



# What is household monthly income per person?



## How is household monthly income per person calculated?

Household monthly income per person is calculated by taking the **total gross household monthly income** **divided by** the **total number of family members living together**.

For instance, a family of 5 with a total gross monthly household income of \$9,000, their household monthly income per person =  $\$9,000 \div 5 = \$1,800$ .

## How to calculate total gross household monthly income ?

- a) For family members who are **salaried employees**, their income will be based on the average monthly income received over the last available 12-month period, including overtime, allowances, cash awards, commissions and bonuses.
- b) For family members who are **self-employed**, their income will be based on either:
  - i. the monthly income derived from the last available net trade income assessed by the **Inland Revenue Authority of Singapore (IRAS)** within the last 2 assessment years; or
  - ii. the income declared to the **CPF Board** or the income assumed under CPF laws within the last 2 years. Should there be a change in income status, you may be required to submit supporting documents to reflect this change at the later date.(Should there be a change in income status, you may be required to submit supporting documents to reflect this change at the later date.)

## Who is considered my household?

All related family members (by blood, marriage and/or legal adoption) living in the same residential address as reflected on their NRICs and/or birth certificate(s).

# Illustration 1



- 55 years old
- Singapore Citizen
- \$6,000/month

- 3 kids, below 15 years old, Singapore Citizens

- 48 years old
- Singapore PR
- \$3,000/month

Total gross monthly household income	\$6,000 + \$3,000	= \$9,000
Total number of family members in the household	Parents + 3 children	= 5
Per capita household monthly income	\$9,000 ÷ 5	= <b>\$1,800</b>



The father & his 3 children are eligible for the orange Health Assisst card. However, the mother is a Permanent Resident hence she is not eligible.

# Illustration 2



- 65 years old
- \$800/month

- Singles
- Friends staying together in a rental flat
- Singapore Citizens



- 60 years old
- \$1,200/month

Ah Tan's per capita household monthly income	$\$800 \div 1$	= <b>\$800</b>
Ali's per capita household monthly income	$\$1,200 \div 1$	= <b>\$1,200</b>

**Although Ah Tan and Ali stay together, they are not family members, thus they will have to submit two separate CHAS application forms.**

**Ah Tan is eligible for the blue Health Assist card as his household monthly income per person is \$1,100 and below.**

**Ali is eligible for the orange Health Assist card as his household monthly income per person is between \$1,100 and \$1,800.**

