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Unions and Union Benefits As Part of The Inclusive Growth Strategy: The Case of Singapore

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Abstract

Singapore has been able to achieve full employment, and her actual rate of unemployment is often quite close to her natural unemployment rate (*Groenewold and Tang, 2004*). The island country has been able to achieve this because her wage costs are fully flexible. During periods of growth, the country enjoys wage increases, and during periods of recession, wage costs are permitted to fall to protect employment. However, business cycles are becoming shorter and more extreme. Singapore needs more and more foreign workers to act as a buffer for employment. Consequently, the low-income workers in Singapore suffer even when there is full employment because the higher cost of living during such periods is exacerbated by depressed wages brought about by the presence of foreign workers. Low-wage workers also suffer in periods of recession because their take-home pay is significantly reduced. In other words, Singapore does not have inclusive growth. Hence, the government has to increase public spending in order to help the poor. The strategy of relying on foreign workers, combined with increasing globalization has caused the Gini coefficient in Singapore to rise. Singapore needs an additional instrument to enable her to look after the welfare of the low-income workers. Her labour unions can play a role in this regard.

This paper presents a scenario which shows that, in addition to the wages and worker benefits that are provided by employers, the labour movement can help to mitigate the hardship caused the strategy of relying excessively on foreign workers by providing union benefits to workers and union members alike. These union benefits are like country club benefits in the sense that workers decide on joining the union in much the same way as deciding to join a country club, as the laour union is like a big country club. The paper will present evidence of the country club benefits provided by the unions to the workforce in Singapore as part of the inclusive growth strategy.

Keywords: macro -focused unions, non-collective bargaining benefits, union benefits

JEL Classifications: J08, J33 and J51

The Economics of Joining the Trade Union

Booth (1984) presents a model of union membership in which a worker's decision to obtain a trade union membership depends on his wage premium, non-contractual benefits, and his probability of being retrenched. The size of his wage premium is positively related to the probability of retrenchment, as the demand curve for labour is negatively sloped. Effective union strategies can enhance a worker's valuation of non-contractual services (benefits provided by the

union) and thereby increase union membership. Unions also provide benefits to members in terms of an insurance scheme (Boyer 1988). Such union benefits can be regarded as country club benefits as workers choose to join the union in the same way as they choose to join a country club.

However, reliance on the creation of a wage premium is no longer effective in increasing union membership as firms intense competition worldwide, and the market constraint limits the size of the wage premium a union can effectively command since the number of workers employed would fall. At the same time, country club benefits are not able to reverse the declining union membership trends because such benefits are not substantial owing to job mobility and/or shorter job tenure, and also largely because of the limited financial resources that a union has. In the US, where labour militancy has been strong, the number of strikes has decreased steadily from 1995 to 2005 due to globalization (Borjas, 2009). The traditional labour unions, which can be regarded as micro-focused unions, need to rethink union strategy in order to stay relevant.

Macro-focused unions

In contrast with a micro-focused union, a macro-focused union would not trade higher wages for lower level of employment. Rather, a macro-focused union would want to maximize the employment level. But as a labour union's objective is to raise wages, a macro-focused union would work with the government to raise the competitiveness of the country and work with management to increase profitability of the firm, both with the objective of raising purchasing power of the workers (see Chew and Chew 2010 for a discussion on macro-focused unions). During a recession, wages and employment would normally fall given the economic pressures. But a macro-focused union would work with the government and management to reduce labour cost such that the employment level can be protected as far as possible. However, as a macro-focused union provides a public good, it faces difficulties in inducing workers to join the union. Hence the macro-focused union needs to provide country club benefits to induce workers to join the union.

Diagram 1 illustrates a labour market in equilibrium at E. A macro-focused union in this labour market would set the wage rate at W so that the employment level is maximized. This means that there is no union wage premium for union members. Rather, the macro-focused union would work closely with the government to attract foreign investment such that the demand for labour curve will shift to D', with the new equilibrium point at E' and the wage rate is higher at W'. This macro-focused union can provide country club benefits to the equivalent of AE' to union members. Hence, the macro-focused union can achieve full employment and at the same time increase union membership.

Diagram 2 illustrates the same labour market with the original equilibrium at E in a different scenario. Suppose a recession shifts the demand curve to D'', which would cause both wage rate and employment to fall and the Gini coefficient to rise. In order to maintain the level of employment as it was at E, the wage rate has to fall to W''. Workers will suffer a wage cut in exchange for employment. This is a better outcome for the workers than to be unemployed; this would be the objective of an inclusive growth strategy. But if the union can offer to union members the equivalent of AE'' in country club benefits, the reduction of wages will be mitigated by the country club benefits of AE''. The purpose of this paper is to provide an estimate of AE'' based on a survey of workers in Singapore.

It is not easy for a union to provide a significant amount of country club benefits to the workforce. But the government can help the union in the provision of country club benefits, and it would want to do so if the union is macro-focused.

Diagram 1: An Increase in Labour Demand

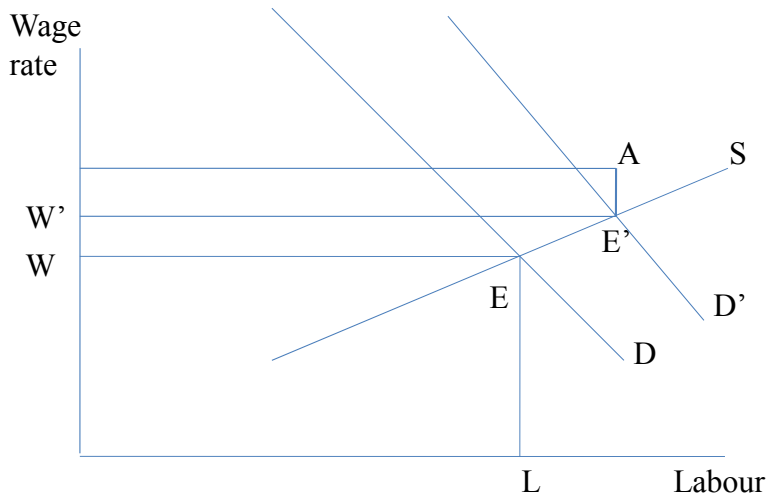
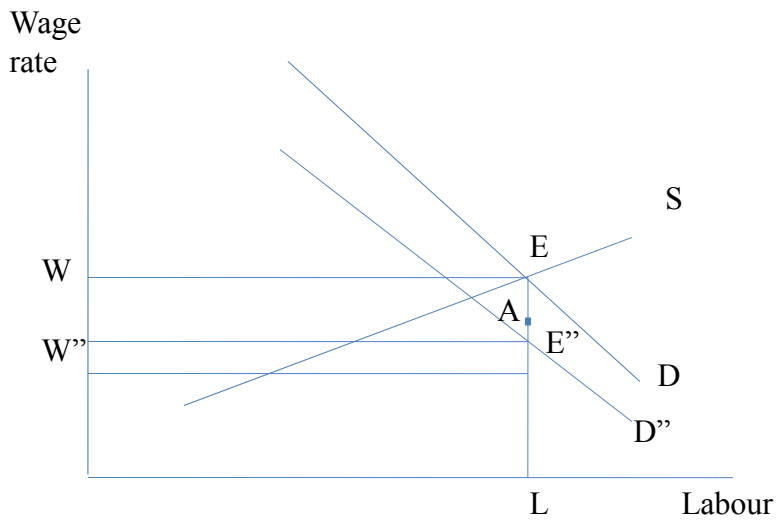


Diagram 2: A Fall in Labour Demand



The Labour Movement in Singapore

The labour movement in Singapore is represented by the National Trades Union Congress (NTUC). NTUC can be regarded as a macro-focused union as she looks after the interests of all workers in Singapore. For instance, NTUC provided vouchers worth one million dollars to 10,000 workers for the Family Recreation Fund in 2007. NTUC also promotes employment and training, in the spirit of a macro-focused union. This strategy is, as expected, strongly endorsed by the government and the employers. NTUC has also openly supported the government policy of attracting foreign talents and foreign workers as this policy will induce more foreign investment in Singapore and consequently raise the standard of living for the locals (see Lim Chong Yah et al for an extensive discussion on economic policies in Singapore). In 1985 and 1998, when Singapore registered negative GDP growth rates, the government had, with the support of the NTUC, used labour cost reduction as an effective solution to prevent retrenchment (see Diagram 2 for reference). In 2008, when the world was crushed by the global financial crisis, the NTUC persuaded the Singapore government to use past reserves to fund wage subsidies in order to stabilize employment.

NTUC has two types of union members. The regular union members are entitled to collective bargaining benefits, and of course they also enjoy the country club benefits. In the early 1990s, NTUC set up the General Branch Union for workers in non-unionised firms to join the labour movement (see Chew 1990 for the theoretical framework of the General Branch Union). Because they are employees of non-unionised firms, members of the General Branch Union only enjoy country club benefits and do not have access to collective bargaining benefits. As the union due per month is \$9 in Singapore, the country club benefits per month have to be worth far more than \$9 in order to induce these workers to join the union. Table 1 shows that about 30% of NTUC membership is from the General Branch Union.

Table 1: NTUC Union Membership Numbers

Year	All Union Members	General Brach Union Members	Traditional Union Members
2001	345,935	112,009	233,926
2002	389,676	147,706	241,970
2003	417,166	175,383	241,783
2004	443,893	206,684	237,209
2012	650,000	30%	70%

A Survey of the Extent of Union Benefits in Singapore

During the years 2008 and 2009, which were difficult years for Singapore and for the rest of the world, the union benefits offered to the Singapore society by the NTUC were valued around \$76 million and \$107 million, respectively. However, these estimates are based on NTUC's expenditures. It is not clear to what extent individual members actually benefited in dollars and cents. This paper presents a survey which ascertains the extent to which Singapore worker benefited from the union benefits provided based on their individual preferences.

The survey gathers some basic information of the survey respondents, such as their age,

gender, occupation, marital status and number of dependents (see Appendix 1). The survey also attempts to determine the preferences of respondents on the importance of the availability of discounts based on broad categories¹ of household expenditures as defined by Singapore Statistics Department. The survey results should reveal the ideal set of benefits that people would need or prefer to have.

The random survey, which is conducted on residents in Singapore, covers 243 respondents, of whom 20.7% are NTUC members, which corresponds to the 18.2%² union membership in Singapore. Survey respondents' ages range from 18 to 73, with an average age of 30.7 years, and of whom 45.5% are male. The survey includes the entire list³ of benefits provided by NTUC for its members through the 185 merchants participating in NTUC's discount scheme. The 185 merchants and their listed benefits are given in Appendix 2 and Appendix 4 respectively. Respondents are asked to indicate how frequently they visit these merchants. The survey should reveal the preferences of NTUC members and non-members and show whether NTUC is attracting the members who are targeted. Computing⁴ the amount of savings/benefits that people will receive as a NTUC member is also possible.

1. A Regression Analysis Based on Survey Findings

Based on the survey findings, a logistic regression model is used to investigate if any of the characteristics of participants contribute to union membership. The logistic regression model used is as follows:

$$y = \beta_0 + \beta_1 \text{Marital} + \beta_2 \text{Age} + \beta_3 \text{Gender} + \beta_4 \text{Student} + \beta_5 \text{Avg Exp} + \beta_6 \text{Savings} + \varepsilon$$

where y	: Choice of participants (NTUC Member = 1, Non-Member = 0)
Marital	: Dummy variable indicating the marital status of participants (married = 1, single / divorced / widowed = 0)
Age	: Age of participants in number of years
Gender	: Dummy variable indicating gender of participants (male = 1, female = 0)
Student	: Dummy variable indicating if the participants is a student or not (student = 1, non-student = 0)
Avg Exp	: Average Household Expenditure of the Participant
Savings	: Amount of savings if respondent is (were to be) a union member
β_0	: Constant term
β_1	: Coefficient of Marital
β_2	: Coefficient of Age
β_3	: Coefficient of Gender
β_4	: Coefficient of Student

¹ Includes categories like Food And Non-Alcoholic Beverages (Excluding Food Serving Services), Alcoholic Beverages And Tobacco, Clothing And Footwear, Housing And Utilities, Furnishings, Household Equipment And Routine Household Maintenance, Health, Transport, Communication, Recreation And Culture, Educational Services, Food Serving Services, Accommodation Services, Miscellaneous Goods And Services, Non-Assignable Expenditure.

² Based on Singstats data for 2011 where there are 590320 union members and 3.2371 million employed.

³ Updated as at 14th August 2012. Benefits list is constantly updated as current promotions may expire and new ones may be added without prior notice.

⁴ Combined with Average Household Expenditure data segmented by Occupation, provided by SingStats.

β_5	: Coefficient of Avg Exp
β_6	: Coefficient of Savings
ε	: Stochastic error term

Factors which might affect the respondent's decision to be a union member include marital status, age, gender, student status, average expenditure and amount of savings. The regression results are given in Appendix 5.

Most of the variables of the regression results are insignificant at 5% significance level, except for marital status, which has a significant z-test value of 2.67. The marginal probability of the variable, marital, has a value of 0.1912819 (see Appendix 6), indicating that a married respondent is 19% more likely to be a union member than an unmarried respondent.

It is interesting to note is that the savings that would arise from being a union member is not a significant variable in the regression, and its p-value of only 0.47 indicates that union membership is independent of the amount of savings that would arise from being a union member. In other words, no matter how much one may save as a result of being a union member, it does not influence one's decision to join the union. This is alarming as it signals the large psychic disutility that people perceive of union membership.

2. A Discussion of the Survey Findings

a. Reasons for joining the union.

Among the respondents who are union members, 75.19% reveal that they joined the union purely for financial gains, i.e. savings arising from union membership exceed the union dues. Only 24.81% of members joined the unions because they always wanted to be a member.

Among the non-member respondents, 10.9% do not know that the benefits of union membership even exist, pointing either to insufficient advertising on the part of the union or to apathy towards union activities on the part of the public. 46.8% of the respondents state that they do not know how to become a member. 36.5% of this group of respondents believe that it is not worth becoming a member, while 5.8% do not wish to be associated with NTUC.

Even when provided with information⁵ on the average benefits that a member would receive against the cost of membership, only 48.72% of the non-member respondents indicated they would become members. This is consistent with the negative psychic benefit perceived earlier. Many of those who specify that they would not take up membership despite the information on benefits presented state that they are not convinced that the discounts they might enjoy coincides with their consumption patterns and they are doubtful that they can fully exploit the list of benefits. The responses indicate that many people only associate union membership benefits with NTUC Fairprice.

b. Patronage of participating vendors

⁵ On average, as a NTUC member, one actually saves \$47.15 a month by using their membership discounts while it only cost one \$9 a month in membership fees.

The survey reveals that 22 (about 12%) of the 185 participating vendors listed were never patronised by any respondent. Furthermore, 50 (27.0%) of the vendors had no member respondents visiting them, while 31 (16.8%) of the vendors were never visited by the non-member respondents. Surprisingly, this figure is lower than corresponding to the member respondents. Thus, non-member respondents in fact purchase from more of the listed participating vendors than member respondents. This seems to imply a misalignment of the recruitment of vendors to provide benefits that suit the preference of members.

c. Average saving arising from union membership

Error! Reference source not found. Error! Reference source not found. gives the average saving that members and non-members receive on average if they were become union members and patronise the participating vendors of NTUC. The total amount of saving is derived by determining the average saving that can be obtained from the discounts NTUC has with its participating merchants given with the frequency of visits obtained from the survey.

Table 2: Average Saving Per Month from Patronage of Participating Merchants

Union Membership	Average Saving (\$)
Non-member	44.87
Member	51.18

The table indicates that members benefit more with a higher average saving per month compared to non-members, even if they were take up union membership. The 12.3% difference in saving indicates NTUC’s focus on providing benefits that members want. This is in line with our earlier observation that 75% of the member respondents joined the union purely for financial gains (savings > union fees).

The \$51.18 average saving that a member respondent receives in benefits translates into an astounding total of \$293 million per annum for all union members.⁶ This is almost triple the \$107 million⁷ estimate given by NTUC of the non-collective bargaining benefits provided to their members. The discrepancy can be accounted for by an increase in membership number, the constant updating of benefits that is done on an annual basis, and the change in expenditure patterns. Furthermore, the average saving is derived from the survey and may not be representative of the entire membership base.

It should be noted that the \$51.18 average saving for member respondents accounts for only 1.12% of their average expenditure, whereas the \$44.87 average saving for non-member respondents accounts for 1.25% of their average expenditure. This indicates that member respondents spend more on a monthly basis than non-member respondents. This is most probably because more member respondents are married than are non-member respondents and are therefore more likely to have more family

⁶ (\$51.18 x 12 - \$119) x 590320 members as at 2011.

⁷ See ‘Union Membership Has Grown More Meaningful during the Downturn’, 13 Apr. 2010, <<http://uportal.ntuc.org.sg/wps/portal/mediarelease>>.

responsibilities and needs. Thus the lower average saving for non-members could be due to the fact that they spend less.

Conclusion

All economies are subject to cyclical factors and many suffer from mismanagement of public policy. During a recession, both employment and wages would fall. Workers have to endure hardship and some might lose their homes. But if we have a responsible trade union which takes macro goals into account, workers can have a lot of up-side with limited down-side. When there is a recession, employment would be stable under a macro-focused union and the non-collective bargaining benefits can help to mitigate the reduction of wages while retaining jobs.

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Appendix 1: Survey Questions (Part 1)

Are you a NTUC Member?

- Yes
- No

Which category best classifies your occupation?

- Senior Officials & Managers
- Professionals
- Associate Professionals & Technicians
- Clerical Workers
- Service & Sales Workers
- Production Craftsmen & Related Workers
- Plant & Machine Operators & Assemblers
- Cleaners, Labourers & Related Workers
- Others
- Not Working

What is your gender?

- Male
- Female

What is your age?

What is your marital status?

- Single
- Married
- Divorced
- Widowed

How many dependent(s) do you have?

- 0
- 1
- 2
- 3
- 4
- 5
- 6+

Rank from a scale of 1 to 14 the importance of discounts available

You can based this on your consumption patterns where 1 is most important and 14 is not important.

E.G. Discount for Movies is very important then choose 1

Discount for Taxi Rides is not important or you do not use the services then choose 14

You can drag and drop the options according to your preference.

FOOD AND NON-ALCOHOLIC BEVERAGES (EXCLUDING FOOD SERVING SERVICES) - Includes supermarket purchases excluding restaurant and fast food services

ALCOHOLIC BEVERAGES AND TOBACCO - Includes all beer, spirits, cigarettes and tobacco from supermarkets, convenience stores and bars

CLOTHING AND FOOTWEAR - Includes all clothes, garments, cleaning and repair

HOUSING AND UTILITIES - Includes rental, electricity and gas

FURNISHINGS, HOUSEHOLD EQUIPMENT AND ROUTINE HOUSEHOLD MAINTENANCE - Includes furniture, household appliances, utensils, tableware and glassware

HEALTH - Includes pharmaceutical products, medical and dental services

TRANSPORT - Includes purchases of vehicles, fuel, bus fares, MRT fares and taxi fares

COMMUNICATION - Includes postal services, telephone equipment and services (fixed line, broadband and mobile)

RECREATION AND CULTURE - Includes recreation of all forms, sports, cultural services, game of chance, purchase of print media

EDUCATIONAL SERVICES - Includes school fees, tuition cost, other educational courses or enrichment, textbooks and assessment books

FOOD SERVING SERVICES - Includes restaurant, cafe, fast food expenditure and catering services

ACCOMMODATION SERVICES - Includes boarding houses and student hostels

MISCELLANEOUS GOODS AND SERVICES - Includes personal care like hair grooming, jewellery, watches, insurance and other financial services

NON-ASSIGNABLE EXPENDITURE - Includes pocket allowance for children, personal expenditure of members and others

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	Never	Once a Year or Less	Several Times a Year	Once a Month	2-3 Times a Month	Once a Week	2-3 Times a Week	Daily
Development								
The Cocoa Trees	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The Famous Kitchen	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The Heritage Hotel Manila	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The Icing Room	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The Jewel Box	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The Manhattan FISH MARKET	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The Merlion	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Tiger Airways	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Tiger Sky Tower	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Toast Box	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Transtar Travel	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
U Bowling	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
U,R,S & Inc	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Union Square	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
UniSIM – NTUC Sponsorship	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
UTAP (Union Training Assistance Programme)	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Wave House Sentosa	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
WOW Experience	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
York Hotel - White Rose Café	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Zone1511	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Can you name 3 - 5 merchants that you frequent and wished that there are discounts available?

This can include any paying facilities from sports facilities to food dining services, fashion houses to travel agencies,

1st Choice

2nd Choice

3rd Choice

4th Choice

5th Choice

Appendix 3: Survey Question (Part 3)

Are you a NTUC Member?

- Yes
- No

Why do you join as a member?

- Purely based on financial gains (savings > union fees - \$9 per month)
- Always wanted to be a NTUC Member
- Mixture of both
- Others

How much of each factor affect your choice as a member (Both must total to 100)?

Purely based on financial gains (savings > union fees)	0
Always wanted to be a NTUC Member	0
Total	0

Why did you join as a NTUC Member?

Does being a NTUC Member give you some form of utility or happiness (apart from financial gains)?

- Yes
- No

Since it gives you some form of utility or happiness, in dollar equivalent terms, how much is that worth (in\$) per month?

Do you dislike being an NTUC member?

- Yes, it cause me some form of dis-utility
- No, I am indifferent to being a member of NTUC

Since it gives you some form of dis-utility or unhappiness, in dollar equivalent terms, how much is that worth (in\$) per month?

Why did you not join as a member?

- Not worth joining as a member
- Do not like to be associated with NTUC
- Don't know how to join as a member
- Did not know the membership existed

On average, as a NTUC member, one actually saves \$47.15 a month by using their membership discounts while it only cost one \$9 a month in membership fees.

Knowing this, will you join as a NTUC member?

- Yes
- No

Why?

Why not?

Appendix 4: List of Benefits Provided by NTUC

No.	Company	Promotion / Discount	Type of Goods & Services
1	Orange Group (Exclusive Sony Ericsson Retailer)	Every \$1 spent = 3 LinkPoints (NTUC Members)	Communication
2	Amara Singapore Hotel-Element	10% off Total Bill	Food Serving Services
3	Andersen's of Denmark	10% off with min. spend of \$20 & above	Food Serving Services
4	Aranda Country Club Social Pass	Get Your Aranda Country Club Social Pass for just \$3.00! (for NTUC members)	Recreation And Culture
5	Aranda Country Club	Cheaper rate for facilities	Recreation And Culture
6	Arteastiq	10% off Total Bill	Food Serving Services
7	ASDD	Enjoy higher interest rates and give your child(ren) a head start. (0.05%PA)	Non-Assignable Expenditure
8	Baan Yin Dee Boutique Resort	10% off Best Available Rate & Total F&B Bill	Recreation And Culture
9	Banyu Biru Villas @ Nirwana Gardens (Bintan)	Earn 15,000 LinkPoints per night (Equivalent to \$100 FairPrice Vouchers)	Recreation And Culture
10	Beer Market	15% off Total Drinks Bill	Alcoholic Beverages And Tobacco
11	Ben & Jerry's	10% off Total Bill	Food Serving Services
12	Beyond Beauty	Complimentary male / female premium treatment	Recreation And Culture
13	Bintan Lagoon Resort, Bintan	10 % off Best Available Rate, F&B & Leisure Activities*	Recreation And Culture
14	Black Gold Café - Local French Cuisine	\$1 Kopi \$2 Gourmet Coffee	Food Serving Services
15	Blackgold Kopi Cafe	\$1 Local Kopi (U.P \$1.90) \$2 Gourmet Coffee (U.P \$5)	Food Serving Services
16	Blackgold	\$1 Local Kopi	Food Serving Services
17	Bliss & Co	10% off total bill	Miscellaneous Goods And Services
18	bods.bodynits	Up to 25% off	Clothing And Footwear
19	Caffè Ritazza	15% off A-la-carte menu	Food Serving Services
20	Capricciosa Pasta and Pizza	20% off A-la-carte Menu 30% OFF Pizza*	Food Serving Services
21	Castilla	30% off Regular-Priced furniture	Furnishings, Household Equipment And Routine Household Maintenance
22	Cathay Cineplexes	Get movie tickets from \$7!	Recreation And Culture
23	Chocolate Origin	50% off Cuppa Warm Lava Cake	Food Serving Services
24	Citigems	Additional 10% OFF storewide	Miscellaneous Goods And Services
25	Citrusox	10% off	Miscellaneous Goods And Services
26	Clubhouses	Complimentary drink (U.P \$8.00) at Happy Days, Jest D'Place & Union Square.	Food Serving Services

27	ComfortDelGro Engineering Pte Ltd	Vehicle recovery (Tyre change, jump start & battery change) S\$30 (inclusive of GST), UPS\$35 Free 24 hrs towing for breakdown (except tyre puncture) and accident repairs within Singapore to any of our car care centre.	Transport
28	Continental Delights Catering Services	10% off Catering Bill	Food Serving Services
29	Copthorne King's Hotel Singapore	15% off Best Available Rates	Recreation And Culture
30	Copthorne King's Hotel - Tien Court Starscafe / Princess Terrace / Connections Lounge	15% off	Food Serving Services
31	Costa Sands Resort	Great discounts when you stay at Costa Sands Resorts! U Members enjoy up to 46% off published rates at Costa Sands Resort	Recreation And Culture
32	Creative Knowledge	First 50 NTUC members entitled to purchase 乐学派 Tablet for Kids PL 1201 at \$269.00 (U.P \$349.00), upon producing membership card.	Educational Services
33	Crocs	Enjoy 10% off your purchase with a minimum purchase of \$80 in a single receipt	Clothing And Footwear
34	CTC Travel	Up to \$50 off selected packages	Recreation And Culture
35	Donut Factory	6 Donuts for \$6.60 / 1 slice of Cake & 1 Hot drink for \$7* / 50% off 2nd slice of Cake^	Food Serving Services
36	Easibook.com	Enjoy 5% off all tickets	Recreation And Culture
37	Eighteen Chefs	10% off Total Bill	Food Serving Services
38	Esso	Enjoy up to 10% off fuel purchase at Esso	Transport
39	eXplorerKid	Membership fees are S\$7.50 (NTUC member), S\$10.50 (public).	Recreation And Culture
40	Famous Amos	50gm FREE	Food Serving Services
41	fashion.LAB	Get 10% off and \$10 voucher	Clothing And Footwear
42	Fiore	Enjoy 10% off Regular Priced Shoes and Bags at Fiore!	Clothing And Footwear
43	Five Stars Tours	\$10 off Per Pair of Return Coach Seats to Malaysia	Recreation And Culture
44	Flight Experience	FREE DVD Recording or Cockpit photo	Recreation And Culture
45	Flying Machine	10% off	Educational Services
46	Fort Siloso	20% off admission for Fort Siloso	Recreation And Culture
47	Free insurance coverage for you with NTUC GIFT	All union members who are 65 years and below are automatically covered against death and total & permanent disability (TPD) of up to S\$30,000	Miscellaneous Goods And Services
48	Gardens by the Bay	10% off admission to the conservatories	Recreation And Culture
49	Gloria Jean's Coffees	FREE Beverage Upsize with min. spend of \$10	Food Serving Services

50	Gogreen Segway	15% off Segway Fun Ride / 15% off Segway Fun Ride / 10% off Gogreen After Dark - Haunting of Blakang Mati	Recreation And Culture
51	Golazo Futsal Singapore	10% off Regular Rates	Recreation And Culture
52	Grand Copthorne Waterfront Hotel	15% off Best Available Rates	Recreation And Culture
53	Grand Soluxe Angkor Palace Resort & Spa	Deluxe Room @ USD\$100 nett per night for Single/Double/Twin, inclusive of daily breakfast	Recreation And Culture
54	Green Petals	10% off	Educational Services
55	Growing Fun	10% off	Educational Services
56	Happy Days	NTUC Members' / NTUC Plus Cardmembers' Special	Recreation And Culture
57	Hard Rock Cafe	15% off Total Bill	Food Serving Services
58	Healthway Medical	<ul style="list-style-type: none"> • \$15 Consultation • Standard/generic medication at \$4 per medication per week 	Health
59	Hoioo	Enjoy 30% bonus credits on first top-up upon registration	Miscellaneous Goods And Services
60	Holiday Inn Resort Batam	One Bedroom Suite @ SGD\$58 nett per person (U.P. SGD\$116 per person)	Recreation And Culture
61	Holiday Inn Singapore Orchard City Centre	One dines FREE with 2 paying adults* / 1-for-1 Lunch Buffet & Dinner Buffet	Food Serving Services
62	Hotel Miramar The FernTree Café	50% off 2nd Diner for East Meets West Buffet Lunch/Dinner (Mon – Fri) 1 dines FREE with every 2 paying adults for Inter-Continental Buffet Lunch/ B.B.Q. Dinner (Sat – Sun)	Food Serving Services
63	Hotel Re! @ Pearl's Hill	15% off Best Available Rate	Recreation And Culture
64	I Nuovi	15% off all regular-priced items	Miscellaneous Goods And Services
65	Images of Singapore	20% off admission for Images of Singapore	Recreation And Culture
66	InterContinental Singapore, Lobby lounge	1 dines FREE with 3 paying adults for afternoon tea	Food Serving Services
67	InterContinental Singapore, Olive tree	1 dines FREE with 3 paying adults for International buffet	Food Serving Services
68	Jest D' Place	NTUC Members' / NTUC Plus Cardmembers' Special	Recreation And Culture
69	Jurong Bird Park	30% off Admission	Recreation And Culture
70	KUCHE Bar & Bistro	<ul style="list-style-type: none"> •10% off Total Bill •10% off Catering order 	Food Serving Services
71	Le Kopi	10% off A-la-carte menu	Food Serving Services
72	Lee Wei Song School of Music	\$200/ 8 lessons	Educational Services
73	Long John Silver's	\$1 Side or Soup of the Day	Food Serving Services
74	Lounge @ InterContinental	One dines FREE	Food Serving Services
75	M Hotel - Café 2000 / The Buffet	15% off	Food Serving Services

76	M Hotel Singapore	15% off Best Available Rates	Recreation And Culture
77	Mag-EZ	Special Rates for National Geographic Magazines Subscription	Miscellaneous Goods And Services
78	Mana Mana Beach Club	Enjoy 10% off total bill	Food Serving Services
79	Mandarin Orchard Singapore	10% off Total Bill at Mandarin Court Chinese and Restaurant & Triple Three	Food Serving Services
80	Marina Mandarin Singapore	\$285 nett Deluxe Room per night on Fri – Sun, eve of PH & PH	Recreation And Culture
81	Marina Mandarin Singapore - Peach Blossom / Atrium Lounge / AquaMarine!	15% off Food & Beverage consumption	Food Serving Services
82	Marina Wellness @ Marina Bay Golf Course	15% for consultation, Tiu Na and Acupuncture treatment fees 10% off all medicine and health products	Health
83	MDIS-NTUC Scholarship & Study Grant 2012	4 scholarships and/or study grants capped at \$5,000 each.	Educational Services
84	MegaZip Adventure Park	1-FOR-1 ClimbMax	Recreation And Culture
85	Millennium Hotel Sirih Jakarta	Superior Room from US\$60 nett per night	Recreation And Culture
86	Mini Bits	10% discount at Mini Bits	Clothing And Footwear
87	Mini Princess	10% discount at Mini Princess	Clothing And Footwear
88	Mini Toons	10% discount at Mini Toons	Miscellaneous Goods And Services
89	Mint Museum of Toys	25% off Mint Museum admission fee	Recreation And Culture
90	Modesto's	Up to 20% off	Food Serving Services
91	Mr Punch Restaurant	20% off Ala Carte dining	Food Serving Services
92	Mr Punch Rooftop Bar	15% off Alcoholic Beverages and Bottles	Alcoholic Beverages And Tobacco
93	My First Skool	Earn 1285 LinkPoints per month when you enrol your child in My First Skool.	Educational Services
94	my golf kaki Academy	NTUC Members enjoy 15% discount on all golf lesson package	Recreation And Culture
95	My Golf Kaki	issuance and maintenance of golf handicap, golfing insurance, enjoy lower green fees to play at Orchid Country Club through the union corporate membership scheme, enjoy special Monday and Tuesday afternoon golf at Marina Bay Golf Course, participate in monthly golf tournaments and other interesting golfing and social activities	Recreation And Culture
96	National Museum of Singapore	FREE Admission* into ALL galleries	Recreation And Culture
97	Newstead Technologies	Enjoy 10% off Selected IT Accessories when you flash your NTUC Plus! Card!	Recreation And Culture

98	Next U®	Enjoy Instant* UTAP benefit of up to \$500 exclusively at LHUB® and Next U®	Educational Services
99	Night Safari	30% off admission	Recreation And Culture
100	Novel Learning Centre	10% off	Educational Services
101	NTUC Club	Cheaper rate for facilities	Recreation And Culture
102	NTUC ElderCare	Save S\$180 a year with NTUC Eldercare	Health
103	NTUC FairPrice	2 LinkPoints for every S\$1 spent, for a minimum expenditure of S\$20 in receipts issued on the same day	Food And Non-Alcoholic Beverages
104	NTUC Foodfare	NTUC members enjoy up to 15% off NTUC ValueMeals! If you are 55 years and above, you get to enjoy 10% off meals every Tuesday!	Food Serving Services
105	NTUC Income	LUV Plan is a very affordable group term insurance plan exclusively for NTUC members and their families.	Miscellaneous Goods And Services
106	NTUC LearningHub	Enjoy up to 90% savings on selected courses and get up to \$500 training rebates per year with UTAP	Educational Services
107	NTUC Unity Denticare	\$3 off maintenance package for Preventive Gum Treatment & Dental	Health
108	NTUC Unity Healthcare	4% Rebate* (Double LinkPoints Everyday)	Health
109	NuBOX	Get 10% off Third Party Accessories with NTUC Plus! Card at NuBOX!	Recreation And Culture
110	Nueva Cuba and Cuba Libre	15% OFF Total Bill*	Food Serving Services
111	NUOC - A Flavour of Saigon	Up to 20% off	Food Serving Services
112	O'Leary's Sports Bar & Grill @ Singapore Flyer	15% off A-la-carte menu	Food Serving Services
113	Orchard Hotel - Orchard Cafe / Hua Ting / Intermezzo Bar	15% off	Food Serving Services
114	Orchard Hotel Singapore	15% off Best Available Rates	Recreation And Culture
115	Orchard Parade Hotel	\$170 nett per night on Weekends , \$150 nett per room per night, room only	Recreation And Culture
116	Orchid Bowl	Exclusive Deals for NTUC Members @ Orchard Bowl!	Recreation And Culture
117	Orchid Country Club	Enjoy discounted rates for room stay packages	Recreation And Culture
118	Orchid Country Club Social Pass	Purchase a social pass from OCC at \$3 ONLY!	Recreation And Culture
119	Orchid Hotel - Orchard Café	\$15 nett for Buffet (U.P. \$19.77)	Food Serving Services
120	Outback Steakhouse Singapore	15% off total bill + a FREE dessert during member's birthday month*	Food Serving Services
121	Panopolis	15% OFF A-la-carte menu	Food Serving Services
122	Paper Market	15% OFF ,1-FOR-1 Scrapbooking Starter Class (U.P.\$70)	Miscellaneous Goods And Services
123	Park Regis Singapore	10% OFF Total Bill / 1-FOR-1 Housepours	Food Serving Services
124	Party World	10% off total bill after Happy	Food Serving Services

		Hours	
125	Pavillion Restaurant	15% off A-la-carte and 10% OFF Dim Sum	Food Serving Services
126	Pay2home	Get 10% off transaction fees	Furnishings, Household Equipment And Routine Household Maintenance
127	Pet Lovers Centre Pte Ltd	Enjoy 3% discount with minimum purchase of \$15 on regular-priced items!	Miscellaneous Goods And Services
128	Popeyes Louisiana Kitchen	10% off A-la-carte menu & combo meals	Food Serving Services
129	Port of Lost Wonder	20% off admission for Port of Lost Wonder	Recreation And Culture
130	Priceline	2DIN Batam Harmoni One \$51 off per couple from \$98 per pax	Recreation And Culture
131	Procacci	Enjoy a FREE bottle of house wine when you dine with 3 others	Food Serving Services
132	Pure Lust	10% off Solemnization/Wedding, Corporate Events & Pool Parties / Berth Charter for 5 hours at \$388 nett	Miscellaneous Goods And Services
133	Ramen Ten	FREE Teishoku Set Meal with every purchase of Miso Codfish Set Meal	Food Serving Services
134	Re! Fill Restaurant	15% off Total Bill	Food Serving Services
135	Re! Wine Alfresco Bar	15% off Total Bill	Alcoholic Beverages And Tobacco
136	Robert Paulig Robert's Coffee	15% off A-la-carte menu	Food Serving Services
137	Running Lab	10% off	Clothing And Footwear
138	Rustic Nirvana	FREE 60 mins Organic Renewal Massage (U.P. \$240) OR Top up \$38 for a 3D Diamond Face Spa (U.P. \$240)	Recreation And Culture
139	SAA Global Education (NTUC) Scholarship	New Preparatory Course for Association of Chartered Certified Accountants (ACCA) Examination or Preparatory Course Certified Accounting Technician (CAT) Examination student	Educational Services
140	Saboten	15% off A-la-carte menu	Food Serving Services
141	SAY'ON	10% off	Miscellaneous Goods And Services
142	Scarlet City	NTUC Members' / NTUC Plus Cardmembers' Special	Recreation And Culture
143	Science Centre Singapore	1 FREE Science Centre & Candy Unwrapped Admissions with purchase of 2 Science Centre (Adult) & 2 Candy Unwrapped Admissions	Recreation And Culture
144	Shaw Theatres	Year-long discounted movie tickets, movie vouchers and popcorn deals	Recreation And Culture
145	Singapore Cable Car	2 FREE Angry Birds Game Passes with every purchase of Cable Car ticket	Recreation And Culture

146	Singapore Chinese Orchestra	Enjoy 10% off ticket prices for all SCO regular concerts and other privileges	Recreation And Culture
147	Singapore Flyer Lounge	1-for-1 all drinks everyday Friday* / 15% off total bill Everyday*	Recreation And Culture
148	Singapore Institute of Management	\$10 off registration fee only for NTUC Members	Educational Services
149	Singapore Zoo	30% off admission	Recreation And Culture
150	SingKids® PlaySystem	10% off 6 months unlimited package (UP \$298) / 20% off 12 months unlimited package (UP \$448) / 30% off Birthday Package	Recreation And Culture
151	Skechers	10% off	Clothing And Footwear
152	SKI360degree	• 10% off Hourly Weekend Ski Passes • 15% off Hourly Weekday Ski Passes • 15% off regular priced items at The Wake Shop • 50% off Weekday Ski Passes for first time customers	Recreation And Culture
153	Smiths Fish and Chips	\$1 off every fish and chips + 1 Free side order	Food Serving Services
154	Sokhalay Angkor Resort & Spa	Pool View Villas @ US\$70 nett (Single/Double) / Garden View Villas @ US\$60 nett (Single/Double)	Recreation And Culture
155	Songs of the Sea	20% off admission for Songs of the Sea	Recreation And Culture
156	Sour Sally	10% off Total Bill	Food Serving Services
157	Sugalight Factory	15% off (scoops & tubs)	Food Serving Services
158	Swensen's	10% off Ice Cream Dessert Buffet , 15% off Ice-cream Cakes during Birthday Month	Food Serving Services
159	Swing away with my golf kaki	Enjoy handicap maintenance and other golfing benefits for as little as \$160* a year. *subject to GST	Recreation And Culture
160	Tai Hing	15% off A-la-carte menu	Food Serving Services
161	Tamon Japanese Restuarant	1-FOR-1 Lunch Set Menu / 15% off A-la-carte Menu	Food Serving Services
162	Tawandang Microbrewery	10% OFF Total Bill	Food Serving Services
163	The Arena	FREE Entry & 10% off non-promotional items	Food Serving Services
164	The Brass Rail Lounge @ Hotel Miramar	1-FOR-1 Housepours	Alcoholic Beverages And Tobacco
165	The Center for Competency-Based Learning and Development	Enjoy up to \$500 UTAP training benefit when you sign up with ACTA programme!	Educational Services
166	The Cocoa Trees	10% off	Food Serving Services
167	The Famous Kitchen	15% off A-la-carte Menu	Food Serving Services
168	The Heritage Hotel Manila	Superior Room from PHP 3800 nett (Approx. SGD\$113)	Recreation And Culture
169	The Icing Room	15% off DIY Cakes* / 10% OFF Junior Chef Workshop	Food Serving Services
170	The Jewel Box	10% off Limited Edition Angry Birds Jewel Card & Angry Birds Workshop @ Special Rates	Food Serving Services

171	The Manhattan FISH MARKET	15% off Total Bill with min. spend of \$40	Food Serving Services
172	The Merlion	20% off admission for The Merlion	Recreation And Culture
173	Tiger Airways	Priority Boarding & \$5 off Check-in Luggage	Recreation And Culture
174	Tiger Sky Tower	15% off Total Bill	Recreation And Culture
175	Toast Box	10% off with min. spend of \$5	Food Serving Services
176	Transtar Travel	10% off All Coach Tickets	Recreation And Culture
177	U Bowling	Get Bowled over with their Welcome Pack worth more than \$250 in return for a membership of \$50 (exclude GST).	Recreation And Culture
178	U.R.S & Inc	10% off	Clothing And Footwear
179	Union Square	NTUC Members' / NTUC Plus Cardmembers' Special	Recreation And Culture
180	UniSIM – NTUC Sponsorship	Award will cover up to 80% of the total course fee (inclusive of government subsidy).	Educational Services
181	UTAP (Union Training Assistance Programme)	NTUC members can enjoy 50% claims on their unfunded course fee or up to \$500 per year, subject to \$1000 over 3 years when they sign up for courses approved by UTAP.	Educational Services
182	Wave House Sentosa	1-FOR-1 on Flowrider/Flowbarrel	Recreation And Culture
183	WOW Experience	10% off	Recreation And Culture
184	York Hotel - White Rose Café	10% off Total Bill	Food Serving Services
185	Zone1511	FREE* 600 Mins	Communication

Appendix 5: Logistic Regression Results

. logit member marital age gender student averageexp-e savings

Iteration 0: log likelihood = -123.28267
 Iteration 1: log likelihood = -102.35009
 Iteration 2: log likelihood = -100.02562
 Iteration 3: log likelihood = -99.991884
 Iteration 4: log likelihood = -99.991865
 Iteration 5: log likelihood = -99.991865

Logistic regression

Number of obs = 242
 LR chi2(6) = 46.58
 Prob > chi2 = 0.0000
 Pseudo R2 = 0.1889

Log likelihood = -99.991865

member	Coef.	Std. Err.	z	P> z	[95% Conf. Interval]	
marital	1.309038	.4899546	2.67	0.008	.3487443	2.269331
age	-.0055471	.0182417	-0.30	0.761	-.0413003	.030206
gender	-.5738437	.370069	-1.55	0.121	-1.299166	.1514781
student	-1.854693	.6591931	-2.81	0.005	-3.146688	-.5626984
averageexp-e	-.000148	.0001212	-1.22	0.222	-.0003855	.0000895
savings	.0022729	.0031479	0.72	0.470	-.0038969	.0084427
_cons	-.4381738	.927605	-0.47	0.637	-2.256246	1.379899

Appendix 6: Marginal Probability and Relative Risk of 'Marital'

. summarize probit_marprob_marital probit_rr_marital

Variable	Obs	Mean	Std. Dev.	Min	Max
probit_mar~1	242	.1912819	.0819329	.0577523	.3197676
probit_rr~1	242	2.886884	.4878557	1.795625	3.541826

Appendix 8: Average Household Income and Expenditure⁸

Type of Goods and Services	Total	Occupation of Main Income Earner who is Working									Not Working
		Senior Officials & Managers	Professionals	Associate Professionals & Technicians	Clerical Workers	Service & Sales Workers	Production Craftsmen & Related Workers	Plant & Machine Operators & Assemblers	Cleaners, Labourers & Related Workers	Others ^{2/}	
Average Household Expenditure Total ^{1/}	4,388.1	7,435.2	5,655.3	4,559.8	3,316.3	3,170.7	3,253.6	2,813.6	1,924.6	4,562.6	2,216.2
Food And Non-Alcoholic Beverages (Excluding Food Serving Services)	357.1	485.9	414.1	375.8	297.9	291.6	334.9	305.4	212.3	392.0	249.9
Alcoholic Beverages And Tobacco	46.5	46.9	28.9	45.8	50.5	66.8	71.9	65.3	51.1	60.6	11.8
Clothing And Footwear	143.2	247.7	187.1	156.6	125.4	114.1	95.1	88.3	44.3	151.8	32.5
Housing And Utilities Furnishings, Household Equipment And Routine Household Maintenance	982.3	1,545.0	1,227.5	946.3	743.5	733.7	717.3	690.8	555.2	855.2	837.3
Health	186.7	372.2	268.7	183.1	121.0	106.8	110.0	67.9	48.2	148.8	113.9
Transport	231.1	387.6	262.0	241.2	177.1	146.9	163.4	157.2	99.7	249.9	201.5
Communication	695.2	1,384.4	922.5	765.7	450.4	462.1	462.5	286.8	205.6	951.9	144.7
Recreation And Culture	209.7	287.9	232.0	236.8	200.7	194.2	193.9	178.3	112.6	263.8	76.5
Educational Services	383.1	705.6	560.1	405.7	262.7	225.7	230.6	201.1	104.3	447.6	144.1
Food Serving Services	234.7	496.8	300.5	231.4	139.6	129.2	163.6	142.7	62.0	171.5	103.4
Accommodation Services	591.8	852.9	764.4	638.0	511.3	491.0	513.4	465.2	337.7	590.2	209.9
Miscellaneous Goods And Services	33.1	96.8	53.4	25.7	9.0	8.0	5.4	5.6	3.0	13.1	14.9
Non-Assignable Expenditure	268.1	489.1	413.4	281.4	201.3	173.5	156.9	125.0	72.4	247.1	72.2
	25.6	36.7	20.7	26.3	25.8	27.2	34.7	34.1	16.2	19.1	3.6
Average Household Income (\$) ^{1/}	7,440	15,734	11,592	7,450	4,426	3,893	4,064	3,145	2,002	8,055	1,147

⁸ Data from collated by the Singapore Department of Statistics

Appendix 9: Summary of Benefits List (NTUC)

Emphasis On Type Of Products	Number of Benefits	Percentage	Rank
Food And Non-Alcoholic Beverages	1	0.540541	11
Alcoholic Beverages And Tobacco	4	2.162162	7
Clothing And Footwear	9	4.864865	5
Housing And Utilities	0	0	13
Furnishings, Household Equipment And Routine Household Maintenance	2	1.081081	8
Health	5	2.702703	6
Transport	2	1.081081	8
Communication	2	1.081081	8
Recreation And Culture	67	36.21622	1
Educational Services	15	8.108108	3
Food Serving Services	64	34.59459	2
Accommodation Services	0	0	13
Miscellaneous Goods And Services	13	7.027027	4
Non-Assignable Expenditure	1	0.540541	11