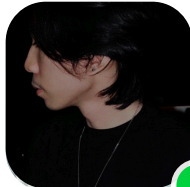# Household Earnings and Expenses in the Philippines
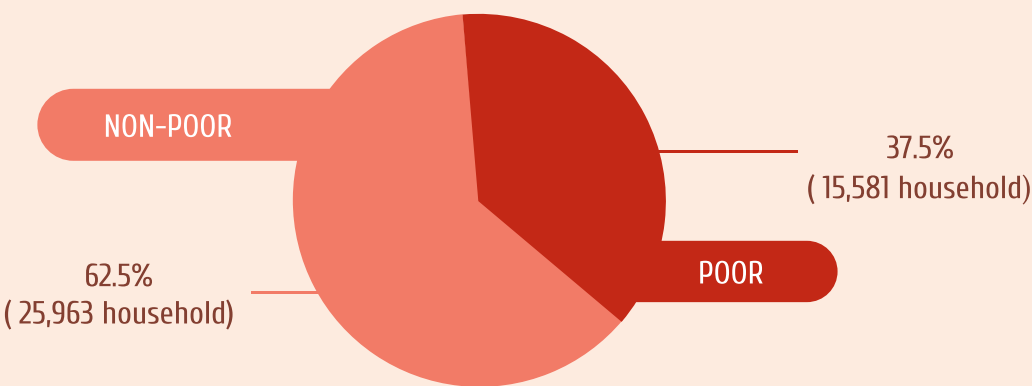
Jomel Tomeo
Bachelor of Science in Information Technology
🛡 023A-11143
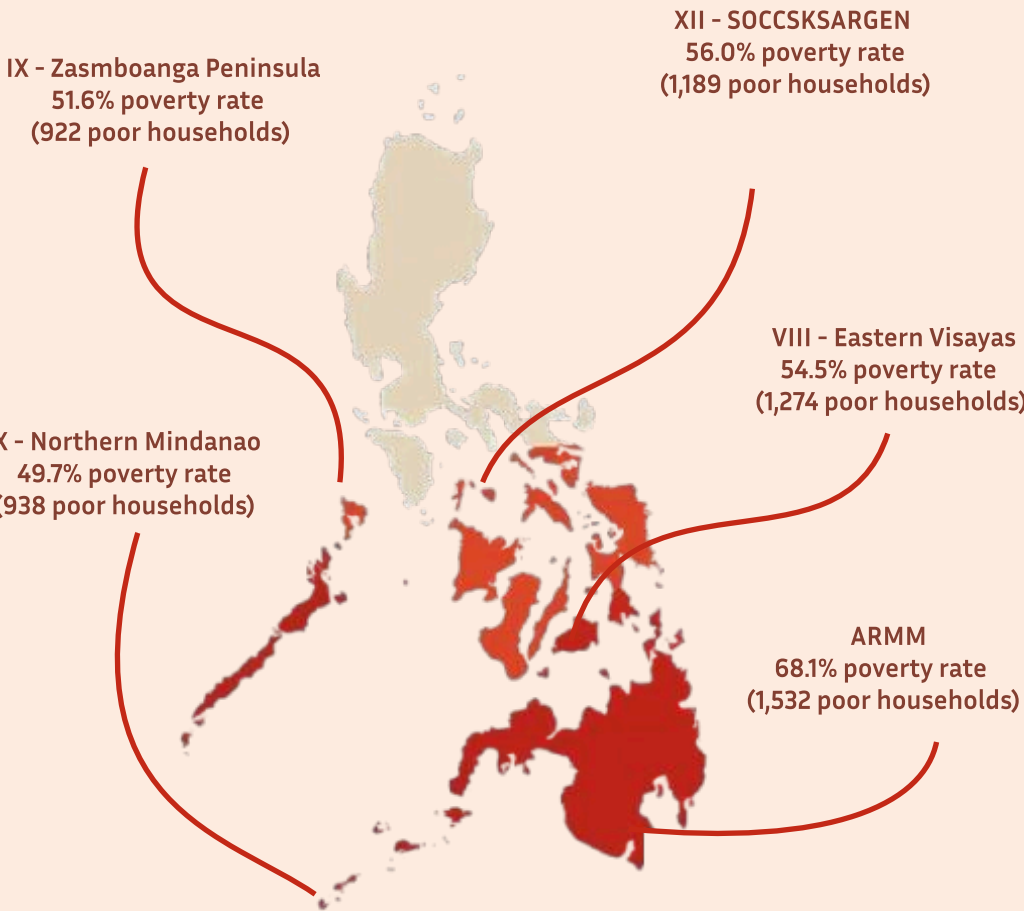
Jovan Diaz
Bachelor of Science in Information Technology
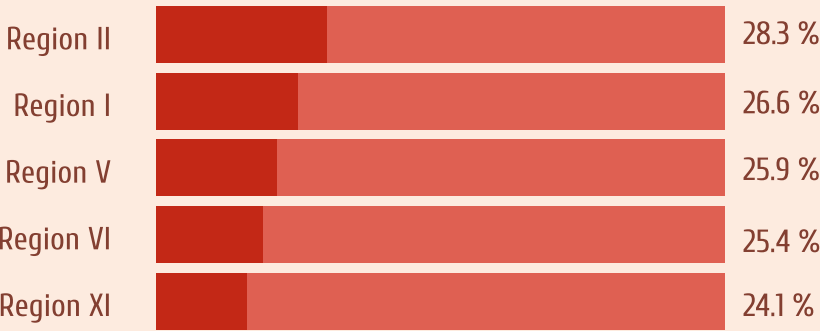🛡 023A-10905

POVERTY CRISIS

37.5% of **households are poor** - a national emergency

NON-POOR
62.5%
(25,963 household)

POOR
37.5%
(15,581 household)

REGIONAL HOTSPOTS

IX - Zasmboanga Peninsula
51.6% poverty rate
(922 poor households)

XII - SOCCSKSARGEN
56.0% poverty rate
(1,189 poor households)

VIII - Eastern Visayas
54.5% poverty rate
(1,274 poor households)

X - Northern Mindanao
49.7% poverty rate
(938 poor households)

ARMM
68.1% poverty rate
(1,532 poor households)

HIGHEST RISK REGIONS

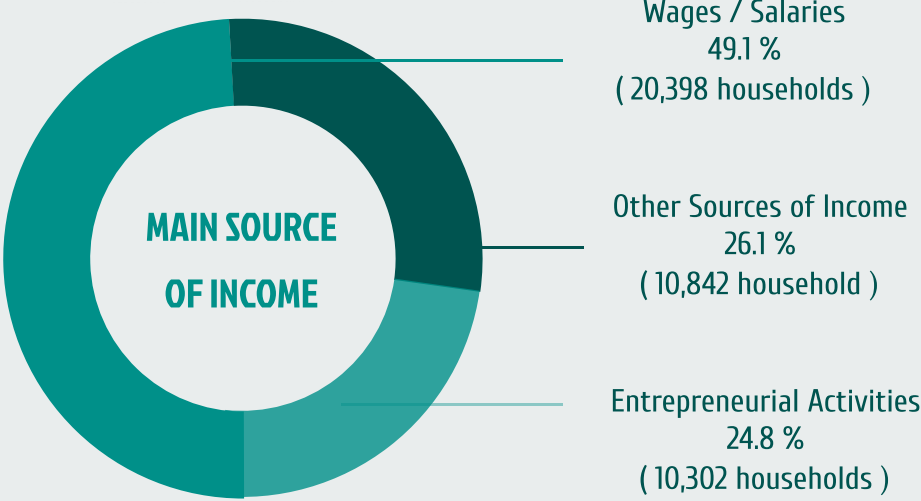| Region	%
Region II	28.3 %
Region I	26.6 %
Region V	25.9 %
Region VI	25.4 %
Region XI	24.1 %

Profile of households classified as **high-risk**

- Highest Risk Households (Score > 0.8) : 9010
- Average Income: ₱13,400/month
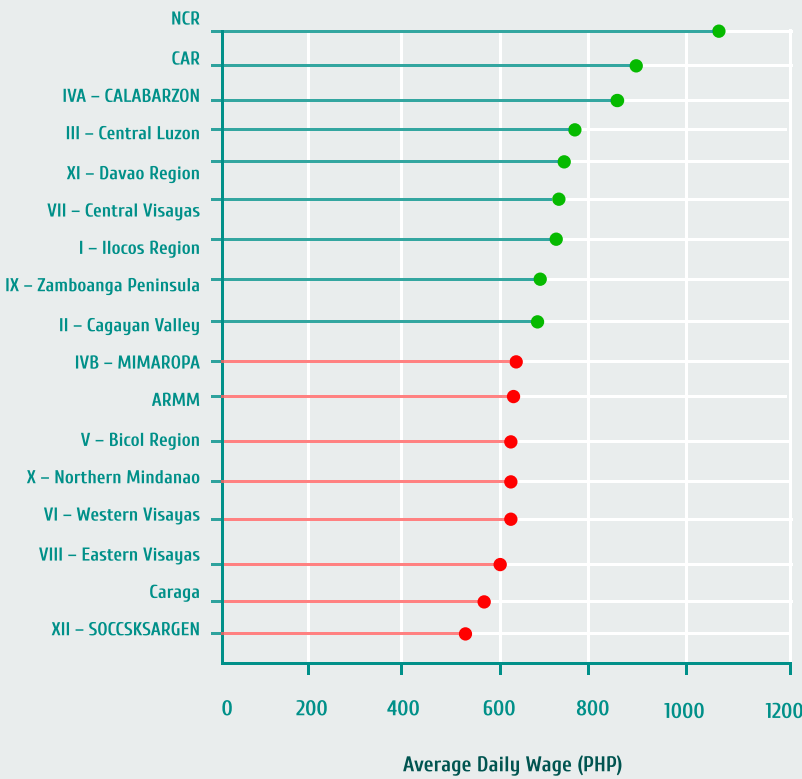- Average Family Size: 4.8
- Food Expense Ratio: 46.9%

Low total income and unusually high spending on basic necessities are the **most vulnerable** to falling back into **poverty**
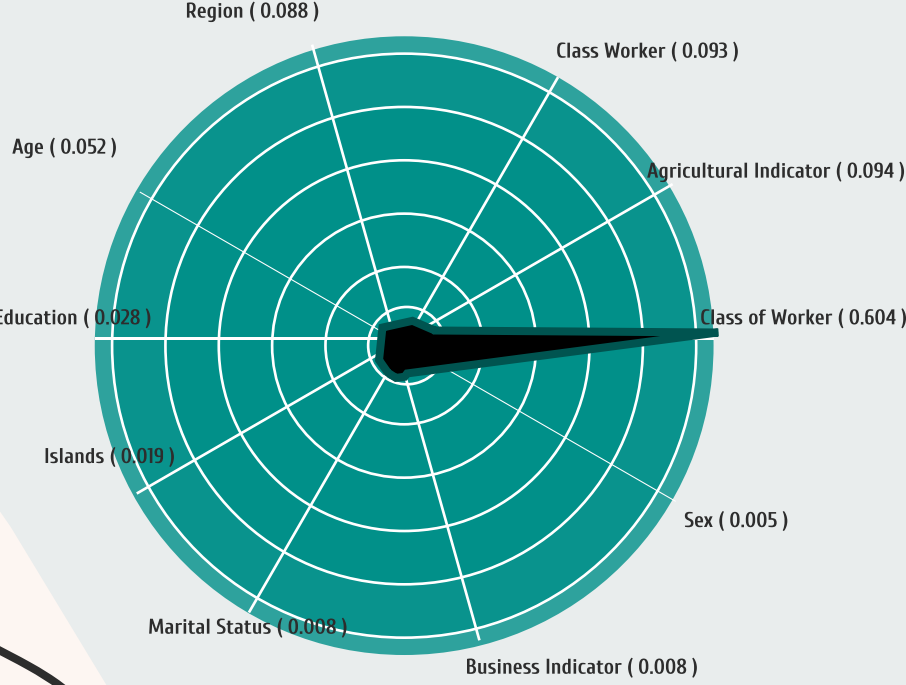
SOURCE OF INCOME

Wage jobs fuel nearly half of households

MAIN SOURCE OF INCOME

Wages / Salaries
49.1 %
(20,398 households)

Other Sources of Income
26.1 %
(10,842 household)

Entrepreneurial Activities
24.8 %
(10,302 households)

DAILY WAGES

NCR
CAR
IVA – CALABARZON
III – Central Luzon
XI – Davao Region
VII – Central Visayas
I – Ilocos Region
IX – Zamboanga Peninsula
II – Cagayan Valley
IVB – MIMAROPA
ARMM
V – Bicol Region
X – Northern Mindanao
VI – Western Visayas
VIII – Eastern Visayas
Caraga
XII – SOCCSKSARGEN

Average Daily Wage (PHP)

INCOME DRIVERS

Region (0.088)
Class Worker (0.093)
Agricultural Indicator (0.094)
Age (0.052)
Class of Worker (0.604)
Education (0.028)
Sex (0.005)
Islands (0.019)
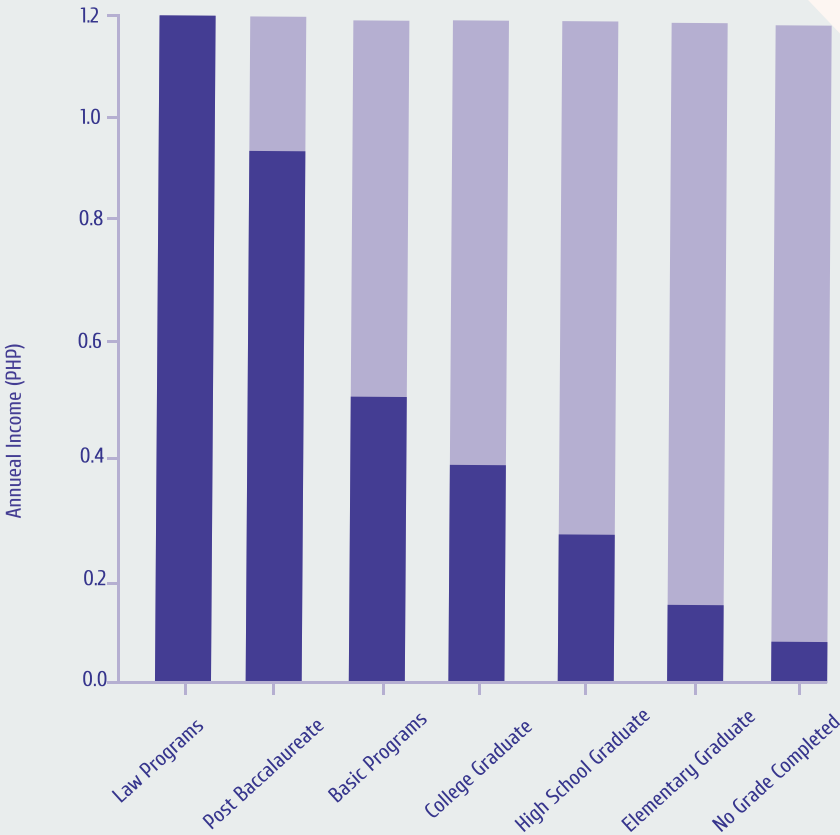Business Indicator (0.008)
Marital Status (0.008)

COMMON PATTERNS

High Education + Government Job = Typically Wage/Salaries

Self-employed + Market Occupation = Typically Entrepreneurial Activities

Agricultural + Low Education = Typically Other Sources of Income

**Bigger families** usually spend **more** on food, but very large families may spend differently

INCOME CLASS PYRAMID

Rich
More than ₱219,140

Upper Income
₱131,484 to ₱219,140

Upper Middle Class
₱76,669 to ₱131,484

Middle Class
₱43,828 to ₱76,669

Lower Middle Income
₱21,194 to ₱43,828

Low Income (but not poor)
₱10,957 – ₱21,194

Poor
Less than ₱10,957

HOW **EDUCATION LEVEL** IMPACTS INCOME CLASS

Annual Income (PHP)

Law Programs
Post Baccalaureate
Basic Programs
College Graduate
High School Graduate
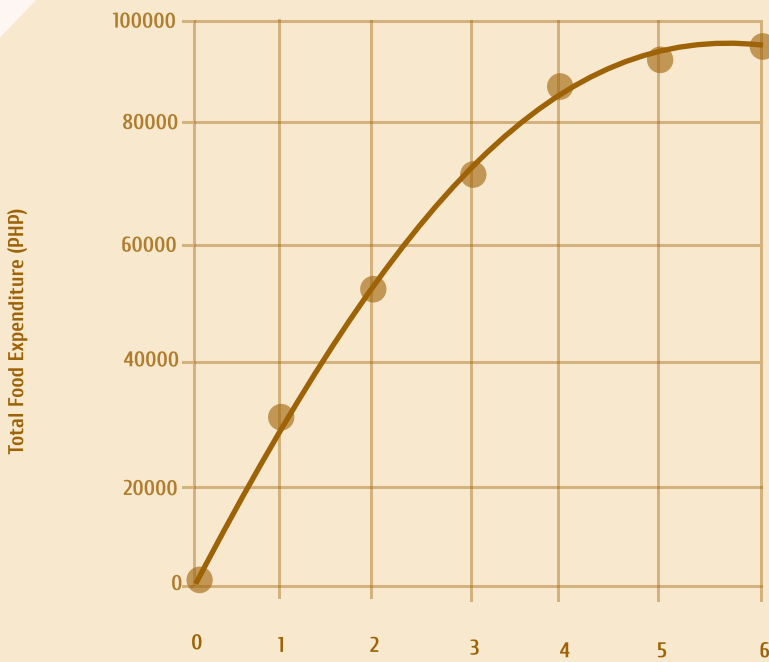Elementary Graduate
No Grade Completed

Finishing college helps you earn more, but getting a master's degree or a professional degree gives you the biggest increase in income

EDUCATION GAP
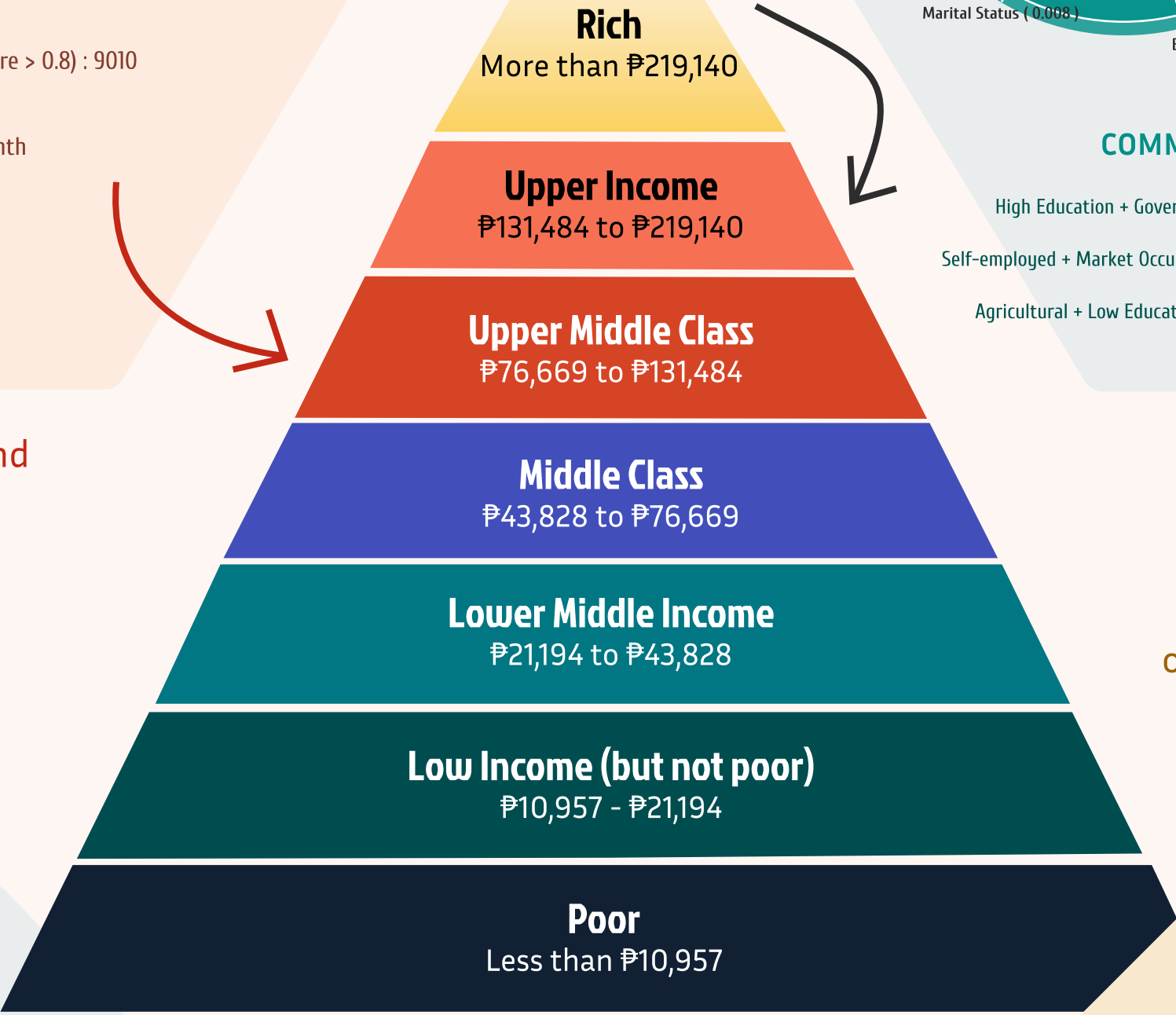
MORE PEOPLE, MORE MOUTHS TO FEED

Total Food Expenditure (PHP)

Big families can save by buying in bulk, eat differently depending on ages, and may spend less per person if more members earn

FAMILY SIZE / EXPENSES