

HOUSEHOLD INCOME & EXPENDITURE SURVEY 2009/10

Statistics Division/ DNP

Introduction



- HIES 2009-2010 is the second such nationwide survey conducted in the country.
- The first nationwide HIES conducted in 2002-2003
- DNP plans to conduct a nationwide HIES every 5 years in the future.



Objective of the Survey

- *The main objective of HIES is:*
 - To produce reliable statistics on different components of income and expenditure of households in Male' and the Atolls to assess the economic well-being of the population.
 - Specifically, the results will be used to bring about improvements in the national accounts, consumer price index and the vulnerability and poverty statistics of the country.



Questionnaire

- Statistics Division/DNP:**



Field Operation

Male'

• 2009

- October
- November
- December

Atolls

• 2010

- March
- April
- May
- August



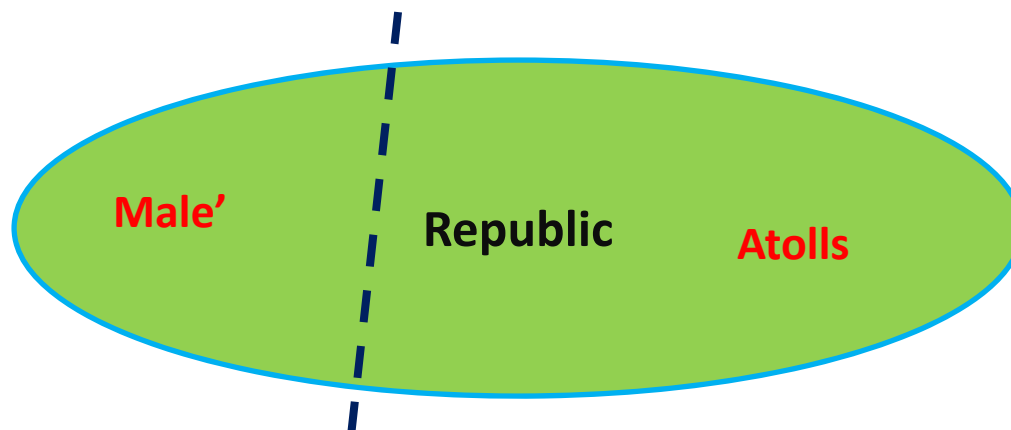
SAMPLE DESIGN

HIES 09/10



Sample Frame

- Data is based on 2006 census
 - Excluding: Resorts and industrial islands
- Male' and Atolls were treated as two domains.





Sample Selection

Male'

- Stratified into 6 wards
- 40 Blocks (using PPS)
- 600 Households (using SRSWR)

Maafanu, Henveiru, Galolhu, Machangolhi, Hulhumale' & villimale'



Sample Allocations in Male'

Ward	Total Population	Total Number of Blocks	Total Number of Households	Sample	
				Number of blocks	Number of households
Henveiru	23,597	77	3,316	10	150
Galolhu	19,414	60	2,719	6	90
Machchangoalhi	19,580	63	2,812	8	120
Maafannu	29,964	72	3,022	12	180
Villingili	6,956	16	1,005	3	45
Hulhumale'	2,866	6	344	1	15
Hulhule	334	1	18	0	0
Total	102,711	325	14,107	40	600

Represents:
4.3 %



Sample Selection

Atolls

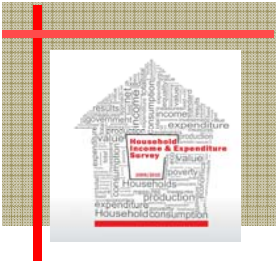
- Stratified into 5 strata's
- 39 Islands (using PPS)
- 72 Blocks (using PPS)
- 1460 Households (using SRSWR)



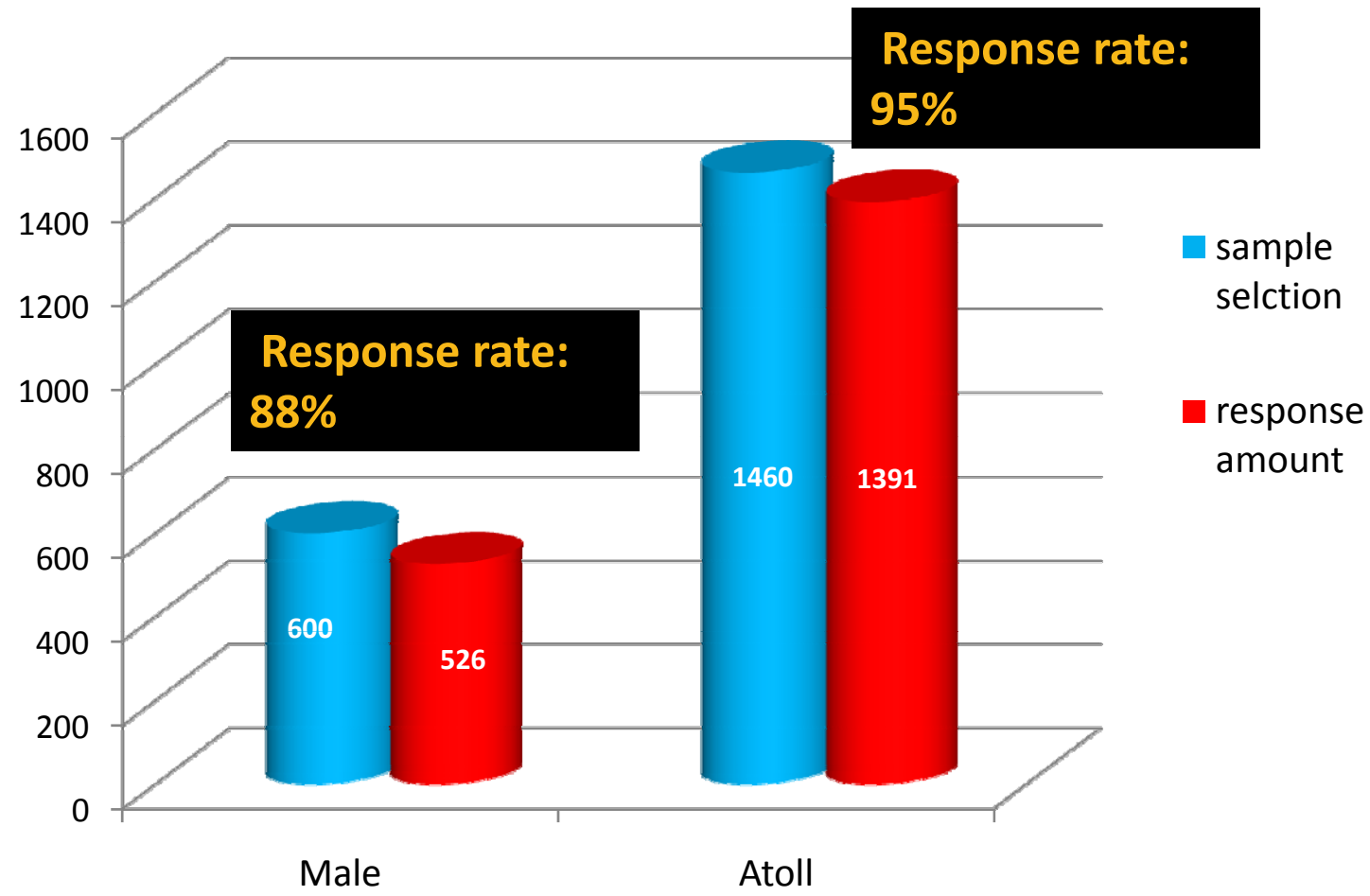
Sample Allocations by Strata in Atolls

Population Stratification	Number of islands	Population	Number of households	Sampling islands per strata	Number of sample households per strata
less than 500	72	21,882	4,373	7	140
500 - 1000	59	41,370	7,345	8	160
1001 - 2000	47	21,829	10,999	9	260
2001 - 3000	9		3,406	9	360
more than 3000	6	35,245	5,763	6	540
Total	193	184,408	31,886	39	1,460

**Represents:
4.6 %**



Survey Response



Representation of Results



- No conclusions can be drawn from the information on the situation in any particular atoll; as the survey was designed to represent for Male' and at the 7 regions at the most disaggregated level.
- Also the regions in HIES 2009/2010 is different from previous HIES, hence the two HIESs is not comparable at regional level.



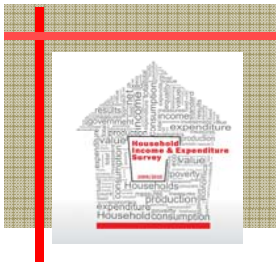
Concepts and Definitions

- Population 15 years of age and over
 - Economically active population OR Labour force
 - Employed
 - Unemployed
 - Not economically active population
- Two definitions used in classifying unemployed persons in the report:
 - ILO definition (narrow definition) : seeking and available for work
 - Local definition (broad definition): include discouraged workers
 - (include persons who stated reasons “unable to find suitable employment” and “lack of employment opportunity” under unemployed, irrespective of seeking for work criteria)

Coverage Issues



- HIES 2010 Include only the local labour force in administrative islands
 - Locals employed in resorts & industrial islands not included
 - Expatriate labour force not included
- Comparison made with census 2006 also only for local labour force in the administrative islands for comparability

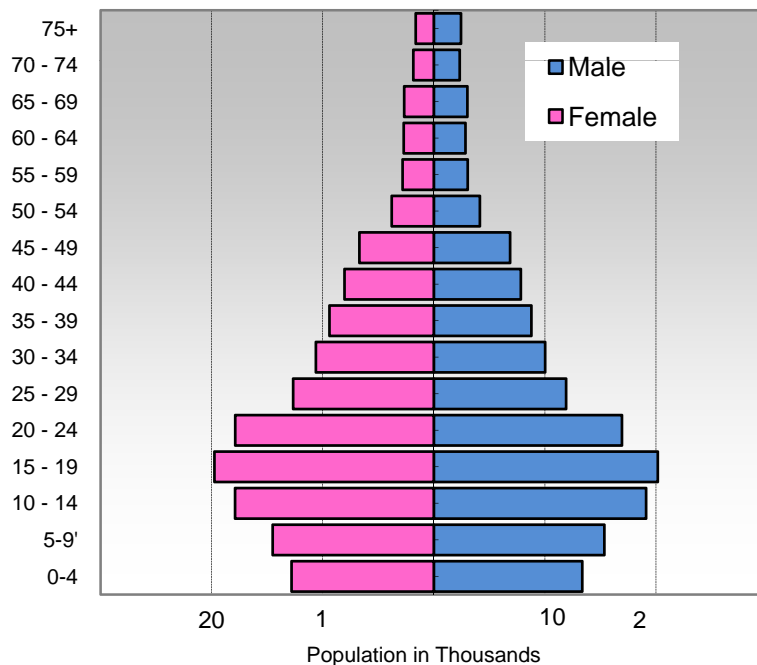


Overview of the Labour Market

- Between 2006 & 2010:
- population 15+ increased by 20 thousand and labour force increased by more than 19 thousand (17 percent)

Age

Population Pyramid 2006



■ Labour Force (broad definition)

■ Total Population 15 years and over

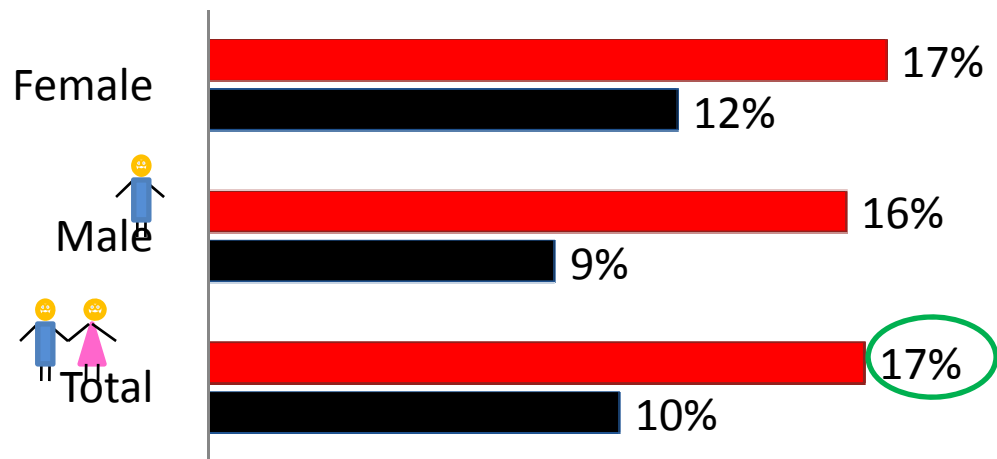
Female



Male



Total





Population 15+

Distribution of the 15 plus population by economic participation & unemployment definitions, 2006 and 2010

		Employed	Unemployed	NEA	NS
			<u>numbers</u>		
2006	ILO definition	98,941	5,220	77,607	12,003
	Broad definition	98,941	18,493	63,387	12,950
2010	ILO definition	98,393	13,033	100,617	1,829
	Broad definition	98,393	38,493	75,157	1,829
			<u>% shares</u>		
2006	ILO definition	51%	3%	40%	6%
	Broad definition	51%	10%	33%	7%
2010	ILO definition	46%	6%	47%	1%
	Broad definition	46%	18%	35%	1%



Overview of Labour Market

In 2010

- close to 6 hundred less jobs in the labour market
- labour force increased by more than 19 thousand (LF= Employed+Unemployed: -548+20,000= 19,452)
- resulting in an increase in unemployment by 20 thousand in 2010

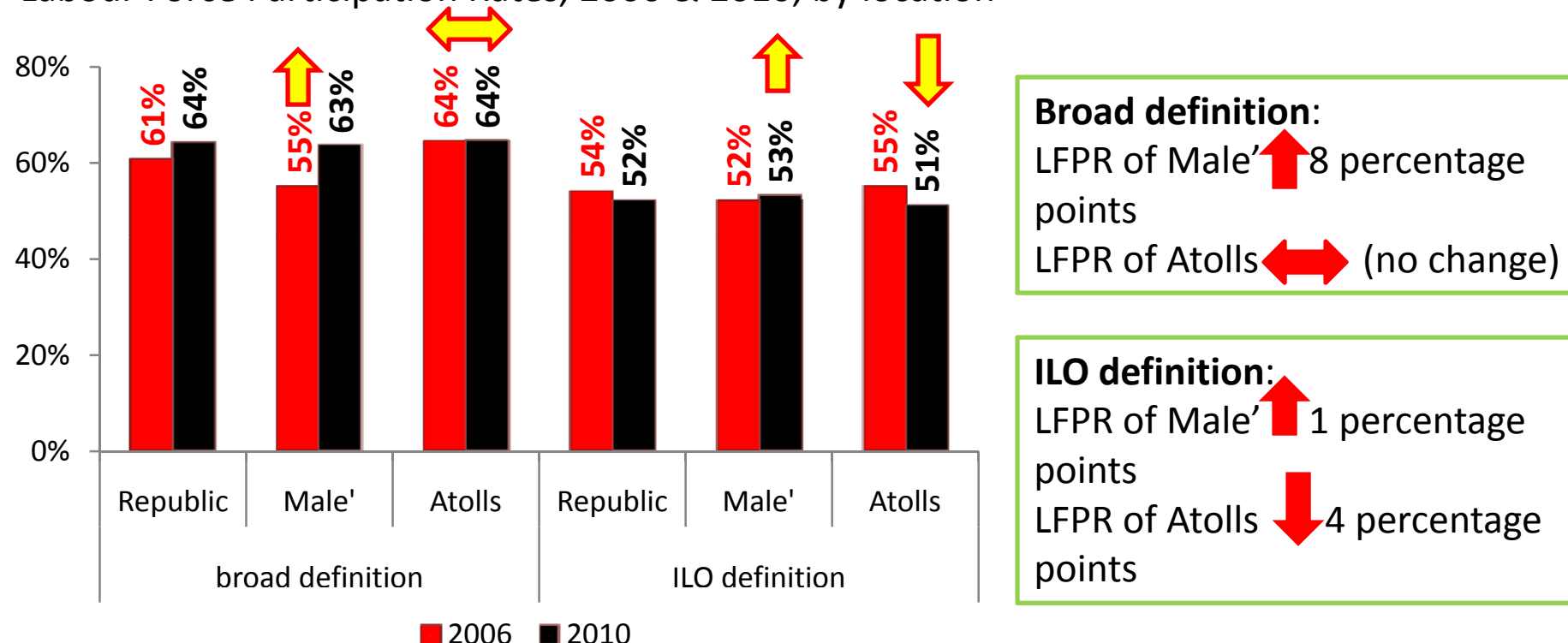
		Change in Employed population	Change in Unemployed population (broad definition)
Republic	Total	-548	20,000
	Male	2,137	8,264
	Female	-2,685	11,736
Male'	Total	2,029	7,577
	Male	1,973	3,123
	Female	56	4,453
Atolls	Total	-2,577	12,423
	Male	164	5,141
	Female	-2,741	7,282

FINDING: Increase in labor force participation has NOT been matched with increase in job creation



Overview of Labour Market

Labour Force Participation Rates, 2006 & 2010, by location



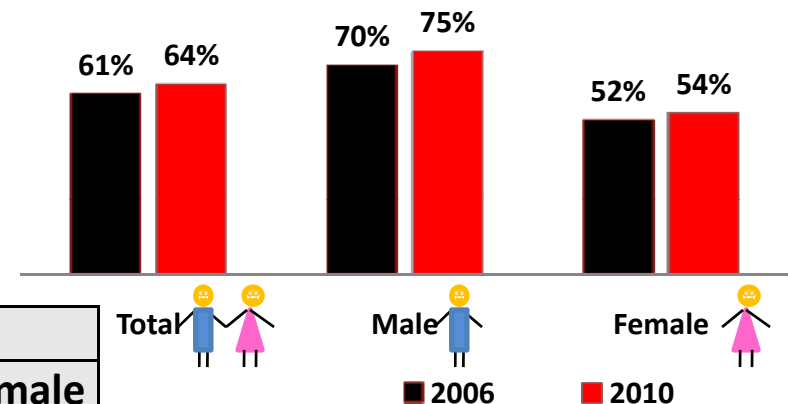
Higher LFPR in the broad definition is due to the high proportion of DISCOURAGED workers included in the unemployed population.



Overview of Labour Market

Difference between LFPR of males and females has increased by 3 percentage points, from 18 percentage points (70% vs 52%) to 21 percentage points (75% vs 54%)

Labour Force Participation Rates, 2006 & 2010, by sex



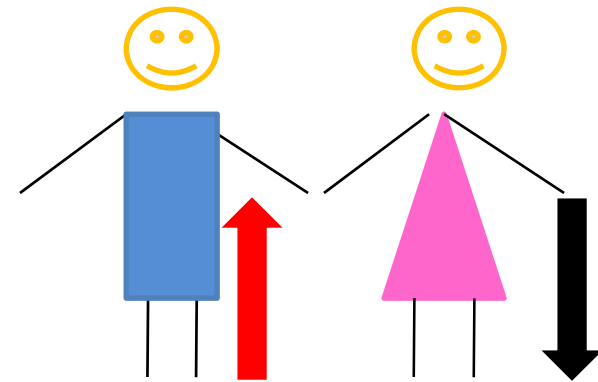
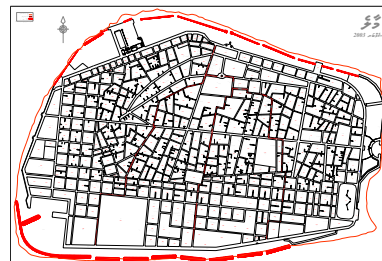
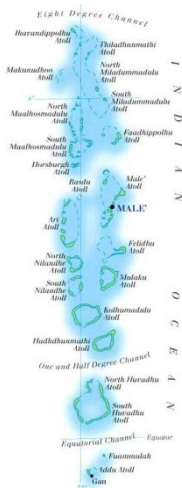
	2006			2010		
	Total	Male	Female	Total	Male	Female
Labour force Participation rates						
15 - 24 years	50%	53%	47%	55%	58%	52%
25 - 34 years	73%	89%	61%	76%	93%	63%
35 - 44 years	74%	91%	60%	78%	95%	64%
45 - 54 years	75%	90%	60%	77%	93%	61%
55 - 64 years	66%	81%	51%	59%	79%	39%
65 years & above	41%	53%	27%	16%	26%	6%
Not stated	0%	0%	0%	53%	44%	88%

LFPR lowest; 65 years and above and 15 – 24 years age groups

Employment

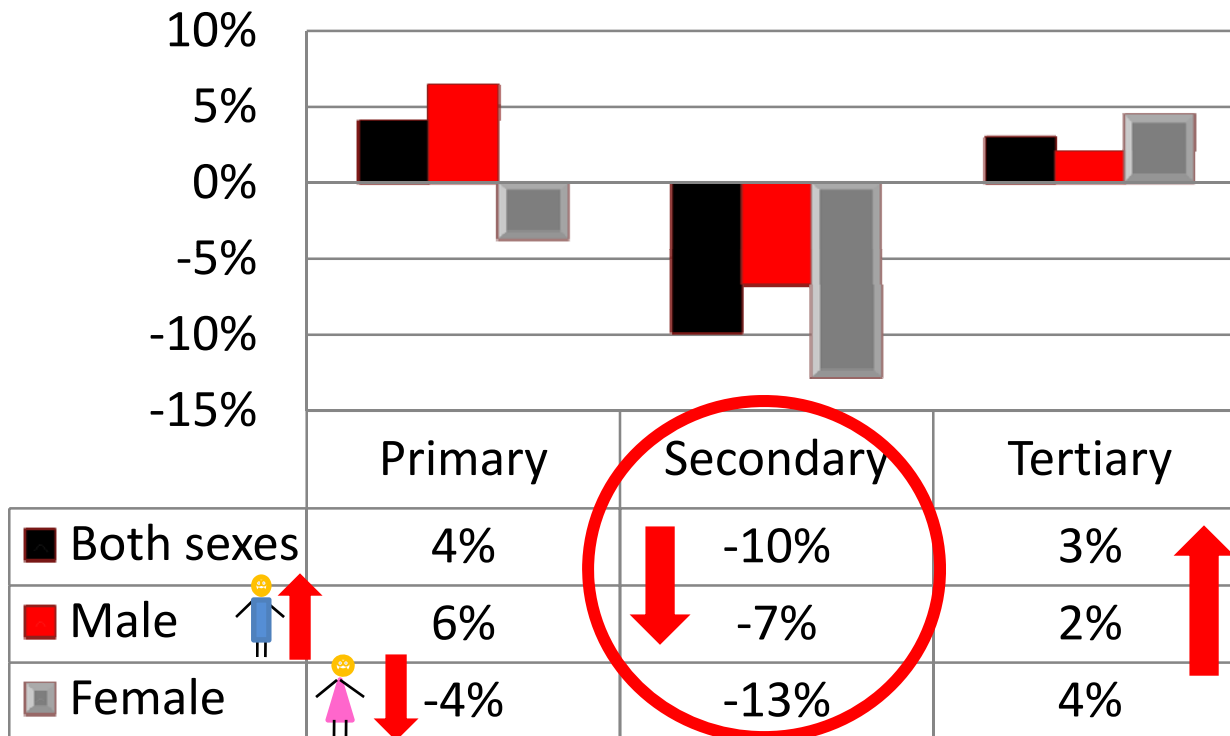
Employed population and its growth by sex and location, 2006 and 2010

		2006			2010			Average annual growth rates		
		Total	Male	Female	Total	Male	Female	Total	Male	Female
By location	Total	98,941	58,691	40,250	98,393	60,828	37,565	0%	1%	-2%
	Male'	37,746	23,684	14,062	39,775	25,657	14,118	1%	2%	0%
	Atolls	61,195	35,007	26,188	58,618	35,171	23,447	-1%	0%	-3%



Employment

Average annual growth rates of employment by **SECTOR** during 2006-2010



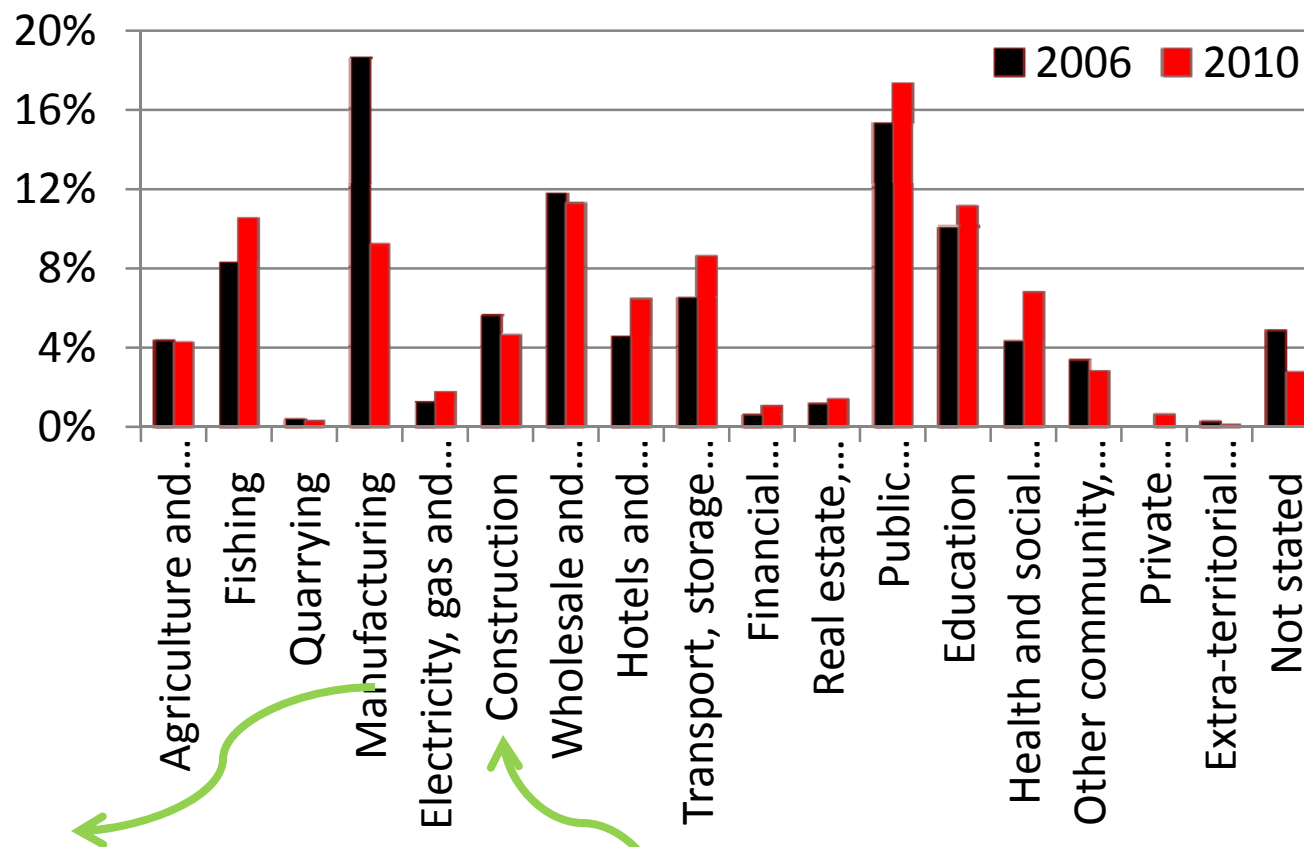
Primary
Agriculture and forestry, fishing, Quarrying

Secondary
Manufacturing, Electricity gas & water and construction,

Tertiary
Wholesale and retail trade, hotels and restaurants, transport storage & communication, financial intermediation, real estate renting & business activities, public administration & defense, education, health & social work & other

Employment

Share of employment by **industry**, 2006 and 2010



13%↓ in
manufacturing

5%↓ in
construction

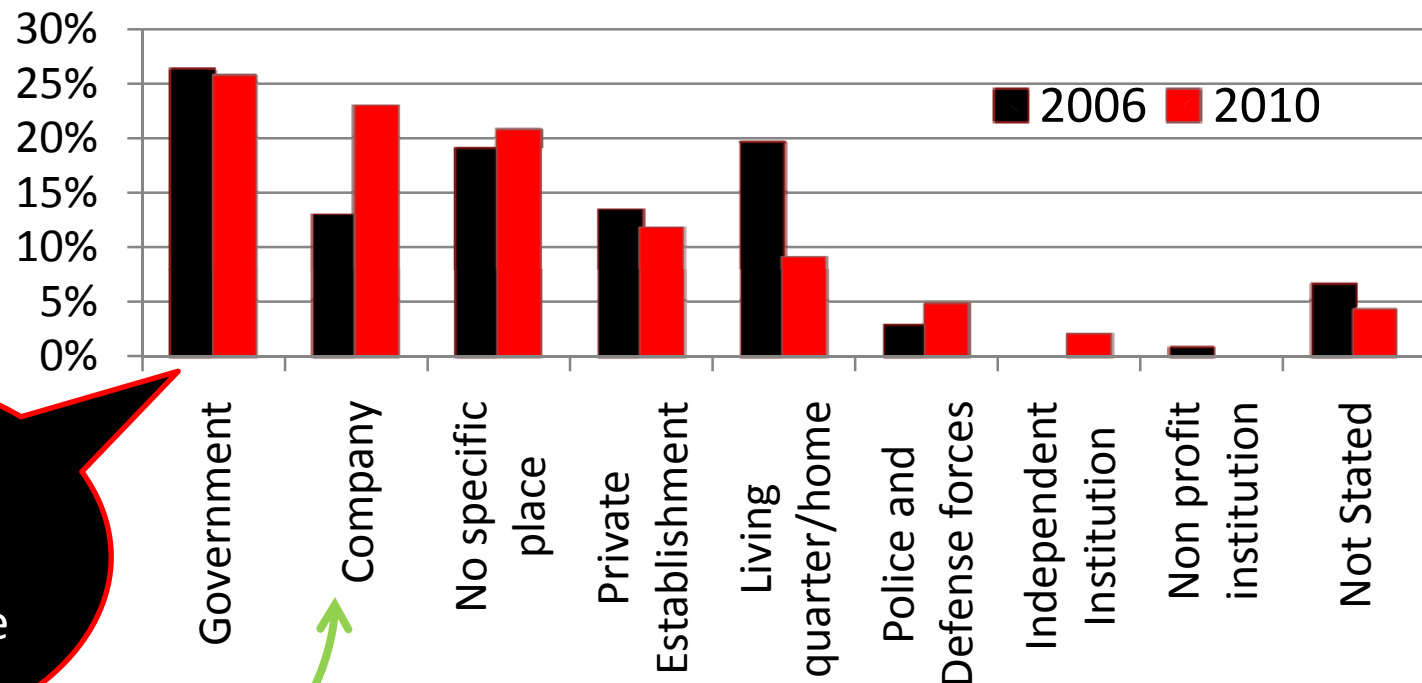
ALL
sectors in
tertiary
sector ↑

Under coverage of small
scale manufacturing in HIES

Expats
dominate

Employment

Employment by types of **institutions**, 2006 and 2010



Government employs one in every 4 workers in the country

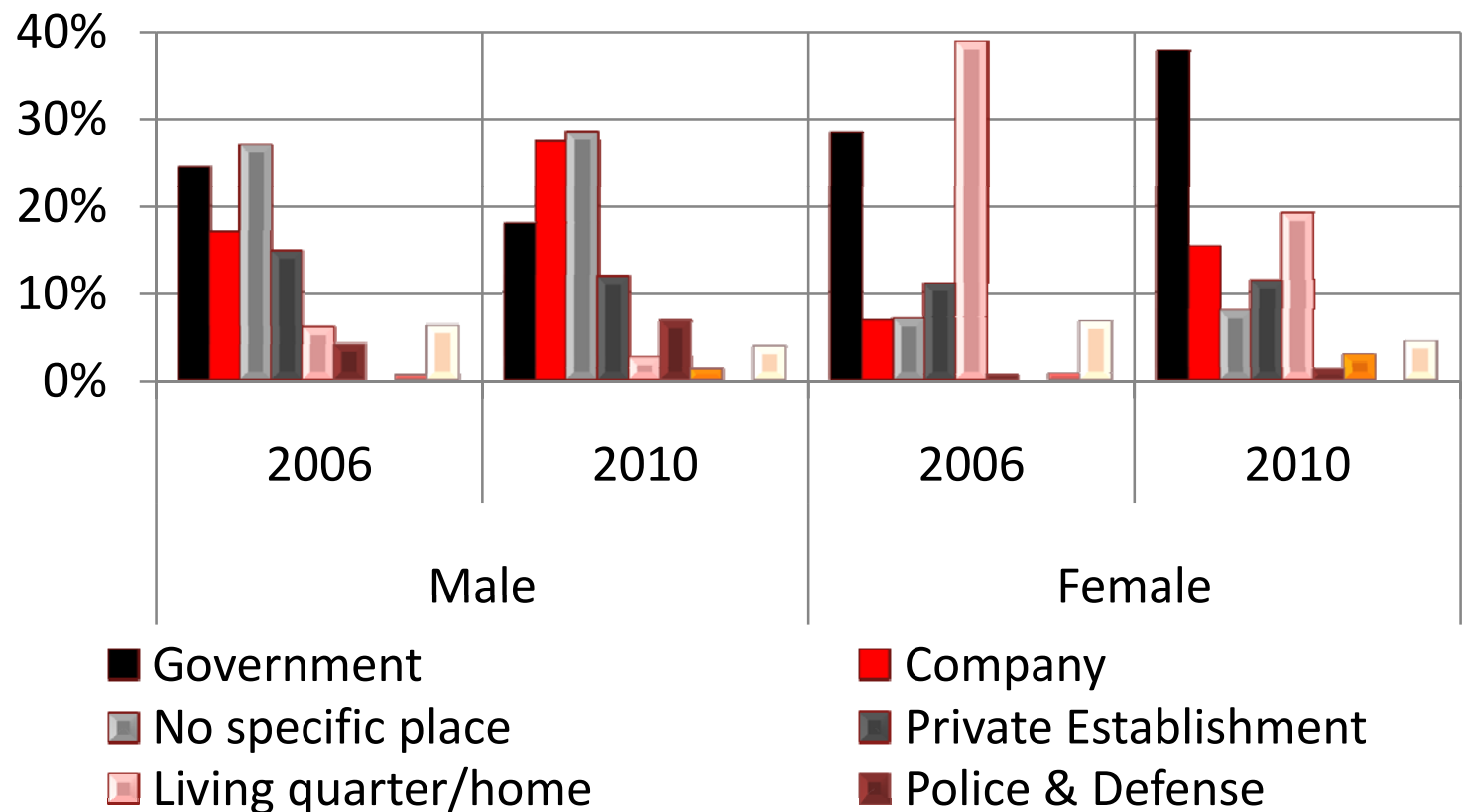
Corporate sector employment increased over the past four years becoming the second highest employer with a share of persons employed in companies reaching 23% in 2010

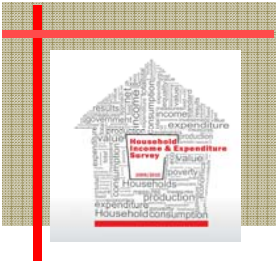
Employment

Share of employment in types of **institutions**, by **sex**, 2006 and 2010

More females
working in
the
government
and working
from home

MNDF and
MPS
dominated by
males





Employment

Share of employment by **status in employment**, by sex, 2006 and 2010

Above 65% of workforce in employee category and increased 7% in past 4 years

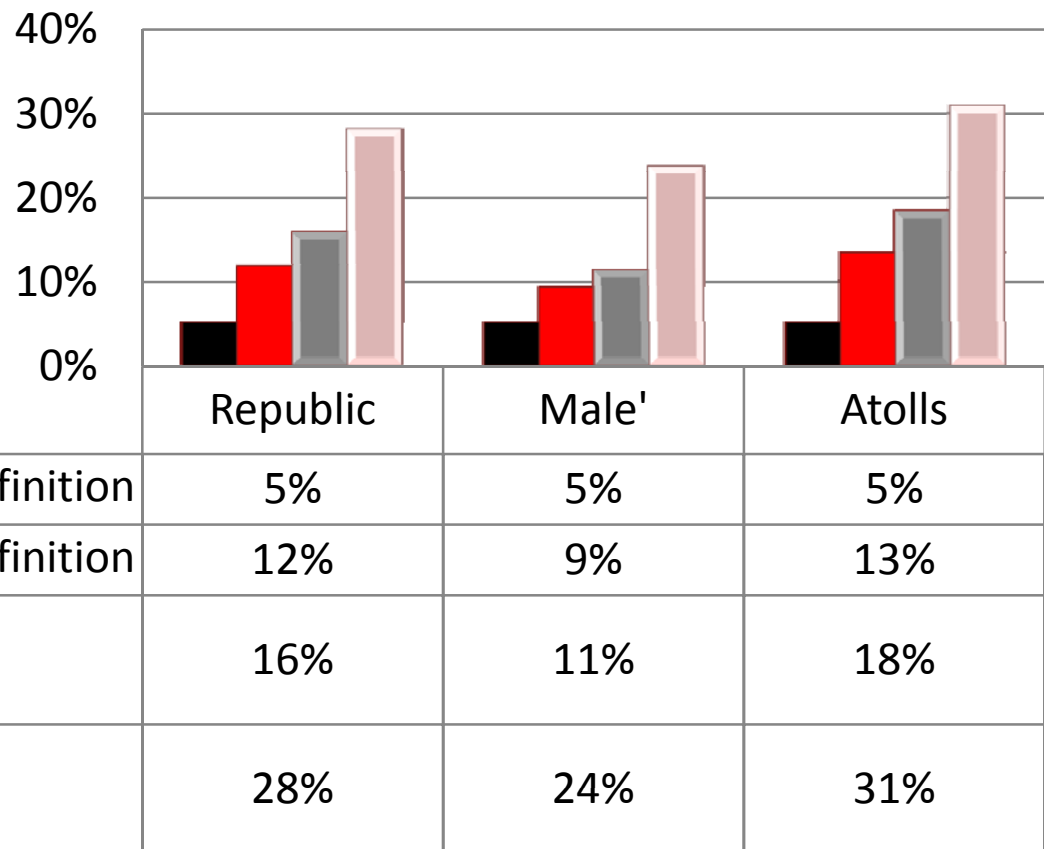


Unemployment

Unemployment rates (ILO and broad definitions), by **location**, 2006 and 2010

Unemployment
(ILO definition)
increased by 7
percentage
points to 12%

Unemployment
rate (broad
definition)
increased by 12
percentage
points to 28%



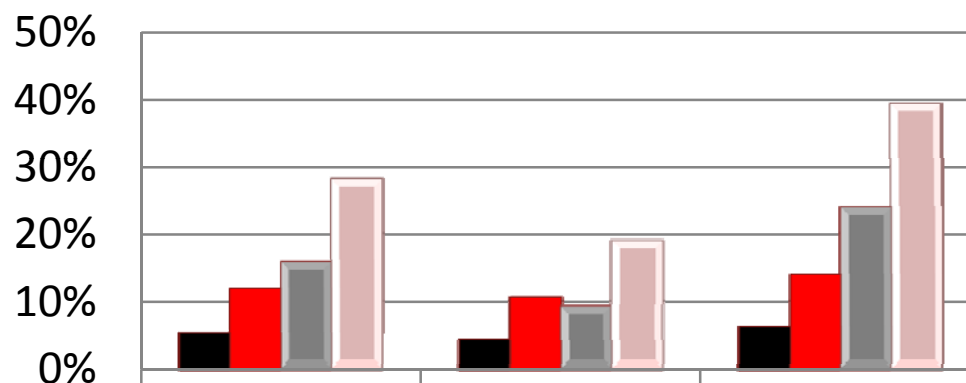


Unemployment

Unemployment rates (ILO and broad definition) by sex, 2006 and 2010

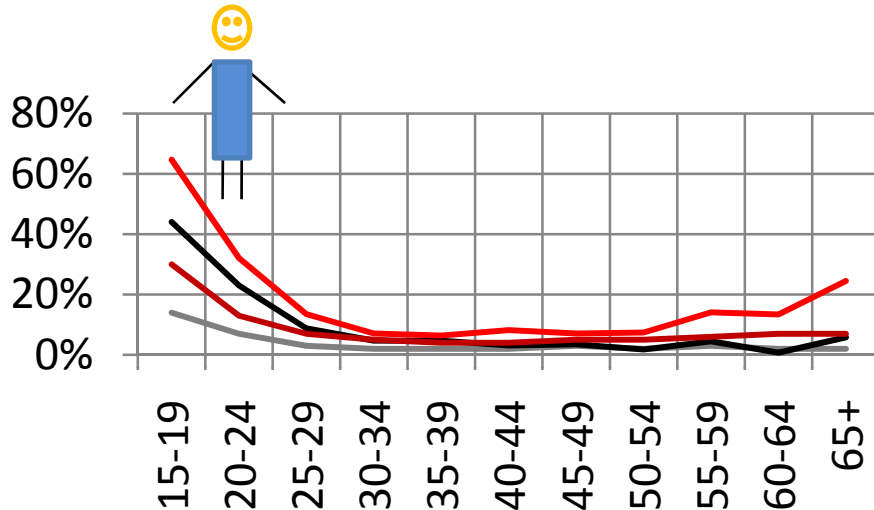
Unemployment (ILO definition) for female increased by 8 percentage points to 14% while for males in increased by 6 percentage points to 10%

Unemployment rate (broad definition) increased by 15 percentage points to 39% while for males in increased by 10 percentage points to 19%



	Both Sexes	Male	Female
2006 ILO definition	5%	4%	6%
2010 ILO definition	12%	10%	14%
2006 Broad definition	16%	9%	24%
2010 Broad definition	28%	19%	39%

Unemployment

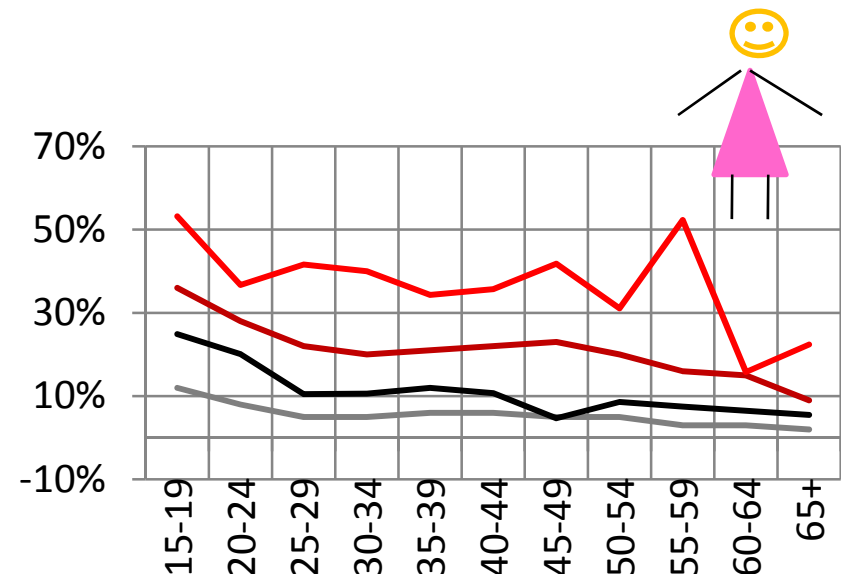


— ILO definition 2006 — ILO definition 2010
 — Broad definition 2006 — Broad definition 2010

Unemployment rates for **MALES** are highest for 15-19 years and 20-24 years age groups, result of movements in age cohort and new entrants into the labour force

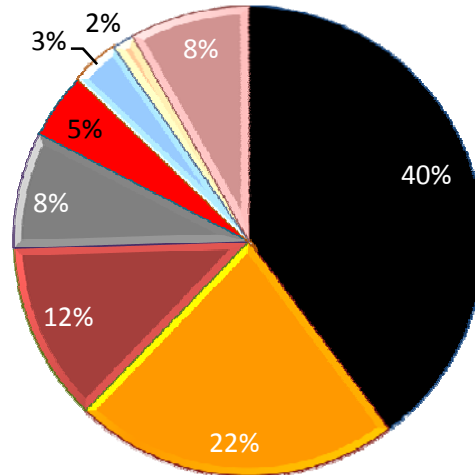
Unemployment rates (ILO and broad definition) by **age-groups and sex**

Unemployment rates for **FEMALES** are high for all age groups, and is above 50% for 15-19 years and 55-59 years age groups

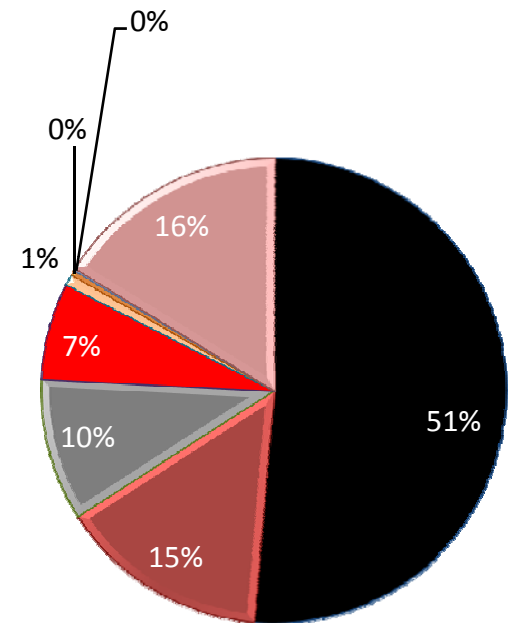




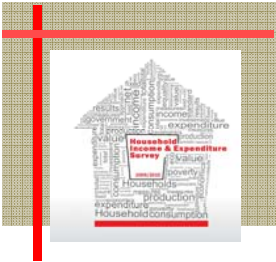
Reasons for being Unemployed, Males, 2010



- ☐ unable to find suitable employment
- ☐ due to lack of opportunities
- ☐ Currently at school
- ☐ due to health condition
- ☐ Income from other sources
- ☐ due to household chores
- ☐ objection to work by family members
- ☐ others



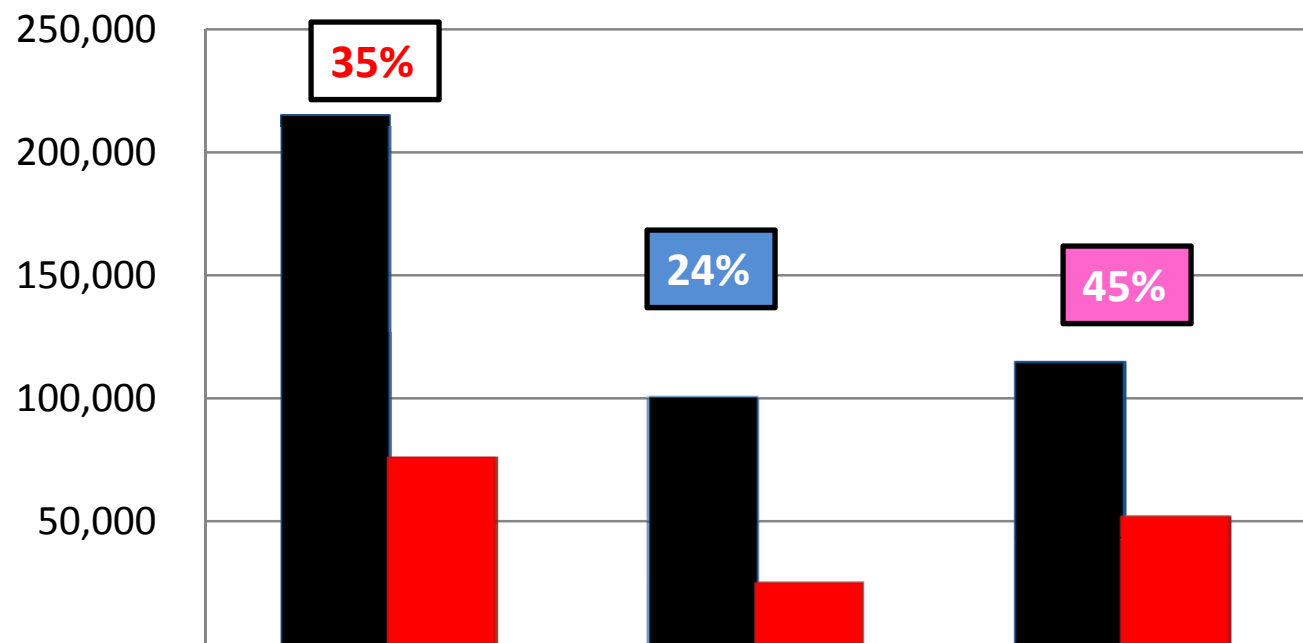
Unable to find suitable employment
ranks highest in Males with 51%
followed by due to lack of
opportunities 15%



Not Economically Active (NEA)

Working age and not economically active population by sex, 2010

Almost half of the **females (45%)** in the working age population were recorded **as not economically active** when only a fourth of males working age fell into this category



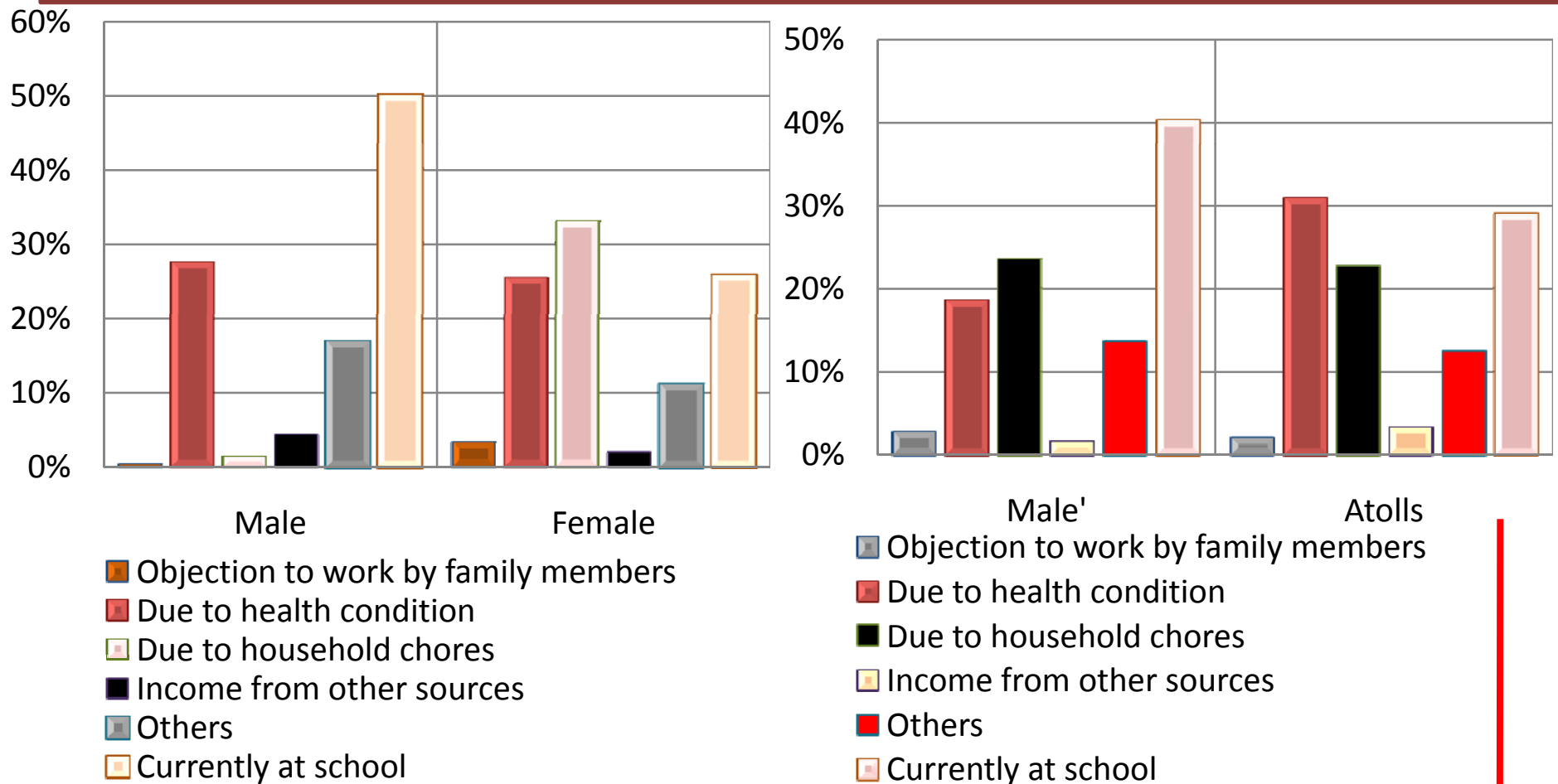
	both sexes	Male	Female
15 plus population	213,872	99,822	114,050
NEA's	75,157	24,120	51,038



Not Economically Active (NEA)

Reasons for being 'not economically active', by sex and by location, 2010

Out of NEA's, reason for not working, 'Due to health condition', 45% is above 65 years of age.

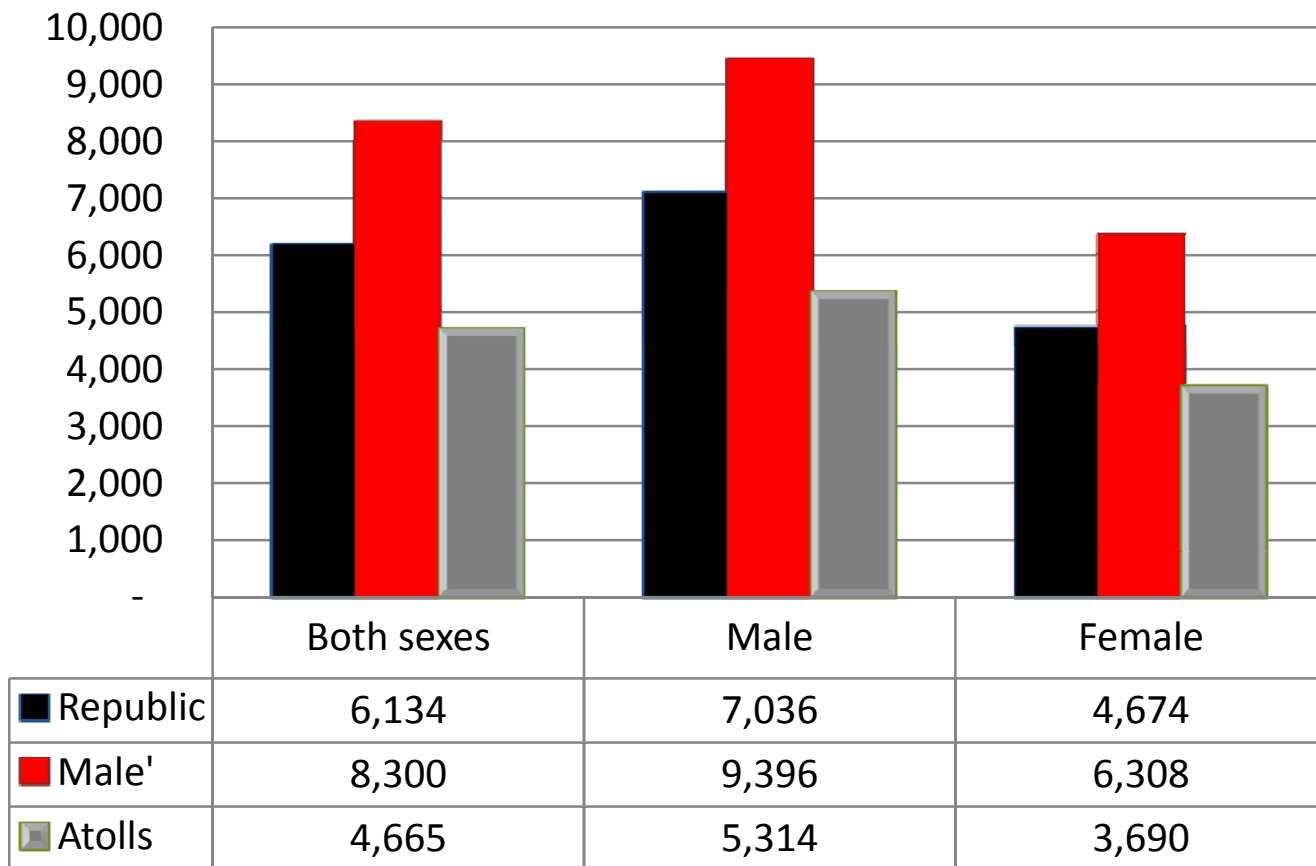


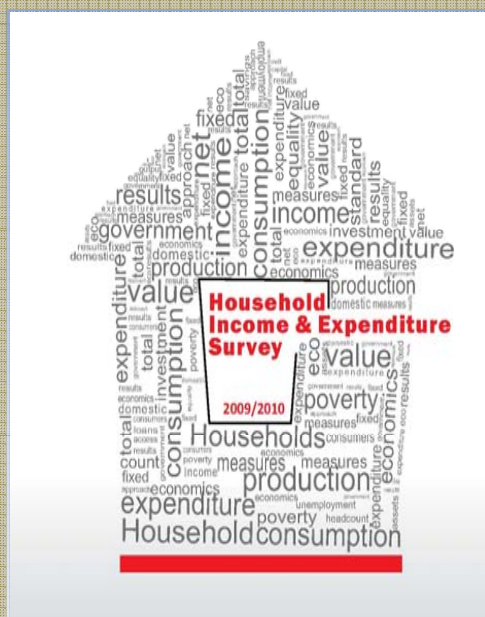
Returns to Employment

Mean monthly income, by location and gender, 2010

On average a worker in Male' earns **double** that of one in the atolls

On average a **female worker earns a third less** than a male worker





Household Income



Total Household Income

- Estimated total monthly household income:

- **Republic**

- In 2003: Rf 408 million
- In 2010: Rf 792 million

Household income almost doubled between 2002/03 and 2009/10

- **Male'**

- In 2003: Rf 179 million
- In 2010: Rf 428 million

- **Atoll**

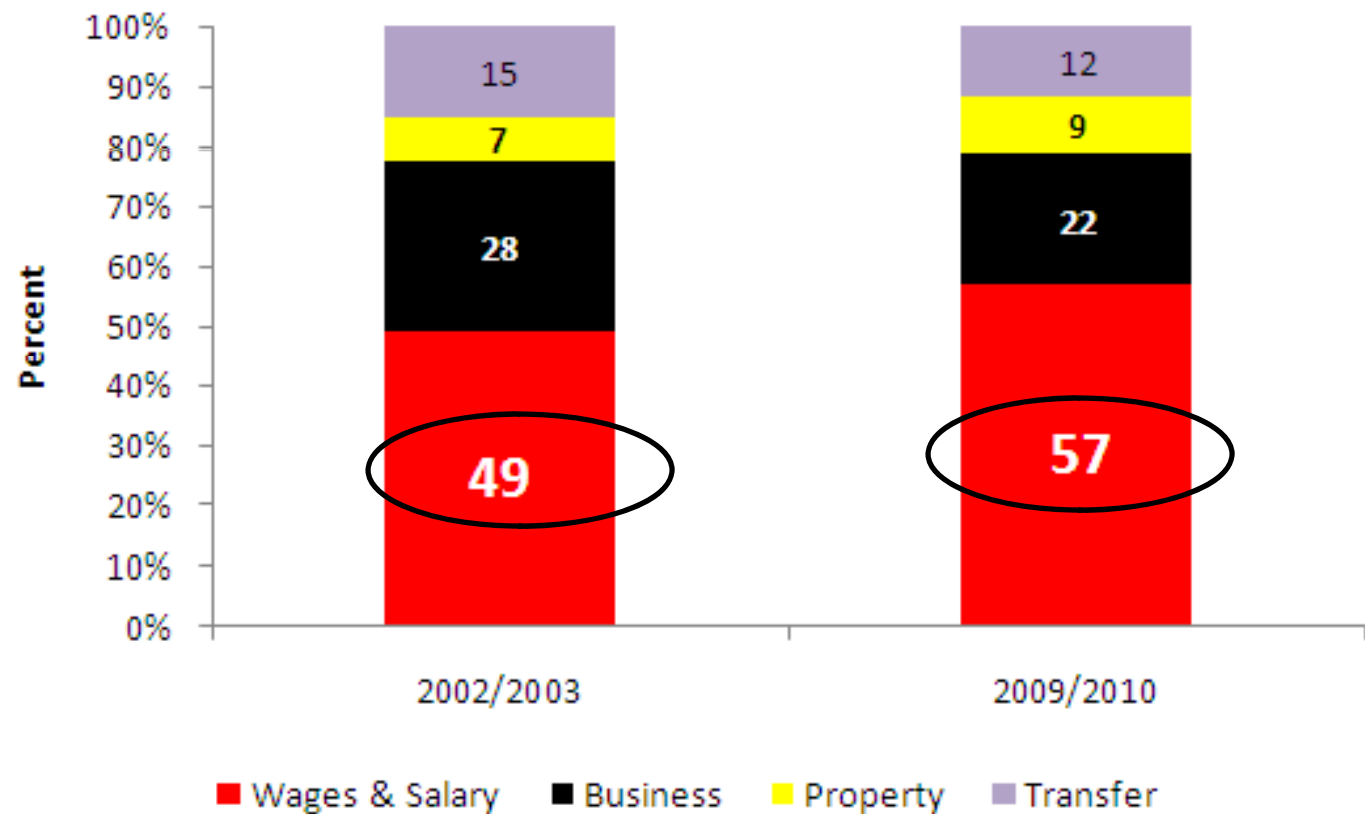
- In 2003: Rf 229 million
- In 2010: Rf 364 million

All the values are in nominal terms

Total Household Income



Composition of household income, 2002/03 & 2009/10, Maldives

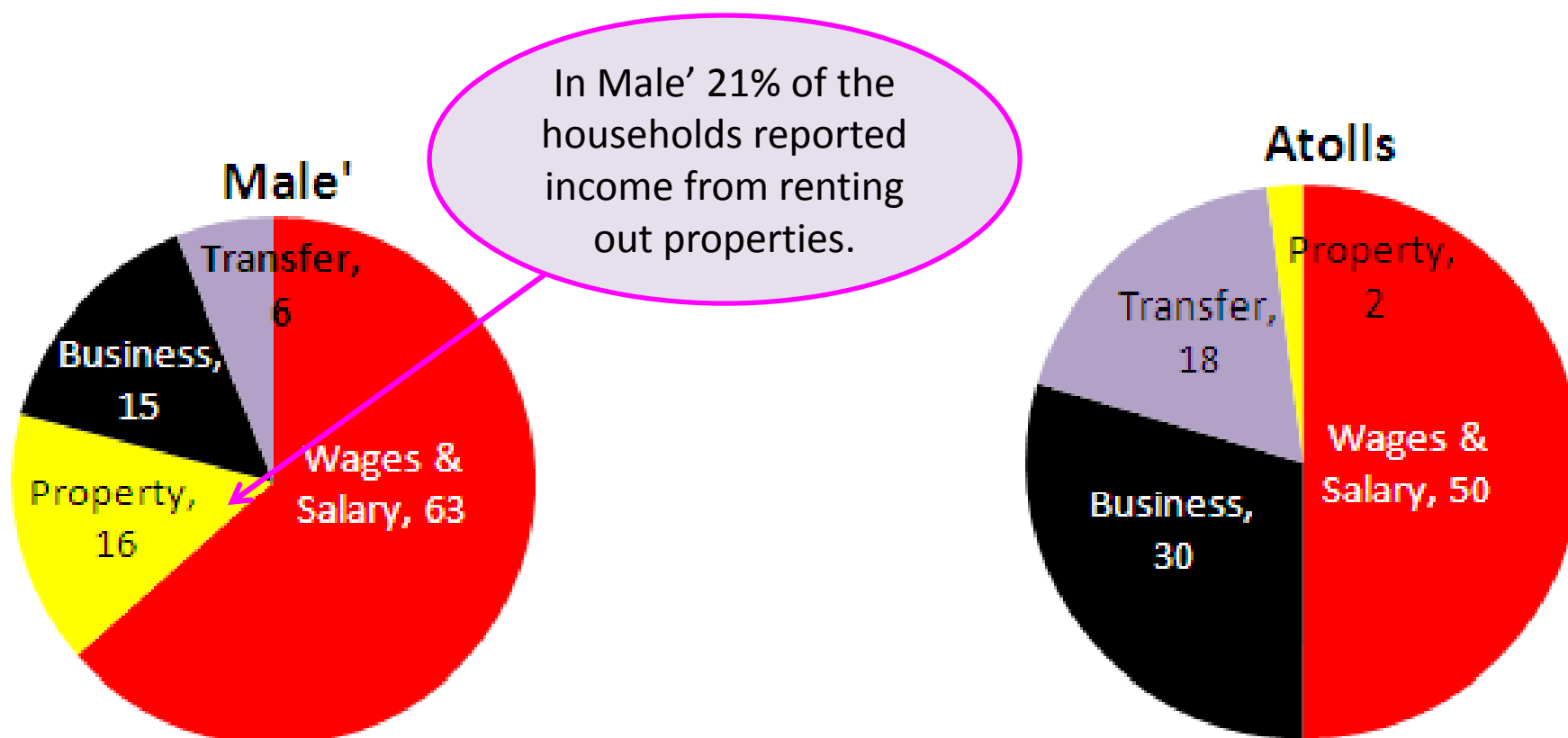


Possible reason could be the increase in wages & salaries of public servants in 2004 and 2009.



Total Household Income

Distribution of household income by Source and locality: 2009/2010





Total Household Income

Monthly household income by source of income and income quintile, 2009/10

Quintile	Source of income				
	Total	Wages & Salary	Business	Property	Transfer
Total	100.0	57.1	21.2	9.5	12.2
1 st - 20 th	100.0	29.3	33.9	0.5	36.4
21 st - 40 th	100.0	46.4	26.6	2.1	24.9
41 st - 60 th	100.0	57.4	22.1	2.9	17.6
61 st - 80 th	100.0	67.9	16.7	3.4	11.9
81 st - 100 th	100.0	56.5	20.9	16.0	6.6



Total Household Income

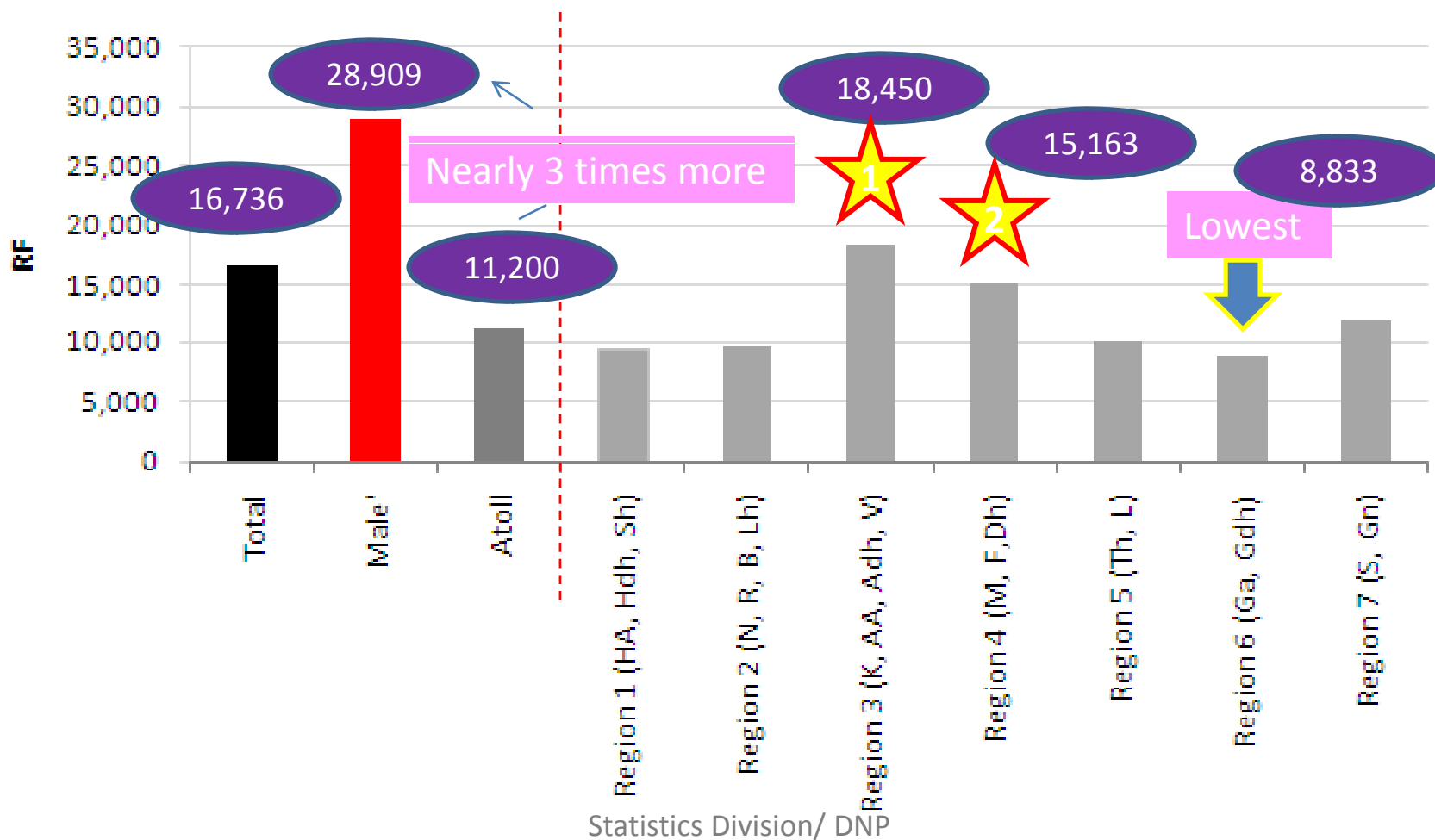
Household income in rufiyaa per month, by decile, National, Male' & Atolls, 2009/10

Deciles	Percent of income		
	Republic	Male'	Atolls
Total income	100	100	100
Poorest 10%	1.2	0.1	2.5
Decile 2	2.8	0.3	5.8
Decile 3	4.0	1.4	7.0
Decile 4	5.2	1.8	9.1
Decile 5	6.4	3.5	9.8
Decile 6	7.5	5.7	9.6
Decile 7	9.9	8.9	11.1
Decile 8	12.6	11.4	14.0
Decile 9	17.3	18.3	16.0
Richest 10%	33.3	48.6	15.3



Average Household Income

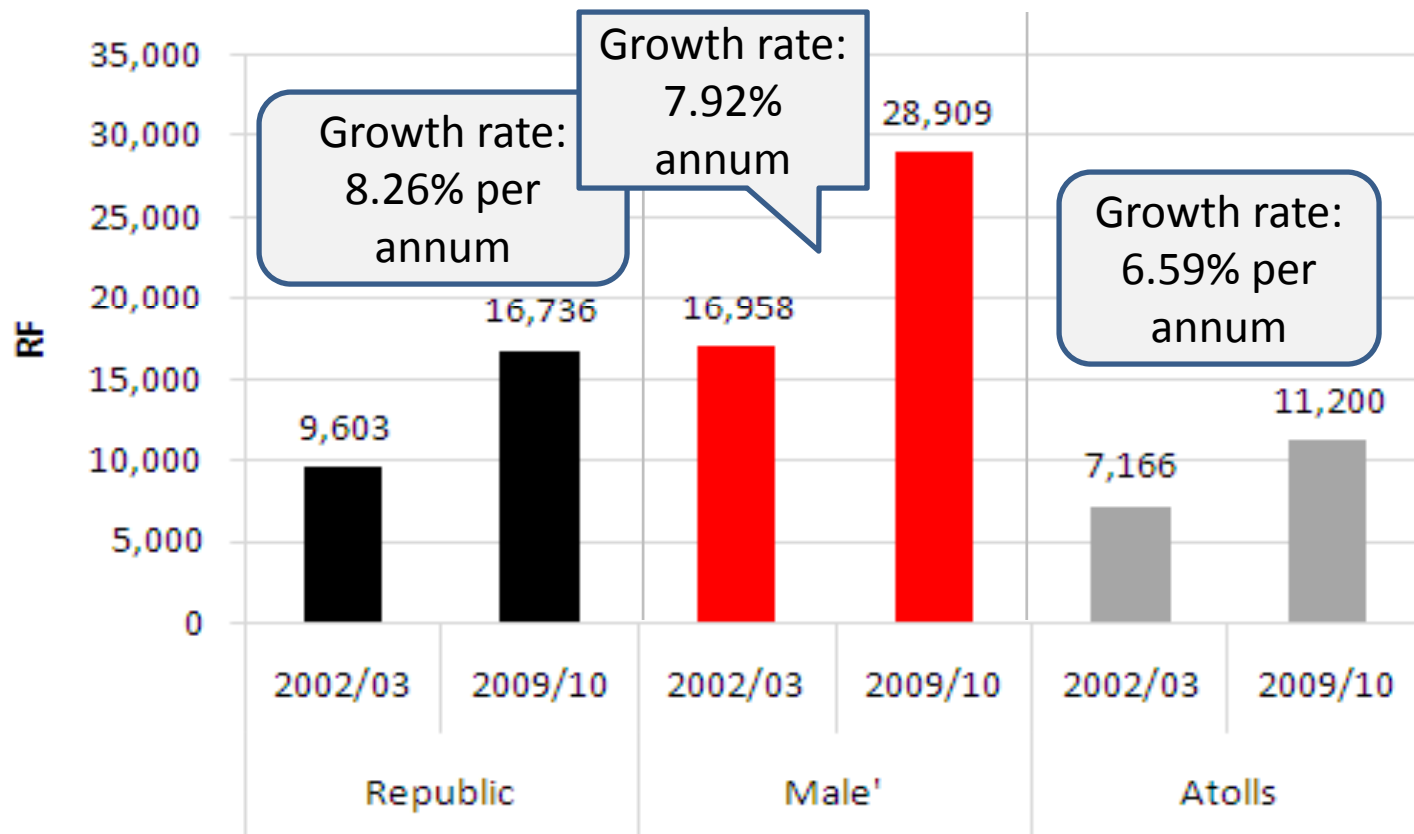
Average monthly income of reporting households by locality, 2009





Average Household Income

Average monthly household income from all sources, 2002/03 and 2009/10





Average Household Income

Average monthly household income from all sources by income quintiles, 2002/03 and 2009/10

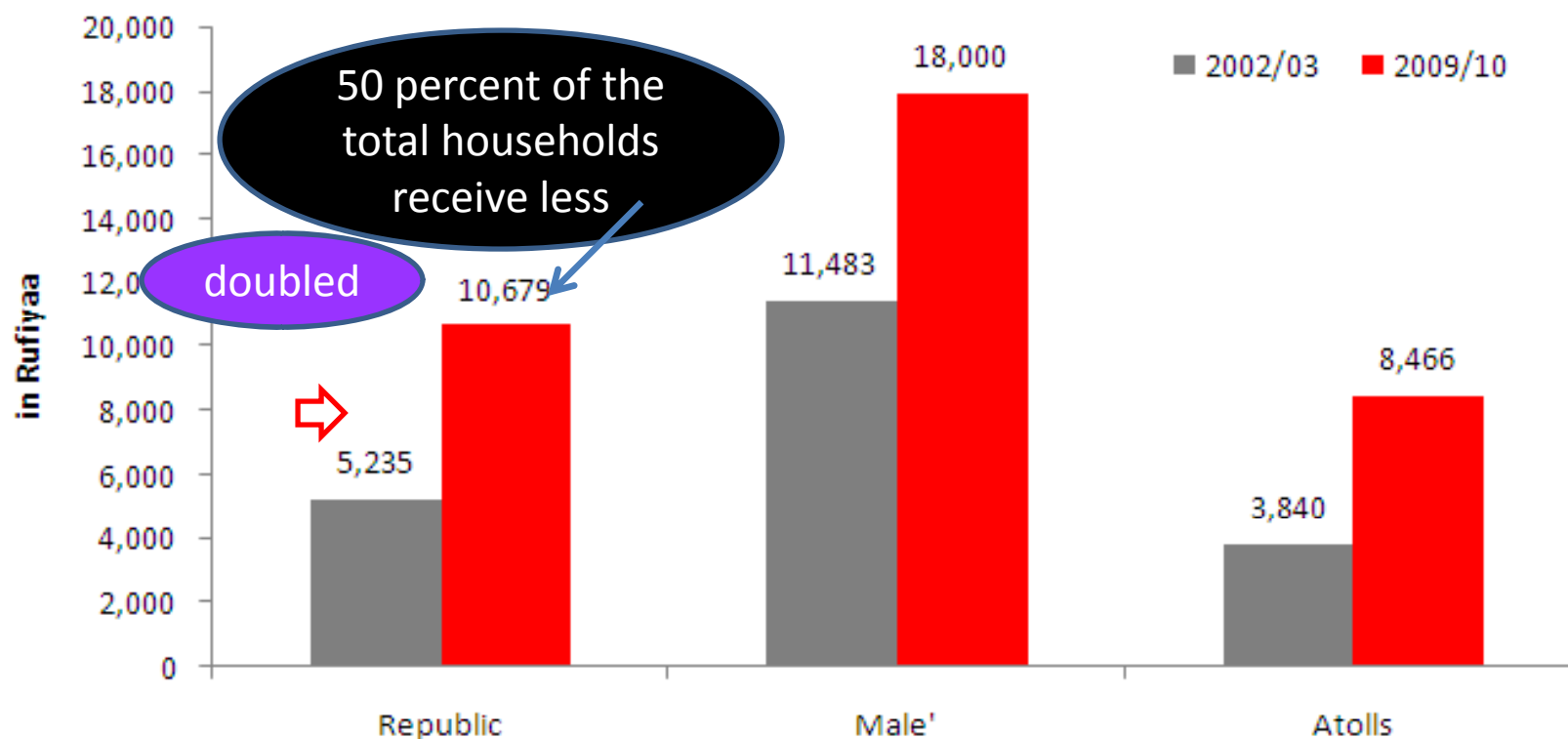
Income quintile	Republic			Male'			Atolls		
	Average monthly household income (in Rufiyaa)		Average annual change (%) 2002/03 - 2009/10	Average monthly household income (in Rufiyaa)		Average annual change (%) 2002/03 - 2009/10	Average monthly household income (in Rufiyaa)		Average annual change (%) 2002/03 - 2009/10
	2002/03	2009/10		2002/03	2009/10		2002/03	2009/10	
Total	9,603	16,736	8.26	16,958	28,909	7.92	7,166	11,200	6.59
1 st - 20 th	2,264	3,546	6.6	3,664	4,488	2.9	2,149	3,503	7.2
21 st - 40 th	3,791	7,617	10.5	9,519	9,076	-0.7	3,618	7,337	10.6
41 st - 60 th	5,576	12,006	11.6	8,314	15,237	9.0	5,165	10,739	11.0
61 st - 80 th	8,898	19,341	11.7	11,578	21,040	8.9	7,554	17,962	13.2
81 st - 100 th	23,834	38,187	7.0	22,825	46,274	10.6	25,246	26,539	0.7

Average household income for all income quintiles increased during the period, with households in the -upper quintiles registering faster growth rates.



Median Household Income

Median income per household, 2002/03 – 2009/10



- In 2010 average income is 16,736 at national level, the median is about Rf 6,000 less than the average income.



Per-capita income by quintiles, Republic, 2002/3 and 2009/10

Statistics Division/ DNP

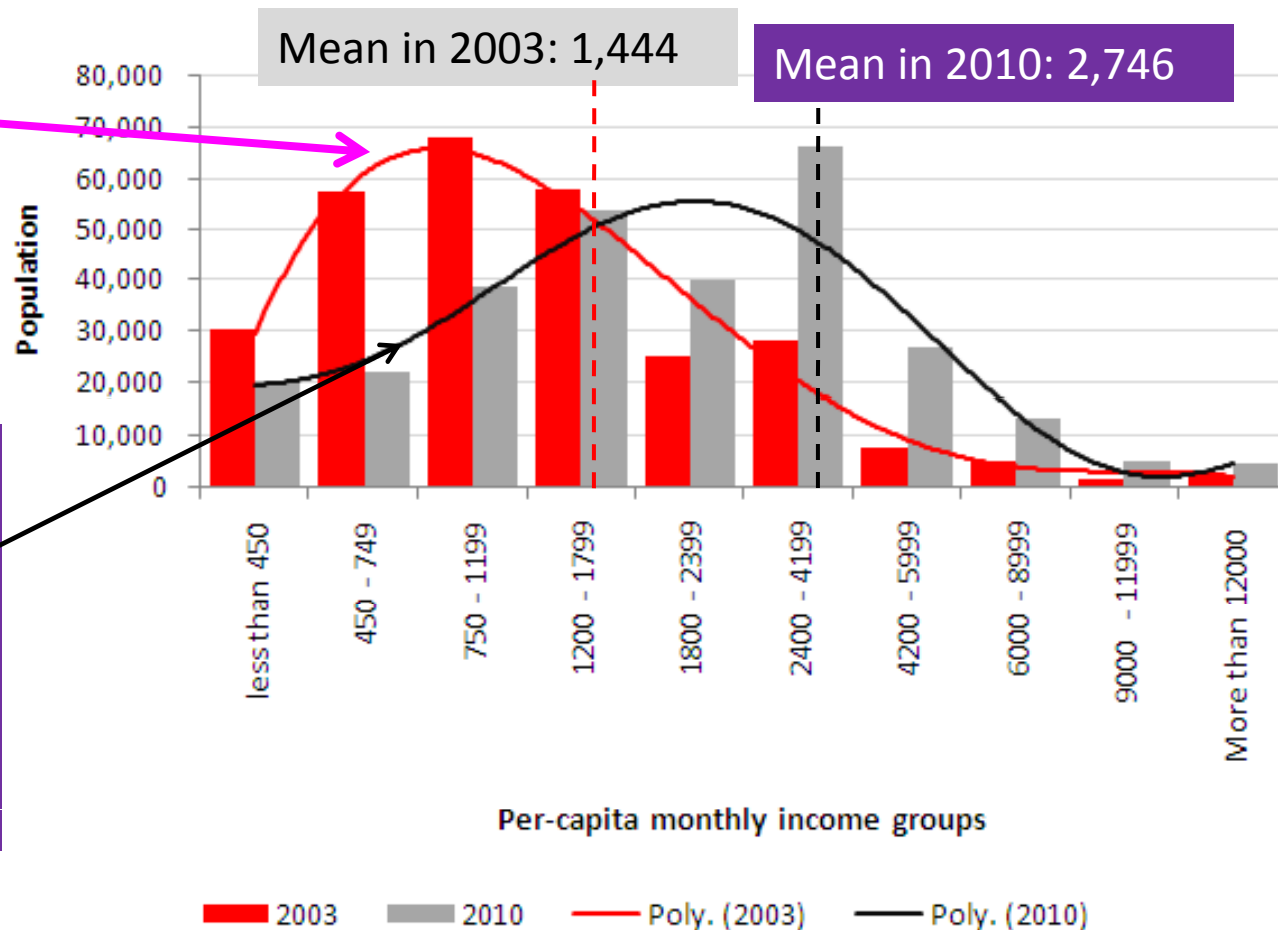


Per Capita Monthly Income

Skewed to the right: the mass of the distribution is concentrated in the left of the figures and it has relatively few high values.

Even though the distribution looks more like a normal distribution, it is skewed to right since the bulk of the values lie to the left of the mean.

Per-capita income distribution, National, 2002/03 & 2009/10

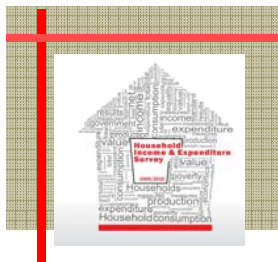




The graph displays the cumulative percentage of the population for different income brackets. The x-axis represents income brackets in Rwf, and the y-axis represents the percentage of the population (cumulative). Three data series are shown: Republic (black line), Male' (red line), and Atolls (grey line). The Atolls curve is the highest, indicating that a larger percentage of the population in the Atolls falls into higher income brackets compared to the Republic and Male'. The Republic curve is in the middle, and the Male' curve is the lowest, indicating that a larger percentage of the Male' population falls into lower income brackets. Two callouts provide specific data points: 'Almost 20% of the population get less than RF1800' (pointing to the Republic curve at the 1200-1799 bracket) and 'It shows clearly the existence of income disparity between the Republic and the Atolls' (pointing to the gap between the Republic and Atolls curves).

Income Bracket (Rwf)	Republic (%)	Male' (%)	Atolls (%)
less than 450	~8	~1	~10
450 - 749	~15	~2	~18
750 - 1199	~28	~8	~35
1200 - 1799	~48	~20	~58
1800 - 2399	~60	~35	~68
2400 - 4199	~85	~68	~92
4200 - 5999	~92	~82	~95
6000 - 8999	~95	~92	~98
9000 - 11999	~98	~95	~99
More than 12000	100	100	100

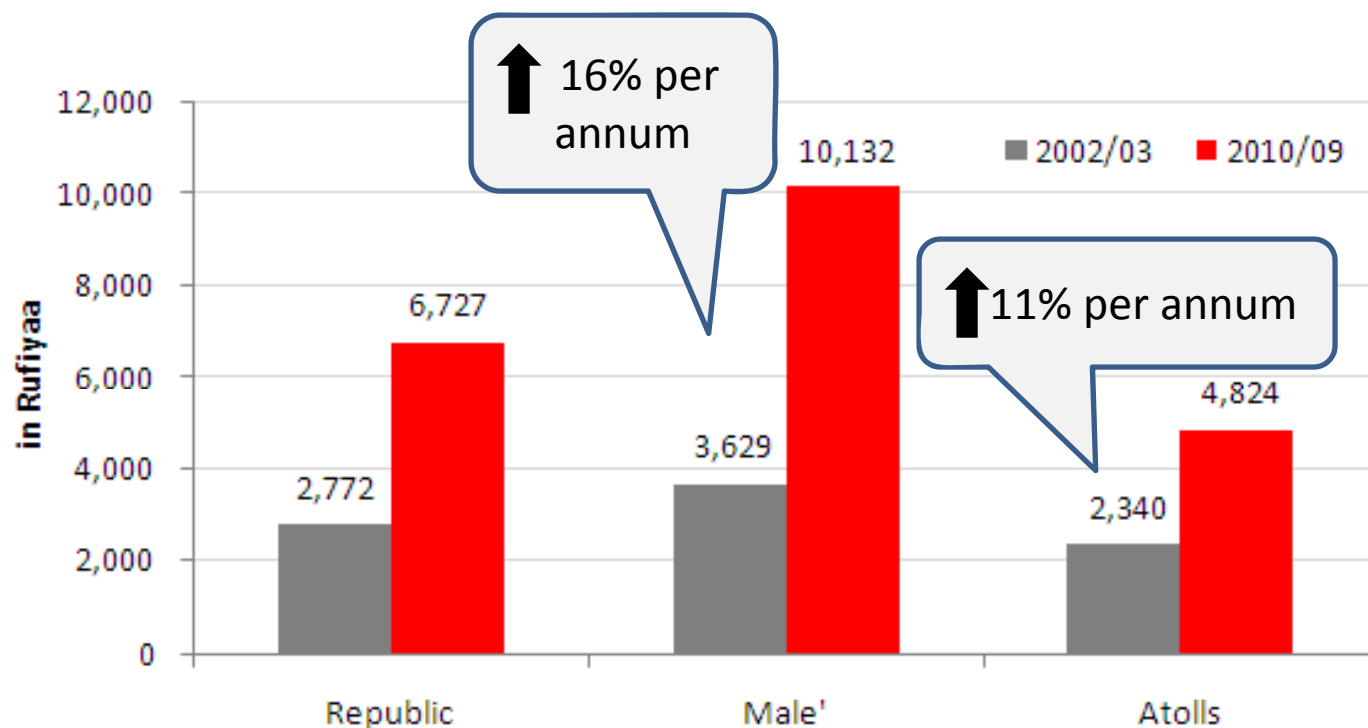
Statistics Division/ DNP



Income per Earner

Difference: Male' and atolls remain substantial and the difference has widened from 1.6 times in 2002/03 to slightly more than twice in Male' vis a vis the atolls.

Average monthly income per earner, 2002/03 – 2009/10

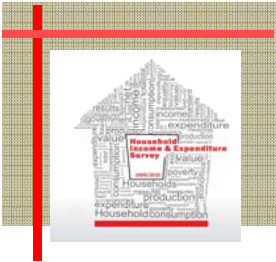




HOUSEHOLD EXPENDITURE & SAVINGS



- Household consumption expenditure is the **value of consumer goods and services acquired, used or paid** for by a household for the satisfaction of the needs and wants of its members.
- **Excludes** non-consumption expenditure such as loan repayments, income taxes, purchase of houses & payments made for goods and services purchased for use in the operation of entrepreneurial activities
- The household consumption expenditures are classified into:
 - "paid" expenditures
 - "unpaid" expenditures



Paid Expenditure

- **Paid and Consumed** expenditures refer to
 - i) **all cash expenditure OR**
 - ii) **exchange (barter) with other goods and services** by the household to obtain goods and services which were consumed during the reference period

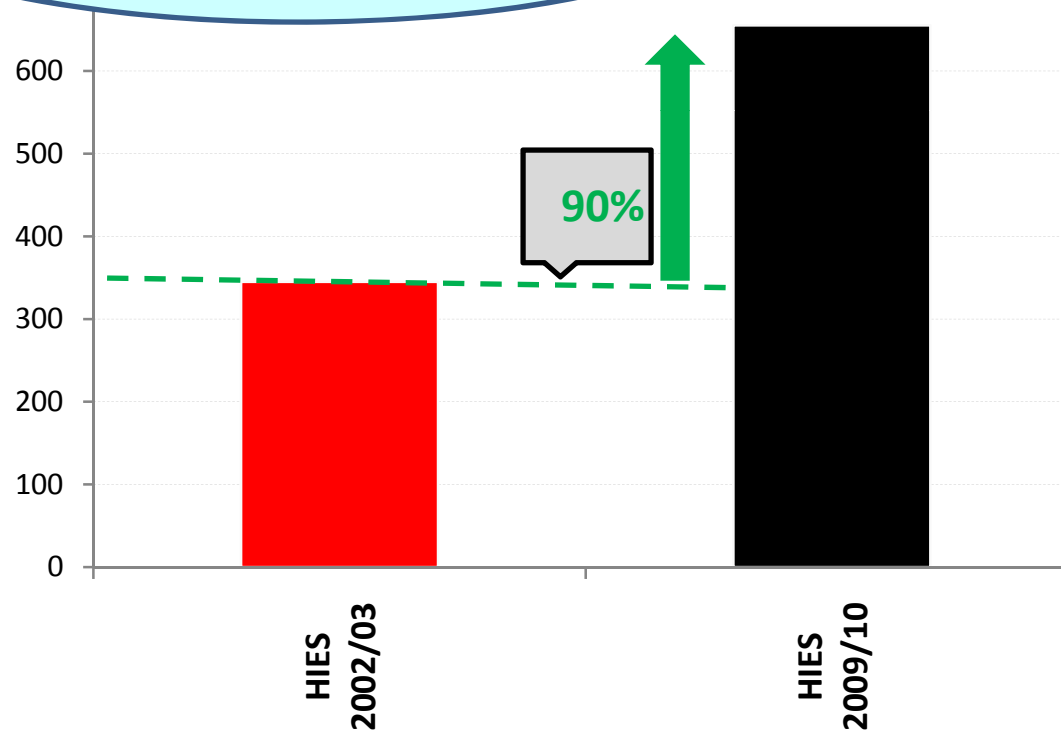


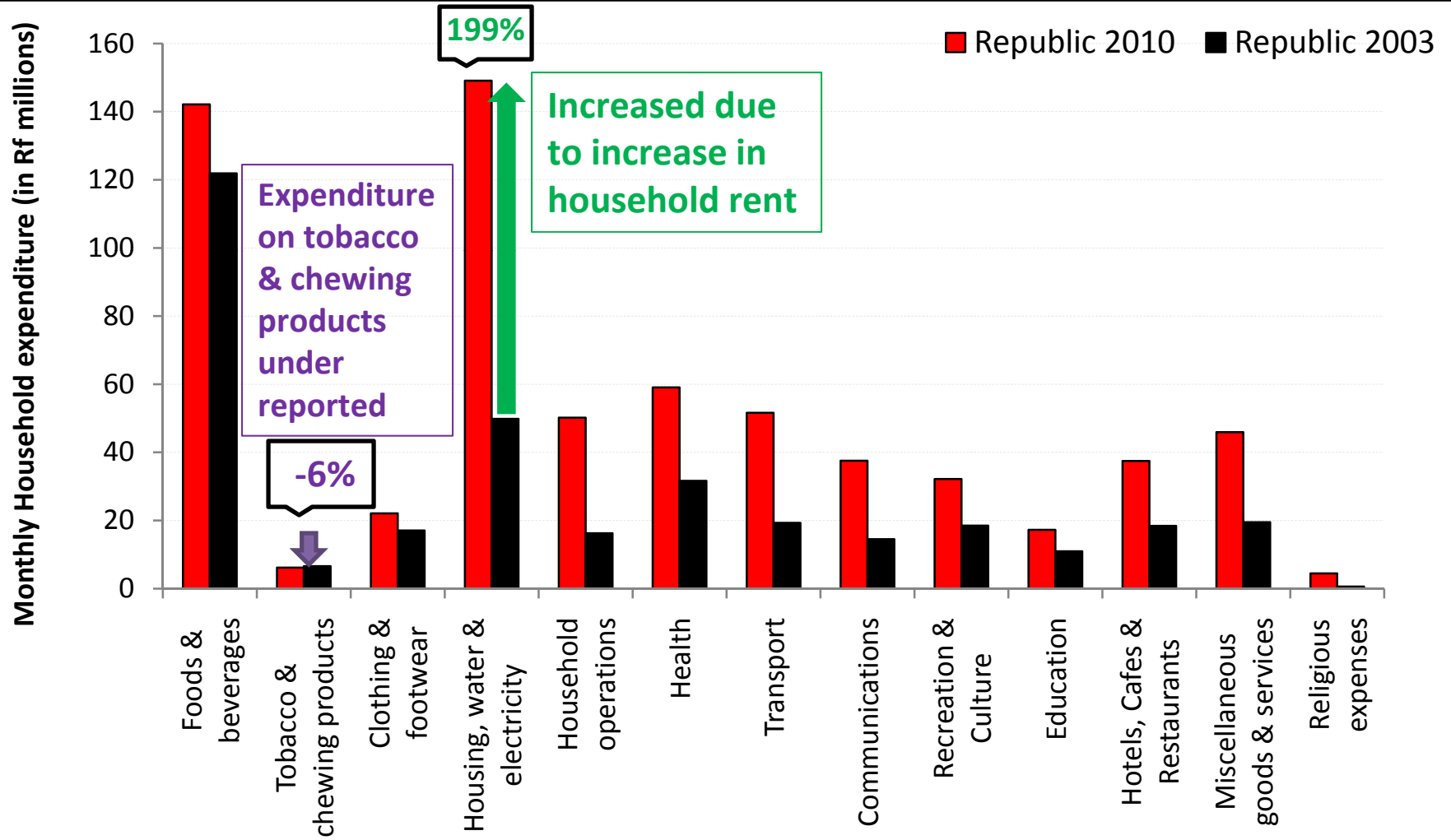
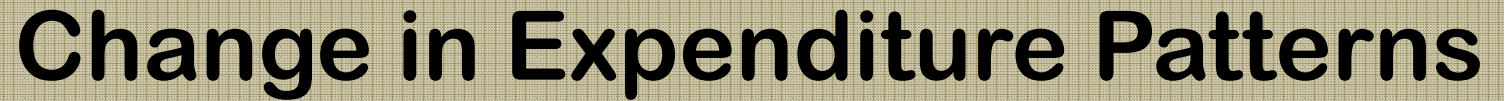
Unpaid Expenditure

- **Unpaid and Consumed** expenditures refer to the market value of goods and services received as "income in kind" by the members of the household.
 - **wages and salaries in kind** - goods and services provided to the employee by his/her employer such as food and drinks, clothing, car, etc
 - **own produced and consumed** - value of items produced for commercial or non-commercial purposes and utilised in its own consumption such as fish used by fishing households, vegetables produced etc.
 - **Received from assistance, gifts, dowry, inheritance and other sources**



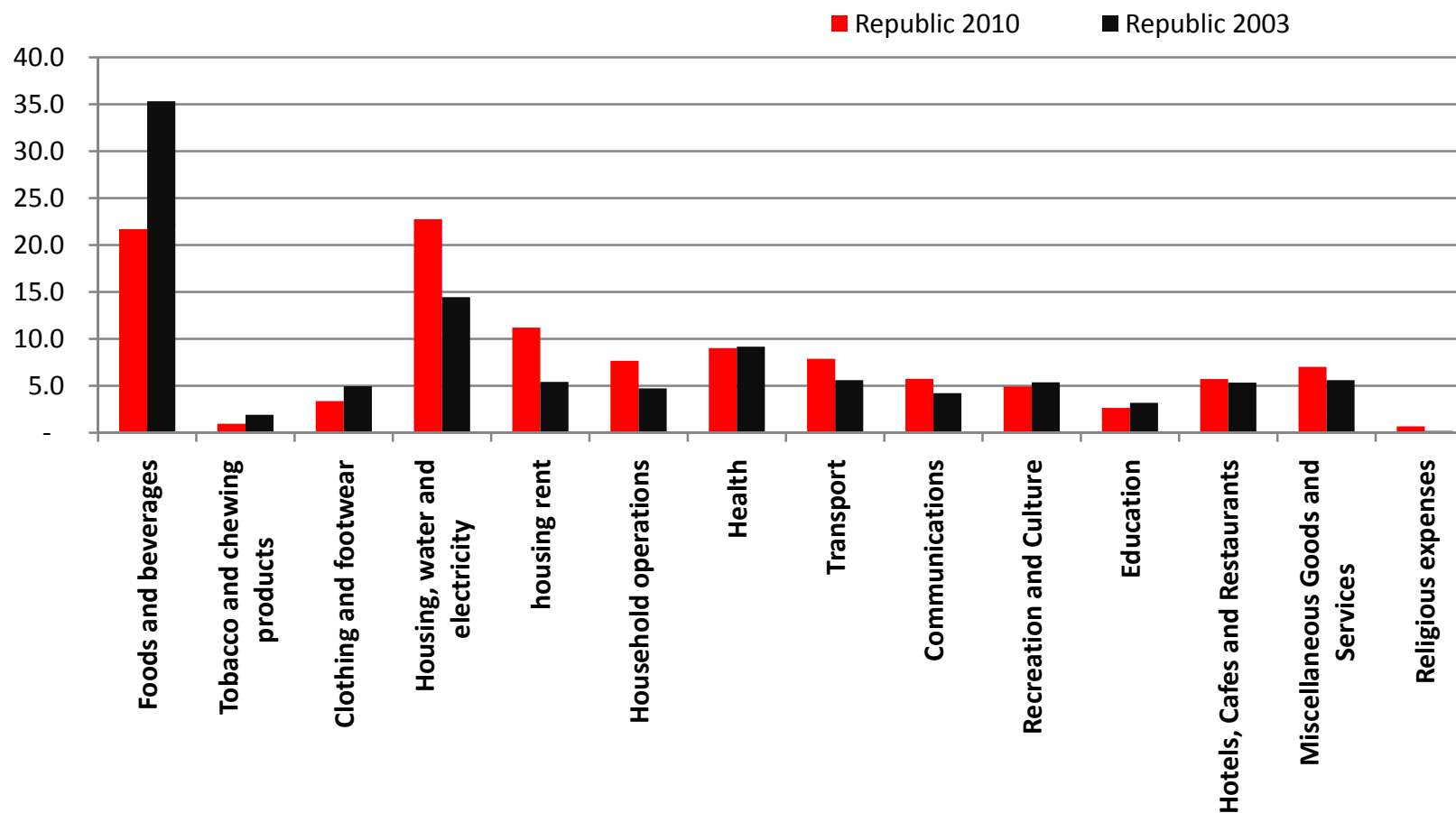
Monthly Household expenditure
(in Rf millions)





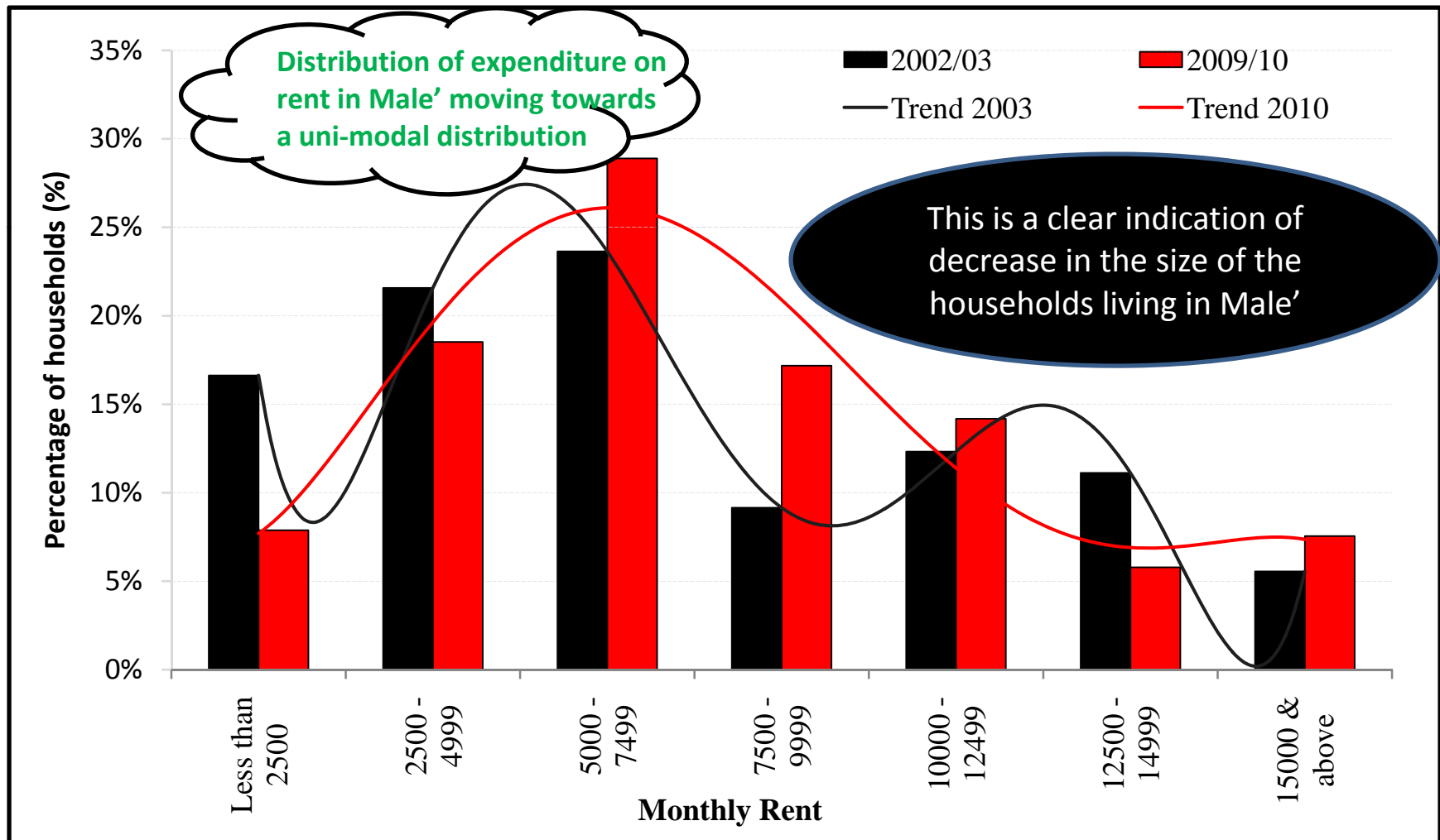


Change in Expenditure Patterns



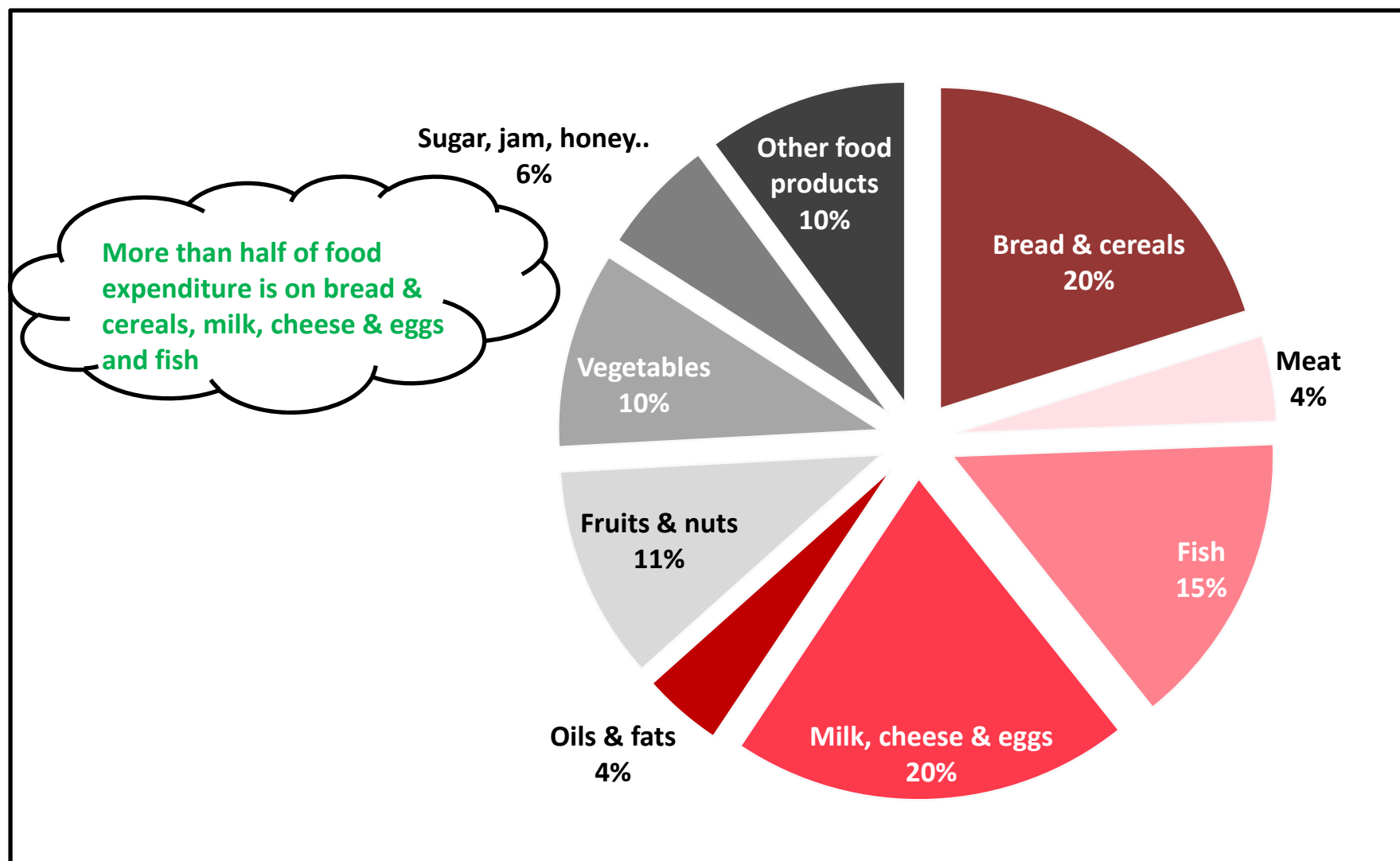


Percentage of Households by monthly Household Expenditure on Rent, Male'





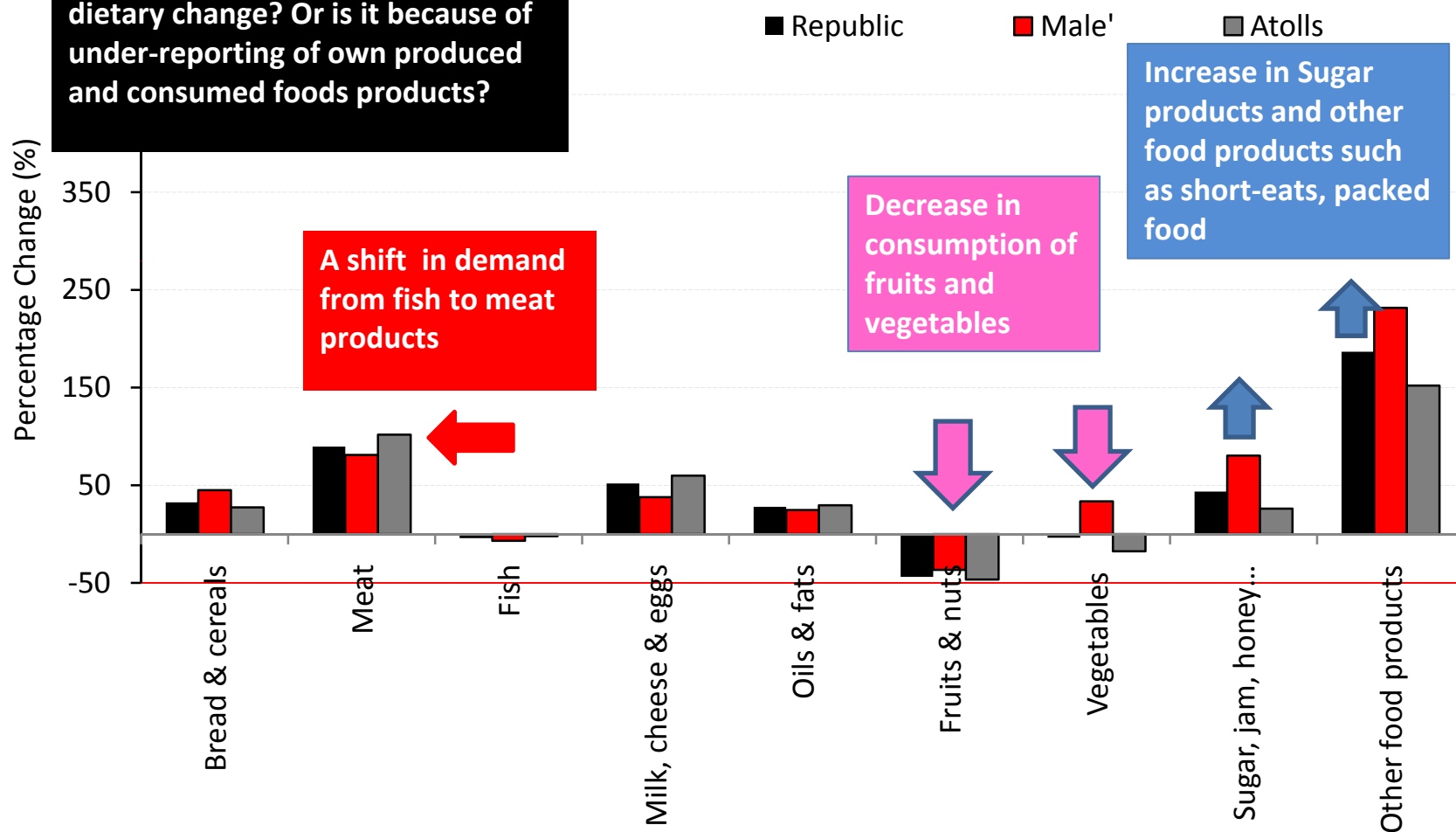
Proportion of household food expenditure on various food groups, 2010





Percentage Change in the Household Expenditure on Food Groups, 2003 to 2010

Are we moving towards an adverse dietary change? Or is it because of under-reporting of own produced and consumed foods products?

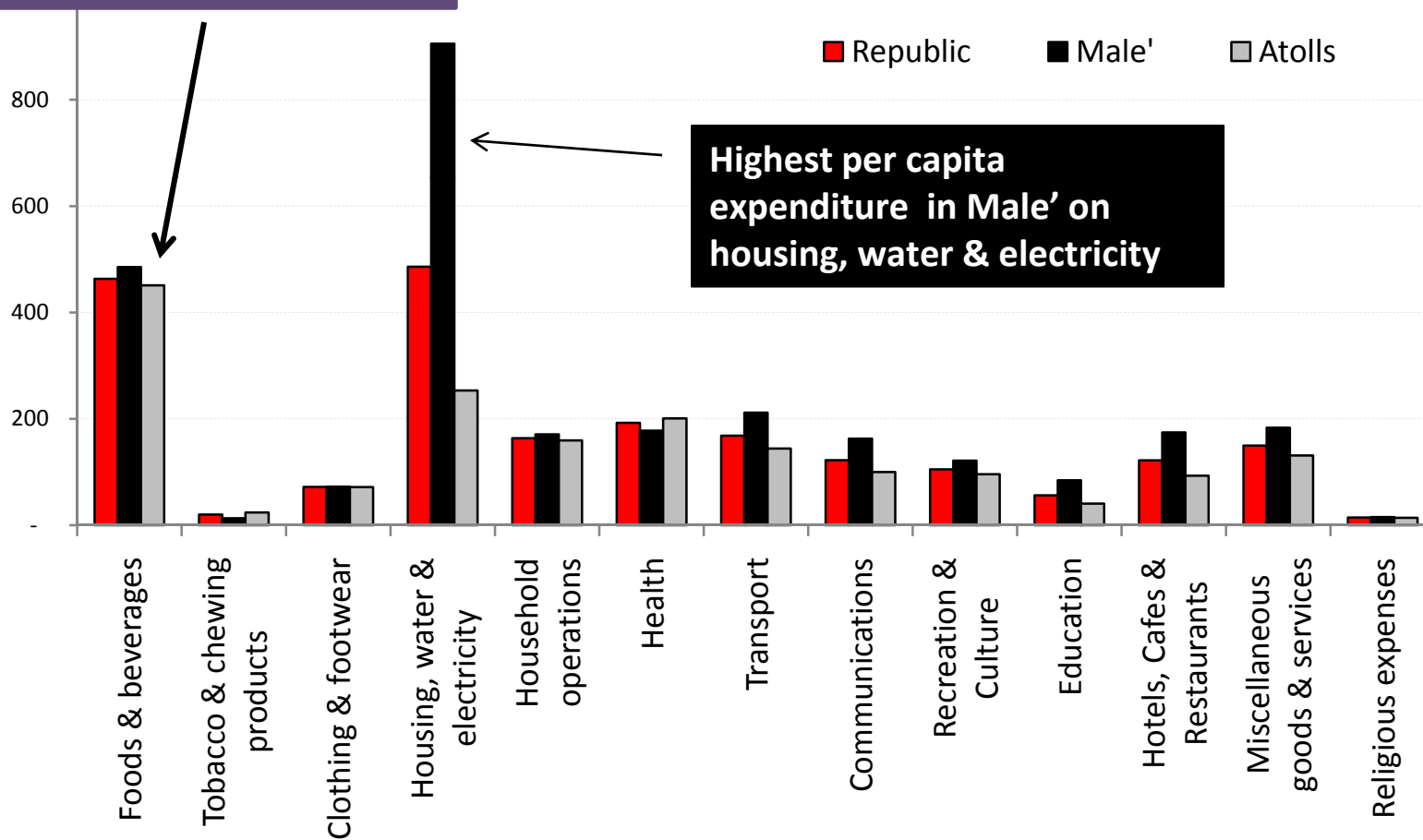




Monthly per Capita Household Expenditure on Expenditure Groups, 2010

Highest per capital in Atolls on Food and Beverages

Monthly Per Capita Household Expenditure (in Rf)



Highest per capita expenditure in Male' on housing, water & electricity

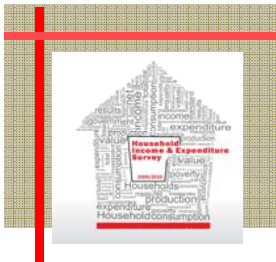


Average Monthly Household Expenditure per Household Member by Household Size, 2010

Household size	1 to 2	3	4	5	6	7	8	9	10 +
Total per capita expenditure	3,341	3,152	2,645	2,291	2,355	2,038	1,859	1,528	1,935
Foods & beverages	638	633	592	523	511	469	426	407	388
Tobacco & chewing products	42	20	24	18	21	26	15	12	19
Clothing and footwear	105	132	90	78	79	68	61	76	62
Housing, water and electricity	491	797	553	541	560	461	414	234	464
Household operations	374	264	250	184	194	147	149	136	119
Health	535	231	222	192	194	132	144	188	202
Transport	255	207	287	161	183	152	124	100	160
Communications	156	196	144	125	136	106	117	87	116
Recreation And Culture	188	124	123	135	154	100	83	56	80
Education	51	178	49	61	59	67	59	27	45
Hotels, Cafes & Restaurants	296	166	121	126	107	124	77	79	133
Misc. Goods & Services	164	203	178	142	146	132	184	122	140
Religious expenses	45	0	11	7	12	56	7	6	7

In general, average monthly household expenditure per household member varies inversely with the household size. For all groups per capita is Rf 2,136

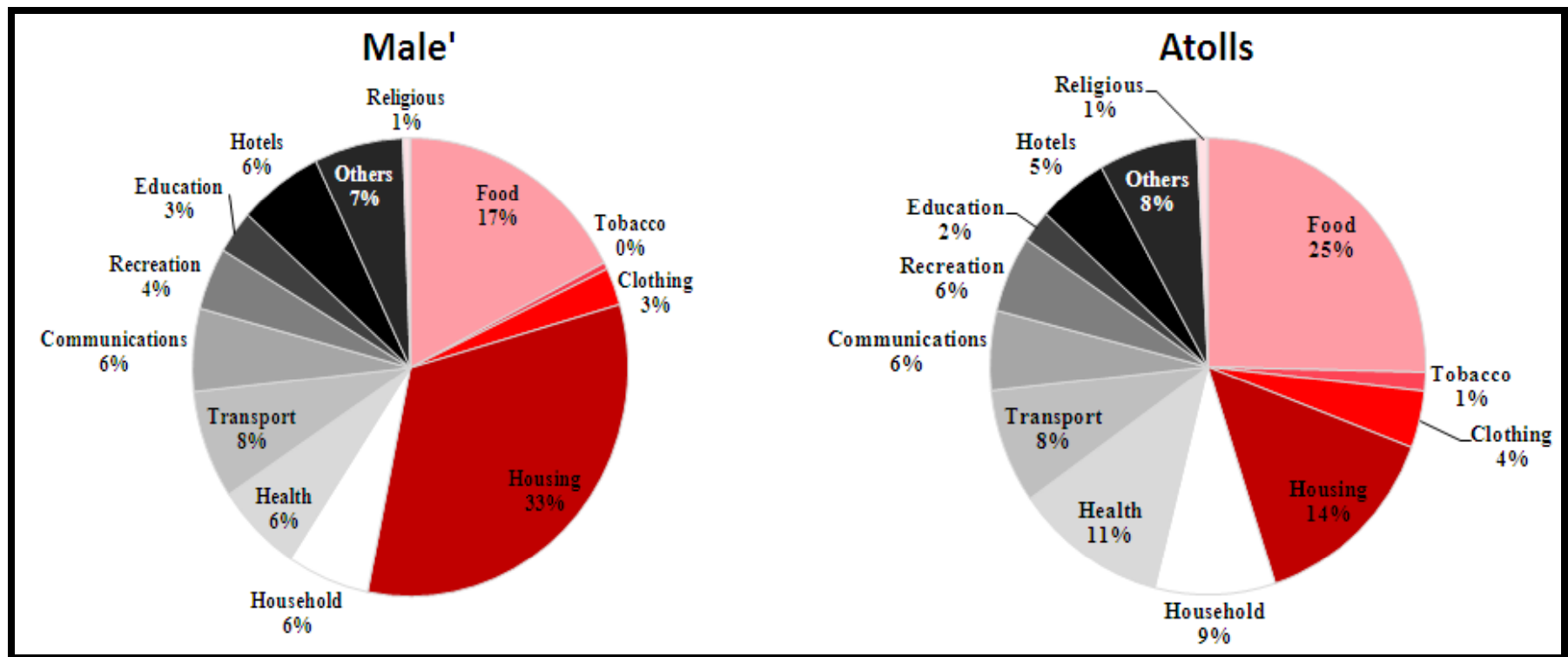
Optimum household size that minimizes per capita expenditure

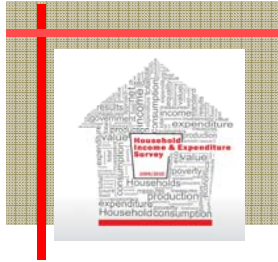


Percentage of Household per Capita Expenditure by Expenditure Group

In Male', 33% of household per capita expenditure is on housing, water & electricity

In atolls, 25% of household per capita expenditure is on food & beverages





Household Savings

- Savings is defined as that part of income not immediately spent or consumed but reserved for future consumption, investment or for unforeseen contingencies



Household Saving Rate by Locality, in Rf

Household Income

Household expenditure (incl. durables)

Household expenditure (excl. durables)

Household savings (incl. durables)

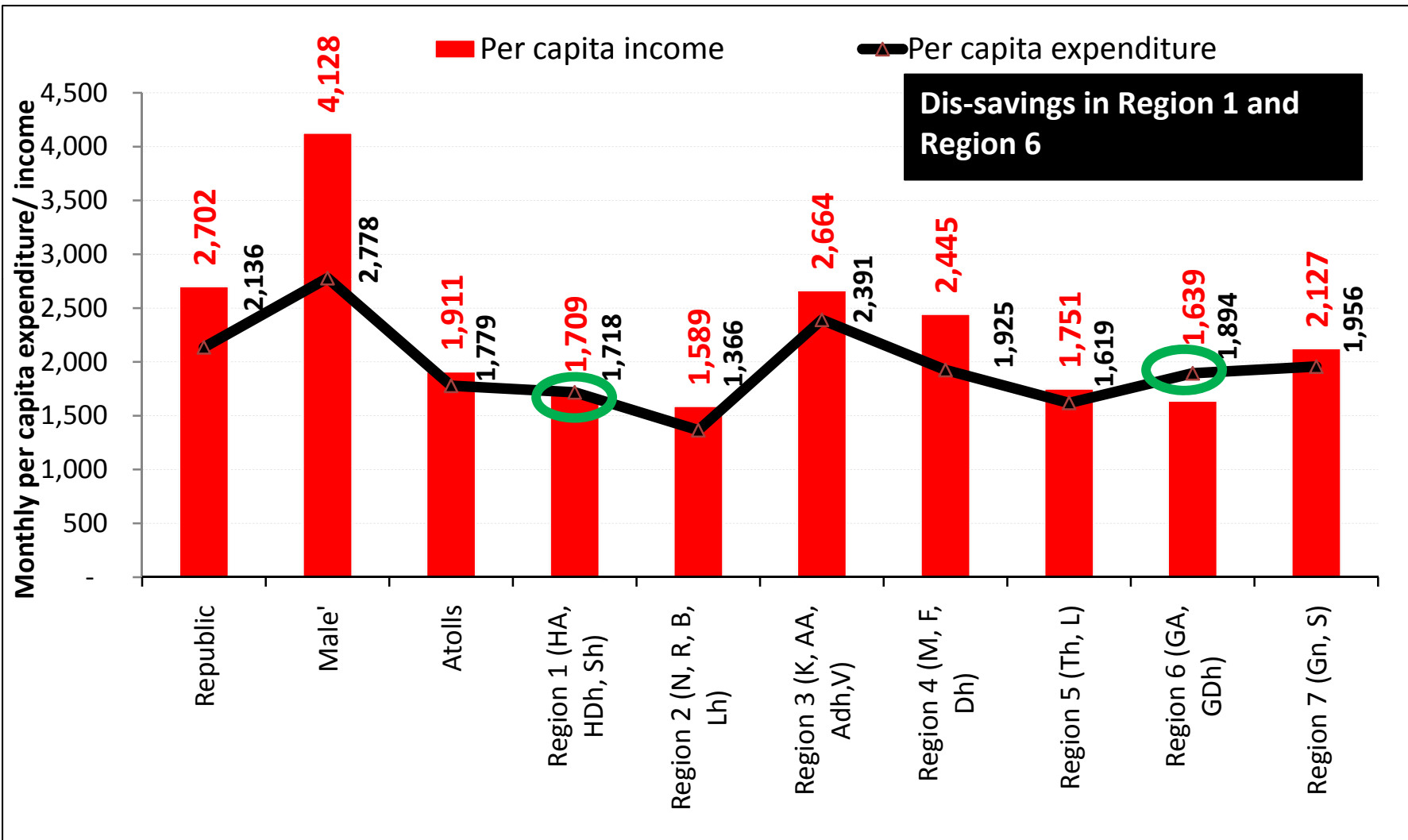
Household savings (excl. durables)

Household savings rate (incl. durables)

Household savings rate (excl. durables)

Republic	Male'	Atolls
9,500,064,633	5,130,379,313	4,369,685,320
7,487,791,817	3,438,575,808	4,049,216,009
6,686,645,438	3,113,884,133	3,572,761,305
2,012,272,816	1,691,803,506	320,469,311
2,813,419,195	2,016,495,180	796,924,015
21.2%	33.0%	7.3%
8.4%	6.3%	10.9%
29.6%	39.3%	18.2%

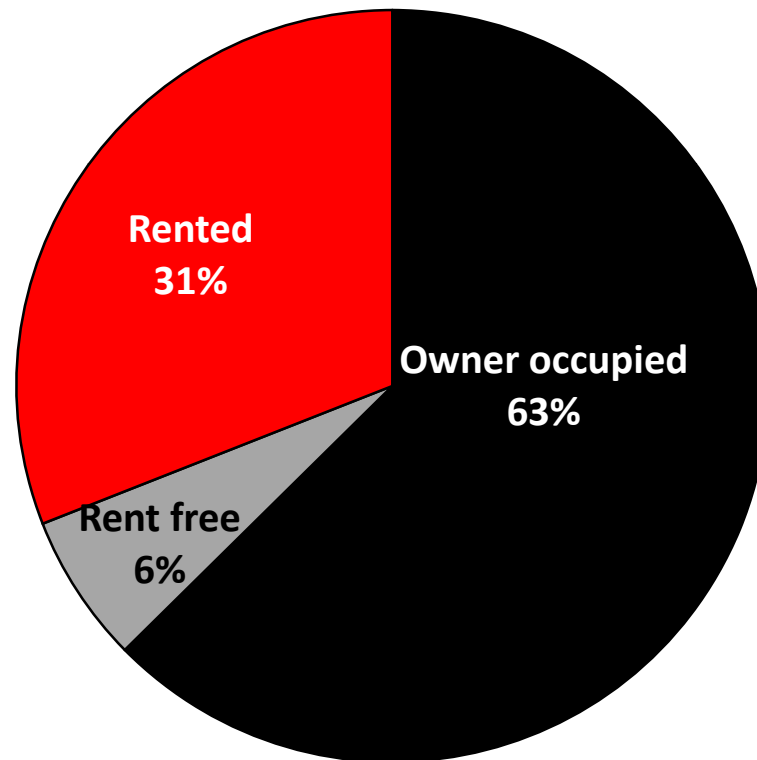
Percentage of household
income spent on
consumer durables

[illegible]



Annual Savings by TenureType in Male', 2010

Only 31% of the savings are from the households living in rented dwellings





Household Annual Savings and Dis-savings, in Rf

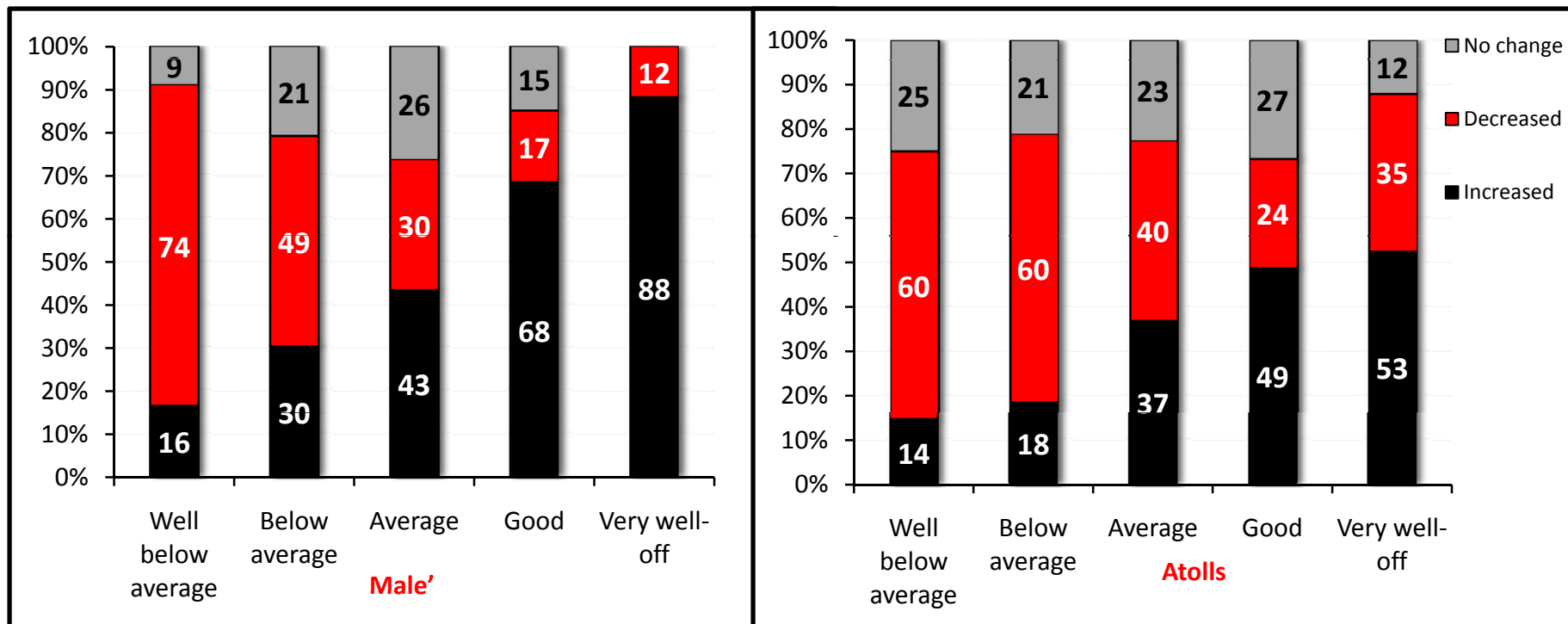
Per capita monthly income group	Republic	Male'	Atolls
less than 450	-141,429,320	-11,944,979	-129,484,340
450 - 749	-147,486,684	-25,549,993	-121,936,691
750 - 1199	-156,503,796	-37,580,133	-118,923,664
1200 - 1799	20,343,330	-9,210,371	29,553,700
1800 - 2399	199,871,173	51,398,995	148,472,178
2400 - 4199	716,076,896	393,198,172	322,878,724
4200 - 5999	680,601,280	372,107,175	308,494,105
6000 - 8999	510,534,743	360,520,932	150,013,811
9000 - 11999	331,123,113	250,421,051	80,702,062
More than 12000	800,288,462	673,134,332	127,154,130
All groups	2,813,419,195	2,016,495,180	796,924,015

Households in Male' are able to save once they reach the monthly per capita income group of 1800 - 2399

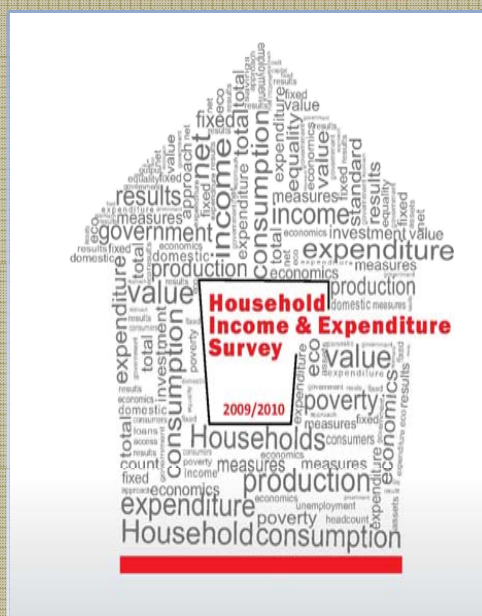
Households in Atolls are able to save once they reach the monthly per capita income group of 1200 - 1799

72% of savings are in Male'

Perception of Change in Household Income, 2009/10



Income inequality both, in Male' and atolls, had increased as income of households who are 'well below average' has reported decrease in income while households who are 'very well off' had increased income compared to the past 5 years



Poverty Analysis

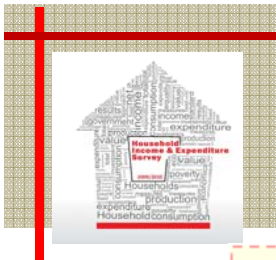


i.e. aggregating households' expenditures on goods and services as to approximate the value of consumption achieved over the period of reference of the analysis (typically monthly consumption) and rank households' wellbeing accordingly.

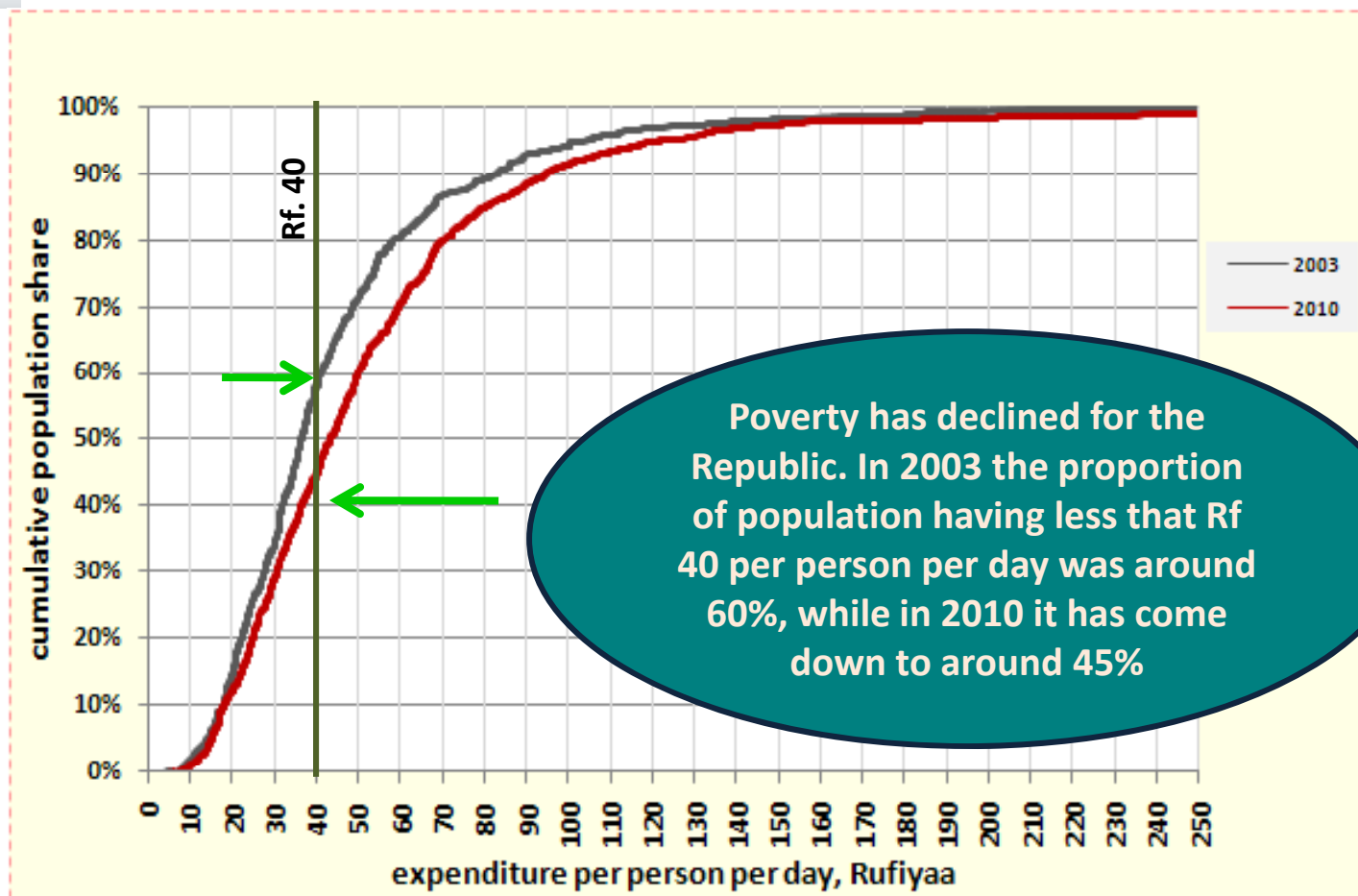


Differences in construction of CA in 2003 and 2009

Consumption Aggregate used in (2002/03)	Consumption Aggregate used in (2009/10)
Food Consumption: food purchased, own produced, through salaries and kind. Gifts received was excluded	Food Consumption: food purchased, own produced, through salaries and kind and received as gifts.
Non- food Consumption: includes a variety of consumption items such as tobacco, clothing, education, energy and health, travel abroad, lumpy expenditures on weddings	Non- food Consumption: includes a variety of consumption items such as tobacco, clothing, education, energy, travel abroad for leisure and health <ul style="list-style-type: none"> - Excludes lumpy expenditures, housing constructions, fine, debts,
Consumer Durables: included	Consumer Durables: excluded
Housing: included actual Rent paid	Housing: excludes actual Rent paid

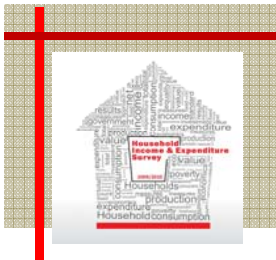


Cumulative population ranked from poor to rich , Republic 2003 & 2010

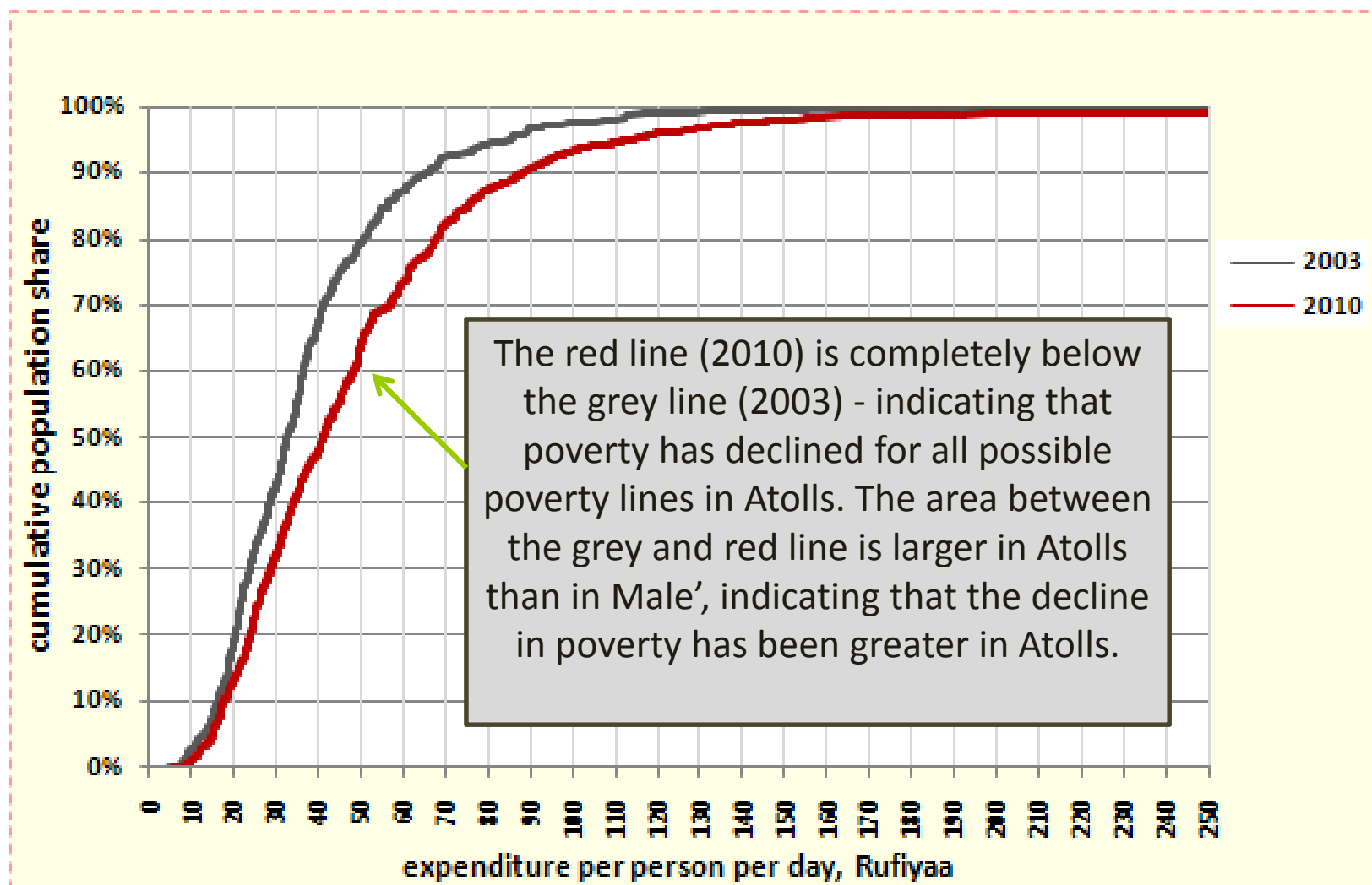


Poverty has declined for the Republic. In 2003 the proportion of population having less than Rf 40 per person per day was around 60%, while in 2010 it has come down to around 45%

Since the red line (2010) is below the grey line (2003) poverty has declined during the period for all possible poverty lines for the Republic. The larger the area between the lines, the greater the progress.

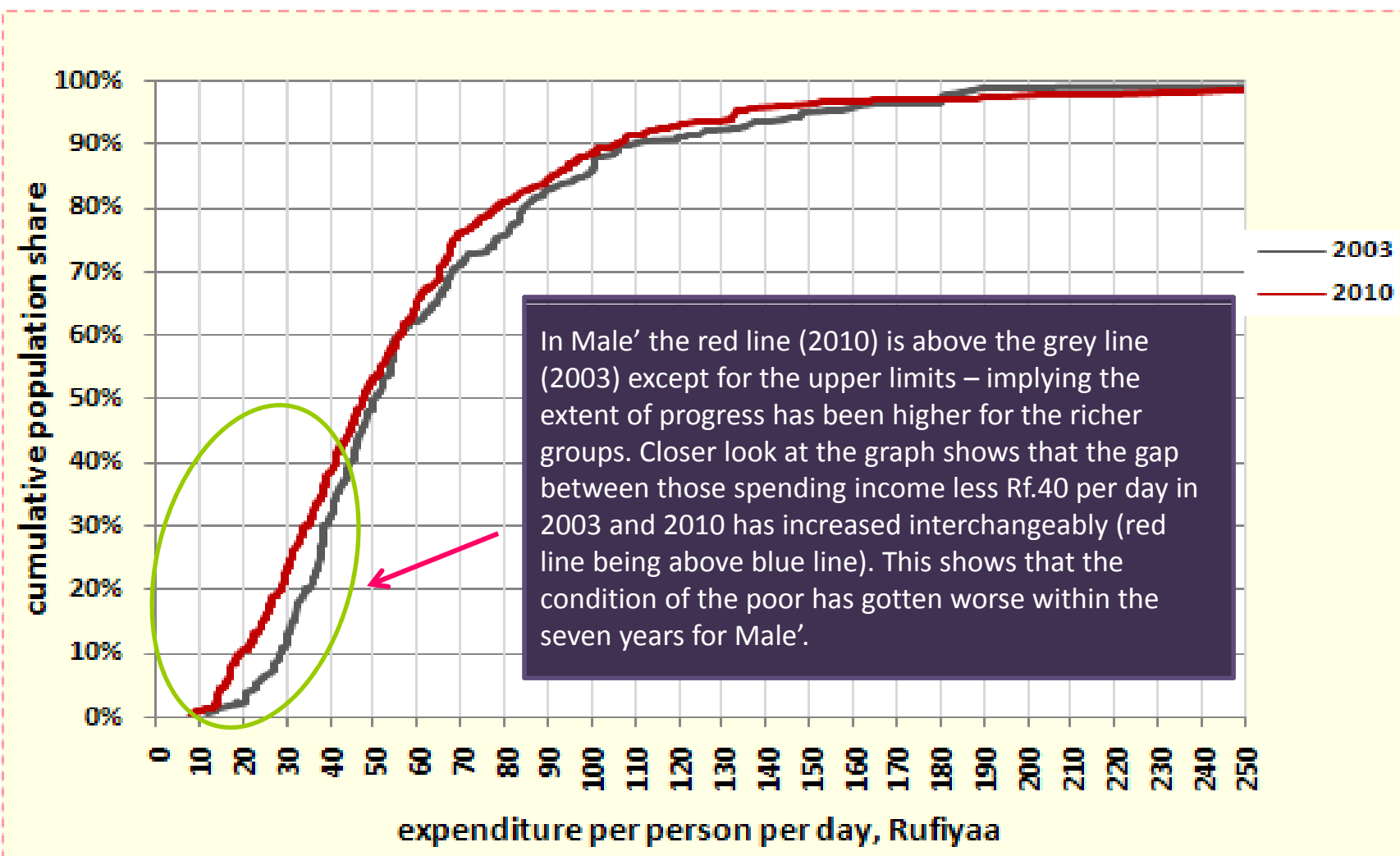


Cumulative population ranked from poor to rich, Atolls 2003 & 2010





Cumulative population ranked from poor to rich, Male' 2003 & 2010





Poverty Measures

○ Head Count Ratio-

The proportion of a population that exists, or lives below the 'Poverty Line'

○ Poverty Gap Index-

Indicates the incidence and depth of poverty- how poor the poor are from the given poverty line



Headcount Ratios for 2002/03 and 2009/10.

Relative Poverty Line	Republic		Male'		Atolls	
	2003	2010	2003	2010	2003	2010
MDG Line of US \$ 1.25	9%	8%	2%	7%	12%	8%
MDG Line of US \$ 2	31%	24%	9%	19%	39%	27%
Rf. 44 (Median of Atoll expenditure per person per day for HIES 2009/10)	66%	51%	40%	44%	75%	55%
Rf. 22 (Half the Median of Atoll expenditure per person per day for HIES 2009/10)	21%	15%	4%	12%	27%	16%

Poverty declined for Republic and Atolls while poverty increased in Male'



Poverty Gap Ratios for 2002/03 and 2009/10

Relative Poverty Line	Republic		Male'		Atolls	
	2003	2010	2003	2010	2003	2010
MDG Line of US \$ 1.25	2%	2%	0%	1%	3%	2%
MDG Line of US \$ 2	9%	7%	2%	5%	12%	7%
Rf. 44 (Median of Atoll expenditure per person per day for HIES 2009/10)	24%	19%	10%	15%	30%	20%
Rf. 22 (Half the Median of Atoll expenditure per person per day for HIES 2009/10)	5%	4%	1%	3%	7%	4%

The depth of poverty also increased in Male' compared to Republic and Atolls



- Most common inequality measures are:
 - Income share of the poorest quintile
 - Lorenz Curve
 - Gini coefficient



EXPENDITURE SHARE BY LOCALITY, 2002/3 & 2009/10

Population Deciles by expenditure	Republic		Male'		Atolls	
	2003	2010	2003	2010	2003	2010
1 (Poorest)	7	7	8	7	7	7
2	11	11	12	11	11	12
3	15	16	15	16	15	16
4	20	22	21	21	19	23
5 (Richest)	47	43	44	45	47	42

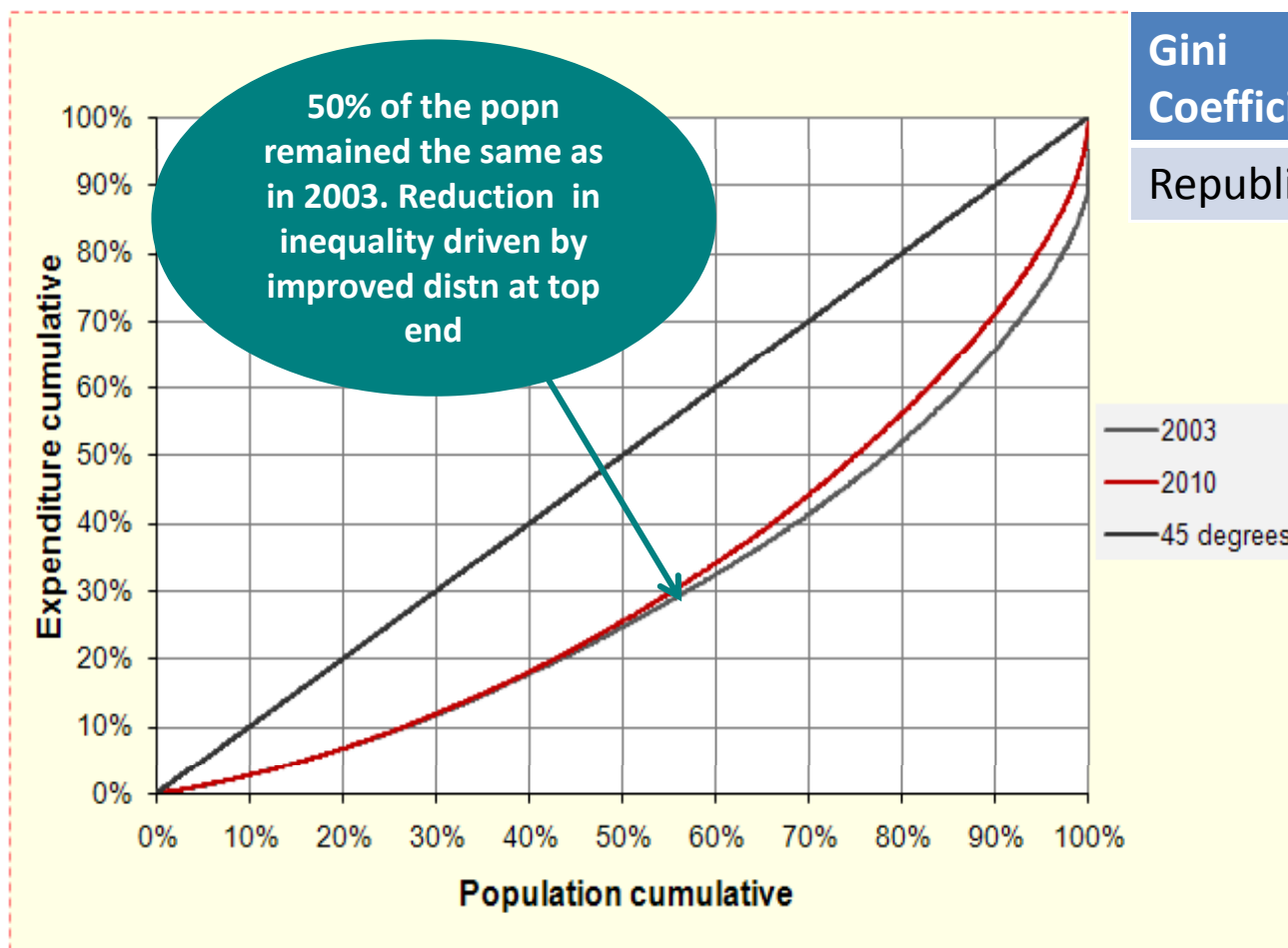
The expenditure
share of the
poorest quintile
remained the
same for the
Republic at 7%

Exp share of
the poorest
quintile
decreased
from 8% to
7% in Male'

Exp share of
the poorest
quintile
remained the
same for the
Atolls at 7%



LORENZ CURVE, REPUBLIC, 2002/3 & 2009/10

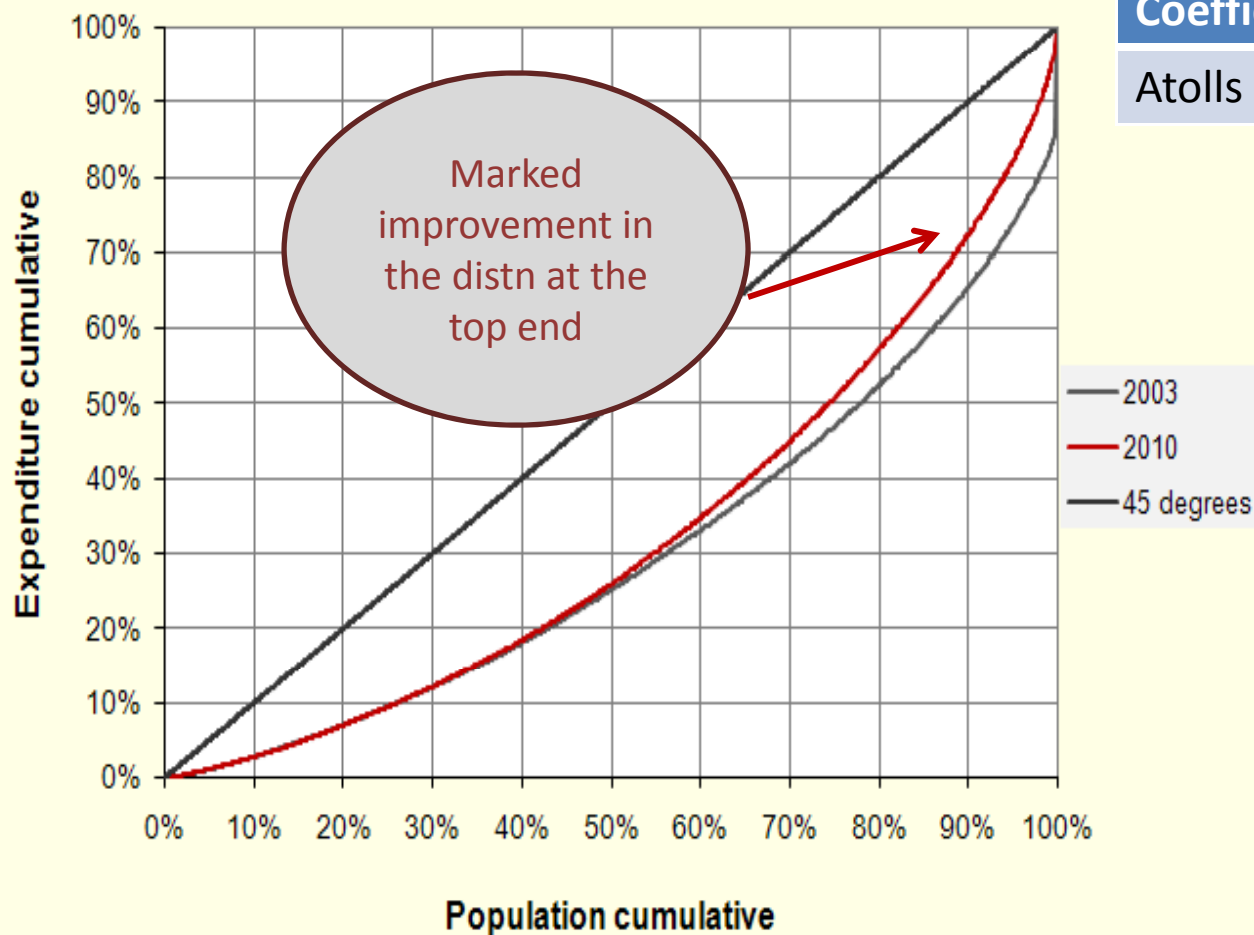


Gini Coefficient	2003	2010
Republic	0.41	0.37

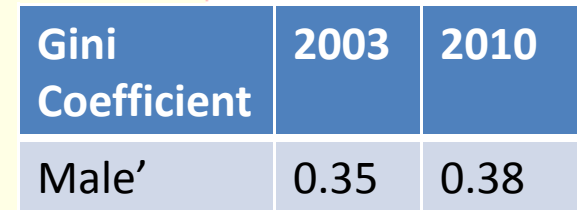
The Lorenz curve shows expenditure shares for the complete continuum – from poorest to the richest. If red line (2010) is above the grey line (2003) shows reduction in inequality



LORENZ CURVE, ATOLLS, 2002/3 & 2009/10



Gini Coefficient	2003	2010
Atolls	0.40	0.36



If red line (2010) is below grey line (2003) showing rising inequality