees, who may prefer to use these devices which they are more familiar with rather than internet streaming and mobile phones, to remain connected.

Smaller proportions of respondents from the lowest income group also concurred that certain education-related expenses were essential. These include participation in optional school excursions and co-curricular activities (43.4% compared to over 56% for the other income groups), and toys, enrichment books and leisure activities for children (57.9% compared to over 67% for other income groups).

Comparing across respondents from different age groups

Comparing the responses between age groups revealed a few notable trends. Firstly, respondents tended to view items relevant for their current life stage to be essential. Higher proportions of respondents from younger age groups of ‘19-34’ and ‘35-49’ viewed items related to children (e.g. ‘infant and child care services for working parents’, ‘toys, enrichment books and leisure activities for children’, ‘school books, stationery and school bags for children’), to be essential, as compared to those aged ‘50-64’ and ‘65 and above’. Whereas for items such as ‘braces, dentures prescribed by dentist’, a higher proportion of respondents aged ‘50-64’ and ‘65 and above’ felt they were essential as compared to those from younger age groups.

Secondly, there were significant differences in the responses regarding items relating to connectivity. The age group with the lowest proportion of respondents finding gadgets and electronics essential was the oldest group (aged 65 and above). However, even then, among

this older group, most say these items are essential. For instance, 85.5% of respondents aged 65 and above believed that a smartphone with data plan was essential – a high proportion, though smaller than the 97.2% of 19-34 year olds who reported this.

An exception to this trend was seen in the responses on the item ‘a television’. Here, the trend was reversed, with larger proportions of older respondents in age groups ‘65 and above’ (90.7%) and ‘50-64’ (85.2%) finding the item essential compared to those aged ‘35-49’ (75.8%) and ‘19-34’ (63.4%). This is likely because older persons rely more on the television for accessing information and entertainment than on smart devices that younger groups tend to opt for – this was indicated in our study’s findings with 78.2% of respondents from the oldest group deeming a broadband plan for the home to be essential as compared to more than 90% of respondents in the other three younger groups.

Thirdly, when comparing responses on social participation and leisure items by age, the oldest group tended to have the lowest proportion of respondents who found the items essential. This difference in responses between the oldest age group and other age groups was more noticeable for social participation and leisure items with moderate or lower concurrence rates (i.e. less than 60%), such as an annual vacation in a Southeast Asian country (49.1% of the oldest age group felt this was essential, whereas more than 50% of younger respondents felt this way) and annual staycation (19.8% of the oldest age group felt this was essential, whereas more than 20% of younger respondents felt this way).

An exception to this trend is observed for the item ‘participation in community activities and celebrations and paying related expenses’. For this activity, the age groups ‘65 and above’ (53.8%), and ‘50-64’ (53.9%) have a higher proportion of respondents who find it essential than those aged ‘35-49’ (48.4%) and ‘19-34’ (45.8%). These observations suggest that while older respondents were more likely to find social participation and leisure items non-essential as compared to younger respondents, more among them recognise the importance of community activities and celebrations even when costs are incurred. This might be related to their interest in keeping community ties and tradition alive.

Lastly, age also appears to be associated with support for healthcare items as being essential. Older groups tended to have higher proportions of respondents finding these items essential. This was especially the case for ‘preventive health screening’ and ‘medicine prescribed by a

doctor' which saw 91.7% and 94.3% of respondents from the '65 and above' group finding the items essential respectively, most likely due to the emphasis of health screening and medical checks for this group.

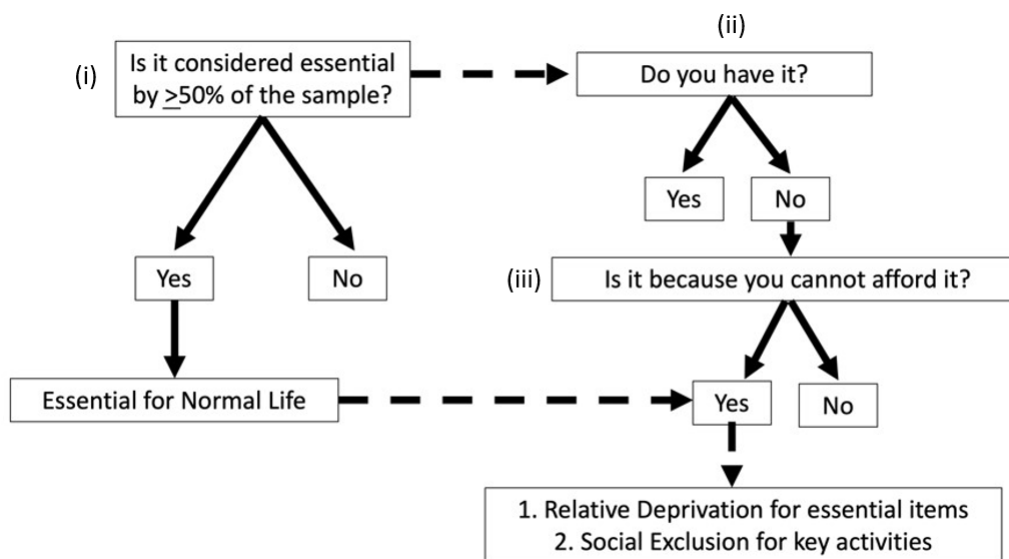
6. Survey findings: Deprivation

Defining relative deprivation

Following the framework laid out in Saunders et al. (2007), relative deprivation and social exclusion are operationalised in this study when individuals lack access to items and activities deemed essential by a majority of respondents because of an inability to afford them. Majority in this study is set at the 50% concurrence level, that is to say, an item or activity is deemed essential for normal life if $\geq 50\%$ of the sample (who indicated either a 'yes' or 'no' to the question on whether an item was essential) agreed it was essential. Defining *majority* in this way follows the methodology and frameworks and methodology set out by Saunders et al. (2007) and earlier researchers who have adopted this consensual method such as Mack and Lansley (1985), as well as those who in the past decade have replicated these studies in Britain, Scotland and Northern Ireland (Gannon and Bailey, 2014)

Based on the previous section, 40 items and activities from the list of 51 we presented to Singaporean respondents were deemed essential by at least 50% of respondents. Once this list of essentials was determined, it is important to identify what and how many essentials Singaporeans lacked access to because they were unable to afford them.

Figure 3: Flow Chart for Determining Relative Deprivation



A respondent is thus considered **relatively deprived** of an item or **socially excluded** from an activity if they fulfil two conditions:

1. Indicated that they lacked access to an item or activity (answered ‘no’ for question ii in above diagram)
2. Indicated that they lacked access because they could not afford said item or activity (answered ‘yes’ for question iii in above diagram)

The terms ‘**relative deprivation**’ and ‘**relatively deprived**’ will be used to refer both to deprivation and social exclusion in this report. A complete overview of which specific items and activities from the list of essentials respondents were deprived of can be found under section **6.1** of this report.

6.1. Average number of items Singaporeans are relatively deprived of (deprivation score)

Overall relative deprivation score

A relative deprivation score was given to each respondent depending on how many items and activities they had been relatively deprived of. Average scores were calculated using weighted counts of respondents to ensure that overrepresentation of certain groups in the actual count would not affect the overall average.

The average score only considered the scores of those who had lacked access to at least one item or activity because they could not afford it. In other words, the calculation of average deprivation scores excluded the scores of those who were not deprived of any items at all, as well as individuals who indicated a lack of access to an item ('no' for question ii) for reasons other than being unable to afford it (indicated 'no' for question iii).

The following section of the report outlines key findings relating to the number of items and activities respondents were deprived of.

Table 11: Number of Items and Activities Respondents Were Deprived of (overall)

Concurrence Level	50%
Number of Items Deemed Essential at the 50% Concurrence Level	40
% of respondents who had all essential needs met* (Weighted Count)	66.7% (n=2676)
% of respondents who did not have all essential needs met (deprived of at least one item or activity) (Weighted Count)	33.3% (n=1338)
Number of essential needs NOT met**: Mean	4
Median	2

*Respondents who did not once indicate they did not have access to an item because they could not afford it

**Average score of respondents who are at least unable to afford one item from the list of essentials

Calculating the relative deprivation score of each respondent using the list of 40 items deemed essential by a majority of respondents (at the 50% concurrence level) revealed that 66.7% of respondents had all essential needs met. This means, 66.7% of respondents were not deprived of any item or activity from the list of 40 essential items and activities.

The average relative deprivation score was also calculated. The average relative deprivation score was 4 among those who had lacked access to at least one item or activity from the list of 40 essentials because they could not afford it (indicated 'yes' for questions ii and iii for at least

one item or activity). That is to say, on average, respondents who lacked access to at least one item or activity from the list of essentials were deprived of 4 items or activities.

6.2. Comparing relative deprivation scores among groups

We ran a one-way (ANOVA) analysis of variance on all the relative deprivation indicators against housing type, monthly household income and age. This was done to identify any patterns in the relative deprivation scores of certain groups when compared to others. The results can be found below in Table 12.

Average scores are deemed significantly different between groups when the statistical test shows a significance that is less than 0.05.

Table 12: Comparison of Average Relative Deprivation Scores

Category	Group Within Category	Average Relative Deprivation Score Among Those Who Were Deprived of at Least One Item Within Group	Between Groups Significance Test
Housing Type (Income)	1-2 Room HDB	6.9	<0.001
	3-4 Room HDB	3.8	
	5 Room or Larger/Exec HDB	3.1	
	Private	2.0	
Age	19-34	4.3	0.005
	35-49	3.3	
	50-64	4.4	
	65+	4.0	
Household Income per Month	\$0-\$2499	5.3	<0.001
	\$2500-\$5999	3.4	
	\$6000-\$9999	3.0	
	\$10000-\$16999	2.1	
	\$17000+	1.6	

Comparing across respondents from different housing types

Housing type was found to be a statistically significant factor in predicting deprivation score. The results show a clear negative association between housing type and average deprivation score. The 1-2 Room HDB group had the highest average score of 6.9 while the private housing group had the lowest average deprivation score of 2.0. According to the results, respondents from lower-income groups are more likely to score a higher deprivation score than respondents from higher-income groups.

Comparing across respondents with different household income

Monthly household income was also a statistically significant factor in predicting deprivation scores. The lowest income group had the highest score of 5.3 while the highest income group had the lowest score of 1.6. More specifically, the proportion of respondents who experienced deprivation of at least one item across income groups are as follows: 52% among those in the \$0 - \$2,499 income bracket, 44% for those in the \$2,500 - \$5,999 bracket, 32% for those in the \$6000-\$9,999 bracket, 15% for those with incomes \$10,000-\$16,999, and 13% for those who had household income of \$17,000 and over.

Comparing across respondents from different age groups

Age was also found to be a significant factor in predicting relative deprivation score but statistically, only the age group '35-49' differed significantly from the group '50-64' and '65 and above'. The '35-49' group had the lowest average score of 3.3 while the '50-64' group had the highest average score of 4.4.

6.3. Incidence of relative deprivation

Overall incidence of relative deprivation for essentials

The incidence of relative deprivation of an item or activity can be understood also as the 'level' of relative deprivation for an essential item or activity, or the proportion of respondents who are relatively deprived of a said item or activity (lack access to it because they cannot afford it). As such, every item or activity on the list of essentials has a unique incidence of relative deprivation.

The following table (Table 13) features the incidence of relative deprivation for the entire sample, including those who did not lack access to the item or activity, or indicated 'Don't

Know’ when asked if the reason for lacking access to the item was because they could not afford it.

Table 13: Incidence of Relative Deprivation (Overall)

Item or Activity	Proportion of Respondents Who Endorse Item as Essential (%)	Proportion of respondents who answered ‘yes’ from the entire sample (Weighted %)
A Refrigerator	99.5%	0.6%
Public Transportation for Day-to-Day Commute	98.5%	0.2%
A Stove/Cooking Device	97.3%	0.6%
Personal Hygiene Products	97.1%	0.1%
Mattress Without Bedframe	96.5%	0.4%
A Purchased Home	96.2%	4.6%
A Washing Machine	95.7%	0.8%
A Dining Table and Chairs for Meals	95.3%	0.9%
Savings of at Least 3 Months’ Worth of Expenses for Emergencies	94.3%	16.2%
A Smartphone with a Data Plan	93.3%	1.1%
Family Bonding Outside of Home	90.4%	2.7%
Gas for Cooking	90.1%	0.6%
Integrated Shield Plan/Health Insurance to Cover Healthcare Bills on Top of Government Medishield Life/CareShield Life	89.6%	6.8%
A Water Heater for Showering	89.5%	1.2%
Different Types of Clothes and Footwear for Work/School and Leisure	89.4%	0.4%
Broadband Plan for Home	88.6%	1.9%
Savings of at Least 6 Months’ Worth of Expenses for Emergencies	88.1%	24.1%
Regular Preventive Health Screening	87.9%	3.6%
A Meal 3 Times a Day	87.3%	0.6%
Medicine Prescribed by Doctor	86.7%	0.6%
Free Time for Hobbies	86.4%	2.0%
Going Out with Friends	84.7%	1.5%

Item or Activity	Proportion of Respondents Who Endorse Item as Essential (%)	Proportion of respondents who answered 'yes' from the entire sample (Weighted %)
Taxi or Private-Hire Car for Medical Emergencies or Caregiving Needs	84.1%	3.6%
Bedframe	83.8%	1.1%
A Television	81.5%	0.9%
A Dedicated Table and Chair for Work and Study	80.5%	2.2%
Dental treatment once at least once a year	78.6%	6.8%
School Books, Stationery, and School Bags for Children	78.0%	0.3%
Infant Care, Childcare Services for Working Parents	68.6%	1.4%
Toys, Enrichment Books, and Leisure Activities for Children	67.1%	0.6%
A Personal Computer	66.8%	4.6%
Student Care Services for Working Parents	65.5%	1.7%
Air-Conditioning	63.6%	6.5%
Dine Out at Restaurants at Least Once a Month	62.1%	8.5%
Tuition Lessons Provided by Self-Help Groups or Community Organisations	59.4%	0.9%
Annual Overseas Vacation in Southeast Asian Country	55.7%	11.3%
Participate in Optional School Excursions and Co-Curricular Activities that Cost Money	55.7%	1.6%
Microwave Oven	55.1%	3.6%
Braces, dentures prescribed by dentist	52.0%	4.9%
Participate in Community Activities and Celebrations and Pay Related Expenses	51.4%	2.5%

*Concurrence Level is the percentage of respondents who agree an item or activity is essential for normal life

**valid n and % refer only to respondents who answered question and did not skip or indicate 'NA' or 'DK'

Overall results within the entire sample

When considering the entire sample, most items and activities on the essentials list had a low incidence of relative deprivation of below 10%. 27 out of the 40 essential items had less than

3% of respondents indicating that they were unable to afford them. This suggests that few Singaporeans are relatively deprived of most of the items and activities deemed essential for a normal life by a majority of Singaporeans. This indicates most items deemed essential for a 'normal life' were accessible to a majority of respondents in terms of affordability.

Two items stick out as those where there is a higher incidence of relative deprivation – 'savings of at least 3 months' worth of expenses for emergencies' and 'savings of at least 6 months' worth of expenses for emergencies'. These items had the highest incidence of relative deprivation among those in the table at 16.2% and 24.1% respectively. These respondents could perceive themselves as being in financially precarious situations based on their savings level, which they feel do not meet the levels considered necessary for a 'normal life' in Singapore by a majority of respondents.

Around 10% of respondents indicated some relative deprivation of items related to leisure – an annual overseas vacation to a Southeast Asian country (11.3%) and dining out (8.5%). However, it is worth noting that there was only moderate concurrence for these items as being essential, with just about 60% indicating so.

While the item 'smartphone with data plan' had a very low incidence of relative deprivation (1.1% of total respondents), its counterpart, 'a personal computer' had a noticeable incidence of relative deprivation of 4.6%. Another item with a noticeable incidence of relative deprivation in the gadget category is 'air-conditioning', at 6.5%. It is important though to remember that unlike the smartphone with data plan which over 90% of respondents deemed as an essential item, concurrence rates for both 'air conditioning' and 'personal computer' were in the 60% range.

Incidence of relative deprivation were noticeable for multiple healthcare items such as the 'Integrated Shield plan' (6.8%), and 'regular preventive health screening' (3.6%) despite being found among the top-ranked items in terms of being essential. Equally noteworthy was the incidence of relative deprivation for the item 'a purchased home' (4.6%), a top-ranked item deemed essential by 96.2% of respondents. Despite the generally low incidence of relative deprivation for most items, the results here suggest that some Singaporeans cannot afford items deemed essential by a large majority of Singaporeans.

6.4. Comparing incidence of relative deprivation for essentials between groups

Results for the incidence of relative deprivation for items were further analysed using cross-tabulations to compare results between groups organised by housing type, monthly household income, and age. Statistical tests were also utilised to identify if any statistically significant patterns were present among the results. Statistical significance occurs when the probability that a test statistic had less than 5% likelihood of being attributed to chance ($p < 0.05$). The results revealed patterns helpful for determining patterns of relative deprivation unique to specific groups in Singaporean society. The tables that compare results between groups can be found in Annexes A4-A6.

Comparing across respondents from different housing types

For a detailed breakdown of data, please refer to the table in Annex A4. Housing type was a statistically significant factor in predicting relative deprivation for most items. In general, differences in the proportion of respondents who are relatively deprived of an item and living in different housing types are more obvious for items which are ranked lower in terms of essentiality. Among these items, smaller housing type groups had the greatest proportion of respondents who were relatively deprived. Housing type (size) also seemed positively associated with relative deprivation levels within groups for these items. For example, about a third (34.4%) of 1-2 room HDB dwellers were relatively deprived of the item ‘annual overseas vacation in a Southeast Asian country’, compared to 13.9% of 3-4 room HDB dwellers, 7.9% of 5 room or larger HDB dwellers and 1.9% of private housing dwellers. Similar patterns of responses can also be found for items with moderate concurrence levels for essentiality, such as ‘a personal computer’ and ‘air-conditioning’.

This trend also holds true for one of the highest-ranking items – ‘a purchased home’ – as 42.1% of respondents from the 1-2 room HDB group who lack access to the item are unable to afford it as compared to 2.0% from the private group. This is likely because many respondents in the 1-2 room HDB group live in public rental flats.

Comparing across respondents from different monthly income

For a detailed breakdown of data, please refer to the table in Annex A5. Generally, monthly household income seems negatively correlated with the incidence of relative deprivation.

Among the lower ranked items such as air-conditioning, an annual vacation, and braces prescribed by a dentist, the incidence of relative deprivation was consistently very low (near or 0%) among respondents from higher income households. This suggests that respondents from higher income households generally experience very little or no relative deprivation of essential items, including those which respondents ranked lower. Concerningly, respondents from lower income households experience a high incidence of relative deprivation for both savings items; 31.7% for savings of 3 months' worth of expenses and 40% for savings of 6 months' worth of expenses. We note though that these were also the two items with highest relative deprivation ratings for higher income groups.

Comparing across respondents from different age groups

For a detailed breakdown of data, please refer to the table in Annex A6. Age was generally found to not be an important factor in determining relative deprivation for a large number of items. The exception to this was several items and activities relating to expenses on children including 'Infant Care, Childcare Services for Working Parents', 'Student Care Services for Working Parents', and 'Participate in Optional School Excursions and Co-Curricular Activities that Cost Money'.

Among these items, age was a statistically significant factor in determining deprivation. The youngest and second-youngest groups tended to have the highest proportions of respondents who were relatively deprived of these items. This is possibly explained by the simple fact that respondent parents aged 50 and above were less likely to require these items given that their children, would likely be old enough to not require these items or activities. This would render these items mostly non-applicable to older respondents leading to more of them stating that they did not have these items not because they could not afford them (i.e. lower level of relative deprivation reported), thus explaining the differences in results between age groups for child-related items.

Similarly, when looking at the results for the two savings items which had the highest overall incidence of relative deprivation, older groups appeared to have larger proportions of respondents who were relatively deprived. However, the between-group differences remained small.

7. Attitudes and beliefs regarding poverty

Overall attitudes and beliefs regarding poverty

Respondents were asked for their agreement on a series of Likert items examining views on their attributions for poverty. Respondents filled in their response on a scale of 1-4 (1 - Strongly Agree 4 – Strongly Disagree). Results have been recoded into 2 categories: Agree (groups Strongly Agree and Agree), Disagree (groups Strongly Disagree and Disagree). The overall results for responses can be found below.

Table 14: Attitudes and Beliefs Regarding Poverty (Overall)

Statements	Proportion of Respondents who agree from the sample that answered ‘agree’ or ‘disagree’ (Weighted %)
<i>People are poor because...</i>	
they face major problems in their lives	79.8%
they waste their money on inappropriate items	71.5%
they lack the ability to manage money	68.4%
they do not actively seek to improve their lives	68.1%
they lack the right kinds of talents and abilities to do well	62.6%
the distribution of wealth in the society is uneven	53.4%
the richer people in society are not helping them enough	41.9%
of social injustice (there is no fairness in society)	41.2%
they are exploited by rich people	27.9%
the government does not do enough to help poor people	25.9%
it is their fate	22.9%
they have bad luck	21.7%
it is God’s will	16.9%

*Results in red indicate a noticeable amount of missing or ‘don’t know’ responses for those statements

The top five reasons that respondents attributed to poverty all relate to individuals’ personal actions and circumstances. In particular, a large majority of respondents (79.8%) agree that poverty is brought about in part because the poor face major problems in their lives. Many respondents also hold the belief that an individual’s actions, such as how they spend and manage their money, or whether they seek to improve their lives, can cause them to be poor.

In contrast to this, the three lowest-ranked reasons all relate to forces beyond what an individual or society can control ('it is their fate', 'they have bad luck', 'it is God's will'). This reflects that respondents generally do not believe that poverty is pre-determined by supernatural forces and thus the situation can be addressed by those suffering from poverty themselves, and/or the wider society.

The remaining reasons all relate to issues within society and societal realities that may contribute to poverty. Among these reasons, only one – 'the distribution of wealth in society is uneven' – saw more than 50% of respondents agreeing with it. The lowest-ranked item was 'the government does not do enough to help poor people' (25.9%). This suggests that while some respondents agree that poverty can be attributed in part to wealth distribution in society, most disagree and possibly believe instead that it is brought about mostly due to individual actions and circumstances. Moreover, there is a general belief that the state has done enough to help poor people.

From the results, it is clear that within Singapore society attribution to poverty prioritises individual actions and circumstances. This is followed by beliefs related to wealth distribution in society, followed by fate and supernatural forces.

Comparing attitudes and beliefs regarding poverty by housing type

Please refer to the table in Annex A7 for the full detailed breakdown. The smaller housing type groups generally have a higher proportion of respondents who agree with reasons from the 'fate and supernatural forces' category. More among them agree that poverty is a result of forces beyond their control and the control of society. Despite housing type being a statistically significant predictor of responses for these reasons, the proportion of respondents agreeing with these reasons remains low, including among respondents living in smaller homes. Housing type size was also associated with responses on the result 'the government does not do enough to help poor people'. Smaller housing type groups had a greater proportion of respondents agreeing with this reason for poverty as compared to larger housing type groups. A caveat to this is that the percentage of respondents agreeing with this is low (25.9% overall) even among respondents residing in 1-2 room HDB flats (32.6% within the group).

Comparing attitudes and beliefs regarding poverty by monthly household income

Please refer to the table in Annex A8 for the full detailed breakdown. Similar to the results seen in 32, respondents from lower income households were more likely to agree with reasons from the ‘fate and supernatural forces’ category. Despite this, the overall proportion of respondents from lower income households who agree with these reasons remains small. Respondents from households with higher incomes were more likely to agree with structural reasons for poverty. In particular, 69.7% of respondents from the highest household income bracket agreed that people are poor because wealth distribution in society was uneven. This is in contrast with the lowest household income group within which only 46.4% of respondents agreed with this reason.

Comparing attitudes and beliefs regarding poverty by age

Please refer to the table in Annex A9 for the full detailed breakdown. There was significant differences based on age for causation of poverty except for ‘they have bad luck’. Among most of the highest-ranking reasons or reasons that fell within the ‘individual actions and circumstances’ category, older groups had a higher proportion of respondents agreeing.

There was a higher proportion of younger respondents compared to older groups who agreed that poverty is a result of societal injustice or unjust distribution of wealth.

Finally, there was a higher proportion of those older who attributed poverty to items related to fate, or an uncontrollable force.

8. Implications and recommendations

The question of what items and experiences are deemed to be essential for normal living in Singapore are important and relevant to all. There has also been growing public interest about the resources that the low-income need to achieve basic living standards. We note the commendable efforts through the application of the Minimum Income Standard approach popularised in the United Kingdom and also conducted in Singapore which calls for a minimum living wage based on a set of items that researchers have identified as necessary.

In this study, we were able to use a large-scale survey design to ensure the generalizability of findings as to what the population deems as basic essentials for normal living

An added benefit of this large-scale sample method was that it also shed light on the proportion of Singaporeans deprived, where such deprivation was notable, and among which groups. We hope that by making available such information we can facilitate a cultural shift in how we nurture stake ownership, where all of society – government, community organisations and businesses can consider how they can have a role in ensuring that all Singaporeans are to achieve most of these essentials in a sustainable manner.

One caveat to note for this study is that relative deprivation is based on the respondent's opinion, rather than an objective measure of affordability and financial means. This is most evident via the finding that a number of respondents from high-income groups and private housing indicated that they could not afford essential items like savings.

Concurrence rate

In this study, we examined a range of items derived from contemporary international research, and a series of focus group discussions. We conclude after a population-based survey that there is general consensus within the population of items which are viewed as essential, and some which are contested. Of course, the list of items tested in the study was not exhaustive – there certainly could have been areas which were reasonable to include. However, considerations of keeping survey length manageable was an important consideration to conduct a survey with high quality results.

This study which is based on a large-scale population survey may be able to inform public debate on this matter – i.e. help citizens recognise the items where there is consensus around, and which society should do to ensure that individuals are able to access them even if they have financial challenges.

At the same time, it is also important to consider items deemed essential by a smaller proportion of respondents (i.e. those where there are some segments within the population who do not believe these items are basic needs) – is there a need to better explain to Singaporeans that some of these items may be crucial especially for those who seek to break out of the poverty

cycle? For instance, tuition provided by self-help groups was seen by just over 60% of respondents as a basic need. While it is true that Singaporean schools provide substantial support for their students' academic needs, and there have been many in older generations who coped with school demands without any tuition assistance, the reality today is that such services are used by a very large proportion of students. As such it may be necessary that the public considers the value of such services in light of current realities.

Relative deprivation rate

Based on this study it is clear that the great majority of Singaporeans are able to access essential items and activities. However there are some Singaporeans who live in 1-2 room flats and some with gross household incomes of less than \$2500 a month, who experience higher levels of deprivation. These groups can be at risk of being left out and left behind. While there are many programmes by the Government and social service agencies to help the lower-income, such as subsidies for broadband plans, community activities, or for infant and childcare services, it is important to continue to ensure that these groups know where to seek help and can easily access the support they need. This is crucial especially for items where the lack of can greatly impinge children's future social mobility.

In areas such as savings to tide over expenses we notice that as many as 16% of all respondents do not even have 3 months of expenditure in savings. The proportion grows to 24% if we examine those who do not have 6 months of expenditure in savings (a proportion some financial analysts consider necessary today to tide over a job loss). For families with a lack of savings, loss of employment can have dire consequences in plunging the family into poverty, and potentially impact the potential of children in these households. As such it will be important to push for greater awareness of the importance of maintaining some reasonable amount of savings, while ensuring that workers can tap on employment facilitation and training programmes to bounce back from employment setbacks quickly.

We also noticed that while nearly 90% stated the importance of health insurance coverage (Integrated Shield Plans), this was not accessed by about 7% who said they could not afford it. Integrated Shield Plans (IPs) are optional, commercial products, designed to provide coverage for non-subsidised hospital bills. The pricing of such products reflects the lack of subsidies in these ward classes, and private insurers' business and actuarial considerations. On

the other hand, MediShield Life is designed to provide sufficient coverage for all Singaporeans against subsidized large hospital bills and selected costly outpatient treatments (e.g. dialysis). MediShield Life premiums are also fully payable by MediSave. More research will be needed to understand why households deem IP coverage to be essential.

Finally our study noticed that there is a strong belief among Singaporeans that poverty reflects individual actions and circumstances. While such consensus reflects that Singaporeans also believe that individual actions can remedy individual conditions, this should hopefully not deter Singaporeans from supporting social policies that extend additional help to lower income families so that they can better achieve self-reliance.

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Annexes

Annex A1: Percentage of Respondents Who Find Items and Activities Essential (by Housing Type)

Question: ‘Do you consider this item to be essential?’	Valid % within group indicating ‘yes’					Significance
	Overall ⁴	HDB 1-2 room	HDB 3-4 room	HDB 5 room/ Exec/ Larger than 5 room	Private	
A Refrigerator	99.5%	98.3%	99.6%	99.8%	99.2%	0.948
Public transportation for day-to-day commute	98.5%	99.6%	99.5%	99.0%	95.6%	<0.001
A stove/cooking device	97.3%	90.0%	97.3%	97.9%	98.8%	<0.001
Personal hygiene products (e.g., hand sanitiser, deodorant, shaver)	97.1%	97.1%	97.1%	96.0%	98.2%	0.487
Mattress (without bedframe)	96.5%	95.8%	95.8%	96.3%	98.4%	0.001
A <u>purchased</u> home (owned by self and/or immediate family)	96.2%	89.1%	98.6%	98.3%	90.8%	<0.001
A washing machine	95.7%	89.6%	96.3%	96.2%	95.8%	0.094
Dining table and chairs for meals	95.3%	89.8%	95.5%	94.2%	97.5%	0.001
Savings of at least 3 months’ worth of expenses for emergencies	94.3%	88.6%	93.8%	96.0%	98.4%	<0.001
A smartphone with data plan	93.3%	86.8%	92.0%	95.3%	95.9%	<0.001

⁴ For the overall consensus levels for each item refer to Table 10 which represents the consensus for the entire sample which responded to each item. The column marked “overall” here may differ slightly as it represents the consensus around items for respondents who had provided data on a particular demographic group (e.g. housing type). While most of the overall figures will match what is in the overall sample and in the following tables, there are slight differences, especially in the case of the table which examines consensus by income levels. This is because 15% of the sample did not provide household income information.

Question: 'Do you consider this item to be essential?'	Valid % within group indicating 'yes'					Significance
	Overall ⁴	HDB 1-2 room	HDB 3-4 room	HDB 5 room/ Exec/ Larger than 5 room	Private	
Family bonding activities outside of the home	90.4%	72.9%	89.5%	91.8%	96.2%	<0.001
Gas for cooking	90.1%	77.3%	90.4%	92.8%	90.6%	<0.001
Water heater for showering	89.5%	79.1%	91.1%	88.4%	91.5%	0.024
Integrated Shield Plan/Health insurance to cover healthcare bills on top of Government MediShield Life/CareShield Life	89.6%	77.9%	88.1%	90.3%	95.9%	<0.001
Different types of clothes and footwear for work/school and leisure	89.4%	89.6%	88.9%	86.2%	94.0%	0.013
Broadband plan for home. <i>Note: This does not include smartphone tethering</i>	88.6%	68.8%	86.1%	94.5%	94.2%	<0.001
Savings of at least 6 months' worth of expenses for emergencies	88.1%	78.8%	85.8%	88.7%	95.6%	<0.001
Regular preventive health screening	87.9%	79.7%	87.0%	89.2%	91.3%	<0.001
A meal three times a day	87.3%	82.4%	87.8%	89.8%	85.1%	0.922
Medicine prescribed by doctor	86.7%	87.5%	86.9%	86.7%	86.0%	0.451
Free time for hobbies	86.4%	67.1%	83.0%	92.0%	94.3%	<0.001
Going out with friends	84.7%	67.6%	83.0%	86.0%	92.2%	<0.001
Taxi or private-hire car (e.g., Grab, Gojek) for medical emergencies or caregiving needs	84.1%	70.1%	83.8%	86.4%	86.7%	<0.001
Bedframe	83.8%	80.6%	84.0%	79.5%	88.8%	0.026
A television	81.5%	86.0%	82.3%	80.5%	79.5%	0.01

Question: 'Do you consider this item to be essential?'	Valid % within group indicating 'yes'					Significance
	Overall ⁴	HDB 1-2 room	HDB 3-4 room	HDB 5 room/ Exec/ Larger than 5 room	Private	
Dedicated table and chair for work & study	80.5%	61.6%	78.3%	84.9%	86.4%	<0.001
Dental treatment at least once a year	78.6%	65.6%	75.5%	82.5%	85.5%	<0.001
School books, stationery, and school bags for children	78.0%	64.3%	80.3%	87.5%	67.1%	0.062
Infant care, childcare services for working parents	68.6%	53.6%	72.3%	76.6%	56.4%	0.002
Toys, enrichment books and leisure activities for children	67.1%	56.3%	68.5%	74.0%	60.2%	0.519
A personal computer	66.8%	39.9%	60.7%	77.4%	77.6%	<0.001
Student care services for working parents	65.5%	52.2%	69.1%	72.3%	54.1%	0.001
Air-conditioning	63.6%	34.3%	60.1%	66.7%	77.5%	<0.001
Dine out at restaurants at least once a month	62.1%	35.9%	60.9%	63.4%	71.6%	<0.001
Tuition lessons provided by self-help groups or community organisations	59.4%	52.5%	64.4%	65.5%	43.5%	<0.001
Annual overseas vacation in a Southeast Asia country	55.7%	40.9%	53.4%	61.1%	62.3%	<0.001
Participate in optional school excursions and co-curricular activities that cost money	55.7%	37.4%	56.0%	62.2%	53.2%	0.021
Microwave oven	55.1%	41.0%	51.8%	59.7%	62.2%	<0.001
Braces, dentures prescribed by dentist	52.0%	55.7%	53.9%	47.3%	51.4%	0.013
Participate in community activities and celebrations, and pay related expenses	51.4%	48.2%	49.4%	52.3%	55.7%	0.001

Question: 'Do you consider this item to be essential?'	Valid % within group indicating 'yes'					Significance
	Overall ⁴	HDB 1-2 room	HDB 3-4 room	HDB 5 room/ Exec/ Larger than 5 room	Private	
Taxi or private-hire car for family outings	49.1%	32.1%	47.7%	47.3%	59.3%	<0.001
Nutritional supplements not prescribed by doctor	48.9%	40.5%	47.0%	52.3%	52.3%	<0.001
Private tuition for children	48.6%	37.9%	51.9%	49.9%	43.2%	0.056
Enrichment lessons provided by self-help groups	45.9%	33.7%	49.1%	49.7%	38.0%	0.04
Able to afford occasional treats (e.g., massages, facial treatment, pedicures, spa treatment, arcade gaming)	44.2%	24.8%	42.9%	47.9%	49.6%	<0.001
A telephone at home (i.e., land line)	42.6%	34.6%	42.5%	46.8%	41.0%	0.171
Paid streaming services (e.g., Cable TV, Netflix, Disney Plus)	37.5%	23.4%	33.5%	46.3%	41.6%	<0.001
Domestic help for caregiving	33.1%	27.7%	31.7%	34.6%	36.5%	0.001
Private enrichment lessons	29.5%	17.6%	29.7%	31.8%	29.7%	0.031
Domestic help for routine household chores (e.g., cleaning, cooking)	27.4%	20.2%	23.8%	26.0%	39.5%	<0.001
Annual staycation	27.4%	20.6%	28.9%	30.4%	22.8%	0.27

*Significance of <0.05 indicates that there is only a 5% probability that observed differences between groups are based on random occurrence.

This is a normal threshold in social science research to establish differences between groups.

**valid n and % refer only to respondents who answered question and did not skip or indicate 'NA' or 'DK'

Annex A2: Percentage of Respondents Who Find Items and Activities Essential (by Monthly Household Income)

Question: ‘Do you consider this item to be essential?’	Valid % within group indicating ‘yes’						Significance
	Overall	\$0- \$2499	\$2500- \$5999	\$6000- \$9999	\$10000- \$16999	\$17000+	
A refrigerator	99.5%	99.2%	100.0%	99.6%	99.2%	99.7%	0.556
Public transportation for day-to-day commute	98.9%	98.9%	99.5%	99.0%	98.9%	97.1%	0.245
A stove/cooking device	97.3%	96.5%	98.0%	98.5%	96.2%	98.9%	0.228
Personal hygiene products (e.g., hand sanitiser, deodorant, shaver)	96.8%	97.8%	97.1%	97.2%	93.5%	97.6%	0.002
Mattress (without bedframe)	96.0%	95.7%	96.9%	95.5%	95.2%	98.0%	0.689
A <u>purchased</u> home (owned by self and/or immediate family)	96.7%	94.3%	98.3%	98.6%	97.7%	96.3%	<0.001
A washing machine	94.0%	94.0%	98.5%	95.5%	94.4%	93.9%	0.872
Dining table and chairs for meals	95.1%	95.6%	95.2%	94.2%	94.3%	96.3%	0.37
Savings of at least 3 months’ worth of expenses for emergencies	94.1%	90.6%	93.4%	97.6%	97.5%	96.3%	<0.001
A smartphone with data plan	92.8%	85.8%	95.4%	97.6%	97.0%	95.9%	<0.001
Family bonding activities outside of the home	89.4%	91.0%	90.9%	94.3%	94.0%	95.4%	<0.001
Gas for cooking	90.2%	90.8%	93.6%	90.4%	85.4%	88.0%	0.004
Integrated Shield Plan/Health insurance to cover healthcare bills on top of Government MediShield Life/CareShield Life	88.5%	83.2%	87.2%	93.2%	93.3%	93.4%	<0.001
Water heater for showering	86.6%	90.7%	90.4%	92.0%	86.4%	80.2%	<0.001
Different types of clothes and footwear for work/school and leisure	89.0%	90.7%	89.9%	90.2%	84.6%	86.7%	0.001
Broadband plan for home. <i>Note: This does not include smartphone tethering</i>	87.4%	75.0%	93.7%	94.2%	94.6%	92.6%	<0.001
Savings of at least 6 months’ worth of expenses for emergencies	86.6%	83.0%	85.0%	90.2%	91.6%	87.2%	<0.001
Regular preventive health screening	88.4%	88.4%	85.8%	89.5%	90.7%	87.4%	0.321
A meal three times a day	87.8%	85.3%	88.5%	92.2%	88.4%	85.4%	0.037
Medicine prescribed by doctor	88.2%	92.8%	86.3%	82.9%	86.1%	90.0%	<0.001
Free time for hobbies	85.8%	76.9%	85.6%	94.2%	92.3%	92.9%	<0.001
Going out with friends	77.9%	77.8%	84.4%	88.1%	86.4%	90.5%	<0.001

Question: 'Do you consider this item to be essential?'	Valid % within group indicating 'yes'						Significance
	Overall	\$0- \$2499	\$2500- \$5999	\$6000- \$9999	\$10000- \$16999	\$17000+	
Taxi or private-hire car (e.g., Grab, Gojek) for medical emergencies or caregiving needs	82.8%	77.1%	87.1%	84.1%	87.1%	83.2%	<0.001
Bedframe	82.7%	86.2%	84.6%	83.7%	75.6%	76.2%	<0.001
A television	81.4%	88.8%	82.8%	79.4%	72.4%	69.3%	<0.001
Dedicated table and chair for work & study	80.0%	73.3%	79.8%	88.8%	83.8%	82.5%	<0.001
Dental treatment at least once a year	78.7%	71.3%	77.0%	82.1%	87.2%	89.4%	<0.001
School books, stationery, and school bags for children	78.8%	66.9%	81.3%	88.5%	86.6%	83.2%	<0.001
Infant care, childcare services for working parents	69.7%	58.5%	72.0%	77.6%	78.5%	71.1%	<0.001
Toys, enrichment books and leisure activities for children	66.9%	57.9%	67.2%	75.8%	74.4%	67.6%	<0.001
A personal computer	65.5%	45.2%	68.3%	80.3%	78.4%	85.0%	<0.001
Student care services for working parents	66.5%	58.4%	68.0%	72.1%	74.9%	63.9%	<0.001
Air-conditioning	55.2%	49.1%	64.2%	72.7%	68.9%	69.8%	<0.001
Dine out at restaurants at least once a month	56.4%	50.3%	63.6%	69.1%	66.0%	69.7%	<0.001
Tuition lessons provided by self-help groups or community organisations	60.6%	54.9%	65.8%	65.1%	64.9%	49.3%	0.041
Annual overseas vacation in a Southeast Asia country	55.6%	44.8%	60.1%	62.5%	63.7%	56.8%	<0.001
Participate in optional school excursions and co-curricular activities that cost money	55.3%	43.4%	56.1%	62.6%	61.8%	68.7%	<0.001
Microwave oven	54.4%	48.2%	61.0%	59.0%	55.9%	48.4%	0.009
Braces, dentures prescribed by dentist	51.4%	59.9%	49.9%	42.7%	46.0%	49.1%	<0.001
Participate in community activities and celebrations, and pay related expenses	51.5%	49.4%	50.9%	52.6%	53.7%	55.2%	0.032
Taxi or private-hire car for family outings	46.2%	42.8%	47.9%	52.0%	47.7%	40.0%	0.103
Nutritional supplements not prescribed by doctor	48.4%	46.6%	49.3%	52.9%	49.7%	40.6%	0.61
Private tuition for children	47.9%	44.2%	52.6%	53.3%	46.3%	42.4%	0.466
Enrichment lessons provided by self-help groups	45.7%	43.3%	49.3%	46.9%	46.4%	40.7%	0.681

Question: 'Do you consider this item to be essential?'	Valid % within group indicating 'yes'						Significance
	Overall	\$0- \$2499	\$2500- \$5999	\$6000- \$9999	\$10000- \$16999	\$17000+	
Able to afford occasional treats (e.g., massages, facial treatment, pedicures, spa treatment, arcade gaming)	44.8%	28.0%	46.1%	56.9%	55.3%	64.9%	<0.001
A telephone at home (i.e., land line)	43.6%	52.9%	44.1%	39.9%	31.6%	36.5%	<0.001
Paid streaming services (e.g., Cable TV, Netflix, Disney Plus)	36.9%	29.5%	42.6%	43.7%	36.3%	40.0%	<0.001
Domestic help for caregiving	33.8%	33.1%	30.2%	32.3%	37.6%	41.4%	0.02
Private enrichment lessons	27.9%	24.5%	29.0%	30.6%	29.6%	29.7%	0.01
Domestic help for routine household chores (e.g., cleaning, cooking)	26.9%	29.2%	22.5%	25.3%	27.4%	32.3%	0.849
Annual staycation	28.7%	19.6%	31.6%	36.2%	34.9%	29.9%	<0.001

*Significance of <0.05 indicates that there is only a 5% probability that observed differences between groups are based on random occurrence.

This is a normal threshold in social science research to establish differences between groups.

**valid n and % refer only to respondents who answered question and did not skip or indicate 'NA' or 'DK'

Annex A3: Percentage of Respondents Who Find Items and Activities Essential (by Age)

Question: 'Do you consider this item to be essential?'	Valid % within group indicating 'yes'					Significance
	Overall	19-34	35-49	50-64	65 and above	
A refrigerator	99.5%	99.6%	99.4%	99.6%	99.5%	0.75
Public transportation for day-to-day commute	98.5%	99.5%	98.8%	98.5%	97.9%	0.009
A stove/cooking device	97.3%	95.9%	97.5%	97.3%	97.7%	0.158
Personal hygiene products (e.g., hand sanitiser, deodorant, shaver)	97.1%	97.4%	96.6%	96.5%	98.0%	0.125
Mattress (without bedframe)	96.5%	95.7%	95.8%	97.4%	96.5%	0.28
A purchased home (owned by self and/or immediate family)	96.2%	97.3%	97.0%	98.6%	92.9%	<0.001
A washing machine	95.7%	94.9%	96.0%	96.5%	95.1%	0.84
Dining table and chairs for meals	95.3%	93.2%	92.5%	95.7%	98.1%	<0.001
Savings of at least 3 months' worth of expenses for emergencies	95.0%	96.3%	96.3%	94.4%	93.9%	0.002
A smartphone with data plan	93.3%	97.2%	97.6%	95.5%	85.5%	<0.001
Family bonding activities outside of the home	90.4%	92.7%	95.4%	89.9%	85.3%	<0.001
Gas for cooking	90.1%	83.2%	88.3%	91.7%	93.3%	<0.001
Integrated Shield Plan/Health insurance to cover healthcare bills on top of Government MediShield Life/CareShield Life	89.6%	91.6%	93.0%	90.0%	85.3%	<0.001
Water heater for showering	89.5%	85.4%	87.8%	90.8%	92.5%	<0.001
Different types of clothes and footwear for work/school and leisure	89.4%	84.7%	88.9%	91.8%	89.7%	0.011
Broadband plan for home. Note: This does not include smartphone tethering	88.6%	93.1%	95.3%	91.2%	78.2%	<0.001

Question: 'Do you consider this item to be essential?'	Valid % within group indicating 'yes'					Significance
	Overall	19-34	35-49	50-64	65 and above	
Savings of at least 6 months' worth of expenses for emergencies	88.1%	90.9%	88.6%	87.2%	87.4%	0.047
Regular preventive health screening	87.9%	84.0%	86.0%	87.6%	91.7%	<0.001
A meal three times a day	87.3%	82.5%	89.3%	86.2%	88.7%	0.057
Medicine prescribed by doctor	86.7%	85.7%	79.4%	86.0%	94.3%	<0.001
Free time for hobbies	86.4%	91.1%	89.6%	86.1%	81.9%	<0.001
Going out with friends	84.7%	85.4%	86.9%	85.1%	81.8%	0.003
Taxi or private-hire car (e.g., Grab, Gojek) for medical emergencies or caregiving needs	84.1%	87.9%	88.0%	84.3%	79.0%	<0.001
Bedframe	83.8%	72.8%	78.8%	86.4%	90.5%	<0.001
A television	81.5%	63.4%	75.8%	85.2%	90.7%	<0.001
Dedicated table and chair for work & study	80.5%	83.7%	82.7%	82.0%	75.6%	<0.001
Dental treatment at least once a year	78.6%	82.2%	83.0%	78.6%	73.2%	<0.001
School books, stationery, and school bags for children	78.0%	86.2%	90.1%	74.9%	66.0%	<0.001
Infant care, childcare services for working parents	68.6%	78.7%	76.5%	65.1%	59.7%	<0.001
Toys, enrichment books and leisure activities for children	67.1%	74.1%	76.1%	63.3%	59.1%	<0.001
A personal computer	66.8%	81.2%	80.0%	67.1%	48.3%	<0.001
Student care services for working parents	65.5%	72.4%	71.3%	63.0%	59.0%	<0.001
Air-conditioning	63.6%	62.7%	69.4%	68.0%	54.6%	<0.001
Dine out at restaurants at least once a month	62.1%	67.0%	69.3%	60.7%	55.0%	<0.001

Question: 'Do you consider this item to be essential?'	Valid % within group indicating 'yes'					Significance
	Overall	19-34	35-49	50-64	65 and above	
Tuition lessons provided by self-help groups or community organisations	59.4%	61.5%	64.8%	59.5%	53.3%	<0.001
Annual overseas vacation in a Southeast Asia country	56.3%	56.5%	60.3%	59.8%	49.1%	<0.001
Participate in optional school excursions and co-curricular activities that cost money	55.7%	58.6%	68.0%	53.9%	43.6%	<0.001
Microwave oven	55.1%	61.1%	53.5%	56.0%	53.3%	<0.001
Braces, dentures prescribed by dentist	52.0%	46.6%	39.8%	50.5%	66.4%	<0.001
Participate in community activities and celebrations, and pay related expenses	51.4%	45.8%	48.4%	53.9%	53.8%	<0.001
Taxi or private-hire car for family outings	49.1%	50.5%	52.0%	49.7%	45.3%	0.003
Nutritional supplements not prescribed by doctor	48.9%	36.2%	50.9%	52.4%	49.2%	0.003
Private tuition for children	48.6%	39.5%	55.0%	50.3%	44.8%	0.252
Enrichment lessons provided by self-help groups	45.9%	45.0%	50.0%	45.4%	42.7%	0.017
Able to afford occasional treats (e.g., massages, facial treatment, pedicures, spa treatment, arcade gaming)	44.2%	59.9%	52.7%	44.9%	29.4%	<0.001
A telephone at home (i.e., land line)	42.6%	36.5%	30.0%	41.5%	57.5%	<0.001
Paid streaming services (e.g., Cable TV, Netflix, Disney Plus)	37.5%	41.4%	38.9%	38.3%	33.7%	0.001
Domestic help for caregiving	33.1%	25.1%	35.4%	32.1%	35.4%	0.011
Private enrichment lessons	29.5%	25.2%	35.6%	28.1%	26.8%	0.025
Domestic help for routine household chores (e.g., cleaning, cooking)	27.4%	18.1%	27.6%	23.7%	34.9%	<0.001

Question: 'Do you consider this item to be essential?'	Valid % within group indicating 'yes'					Significance
	Overall	19-34	35-49	50-64	65 and above	
Annual staycation	27.4%	33.1%	31.7%	28.6%	19.8%	<0.001

*Significance of $p < 0.05$ indicates that there is only a 5% probability that observed differences between groups are based on random occurrence. This is a normal threshold in social science research to establish differences between groups.

**valid n and % refer only to respondents who answered question and did not skip or indicate 'NA' or 'DK'

Annex A4: Incidence of Relative Deprivation by Housing Type

Item or Activity	Proportion of respondents who indicated 'yes' from this demographic group				Significance
	HDB 1-2 room	HDB 3-4 room	HDB 5 room/ Exec/ Larger than 5 room	Private	
A refrigerator	4.4%	0.3%	0.7%	0.0%	0.706
Public transportation for day-to-day commute	1.0%	0.2%	0.0%	0.0%	0.003
A stove/cooking device	4.2%	0.2%	0.6%	0.0%	0.411
Personal hygiene products (e.g., hand sanitiser, deodorant, shaver)	0.6%	0.1%	0.2%	0.0%	0.733
Mattress (without bedframe)	2.4%	0.2%	0.4%	0.0%	0.729
A purchased home (owned by self and/or immediate family)	42.1%	2.0%	1.8%	2.0%	<0.001
A washing machine	6.4%	0.5%	0.7%	0.0%	0.651
Dining table and chairs for meals	6.4%	0.8%	0.4%	0.0%	0.44
Savings of at least 3 months' worth of expenses for emergencies	49.6%	20.9%	9.8%	2.2%	0.026

Item or Activity	Proportion of respondents who indicated 'yes' from this demographic group				Significance
	HDB 1-2 room	HDB 3-4 room	HDB 5 room/ Exec/ Larger than 5 room	Private	
A smartphone with data plan	4.4%	1.4%	0.6%	0.0%	0.117
Family bonding activities outside of the home	14.0%	3.1%	0.8%	0.3%	<0.001
Gas for cooking	4.4%	0.4%	0.4%	0.0%	0.007
Integrated Shield Plan/Health insurance to cover healthcare bills on top of Government MediShield Life/CareShield Life	18.6%	9.3%	3.8%	0.8%	<0.001
Water heater for showering	10.6%	0.7%	0.7%	0.0%	0.028
Different types of clothes and footwear for work/school and leisure	1.7%	0.4%	0.2%	0.0%	0.088
Broadband plan for home. Note: This does not include smartphone tethering	13.3%	1.8%	0.4%	0.3%	0.001
Savings of at least 6 months' worth of expenses for emergencies	61.1%	29.7%	17.9%	6.7%	0.062
Regular preventive health screening	10.0%	4.5%	2.3%	0.8%	<0.001
A meal three times a day	3.6%	0.7%	0.0%	0.0%	<0.001
Medicine prescribed by doctor	2.1%	0.8%	0.2%	0.0%	<0.001
Free time for hobbies	7.0%	2.5%	0.9%	0.5%	0.077
Going out with friends	9.0%	1.6%	0.4%	0.0%	<0.001
Taxi or private-hire car (e.g., Grab, Gojek) for medical emergencies or caregiving needs	17.9%	4.0%	1.8%	0.3%	<0.001
Bedframe	7.6%	0.9%	0.5%	0.0%	<0.001

Item or Activity	Proportion of respondents who indicated 'yes' from this demographic group				Significance
	HDB 1-2 room	HDB 3-4 room	HDB 5 room/ Exec/ Larger than 5 room	Private	
A television	5.6%	0.7%	0.9%	0.0%	<0.001
Dedicated table and chair for work & study	14.8%	2.1%	0.5%	0.4%	<0.001
Dental treatment at least once a year	23.0%	8.5%	3.8%	1.2%	<0.001
School books, stationery, and school bags for children	1.0%	0.3%	0.2%	0.0%	0.042
Infant care, childcare services for working parents	2.1%	0.5%	2.9%	1.4%	0.003
Toys, enrichment books and leisure activities for children	1.4%	0.9%	0.3%	0.1%	0.002
A personal computer	24.3%	5.1%	1.8%	0.3%	<0.001
Student care services for working parents	3.1%	2.2%	1.3%	0.3%	<0.001
Air-conditioning	34.4%	7.3%	2.4%	0.4%	<0.001
Dine out at restaurants at least once a month	34.6%	10.4%	4.1%	0.9%	<0.001
Tuition lessons provided by self-help groups or community organisations	3.4%	0.8%	0.8%	0.2%	0.001
Annual overseas vacation in a Southeast Asia country	34.4%	13.9%	7.9%	1.9%	<0.001
Participate in optional school excursions and co-curricular activities that cost money	5.1%	2.0%	1.0%	0.3%	<0.001
Microwave oven	20.9%	3.9%	0.9%	0.6%	<0.001
Braces, dentures prescribed by dentist	17.0%	5.6%	4.1%	0.7%	<0.001

Item or Activity	Proportion of respondents who indicated 'yes' from this demographic group				Significance
	HDB 1-2 room	HDB 3-4 room	HDB 5 room/ Exec/ Larger than 5 room	Private	
Participate in community activities and celebrations, and pay related expenses	10.1%	3.3%	0.5%	0.2%	<0.001

Annex A5: Incidence of Relative Deprivation by Monthly Household Income

Item or Activity	Proportion of respondents who indicated 'yes' from this demographic group					Significance
	\$0-\$2499	\$2500-\$5999	\$6000-\$9999	\$10000-\$16999	\$17000+	
A refrigerator	1.2%	0.4%	0.9%	0.4%	0.0%	0.026
Public transportation for day-to-day commute	0.4%	0.1%	0.0%	0.0%	0.0%	0.004
A stove/cooking device	1.3%	0.1%	0.7%	0.4%	0.0%	0.036
Personal hygiene products (e.g., hand sanitiser, deodorant, shaver)	0.3%	0.0%	0.0%	0.4%	0.0%	0.723
Mattress (without bedframe)	0.5%	0.1%	0.2%	0.4)	0.0%	0.642
A purchased home (owned by self and/or immediate family)	9.3%	4.5%	4.0%	1.2%	3.3%	<0.001
A washing machine	2.3%	0.4%	0.9%	0.4%	0.0%	0.451
Dining table and chairs for meals	2.3%	1.1%	0.5%	0.4%	0.0)	0.514

Item or Activity	Proportion of respondents who indicated 'yes' from this demographic group					Significance
	\$0-\$2499	\$2500-\$5999	\$6000-\$9999	\$10000-\$16999	\$17000+	
Savings of at least 3 months' worth of expenses for emergencies	31.7%	20.9%	12.7%	1.8%	0.8%	0.009
A smartphone with data plan	3.3%	1.0%	0.0%	0.4%	0.0%	0.042
Family bonding activities outside of the home	6.6%	2.3%	2.0%	0.0%	0.0%	0.007
Gas for cooking	1.7%	0.1%	0.4%	0.4%	0.0%	<0.001
Integrated Shield Plan/Health insurance to cover healthcare bills on top of Government MediShield Life/CareShield Life	12.8%	8.8%	4.2%	1.6%	1.7%	0.549
Water heater for showering	3.5%	0.8%	0.5%	0.4%	0.0%	0.041
Different types of clothes and footwear for work/school and leisure	0.9%	0.3%	0.0%	0.4%	0.0%	0.935
Broadband plan for home. Note: This does not include smartphone tethering	6.2%	0.7%	0.0%	0.4%	0.0%	0.052
Savings of at least 6 months' worth of expenses for emergencies	40.0%	32.2%	21.9%	9.0%	6.2%	<0.001
Regular preventive health screening	5.0%	5.1%	4.5%	0.9%	0.8%	0.001
A meal three times a day	1.5%	0.7%	0.2%	0.0%	0.0%	<0.001
Medicine prescribed by doctor	0.7%	0.4%	0.9%	0.4%	0.0%	0.112
Free time for hobbies	3.4%	2.3%	2.7%	0.9%	0.0%	0.405
Going out with friends	4.1%	1.1%	0.9%	0.2%	0.0%	0.001

Item or Activity	Proportion of respondents who indicated 'yes' from this demographic group					Significance
	\$0-\$2499	\$2500-\$5999	\$6000-\$9999	\$10000-\$16999	\$17000+	
Taxi or private-hire car (e.g., Grab, Gojek) for medical emergencies or caregiving needs	9.1%	2.0%	2.2%	70.0%	0.0%	<0.001
Bedframe	2.6%	0.8%	0.4%	0.4%	0.0%	0.004
A television	2.4%	0.3%	0.9%	0.4%	0.0%	<0.001
Dedicated table and chair for work & study	5.6%	1.8%	0.5%	0.4%	1.7%	<0.001
Dental treatment at least once a year	12.5%	8.1%	6.3%	1.8%	2.1%	0.002
School books, stationery, and school bags for children	0.5%	0.4%	0.4%	0.0%	0.0%	0.039
Infant care, childcare services for working parents	1.7%	1.8%	1.8%	0.5%	0.8%	0.001
Toys, enrichment books and leisure activities for children	1.1%	1.3%	0.4%	0.2%	0.0%	0.001
A personal computer	10.8%	4.8%	1.1%	0.7%	0.0%	0.02
Student care services for working parents	2.2%	2.8%	1.6%	0.5%)	1.7%	<0.001
Air-conditioning	16.9%	4.8%	2.5%	0.4%	0.4%	<0.001
Dine out at restaurants at least once a month	20.7%	7.9%	3.4%	0.7%	0.0%	<0.001
Tuition lessons provided by self-help groups or community organisations	0.7%	1.8%	0.9%	0.2%	0.4%	0.001
Annual overseas vacation in a Southeast Asia country	23.4%	14.0%	6.5%	1.4%	0.8%	<0.001
Participate in optional school excursions and co-curricular activities that cost money	2.8%	3.2%	0.7%	0.2%	0.8%	<0.001
Microwave oven	8.9%	2.7%	1.8%	0.7%	0.0%	<0.001
Braces, dentures prescribed by dentist	8.3%	6.2%	4.3%	3.2%	0.4%	<0.001

Item or Activity	Proportion of respondents who indicated 'yes' from this demographic group					Significance
	\$0-\$2499	\$2500-\$5999	\$6000-\$9999	\$10000-\$16999	\$17000+	
Participate in community activities and celebrations, and pay related expenses	6.2%	2.7%	1.8%	0.7%	0.0%	<0.001

Annex A6: Incidence of Relative Deprivation by Age

Item or Activity	Proportion of respondents who indicated 'yes' from this demographic group				Significance
	19-34	35-49	50-64	65 and above	
A refrigerator	1.4%	0.4%	0.4%	0.7%	0.056
Public transportation for day-to-day commute	0.2%	0.3%	0.2%	30.0%	0.039
A stove/cooking device	1.3%	0.2%	0.5%	0.6%	0.107
Personal hygiene products (e.g., hand sanitiser, deodorant, shaver)	0.7%	0.0%	0.1%	0.0%	0.013
Mattress (without bedframe)	0.5%	0.4%	0.1%	0.5%	0.676
A purchased home (owned by self and/or immediate family)	10.6%	3.6%	3.3%	4.3%	0
A washing machine	1.7%	0.4%	0.5%	1.2%	0.004
Dining table and chairs for meals	2.0%	0.7%	1.1%	0.5%	0.579
Savings of at least 3 months' worth of expenses for emergencies	11.5%	11.7%	19.3%	19.2%	0.031
A smartphone with data plan	0.5%	0.2%	0.9%	2.5%	0.012
Family bonding activities outside of the home	2.6%	1.2%	3.4%	3.3%	0.161
Gas for cooking	1.0%	0.2%	0.6%	0.8%	0.087
Integrated Shield Plan/Health insurance to cover healthcare bills on top of Government MediShield Life/CareShield Life	5.2%	3.6%	7.3%	9.9%	0.258
Water heater for showering	1.5%	0.6%	1.5%	1.3%	0.547
Different types of clothes and footwear for work/school and leisure	1.0%	0.2%	0.1%	0.5%	0.129
Broadband plan for home. Note: This does not include smartphone tethering	1.0%	0.5%	1.9%	3.6%	0.138
Savings of at least 6 months' worth of expenses for emergencies	19.8%	21.0%	26.8%	26.2%	0.001
Regular preventive health screening	5.8%	4.9%	3.1%	1.9%	0.58
A meal three times a day	0.8%	0.5%	0.8%	0.4%	0.355
Medicine prescribed by doctor	2.1%	0.4%	0.5%	0.1%	0.048
Free time for hobbies	3.3%	1.5%	2.7%	1.3%	0.002

Item or Activity	Proportion of respondents who indicated 'yes' from this demographic group				Significance
	19-34	35-49	50-64	65 and above	
Going out with friends	1.4%	1.0%	1.9%	1.5%	0.217
Taxi or private-hire car (e.g., Grab, Gojek) for medical emergencies or caregiving needs	3.3%	1.5%	5.0%	4.4%	0.737
Bedframe	1.2%	0.8%	1.1%	1.3%	0.138
A television	1.4%	0.3%	0.8%	1.4%	0.007
Dedicated table and chair for work & study	2.6%	1.7%	2.2%	2.6%	0.601
Dental treatment at least once a year	6.5%	5.7%	8.7%	6.1%	0.213
School books, stationery, and school bags for children	0.4%	0.1%	0.4%	0.2%	0.939
Infant care, childcare services for working parents	3.2%	2.3%	0.9%	0.3%	0
Toys, enrichment books and leisure activities for children	0.9%	0.6%	1.2%	0.0%	0.026
A personal computer	3.5%	3.2%	4.8%	5.9%	0.002
Student care services for working parents	2.7%	2.7%	1.7%	0.2%	0.028
Air-conditioning	4.8%	3.7%	7.0%	9.2%	0.415
Dine out at restaurants at least once a month	3.4%	4.0%	11.2%	12.1%	0.769
Tuition lessons provided by self-help groups or community organisations	1.7%	1.5%	0.7%	0.1%	0.015
Annual overseas vacation in a Southeast Asia country	10.1%	6.5%	13.2%	14.2%	0.14
Participate in optional school excursions and co-curricular activities that cost money	1.7%	2.7%	1.5%	0.7%	0.007
Microwave oven	3.0%	1.4%	4.7%	4.9%	0.001
Braces, dentures prescribed by dentist	7.1%	4.0%	4.7%	5.2%	0.087
Participate in community activities and celebrations, and pay related expenses	1.7%	2.2%	2.7%	2.8%	0.079

Annex A7: Attitudes and Beliefs Regarding Poverty by Housing Type

Statements	HDB 1-2 ROOM	HDB 3-4 ROOM	HDB 5 ROOM/EXEC/ LARGER THAN 5 ROOM	PRIVATE	Significance
	Weighted % within group	Weighted % within group	Weighted % within group	Weighted % within group	
People are Poor Because...					
they face major problems in their lives	75.6%	80.5%	82.6%	76.4%	.593
they waste their money on inappropriate items	73.7%	71.1%	68.9%	74.4%	.571
they lack the ability to manage money	69.3%	71.4%	66.5%	63.5%	<0.001
they do not actively seek to improve their lives	71.8%	68.7%	71.3%	62.4%	.010
they lack the right kinds of talents and abilities to do well	66.6%	62.9%	63.8%	59.3%	.066
the distribution of wealth in the society is uneven	54.4%	48.7%	56.8%	59.9%	<0.001
the richer people in society are not helping them enough	48.5%	39.7%	42.0%	44.5%	.316
of social injustice (there is no fairness in society)	45.0%	41.8%	39.8%	40.0%	.124
they are exploited by rich people	34.8%	26.1%	25.5%	32.0%	.289
the government does not do enough to help poor people	32.6%	28.0%	24.5%	20.8%	<0.001
it is their fate	42.7%	24.3%	18.8%	17.8%	<0.001

they have bad luck	32.7%	21.1%	18.8%	22.5%	.071
it is God's will	30.6%	17.6%	16.2%	11.6%	<0.001

Annex A8: Attitudes and Beliefs Regarding Poverty by Monthly Household Income

Statements	\$0-\$2499	\$2500-\$5999	\$6000-\$9999	\$10000-\$16999	\$17000 +	Significance
	Weighted % within group	Weighted % within group	Weighted % within group	Weighted % within group	Weighted % within group	
People are Poor Because...						
they face major problems in their lives	72.2%	84.7%	83.9%	88.0%	91.6%	<0.001
they waste their money on inappropriate items	73.8%	70.7%	67.3%	68.2%	67.8%	.003
they lack the ability to manage money	70.8%	69.9%	66.4%	65.4%	61.3%	.001
they do not actively seek to improve their lives	69.6%	71.5%	72.1%	67.0%	66.5%	.359
they lack the right kinds of talents and abilities to do well	65.8%	65.9%	61.6%	61.5%	63.2%	.056
the distribution of wealth in the society is uneven	46.4%	53.3%	55.1%	63.7%	69.7%	<0.001
the richer people in society are not helping them enough	42.3%	41.7%	41.2%	44.4%	46.6%	.346
of social injustice (there is no fairness in society)	38.8%	45.1%	41.0%	45.4%	47.3%	.006
they are exploited by rich people	28.8%	25.4%	27.4%	31.1%	29.2%	.530

the government does not do enough to help poor people	27.0%	31.5%	25.1%	24.0%	27.6%	<0.001
it is their fate	37.0%	19.3%	18.1%	14.9%	14.3%	.530
they have bad luck	26.6%	17.6%	17.4%	21.2%	25.7%	.015
it is God's will	23.2%	18.6%	11.2%	10.5%	11.7%	<0.001

Annex A9: Attitudes and Beliefs Regarding Poverty by Age

Statements	19-34	35-49	50-65	65 AND ABOVE	Significance
	Weighted %= People are Poor Because...	Weighted %= they face major problems in their lives	Weighted %= they waste their money on inappropriate items	Weighted %= they lack the ability to manage money	
they face major problems in their lives	89.6%	84.6%	78.8%	71.9%	<0.001
they waste their money on inappropriate items	64.7%	69.2%	70.2%	77.5%	<0.001
they lack the ability to manage money	62.8%	65.5%	69.1%	73.0%	<0.001
they do not actively seek to improve their lives	60.0%	68.2%	68.3%	71.3%	<0.001
they lack the right kinds of talents and abilities to do well	49.2%	60.7%	65.6%	67.1%	<0.001
the distribution of wealth in the society is uneven	65.1%	60.1%	50.8%	44.5%	<0.001
the richer people in society are not helping them enough	53.1%	44.1%	38.9%	38.2%	<0.001
of social injustice (there is no fairness in society)	53.5%	47.8%	37.0%	33.5%	<0.001
they are exploited by rich people	36.6%	29.0%	26.4%	24.5%	<0.001
the government does not do enough to help poor people	26.0%	28.8%	28.3%	21.1%	.001
it is their fate	15.3%	17.5%	23.1%	30.7%	<0.001

they have bad luck	20.7%	21.5%	20.3%	23.5%	.192
it is God's will	14.5%	13.3%	16.4%	21.4%	<0.001