

Household Budget Survey

Full Results Report



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1/12/2017

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General Information

The Household Budget Survey (HBS) is a sample survey among households with the broad aim to collect household expenditure and income data.

This data is used for a variety of purposes namely:

- Determining how much is spent by households on different essential categories such as food and clothing in order to calculate the inflation for St. Maarten
- Providing data for the national accounts, by which estimates of the Gross Domestic Product of St. Maarten are derived
- Providing data for a satisfaction and balanced living analysis which will be used to determine the national poverty line

This survey was last carried out in St. Maarten by CBS Neth.-Antilles in 2004/05. Since 2004/5, Sint Maarten has updated their methodologies to mirror that of the international standards and classifications, and therefore the collected information cannot always be directly compared, but comparisons will be made where possible.

Fieldwork for the latest HBS was conducted in 2015, over a period of 8 months from April to December. Participating households responded to a series of questions about how much they spent on certain items within a specified time period. In addition, participating households maintained an Expenditure Diary, where all spending was tracked for a 2-week period.

An over-sample of 1,002 households were visited, and 552 households completed the entire survey process. The completion target was 732, and therefore the responses were within 75% of the completion target.

The sample for the Household Budget Survey was drawn from the population of 14,000 private households. The sample was stratified based on the 8 official districts (zones) of St. Maarten and the population density as resulted from the 2011 Census:

Zone (District)	Population density
Simpson Bay	2.1%
Lower Princess Quarter	25.7%
Cul-de-Sac	24.4%
Cole Bay	21.3%
Little Bay	9.0%
Upper Princess Quarter	11.4%
Lowlands	1.4%
Philipsburg	4.8%

With our sample of 552 households, and a 95% confidence interval, we achieved an error margin of 4%.

As the HBS was a sample survey, the results have been grossed up to the total population estimate of 2015 attributing a weight to each household according to its addresses.

Readers should note that there are therefore some small disparities in the totals presented in the tables of this report. This is the result of the grossing up effect of the weights on the sample data.

Key Terms and Concepts

Household

The UN recommends the following definition of a household: A household may either be:

- A one-person household: a person who makes provision for his or her own food or other essentials for living without combining with any other person.
- A multi-person household: two or more persons living together who make some common provision for food or other essentials for living. The persons may pool their incomes and may, to a greater or lesser extent, have a common budget; they may be related or unrelated persons or a combination of both.

The UN further distinguishes an 'informal domestic relations' criteria to determine if there are multiple households within one dwelling. The criteria for informal domestic relations are:

- A mutual agreement has been made concerning the purchase of food and other living necessities;
- Everyone is using the main room of the house (the living room);
- Everyone uses the kitchen together.

These definitions create a distinction between the *dwelling* and the *living accommodation*, whereby a dwelling may contain living accommodations for multiple households.

As such, note the following:

- Persons living in a collective dwelling (e.g. a prison) were excluded from the HBS
- Children studying abroad were included within households
- Households with monthly income greater than or equal to 25,000 ANG were excluded from the HBS sample
- Households with 10 or more members were also excluded from the HBS sample

Expenditure

Household consumption expenditure is the value of consumer goods and services acquired, used or paid for by a household through direct monetary purchases, own-account production, barter or as income in-kind for the satisfaction of the needs and wants of its members. Household expenditure is further defined as the sum of household consumption expenditure and the non-consumption expenditures of the household.

During the Household Budget Survey, households record expenditure data for the survey month on a daily basis in diaries. The HBS expenditure data refers to the cost of acquiring goods and services during the reference period, regardless of whether the household paid for or consumed them during that period.

The estimates of household expenditure refer to consumption expenditure which includes:

- Money expenditure on goods and services intended for consumption by the household
- Consumption of goods and services which are either own-produced, received free or at reduced price by the household. These were valued at prevailing market prices.

Non-consumption expenditure as well as certain types of goods and services received free were excluded, these are:

- Investment related expenditures such as purchase of land, houses and major house repairs
- Expenditure associated with business
- Direct taxes, social security contributions and pension premiums
- The rental value of owner-occupied and free housing units
- Inter household transfers such as alimony, child support, parental support and, goods and services from charities
- Services received free from the state such as education and health.

Income

The International Labor Organization (ILO) defines income as receipts (both cash and in kind) which are regular and recurring. Income should contribute to economic wellbeing, and therefore excludes receipts that reduce net worth.

For the purposes of the HBS, we distinguish between Income from Employment and Total Income.

Income from Employment

This is the remuneration in cash and in kind paid to employees, as a rule and at regular intervals, for time worked or work done, together with the remuneration for time which was not worked.

We consider gross income from employment which is the total income before tax deductions, deductions of own contributions, and additions on the employer's social contributions.

Income from Employment is therefore comprised of:

- All direct wages and salaries for time worked or work done which are paid in cash
- Remuneration for any time not worked which is also paid in cash
- Any cash bonuses and gratuities
- Any payments made in kind

Total Income

Total income comprises of Income from Employment as well as any further income such as:

- Income from property rental
- Income from interests, investments and stocks
- Current transfer received and other receipts such as widow's pension, orphan's pension, old age pension, welfare, alimony and child allowance

Receipts that are non-regular or non-recurring, are excluded from income, these are:

- Money derived from sale of property and possessions
- Withdrawals from savings
- Loans obtained
- Repayments of loans by other households
- Cash gifts from other households
- Capital transfers such as inheritances, lump sum, etc.

Household Expenditure

The 2015 HBS collects information on household expenditure in 12 categories derived from the International Standard of the Classification of Individual Consumption according to Purpose (COICOP).

COICOP

COICOP is a functional classification that is also used in System of National Accounts 1993 and covers the individual consumption expenditures incurred by three institutional sectors, i.e. households, non-profit institutions serving households (NPISHs) and general government.

COICOP has 14 divisions in total:

- Divisions 01 to 12 covering the final consumption expenditure of households
- Division 13 covering the final consumption expenditure of NPISHs
- Division 14 covering the individual consumption expenditure of government

Divisions 01 to 12 are those used in classification of the HBS expenditure data.

The COICOP classification is further divided into three levels of detail:

1. Two-digit level (Division) – Example: 01. Food and non-alcoholic beverages
2. Three-digit level (Group) – Example: 01.1 Food
3. Four-digit level (Class) – Example: 01.1.1 Bread and cereals

The COICOP has been further sub-divided to the five-digit level (Sub-class) for the coding of the specific product as it relates to the local St. Maarten market. Example: 01.1.1.1 White bread.

The 12 COICOP division-level expenditure categories used to classify HBS data are:

01. Food and non-alcoholic beverages
02. Alcoholic beverages, tobacco and narcotics
03. Clothing and footwear
04. Housing, water, electricity and other fuels
05. Furnishings, household equipment and routine household maintenance
06. Health
07. Transport
08. Communication
09. Recreation and culture
10. Education
11. Restaurants and hotels
12. Miscellaneous goods and services

Total Household Expenditure

Based on the HBS results, total household expenditure in St. Maarten in 2015 is estimated at ANG 1,152,535,398.78¹ annually, across all 12 COICOP expenditure categories, and across all households.

Considering a population of 14,000 households, the average household in St. Maarten spent 82,323.96 guilders for the year and 6,860.33 guilders on average per month in 2015; more than double the 2004/2005 results.

The total household expenditure was divided among the 12 division – level categories as per the below table. The previous HBS 2004/2005 covered 9 categories rather than the full 12, which is the key issue preventing direct comparison between HBS results.

12 COICOP Divisions	Annual Total Expenditure	Monthly Total Expenditure	Annual Expenditure per Household	Monthly Expenditure per Household
01. Food & non-alcoholic beverages	ANG 85,484,021.46	ANG 7,123,668.46	ANG 6,106.00	ANG 508.83
02. Alcoholic beverages, tobacco & narcotics	ANG 4,362,033.14	ANG 363,502.76	ANG 311.57	ANG 25.96
03. Clothing & footwear	ANG 55,309,342.79	ANG 4,609,111.90	ANG 3,950.67	ANG 329.22
04. Housing, water, electricity, gas & other fuels	ANG 431,058,531.62	ANG 35,921,544.30	ANG 30,789.90	ANG 2,565.82
05. Furnishings, household equipment & routine household maintenance	ANG 73,748,651.02	ANG 6,145,720.92	ANG 5,267.76	ANG 438.98
06. Health	ANG 22,317,369.14	ANG 1,859,780.76	ANG 1,594.10	ANG 132.84
07. Transport	ANG 184,146,787.19	ANG 15,345,565.60	ANG 13,153.34	ANG 1,096.11
08. Communication	ANG 68,764,332.09	ANG 5,730,361.01	ANG 4,911.74	ANG 409.31
09. Recreation & culture	ANG 54,578,621.69	ANG 4,548,218.47	ANG 3,898.47	ANG 324.87
10. Education	ANG 24,431,931.47	ANG 2,035,994.29	ANG 1,745.14	ANG 145.43
11. Restaurants & hotels	ANG 22,579,841.93	ANG 1,881,653.49	ANG 1,612.85	ANG 134.40
12. Miscellaneous goods and services	ANG 125,753,935.25	ANG 10,479,494.60	ANG 8,982.42	ANG 748.54

Table 1: 12 COICOP Divisions and their annual and monthly expenditure amounts in total and per household

In 2004/5, the largest part of the households' budget was spent within the category 'Accommodation', this accounted for almost 40% of the total. In the updated classification, the largest expenditure category is the Housing, water, electricity, gas and other fuels division, with an expenditure of ANG 431,058,531.62 annually and

¹ This figure is different to the one published in the press release of the preliminary results due to another round of more detailed product coding which allowed for the inclusion of further expenditure.

ANG 2,565.82 monthly per household, accounting for 37.4% of total expenditure as seen in Table 1 above and in Figure 2 below.

The second largest division is Transport, accounting for 16% of total expenditure with an amount of ANG 184,146,787.19 annually, ANG 1,096.11 monthly per household. 'Transport and communication' was the 2nd highest category in 2004/5, accounting for just over 20% of household expenditure.

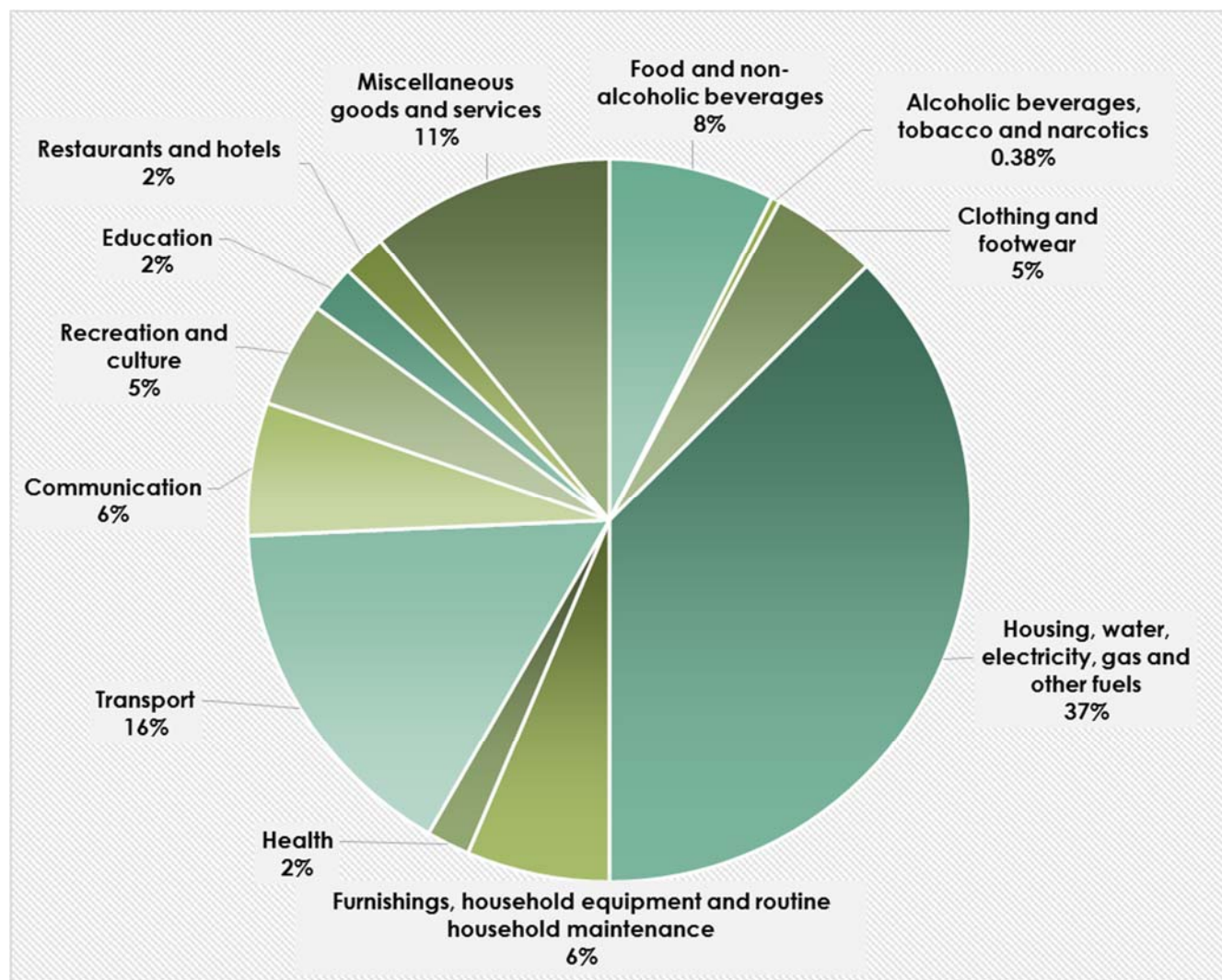


Figure 1: Percentage shares of the 12 COICOP Divisions

In the latest HBS, Transport and Communication is split, and expenditure on 'Communication' accounts for 6%. Combining the two divisions to allow for a comparison shows an increase from 20.2% in 2004/2005 to 22%, in 2015.

In 2015, the two largest divisions, Housing, water, electricity, gas and other fuels and Transport, account for over half of total household expenditure.

In the other comparable categories, the percentage of household expenditure attributed to 'Food and Non-Alcoholic beverages' dropped from 10.3% in 2004/5 to 8.1% in 2015, 'Healthcare' expenditure dropped slightly from 2.7% in 2004/5 to 2.1% in 2015. 'Clothing and Footwear' dropped from 6.9% to 5.2%, and 'Alcoholic beverages, tobacco and narcotics' dropped from 1.3% to 0.4%.

The remaining categories are not comparable across the years, because of the different splitting of the household expenditure categories.

Food and Non-Alcoholic Beverages

The first division in the COICOP expenditure classification accounts for 7.4% of total household expenditure, with an amount of ANG 85,484,021.46 which is ANG 6,106.00 per household.

Drilling further down to the three-digit level will give an idea of the kinds of products that make up the expenditure within the Food and non-alcoholic beverages category in St. Maarten.

There are 11 groups at the three-digit level under the division, food and non-alcoholic beverages.

Table2 below shows these 11 groups that comprise the food and non-alcoholic beverages category as well as the total and per household expenditures for each, and the weight of that group among all the others, expressed as a percentage of the total household expenditure.

Code	Group	Total Expenditure	Expenditure per Household	Weight among all products
0111	Bread & cereals	ANG 14,750,942.40	ANG 1,053.64	1.28%
0112	Meat	ANG 12,813,204.60	ANG 915.23	1.12%
0113	Fish & seafood	ANG 4,399,442.13	ANG 314.25	0.38%
0114	Milk, cheese & eggs	ANG 10,467,475.11	ANG 747.68	0.91%
0115	Oils & fats	ANG 2,686,659.84	ANG 191.90	0.23%
0116	Fruit	ANG 8,280,421.48	ANG 591.46	0.72%
0117	Vegetables	ANG 9,433,555.52	ANG 673.83	0.82%
0118	Sugar, jam, honey, chocolate & confectionery	ANG 3,090,026.68	ANG 220.72	0.27%
0119	Other food products	ANG 7,499,971.53	ANG 535.71	0.65%
0121	Coffee, tea, cocoa	ANG 1,526,685.76	ANG 109.05	0.13%
0122	Mineral waters, soft drinks, fruit & vegetable juices	ANG 10,140,863.58	ANG 724.35	0.88%

Table 2: Food and non-alcoholic beverages by groups, expenditures and weights

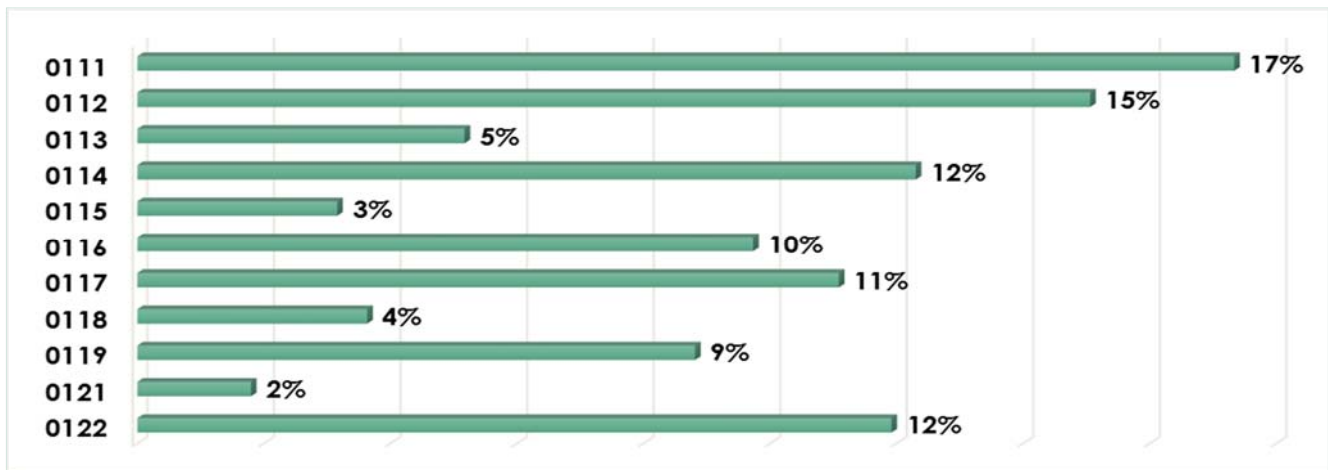


Figure 2: Group level breakdown of Food and non-alcoholic beverages

Figure 2 above shows the weights within the Food and non-alcoholic beverages category of each of the 3-digit level groups. This shows that of the ANG 85,484,021.46 that all households spent on food and beverages annually, which is ANG 6,106.00 that each household spent annually on average, 17% is spent on bread and cereals, 15% is spent on meat, 12% on milk, cheese, eggs, water and soft drinks, and 11% on vegetables.

These 5 groups out of the 11 account for 84% of food and non-alcoholic beverages consumption. By drilling down another level to the classes, a clearer picture is available of what products make up these groups. Below is a table of the top 10 classes that appear in these groups and the corresponding total and per household expenditure.

	Total	Per Household
Poultry	ANG 5,812,305.89	ANG 415.16
Pastries, cookies & snacks	ANG 5,351,256.10	ANG 382.23
Fruit & vegetable Juices	ANG 4,465,870.16	ANG 318.99
Grains (pasta, rice, quinoa, couscous, etc.)	ANG 3,902,152.85	ANG 278.73
Mineral waters	ANG 2,967,190.19	ANG 211.94
Condiments, sauces & seasonings	ANG 2,963,263.60	ANG 211.66
Bread & biscuits	ANG 2,897,565.63	ANG 206.97
Cheese	ANG 2,562,220.79	ANG 183.02
Milk-based beverages & products (yoghurt, Ensure, Nesquik, whipped cream, etc.)	ANG 2,411,327.07	ANG 172.24
Fruit & vegetables	ANG 2,378,458.77	ANG 169.89

Table 3: Top 10 class food items and the corresponding expenditure

Alcoholic beverages, tobacco and narcotics

The second COICOP division is alcoholic beverages, tobacco and narcotics. This division is internationally under-reported as persons are often unwilling to report high expenditure on alcohol or any level of expenditure on drugs. Different statistical measures are therefore taken to compensate for this.

Even with this compensation, with an expenditure across all households of ANG 4,362,033.14, and ANG 311.57 per household, this division is the smallest, accounting for 0.4% of total household expenditure.

5 groups make up the international division, and 4 are significant in St. Maarten; spirits, wine, beer, and tobacco. Spirits and beer account for almost 70% of the category. Table 4 below shows the 4 groups, by expenditure and weight among all products.

Code	Group	Total Expenditure	Expenditure per Household	Weight among all products
0211	Spirits	ANG 1,572,842.69	ANG 112.35	0.14%
0212	Beer	ANG 1,438,882.75	ANG 102.78	0.08%
0213	Wine	ANG 867,768.97	ANG 61.98	0.13%
0220	Tobacco	ANG 479,319.15	ANG 34.24	0.04%

Table 4: Alcoholic beverages, tobacco and narcotics by groups, expenditures and weights

Clothing and footwear

The third division is Clothing and footwear with a total expenditure of ANG 55,309,342.79, and per household expenditure of ANG 3,950.67, accounting for 5% of all household expenditure on St. Maarten.

There are 6 groups within the clothing and footwear division as shown in table 5 below.

Code	Group	Total Expenditure	Expenditure per Household	Weight among all products
0311	Clothing materials	ANG 198,869.41	ANG 14.20	0.017%
0312	Garments	ANG 42,043,096.85	ANG 3,003.08	3.661%
0313	Clothing accessories	ANG 1,193,729.17	ANG 85.27	0.104%
0314	Cleaning, repair and hire of clothing	ANG 2,098,033.30	ANG 149.86	0.183%
0321	Shoes and other footwear	ANG 9,473,135.28	ANG 676.65	0.825%
0322	Repair and hire of footwear	ANG 35,082.77	ANG 2.51	0.003%

Table 5: Clothing and footwear by groups, expenditures and weights

As is immediately seen, Garments accounts for the largest share of the expenditure in this division, followed by shoes and other footwear. Within the garments group, women's garments accounts for 47%, men's garments accounts for 37% and baby and children's garments accounts for 14%.

Housing, water, electricity, gas and other fuels

Division 4 is the largest expenditure category in St. Maarten based on the 2015 HBS. With a total expenditure of ANG 431,058,531.62, which is a per household expenditure of ANG 30,789.90, it accounts for 37% of all household expenditure.

Internationally there are 15 groups within this division; the 12 that are significant in St. Maarten based on the latest HBS are shown in table 6 below.

Rent, as is commonly understood is composed of 3 groups within this division:

1. Actual rent paid by tenants
2. Other actual rent
3. Imputed rent of owner-occupiers

Actual rent is the monthly rent paid by tenants, other actual rent includes costs such as land lease, and imputed rent of owner-occupiers is the calculated rental value of homes that are lived in by the owners.

Rent, electricity and water account for over 90% of the expenditure in this division with a combined total of ANG 397,006,494.58 and ANG 28,357.61 per household.

Materials for the maintenance and repair of the dwelling is also a large expenditure group within this division. It includes all building materials such as wood, plumbing supplies, cement, sand and gravel, etc.

Code	Group	Total Expenditure	Expenditure per Household	Weight among all products
0411	Actual rent paid by tenants	ANG 145,833,940.28	ANG 10,416.71	12.70%
0412	Other actual rent	ANG 14,803,165.74	ANG 1,057.37	1.29%
0421	Imputed rent of owner-occupiers	ANG 173,013,005.22	ANG 12,358.07	15.07%
0431	Materials for maintenance and repair of the dwelling	ANG 15,196,540.90	ANG 1,085.47	1.32%
0432	Services for maintenance and repair of the dwelling	ANG 5,858,599.24	ANG 418.47	0.51%
0441	Water	ANG 16,323,245.50	ANG 1,165.95	1.42%
0443	Sewage collection	ANG 646,859.24	ANG 46.20	0.06%
0444	Other services relating to the dwelling	ANG 3,820,844.27	ANG 272.92	0.33%
0451	Electricity	ANG 47,033,137.83	ANG 3,359.51	4.10%
0452	Gas	ANG 6,561,929.51	ANG 468.71	0.57%
0453	Liquid fuels	ANG 1,954,365.45	ANG 139.60	0.17%
0454	Solid fuels	ANG 12,898.44	ANG 0.92	0.001%

Table 6: Housing, water, electricity, gas and other fuels by groups, expenditures and weights

Furnishings, household equipment and routine household maintenance

Division 5 accounts for 6% of total household expenditure, ANG 73,748,651.02 in total and ANG 5,267.76 per household. Twelve groups comprise this division.

Code	Group	Total Expenditure	Expenditure per Household	Weight among all products
0511	Furniture and furnishings	ANG 14,556,485.14	ANG 1,039.75	1.27%
0512	Carpets and other floor coverings	ANG 766,181.74	ANG 54.73	0.07%
0513	Repair of furniture, furnishings and floor coverings	ANG 232,462.29	ANG 16.60	0.02%
0521	Household textiles	ANG 6,145,263.08	ANG 438.95	0.54%
0531	Major household appliances	ANG 8,123,947.42	ANG 580.28	0.71%
0532	Small electric household appliances	ANG 629,720.81	ANG 44.98	0.05%
0533	Repair of household appliances	ANG 67,332.01	ANG 4.81	0.01%
0541	Glassware, tableware and household utensils	ANG 3,660,461.56	ANG 261.46	0.32%
0551	Major tools and equipment	ANG 1,114,071.66	ANG 79.58	0.10%
0552	Small tools and miscellaneous accessories	ANG 4,526,941.58	ANG 323.35	0.39%
0561	Non-durable household goods	ANG 10,075,551.89	ANG 719.68	0.88%
0562	Domestic services and household services	ANG 23,850,231.85	ANG 1,703.59	2.08%

Table 7: Furnishings, household equipment and routine household maintenance by groups, expenditures and weights

Domestic and household services, furniture and furnishings, non-durable household goods, and major household appliances account for over 75% of the expenditure within this division.

Included in these top groups are expenditure classes such as babysitters, housekeepers and cleaners, beds, mattresses, toilet paper, insecticides, air conditioners, fridges, etc.

Health

Health is the 6th COICOP expenditure division. It is the 2nd smallest division with a total expenditure of ANG 22,317,369.14 and a per household expenditure of ANG 1,594.10 accounting for 2% of all household expenditure. Seven groups comprise the health division.

Code	Group	Total Expenditure	Expenditure per Household	Weight among all products
0611	Pharmaceutical products	ANG 7,754,392.51	ANG 553.89	0.68%
0612	Other medical products	ANG 764,844.62	ANG 54.63	0.07%
0613	Therapeutic appliances and equipment	ANG 3,497,598.15	ANG 249.83	0.30%
0621	Medical services	ANG 2,213,771.35	ANG 158.13	0.19%
0622	Dental services	ANG 3,883,823.40	ANG 277.42	0.34%
0623	Paramedical services	ANG 648,150.39	ANG 46.30	0.06%
0631	Hospital services	ANG 3,109,783.82	ANG 222.13	0.27%

Table 8: Health by groups, expenditures and weights

The top 5 groups comprising the health division are: Pharmaceutical products (35% of health expenditure), dental services (18% of health expenditure), therapeutic appliances and equipment (16% of health expenditure), hospital services (14% of health expenditure), and medical services (10% of health expenditure).

These 5 groups contain sub-class level items such as prescription drugs, corrective eye-glasses and contact lenses, tooth fillings, orthopaedic footwear, medicine for pain relief, blood tests, contraceptives, costs of hospital stay, etc.

In this division, it is worth noting that expenditure would exclude any costs covered by health insurance. Only out-of-pocket health expenditure is considered.

Transport

The 7th COICOP expenditure division is transport, it's the 2nd largest division with a total expenditure of ANG 184,146,787.19 and a per household expenditure of ANG 13,153.34, accounting for 16% of all household expenditure.

This division covers the purchase of vehicles for personal transport, all costs associated with running and maintaining vehicles for personal transport, as well as the use of public transportation, transport by air, transport by sea, and transport costs incurred abroad. The division comprises of 14 groups, 13 of which are significant to St. Maarten and seen in Table 9 below.

Code	Group	Total Expenditure	Expenditure per Household	Weight among all products
0711	Motor cars	ANG 62,393,299.50	ANG 4,456.66	5.43%
0712	Motor cycles	ANG 426,599.64	ANG 30.47	0.04%
0713	Bicycles	ANG 170,249.06	ANG 12.16	0.01%
0721	Spare parts and accessories for personal transport equipment	ANG 11,362,886.63	ANG 811.63	0.99%
0722	Fuels and lubricants for personal transport equipment	ANG 41,336,381.55	ANG 2,952.60	3.60%
0723	Maintenance and repair of personal transport equipment	ANG 8,511,056.90	ANG 607.93	0.74%
0724	Other services in respect of personal transport equipment	ANG 974,449.73	ANG 69.60	0.08%
0731	Passenger transport by railway	ANG 58,865.28	ANG 4.20	0.01%
0732	Passenger transport by road	ANG 31,272,896.49	ANG 2,233.78	2.72%
0733	Passenger transport by air	ANG 22,755,805.19	ANG 1,625.41	1.98%
0734	Passenger transport by sea and inland waterway	ANG 1,492,389.49	ANG 106.60	0.13%
0735	Combined passenger transport	ANG 93,108.22	ANG 6.65	0.01%
0736	Other purchased transport services	ANG 204,850.87	ANG 14.63	0.02%

Table 9: Transport by groups, expenditures and weights

It is worth noting that expenditure associated with motor cars, motor cycles and bicycles are for purchase of these vehicles both new and second hand.

Passenger transport by road includes bus, taxi, gypsy, and car rentals. Passenger transport by sea and inland waterway includes ferries to Anguilla, Statia or St. Barths as well as a lagoon cruise or chartered yacht.

Passenger transport by air includes the costs of airline tickets as well as luggage costs and departure tax.

Combined passenger transport would be any transport expenses that included various modes of transportation for which the costs could not be split. This would be, for example, if expenditure was made on an island tour that included transport by land in a bus and transport by sea on a ferry.

Communication

Communication is the 8th COICOP expenditure division, in St. Maarten, this division accounts for 6% of household expenditure with a total of ANG 68,764,332.09 and per household expenditure of ANG 4,911.74.

The division is comprised of 3 groups as seen in table 10 below.

Code	Group	Total Expenditure	Expenditure per Household	Weight among all products
0811	Postal services	ANG 1,019,179.76	ANG 72.80	0.09%
0820	Telephone and telefax equipment	ANG 8,522,390.10	ANG 608.74	0.74%
0830	Telephone and telefax services	ANG 59,222,762.23	ANG 4,230.20	5.16%

Table 10: Communication by groups, expenditures and weights

Telephone and telefax services accounts for 86% of the division's expenditure. This group consists of mobile phone plans, phone cards, data services, home broadband services, etc.

Telephone and telefax equipment accounts for 12% of the division's expenditure and includes mobile phones, and mobile phone accessories, landline phones and fax machines, etc.

Postal services includes stamps, sending of letters and packages via the post office, courier services such as DHL and FedEx, freight forwarders and shipping agents.

Recreation and culture

The 9th COICOP expenditure division, recreation and culture, accounts for 4.7% of household expenditure in St. Maarten with a total of ANG 54,578,621.69 and a per household expenditure of ANG 3,898.47.

This division has 20 groups significant to St. Maarten.

Cultural services accounts for almost 30% of the division's expenditure. This group contains expenditure related to entrance to the cinema, concerts, entertainment shows, clubs, bars, adult entertainment establishments, as well as entrance to shows in the village during carnival time.

Also included in the cultural services group is cable and satellite subscription fees, party entertainment services, party planning and catering services, and expenses related to the participation in the carnival parades.

Other top groups are; information processing equipment (12.2% of recreation and culture expenditure) which includes the purchase of laptops, desktop computers, tablets and e-readers. Veterinary and other services for pets which accounts for 9.9% of recreation and culture expenditure as well as pets and related products which accounts for 6.3%. Games, toys and hobbies and games of chance which together account for 14.7% of expenditure in the recreation and culture division.

Code	Group	Total Expenditure	Expenditure per Household	Weight among all products
0911	Equipment for the reception, recording and reproduction of sounds	ANG 2,600,387.17	ANG 185.74	0.23%
0912	Photographic and cinematographic equipment and optical instruments	ANG 1,004,237.84	ANG 71.73	0.09%
0913	Information processing equipment	ANG 6,677,305.72	ANG 476.95	0.58%
0914	Recording media	ANG 793,501.25	ANG 56.68	0.07%
0915	Repair of audio-visual, photographic and information processing equipment	ANG 2,600,387.17	ANG 185.74	0.02%
0922	Musical instruments and major durables for indoor recreation	ANG 71,233.96	ANG 5.09	0.01%
0923	Maintenance and repair of other major durables for recreation and culture	ANG 317,726.62	ANG 22.69	0.03%
0931	Games, toys and hobbies	ANG 5,272,480.05	ANG 376.61	0.46%
0932	Equipment for sport, camping and open-air recreation	ANG 368,331.18	ANG 26.31	0.03%
0933	Gardens, plants and flowers	ANG 919,298.99	ANG 65.66	0.08%
0934	Pets and related products	ANG 3,447,872.07	ANG 246.28	0.30%
0935	Veterinary and other services for pets	ANG 5,394,493.68	ANG 385.32	0.47%
0941	Sporting and recreational services	ANG 2,307,634.52	ANG 164.83	0.20%
0942	Cultural services	ANG 15,718,465.14	ANG 1,122.75	1.37%
0943	Games of chance	ANG 2,727,531.26	ANG 194.82	0.24%
0951	Books	ANG 1,640,370.91	ANG 117.17	0.14%
0952	Newspapers and periodicals	ANG 522,838.39	ANG 37.35	0.05%
0953	Miscellaneous printed matter	ANG 341,068.53	ANG 24.36	0.03%
0954	Stationery and drawing materials	ANG 1,724,882.15	ANG 123.21	0.15%
0960	Package holidays	ANG 2,554,526.01	ANG 182.47	0.22%

Table 11: Recreation and culture by groups, expenditures and weights

Education

Education is the 10th COICOP expenditure division. Household education expenditure in St. Maarten based on the HBS 2015 results was ANG 24,431,931.47 for total expenditure and ANG 1,745.14 for per household expenditure. Education therefore accounted for 2.1% of all household expenditure.

Code	Group	Total Expenditure	Expenditure per Household	Weight among all products
1010	Pre-primary and primary education	ANG 12,368,460.23	ANG 883.46	1.08%
1020	Secondary education	ANG 9,104,875.00	ANG 650.35	0.79%
1040	Tertiary education	ANG 1,046,748.99	ANG 74.77	0.09%
1050	Education not definable by level	ANG 1,911,847.25	ANG 136.56	0.17%

Table 12: Education by groups, expenditures and weights

Education expenditure is broken down by levels. The largest expenditure group in this division is pre-primary and primary education. This includes early stimulation, kindergarten, and all primary school classes.

Also included in each group is any expenses related to tutoring, after-school classes, excursions or other extra-curricular activities at each educational level.

Restaurants and hotels

The 11th COICOP expenditure division is restaurants and hotels. Household expenditure in this division based on the 2015 HBS results was ANG 22,579,841.93 for total expenditure and ANG 1,612.85 per household expenditure, which is 2% of all household expenditure.

Code	Group	Total Expenditure	Expenditure per Household	Weight among all products
1111	Restaurants, cafés & the like	ANG 18,279,524.31	ANG 1,305.68	1.59%
1112	Canteens	ANG 182,114.96	ANG 13.01	0.02%
1120	Accommodation services	ANG 4,118,202.66	ANG 294.16	0.36%

Table 13: Restaurants and hotels by groups, expenditures and weights

The restaurant expenditure group accounts for over 80% of the division's expenditure. This group contains all food, beverages, and snacks purchased in restaurants, fast food establishments, snack bars, bars, clubs, etc.

Canteens (1% of the division's expenditure) would include any food or beverages purchased in a school or office cafeteria, and accommodation services, accounting

for 18% of the division's expenditure, would include expenditure on hotels, motels, guesthouses, airbnb, bed and breakfasts, etc. whether locally or abroad.

Miscellaneous goods and services

The 12th and final COICOP household expenditure division is miscellaneous goods and services. It is the third largest division in St. Maarten accounting for 11% of total household expenditure with a total expenditure amount of ANG 125,753,953.25 and a per household expenditure amount of ANG 8,982.43.

Code	Group	Total Expenditure	Expenditure per Household	Weight among all products
1211	Hairdressing salons and personal grooming establishments	ANG 16,587,553.35	ANG 1,184.83	1.44%
1212	Electric appliances for personal care	ANG 518,001.12	ANG 37.00	0.05%
1213	Non-electric appliances, articles and products for personal care	ANG 23,259,532.33	ANG 1,661.40	2.03%
1231	Jewelry, clocks and watches	ANG 4,428,802.87	ANG 316.34	0.39%
1232	Other personal effects	ANG 4,992,334.24	ANG 356.60	0.43%
1240	Social protection	ANG 3,448,743.95	ANG 246.34	0.30%
1251	Life insurance	ANG 8,183,182.13	ANG 584.51	0.71%
1252	Insurance connected with the dwelling	ANG 3,753,942.09	ANG 268.14	0.33%
1253	Insurance connected with health	ANG 5,253,767.77	ANG 375.27	0.46%
1254	Insurance connected with transport	ANG 10,925,005.19	ANG 780.36	0.95%
1255	Other insurance	ANG 963,383.15	ANG 68.81	0.08%
1262	Other financial services	ANG 28,742,342.56	ANG 2,053.02	2.50%
1270	Other miscellaneous services	ANG 14,697,344.50	ANG 1,049.81	1.28%

Table 14: Miscellaneous goods and services by groups, expenditures and weights

The miscellaneous division is the catch-all for any expenditure categories not covered in the other COICOP divisions.

It is comprised of 13 groups significant to St. Maarten as seen in table 14 above. Other financial services is the largest expenditure group within the division accounting for 23% of all miscellaneous goods and services expenditure. Included in this group are charges for financial services of banks, post offices, and money changers, fees and service charges of brokers and tax consultants, administrative charges of private pension funds, etc.

Non-electric appliances, articles and products for personal care, hairdressing salons and personal grooming establishments, and other miscellaneous services together account for over 40% of the division's total expenditure. Included in these groups are nail files, combs and brushes, soap, cosmetics, shampoo, diapers, haircuts and hairstyling, manicures, and pedicures, as well as fees for the issue of birth, marriage and death certificates, marriage counselling, newspaper advertisements, and legal expenses.

Income

A series of questions in the 2015 HBS were income related, facilitating the collection of income data. Respondents were asked to provide information on their various income sources and amounts.

Based on this information, a discussion can proceed about household and personal income in St. Maarten.

As mentioned earlier in this report, two types of income are referred to in an HBS context: income from employment and total income.

Income from Employment

Income from employment is the remuneration in cash and in kind paid to employees, as a rule and at regular intervals, for time worked or work done, together with the remuneration for time which was not worked.

Income from employment can only be reported as personal income as it is based on the responses of individuals rather than on a household level. This type of income is only relevant to respondents who were employed at the time of the survey, and as such the sample is 711 persons, however 1 outlier was removed giving a final sample size of 710.

Out of this sample, the average gross annual income amount was ANG 41,531.24, this is an average personal gross monthly income of ANG 3,460.94.

The income groups of the 710 persons, disaggregated by gender can be further seen in table 15 below. The table shows the number of male and female persons receiving each level of annual gross income from employment.

The lower levels of income from ANG 1 – ANG 50,000 accounts for 73% of the sample, with the levels ANG 10,001 – ANG 40,000 accounting for over 60%.

2% of the sample are earning less than ANG 5,000 annually, and 6% of the sample are in the ANG 100,000.00 plus level of income.

The income brackets that contain the largest part of the sample, each accounting for 14% are ANG 15,001 – ANG 20,000 and ANG 20,001 - ANG 25,000.

Income Groups	Female	Male	Total
ANG 1 - ANG 5,000	4	8	12
ANG 5,001 - ANG 10,000	10	4	14
ANG 10,001 - ANG 15,000	31	13	44
ANG 15,001 - ANG 20,000	69	32	101
ANG 20,001 - ANG 25,000	54	47	101
ANG 25,001 - ANG 30,000	40	29	69
ANG 30,001 - ANG 35,000	24	31	55
ANG 35,001 - ANG 40,000	23	38	61
ANG 40,001 - ANG 45,000	21	15	36
ANG 45,001 - ANG 50,000	12	14	26
ANG 50,001 - ANG 55,000	11	18	29
ANG 55,001 - ANG 60,000	7	9	16
ANG 60,001 - ANG 65,000	8	9	17
ANG 65,001 - ANG 70,000	8	11	19
ANG 70,001 - ANG 75,000	12	9	21
ANG 75,001 - ANG 80,000	3	7	10
ANG 80,001 - ANG 85,000	9	4	13
ANG 85,001 - ANG 90,000	7	5	12
ANG 90,001 - ANG 95,000	2	3	5
ANG 95,001 - ANG 100,000	3	3	6
ANG 100,001+	16	27	43
Total	374	336	710

Table 15: Gross annual income from employment by gender

To better understand the population that makes up each income group in the data, it is important to disaggregate the income statistics wherever possible.

Income and Education

One such disaggregation is education. The relationship between education and income is often discussed with the expectation that increases in level of education completed will equate to an increase in the level of income attained.

The HBS 2015 data shows this expected positive correlation between education levels and income.

In the table below, average annual and average monthly income from employment is reported by highest level of education completed.

The results are largely as expected. Highest level of education completed is listed in order from low to high, and we see that the corresponding average annual and monthly income from employment is also increasing.

The average annual income for persons holding a PHD, Doctorate degree or equivalent is over ANG 100,000.00 annually, whereas persons having completed up to primary school have an average annual income of just over ANG 27,000.000, that is a difference of some ANG 73,000.00 a year.

Highest Level of Education Completed	Number of persons	Average Annual Income from Employment	Average Monthly Income from Employment
None	13	ANG 24,472.18	ANG 2,039.35
Kindergarten	1	ANG 6,912.00	ANG 576.00
Primary School	148	ANG 27,067.67	ANG 2,255.64
VSBO / Equivalent	40	ANG 26,307.71	ANG 2,192.31
Technical trade school (high school)	85	ANG 33,997.96	ANG 2,833.16
GED / MAVO / Equivalent	98	ANG 34,374.14	ANG 2,864.51
HAVO / CXC / Equivalent	100	ANG 44,050.12	ANG 3,670.84
Technical trade school (after high school)	12	ANG 35,614.17	ANG 2,967.85
VWO / IB / CAPE / Equivalent	8	ANG 42,872.90	ANG 3,572.74
MBO / Equivalent	27	ANG 47,815.24	ANG 3,984.60
Associates Degree / Propadeuse / Equivalent	12	ANG 44,324.67	ANG 3,693.72
Bachelor's Degree / Equivalent	61	ANG 60,511.19	ANG 5,042.60
HBO / Equivalent	36	ANG 64,735.95	ANG 5,394.66
Master's Degree / Equivalent	32	ANG 90,106.69	ANG 7,508.89
PHD / Equivalent	9	ANG 103,587.11	ANG 8,632.26
Don't know	11	ANG 31,948.64	ANG 2,662.39
Certificate of training	17	ANG 38,719.38	ANG 3,226.61
Total	710	ANG 41,531.24	ANG 3,460.94

Table 16: Gross average annual and monthly income from employment by highest level of education completed

It's also interesting to disaggregate the income data by the types of professions held. In Table 18 below, we see the gross average annual and monthly income from employment by occupation groups, as per the International Standard Classification of Occupations (ISCO). Beneath each ISCO occupation group are examples of the more specific occupations that fall within the group.

Occupation Groups	Number of persons	Average Annual Income from Employment	Average Monthly Income from Employment
Legislators, senior officials & managers	53	ANG 73,503.11	ANG 6,125.26
Senior government officials			
Construction managers			
Professionals	86	ANG 67,130.47	ANG 5,594.21
Accountants			
Lawyers			
Teachers			
Nurses			
Technicians & associate professionals	64	ANG 64,681.26	ANG 5,390.11
Air traffic controllers and Pilots			
Chefs			
Medical and pathology laboratory technicians, e.g. blood bank, medical lab, etc.			
Plant & machine operators and assemblers	39	ANG 49,108.52	ANG 4,092.38
Car, taxi, bus, heavy truck, lorry and van drivers			
Crane, hoist and related machines operators			
Armed forces	8	ANG 46,944.00	ANG 3,912.00
Craft & related trades workers	56	ANG 35,314.44	ANG 2,942.87
Air conditioning and refrigeration mechanics			
Jewelry maker and precious-metal workers			
Clerks	75	ANG 35,072.63	ANG 2,922.72
Accounting and bookkeeping clerks			
General receptionists and secretaries			
Bank tellers and related clerks			
Elementary occupations	157	ANG 27,402.82	ANG 2,283.57
Freight handlers			
Construction workers			
Fast food preparers			
Domestic helpers and cleaners			
Service workers & shop and market sales workers	154	ANG 26,968.38	ANG 2,247.37
Cashiers and ticket clerks			
Shop sales assistants			
Security guards			
Hairdressers			
Police officers			
Unknown	18	ANG 18,026.67	ANG 1,502.22
Total	710	ANG 41,531.24	ANG 3,460.94

Table 17: Gross average annual and monthly income from employment by occupation group

In Table 17 Legislators, senior officials and managers have the largest average gross annual and monthly income, while Service workers & shop and market sales workers have the lowest.

Total Income

The income discussion so far has focused on income from employment. Also worth examining, however, is total income.

As previously mentioned, total income comprises of Income from Employment as well as any further income such as:

- Income from property rental
- Income from interests, investments and stocks
- Current transfer received and other receipts such as widow's pension, orphan's pension, old age pension, welfare, alimony and child allowance

Total income, unlike income from employment, can be divided into personal income and household income.

Personal Income

This type of income is relevant to all respondents who participated in the survey, and as such the sample is 1,126 persons.

Out of this sample, the average gross annual income amount was ANG 31,365.15, this is an average personal gross monthly income of ANG 2,613.76. This average is smaller than that of income from employment because total income includes persons who receive no income, driving down the mean.

The income groups of the 1,126 persons, disaggregated by gender can be further seen in Table 19 below. The table shows the number of male and female persons at each level of annual gross income.

In the case of total income, the lower levels of income from ANG 0 – ANG 50,000 accounts for 82% of the sample, with the levels ANG 15,001 – ANG 25,000 accounting for 19%.

21% of the sample has no income, 9% of the sample have incomes between ANG 1 and ANG 5,000 annually, and 4% of the sample are in the ANG 100,000.00 plus level of income bracket.

The income brackets accounting for the largest part of the sample are No income (21% of the sample), ANG 15,001 – ANG 20,000 (10% of the sample) and ANG 20,001 - ANG 25,000 (10% of the sample).

Income Groups	Female	Male	Total
ANG 1 - 5,000	57	48	105
ANG 5,001 - 10,000	30	18	48
ANG 10,001 - 15,000	51	21	72
ANG 15,001 - 20,000	71	36	107
ANG 20,001 - 25,000	57	50	107
ANG 25,001 - 30,000	42	29	71
ANG 30,001 - 35,000	24	32	56
ANG 35,001 - 40,000	25	39	64
ANG 40,001 - 45,000	22	15	37
ANG 45,001 - 50,000	13	14	27
ANG 50,001 - 55,000	11	18	29
ANG 55,001 - 60,000	7	9	16
ANG 60,001 - 65,000	8	10	18
ANG 65,001 - 70,000	8	11	19
ANG 70,001 - 75,000	12	9	21
ANG 75,001 - 80,000	3	7	10
ANG 80,001 - 85,000	9	5	14
ANG 85,001 - 90,000	7	5	12
ANG 90,001 - 95,000	2	4	6
ANG 95,001 - 100,000	3	3	6
ANG 100,001+	19	29	48
No Income	133	100	233
Total	614	512	1126

Table 18: Total gross annual personal income by gender

Household Income

This type of income is relevant to the number of households (HH) that participated in the survey, and as such the sample is 547 households.

Out of this sample, the average gross annual income amount was ANG 64,708.63², this is an average gross monthly household income of ANG 5,392.39.

The income groups of the 547 households, disaggregated by the number of persons in the household can be further seen in Table 19 below. The table shows the number of households at each level of annual gross income.

Table 20 then shows the resulting income group when gross annual household income is divided by the number of persons within the household.

² It is worth noting that this income figure can not be directly compared to the average household expenditure figure quoted earlier in this report. The reason for this is that the figures are based on different averages. The expenditure is an average of the population and the income is an average of the sample.

Income Groups \ HH Size	1	2	3	4	5	6	7	8	Total
ANG 1 - 5,000	1	2	1						4
ANG 5,001 - 10,000		1							1
ANG 10,001 - 15,000	5	2	5	2			1		15
ANG 15,001 - 20,000	11	15	9	5	3		2		45
ANG 20,001 - 25,000	18	5	5	8	4	2	2	1	45
ANG 25,001 - 30,000	3	12	8	3	3		1		30
ANG 30,001 - 35,000	6	6	8	2					22
ANG 35,001 - 40,000	11	16	5	4	1	1			38
ANG 40,001 - 45,000	5	6	8	4	4		1		28
ANG 45,001 - 50,000	2	9	5	6	1	1			24
ANG 50,001 - 55,000	7	5	7	6		1			26
ANG 55,001 - 60,000	2	1	2	4	2				11
ANG 60,001 - 65,000	4	5	8	3		1	2		23
ANG 65,001 - 70,000	4	4	2	4	1	1			16
ANG 70,001 - 75,000	2	3	3	6		1	1		16
ANG 75,001 - 80,000	1	2	1	1	1				6
ANG 80,001 - 85,000	4	6	1	3	2				16
ANG 85,001 - 90,000	1	1	4	3	3				12
ANG 90,001 - 95,000		1	2	3	2	1		1	10
ANG 95,001 - 100,000		1	5			1			7
ANG 100,001+	6	19	16	16	8	2	1	3	71
No Income	34	23	13	4	5	1	1		81
Total	127	145	118	87	40	13	12	5	547

Table 19: Total gross annual household income by size of household

In Table 19 we see that, the lower levels of income from ANG 0 – ANG 50,000 accounts for 61% of the sample, with the levels ANG 15,001 – ANG 25,000 accounting for 16%.

15% of the sample of households have no income, 1% of the households have an income between ANG 1 and ANG 5,000 annually, and 13% of the households are in the ANG 100,000.00 plus level of income bracket.

The income brackets accounting for the largest part of the sample are No income (15% of the sample), and ANG 100,001+ (13% of the sample).

Income Groups \ HH Size	1	2	3	4	5	6	7	8	Total
ANG 1 - 5,000	13	10	12	4	7	2	5	1	33
ANG 5,001 - 10,000	6	18	20	17	8	4	4		77
ANG 10,001 - 15,000	9	13	19	18	5	3	2	1	70
ANG 15,001 - 20,000	10	27	16	14	8	3		1	79
ANG 20,001 - 25,000	15	13	12	10	5	1	1	2	59
ANG 25,001 - 30,000	7	9	5	8	3				32
ANG 30,001 - 35,000	6	6	9	5	1				27
ANG 35,001 - 40,000	11	11	5	3					30
ANG 40,001 - 45,000	5	8	3		1				17
ANG 45,001 - 50,000	2	3	2						7
ANG 50,001 - 55,000	7	3	2	1					13
ANG 55,001 - 60,000	3	3	1	1					8
ANG 60,001 - 65,000	4	4	1	1					10
ANG 65,001 - 70,000	2		1						3
ANG 70,001 - 75,000	4	1							5
ANG 75,001 - 80,000	1	1	1						3
ANG 80,001 - 85,000	4	1							5
ANG 85,001 - 90,000	3	1							4
ANG 90,001 - 95,000		1							1
ANG 95,001 - 100,000	1	2	2						5
ANG 100,001+	8	6	2	2					18
No Income	34	23	13	4	5	1	1		81
Total	127	145	118	87	40	13	12	5	547

Table 20: Total gross annual household income per capita, by size of household

Once the income is divided by the number of persons in the household, the lower levels of income from ANG 0 – ANG 50,000 accounts for 94% of the sample, with the levels ANG 5,001 – ANG 25,000 accounting for 52%.

15% of the sample of households still have no income, 6% of the households have a per-capita income between ANG 1 and ANG 5,000 annually, and 3% of the households have per capita incomes that fall in the ANG 100,000.00 plus income bracket.

The income brackets accounting for the largest part of the sample are No income (15% of the sample), and ANG 15,001 – ANG 20,000 (14% of the sample).

Income Distribution

Income distribution is often discussed in a social statistics context. In this report, when speaking of income distribution we use total household income per capita to see the true share of wealth among the population. That means we divide household income by the number of persons in the household.

Average gross annual household income per capita is ANG 28,507.19. In this case, the figures for average gross income are significantly higher than the median gross annual income per capita of ANG 18,000.00.

The median value is the mid-point when all households are ranked in ascending order of income. The difference between the mean and median values gives a measure of the income distribution among the sample.

The difference here is ANG 10,507.19 annually. This difference reflects the typically asymmetric distribution of income where a large number of the population have relatively low incomes and a smaller number of persons have relatively very high incomes.

The minimum gross annual household income per capita in the sample is ANG 0, and the maximum is ANG 484,800.00.

Another measure of income distribution is to compare the share of household income by each income percentile.

Income percentiles are formed by ranking the sample of households in ascending order according to the income per capita of each income unit, and dividing the sample into ten equally sized groups. Table 21 below shows the average gross annual and monthly household income per capita in percentiles.

	Average Annual HH Income	Average Monthly HH Income
Mean	ANG 64,708.63	ANG 5,392.39
Median	ANG 44,619.00	ANG 3,718.25
10 th percentile	ANG 3,287.20	ANG 273.93
20 th percentile	ANG 7,158.40	ANG 596.53
30 th percentile	ANG 10,764.00	ANG 897.00
40 th percentile	ANG 14,800.20	ANG 1,233.35
50 th percentile	ANG 18,000.00	ANG 1,500.00
60 th percentile	ANG 21,998.40	ANG 1,833.20
70 th percentile	ANG 29,097.70	ANG 2,424.81
80 th percentile	ANG 38,920.80	ANG 3,243.40
90 th percentile	ANG 60,060.00	ANG 5,005.00

Table 21: Gross annual and monthly household income per capita percentiles

Based on Table 21 we can see that there's a difference of ANG 56,772.80 annually between the total gross income of the bottom 10th percentile of households and the top 90th percentile, that's ANG 4,731.07 monthly.

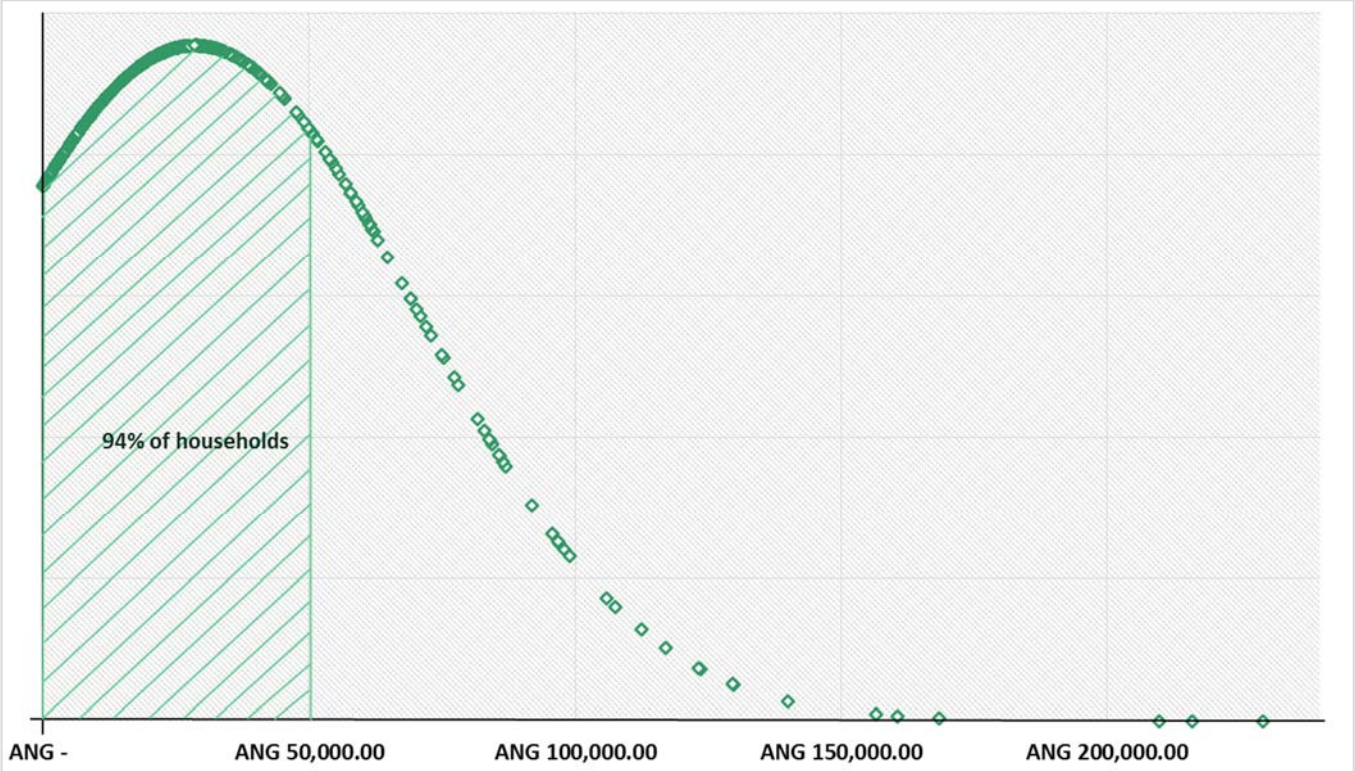


Figure 3. Distribution of gross annual household income per capita

As can be seen in Figure 3 above, the population of households is gathered around the beginning of the curve. As income increases, the occurrences are increasingly spread out. 94% of the households have a total gross annual income per capita of ANG 50, 000.00 or less.