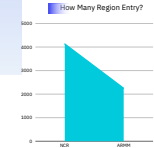
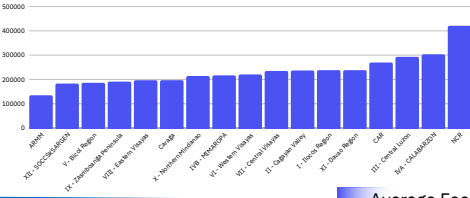


# Family Income and Expenditure Analysis Report

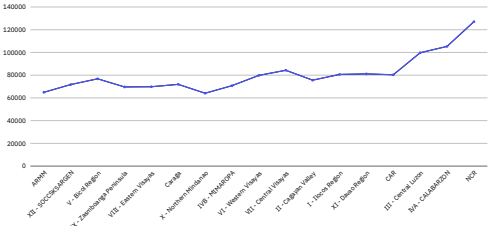
## Average Household Income by Region



Households in NCR have an average income exceeding ₱400,000, making it the highest-earning region in the Philippines by a wide margin. In contrast, ARMM households earn less than ₱200,000 on average, placing it at the bottom of the income spectrum. This stark difference of over ₱200,000 highlights the significant regional income disparity in the country. Addressing this gap will require targeted economic programs and job creation initiatives in ARMM to promote more balanced regional development.

## Average Food Expenditure by Region

Households in NCR spend the most on food, with average expenditures exceeding ₱130,000, reflecting both higher incomes and the region's elevated cost of living. In contrast, ARMM households spend less than ₱80,000 on food, placing it among the lowest-spending regions. This nearly ₱50,000 difference underscores the disparity in purchasing power and living standards between NCR and ARMM. The gap suggests that economic development and income growth in ARMM could help increase household food expenditure to more sustainable levels.



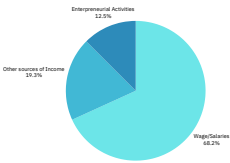
Year 2024 CENSUS according to PSA



## Main Source of Income Distribution

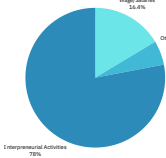
NCR

NCR's income is mainly from wages (68.2%), with entrepreneurship at 12.5%, showing reliance on formal employment.



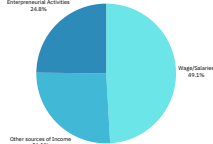
ARMM

In ARMM, entrepreneurship drives 73% of income while wages make up just 10.6%, reflecting a largely informal, small-business-based economy.



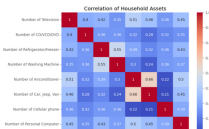
All Regions

Nationally, wages lead at 40.7% and entrepreneurship at 24.8%, reflecting a balanced mix of formal employment and small business activity between the extremes of NCR and ARMM.



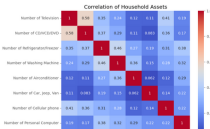
## Correlation of Household Assets

NCR



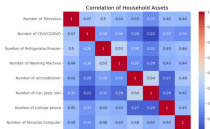
Households that own more costly items like air conditioners and vehicles tend to also own a wider range of other appliances, indicating that asset ownership strongly clusters around higher income levels

ARMM



Household assets in ARMM show mostly weak relationships, with only basic appliances clustering together, indicating limited and uneven ownership of more expensive items.

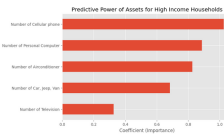
All Regions(National View)



Households with higher value assets like air conditioners and vehicles tend to own multiple appliances, revealing distinct socioeconomic clustering in the region.

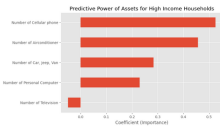
## Predictive Power of Assets

NCR



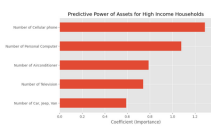
Cellular phone ownership is the strongest predictor of high-income households while television ownership is the weakest, highlighting a shift in socioeconomic signaling where digital access and computing power outweigh traditional assets as indicators of wealth.

ARMM



Cellular phone ownership is the strongest predictor of high-income households, while televisions rank lowest highlighting a shift toward digital connectivity as a more powerful signal of affluence than traditional assets.

All Regions(National View)



Cellular phones emerging as the strongest indicator suggesting that digital connectivity may be a more accessible and telling marker of affluence than traditional assets like vehicles or televisions.