



# Household INCOME AND EXPENDITURE Survey 2019

## INCOME



**National Bureau of Statistics**

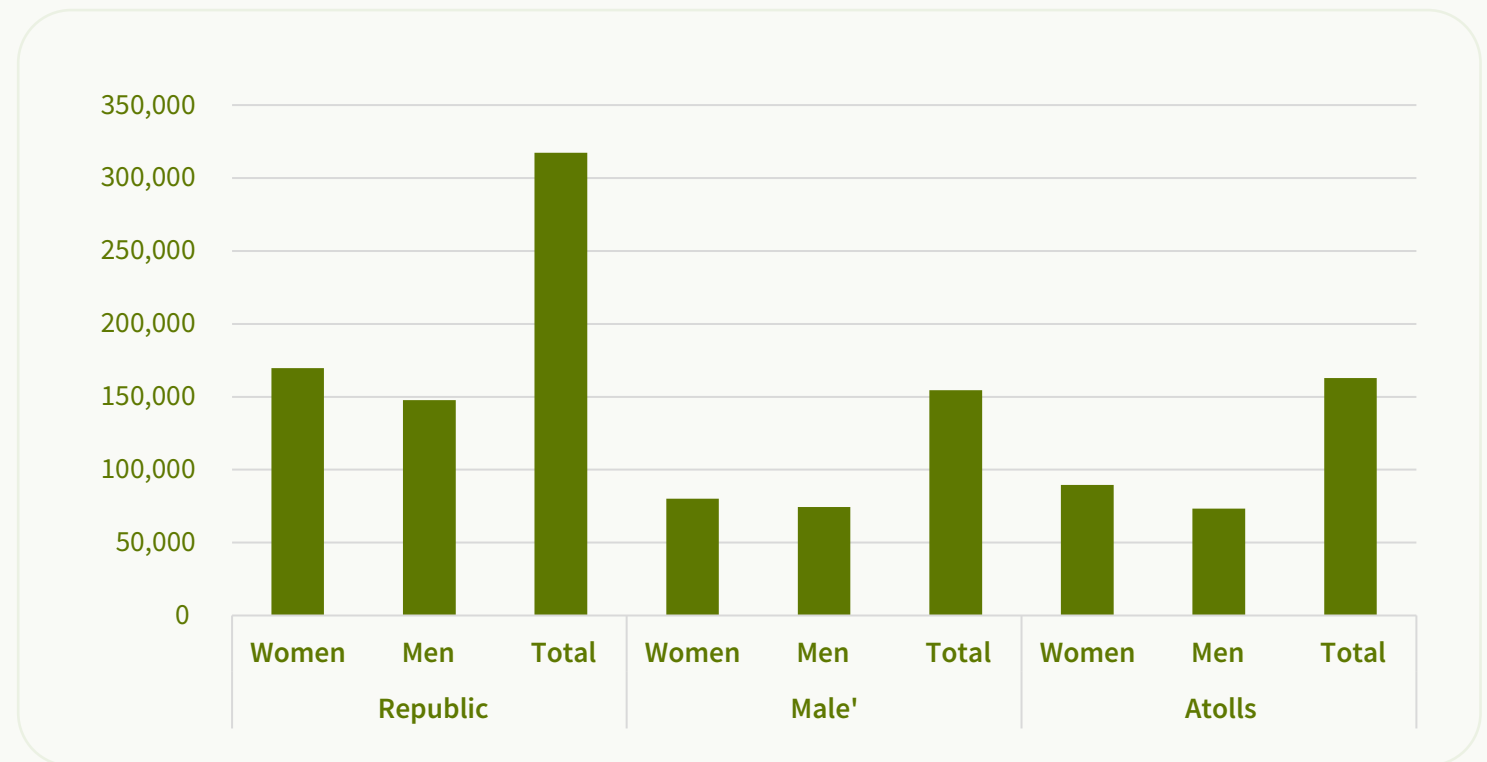
Ministry of National Planning, Housing & Infrastructure

# WORKING-AGE POPULATION

**HIES 2019** estimates, the working-age population (aged 15+) as **317,482**, with slightly over half (**53 percent**) are women.

HIES coverage is limited to households in administrative islands only. (excludes: tourist resorts, industrial islands, collective living quarters)

15+ Population by gender & locality



15+ population

Republic  
317,482



Male'

154,590



Atolls

162,892

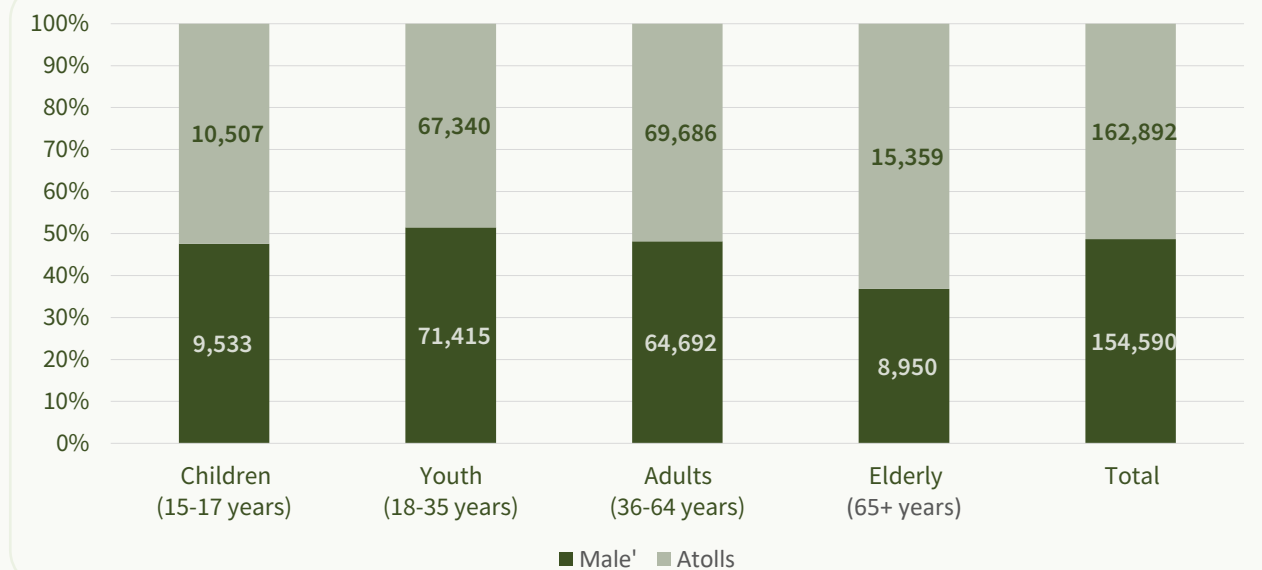


# WORKING-AGE POPULATION

*by broad age group*

With in the elderly population, more elderly people reside in Atolls.

Proportion of working age population by broad age group & locality



# EARNERS

Out of the working age population (**15 years and above**) **70%** were income earners.

Earners also include those people not in employment but receives transfer incomes (eg: basic pension for the elderly).

Average number of earners by locality

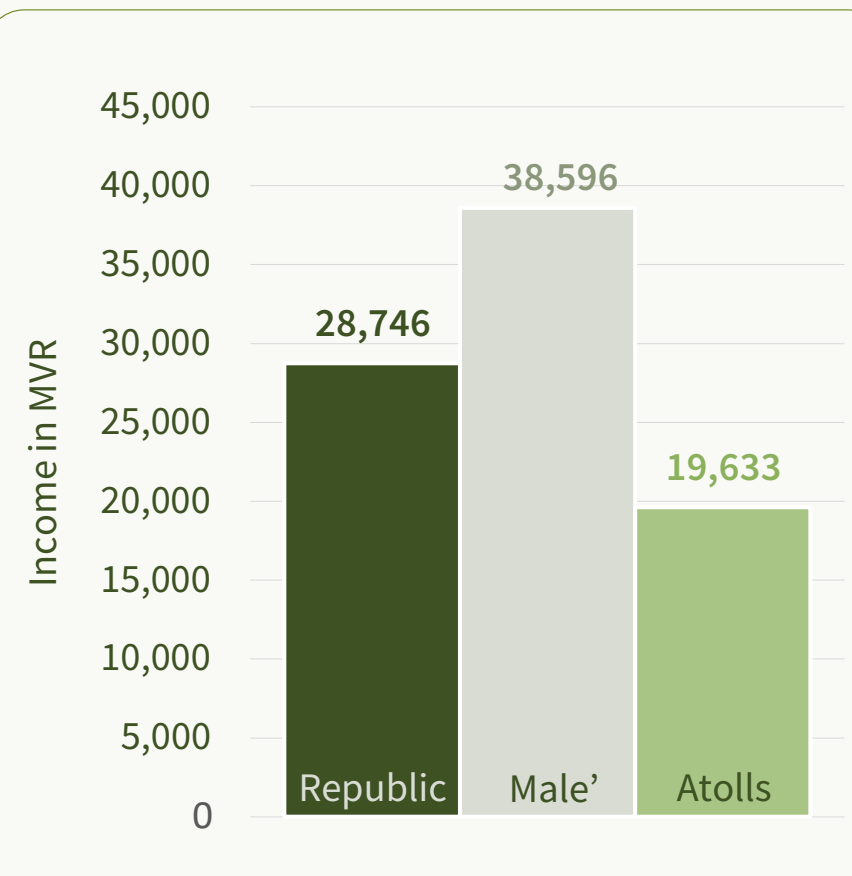


Average number of earners per household was **2.6**

# INCOME PER HOUSEHOLD

HIES 2019 results shows that in Maldives, households earns on average **MVR 28,746** per household on a monthly basis. The amount earned is nearly doubled in **Male'** compared to the **Atolls**. The average monthly household income in **Male'** was **MVR 38,596**, compared to **MVR 19,633** in **Atolls**.

## Average monthly Income per household

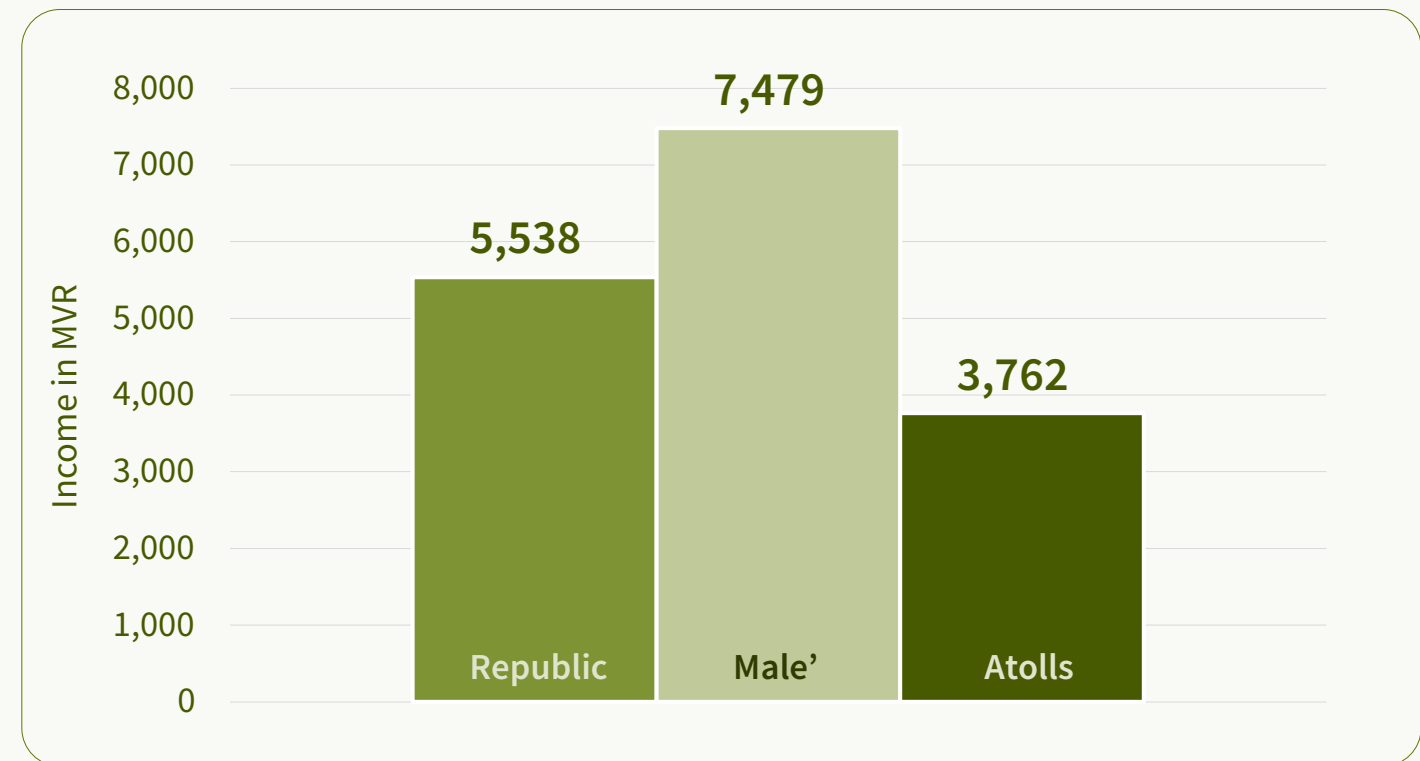


Average household income in Male' is nearly double compared to Atolls

# INCOME PER PERSON

The results also showed that a person earns **MVR 5,538** per month on average at national level while average income of a person in Male' is **higher** than that of the national figure, at **MVR 7,479**. This is again substantially **lower** in the Atolls (**MVR 3,762**), where a person earns **MVR 3,200** less than that of an individual in Male'.

## Average monthly Income per person



On average, a person earns **MVR 5,538** per month

# INCOME PER PERSON PER DAY

When we convert this to daily basis, a person earns **MVR 182 per day** at the national level.

A person in the Atolls earns **MVR 124 per day** while a person in Male' earns **twice** this amount (**MVR 246 per day**).

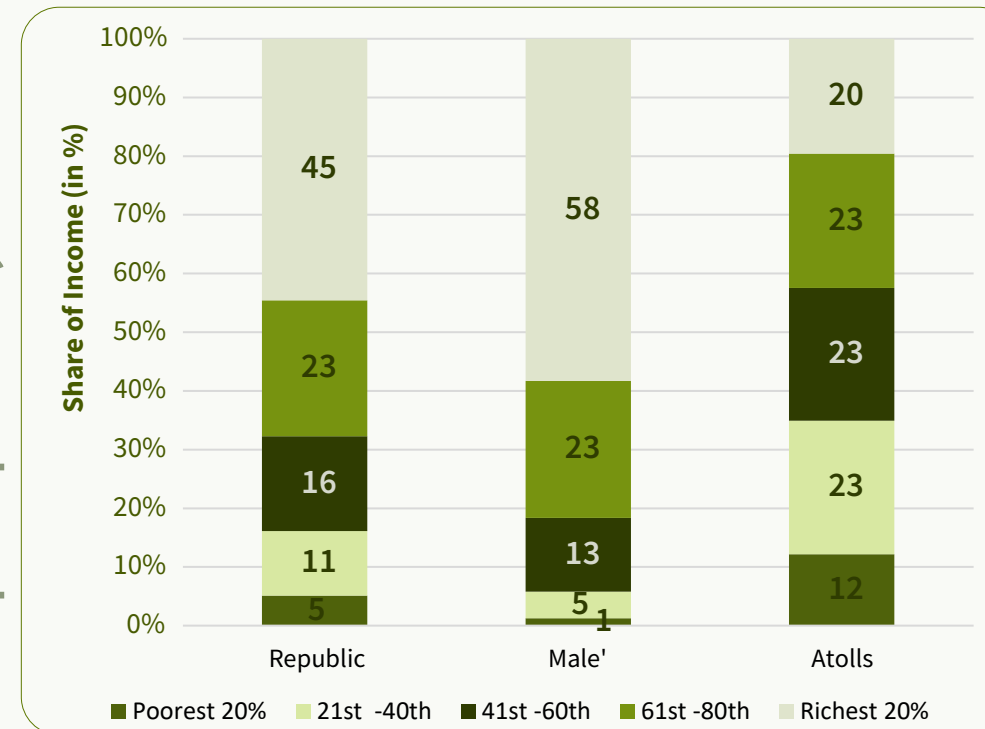


On average, a person earns **MVR 182 per day**

# MONTHLY INCOME PER PERSON BY QUINTILES

The household income distribution by per capita income quintiles shows that total household income varies a lot across quintiles both in Male' as well as in the Atolls. In case of Male' the **poorest 20 percent** of the total households earned only **1%** of the total income compared to **58%** of the total income earned by the **richest 20 percent** indicating **inequality** within Male'. In Atolls, the share of income between different per capita quintiles is equally distributed among the mid three quintiles (**top 40 percent to 80 percent**) with less share among the bottom **20 percent**.

Share of Income by per capita quintiles, 2019



## How quintiles are derived:

To derive the quintiles, households are sorted by per capita income from least to the highest. Then these figures are divided into five equal groups referred to as income quintiles. The lowest group is the first quintile holds 20 percent of the total population which contain the lowest values of the distribution are attributes to, the second group refers to the second quintile and so on. The fifth quintile or richest 20 percent refers to the top twenty percent of households.

There is a high degree of income inequality in the country, with only **5% share of income in the hands of poorest 20%**

# POPULATION LIVING BELOW 50% OF MEDIUM INCOME

17% of the population lives below 50 per cent of the median income indicating the inequality in the income distribution within the country.

Inequality at Atolls is at 29% while it is at 5% in Male’.

Among different age groups, children are more likely to experience inequality and poverty in the country.

Proportion of people living below 50 per cent of median income	Total	Female	Male
Proportion of people living below 50 per cent of median income	17%	19%	16%
Age: Less than 15 years	22%	22%	23%
Age: 15-24 years	25%	24%	26%
Age: 25-54 years	14%	17%	11%
Age: 55-64 years	16%	17%	13%
Age: 65+ years	13%	13%	12%



17% of the population lives below 50% of the medium income.

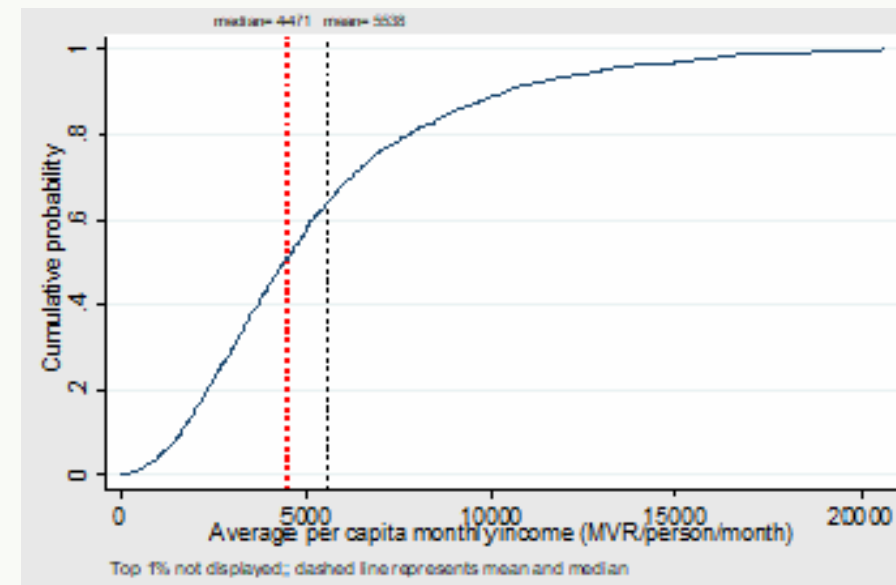


# INCOME DISTRIBUTION

Nearly **60%** of population gets **less than MVR 5,000 per person per month** and **less than 1%** of population gets **MVR 20,000 and above per person per month**.

Comparison between Male' and Atolls shows cumulative distribution function for the Atoll is relatively steep than Male'. This means that **people in the Atolls get less per capita income than those in the Male'**. Almost **60%** of the Atoll population gets less **MVR 3,762 per person per month** while only about **18%** of the Male' population gets this amount. This shows that there is huge **income disparity between Male' and in the Atolls**.

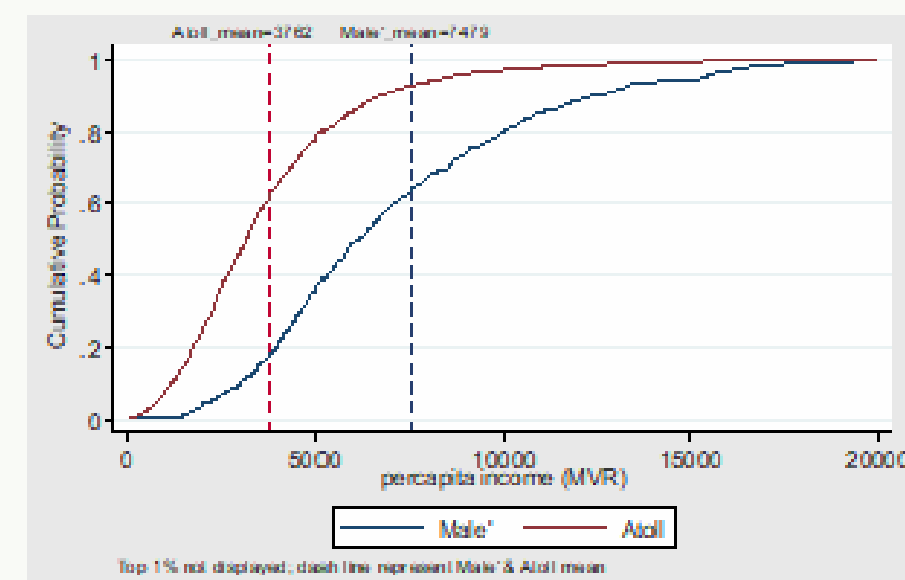
Cumulative Distribution Function, 2019



There is huge income disparity between Male' and the Atolls

**Median income**  
*MVR per month per head*

Cumulative Distribution Function, Male & Atolls 2019



Republic  
4,471

 6,250

Male'

 3,200

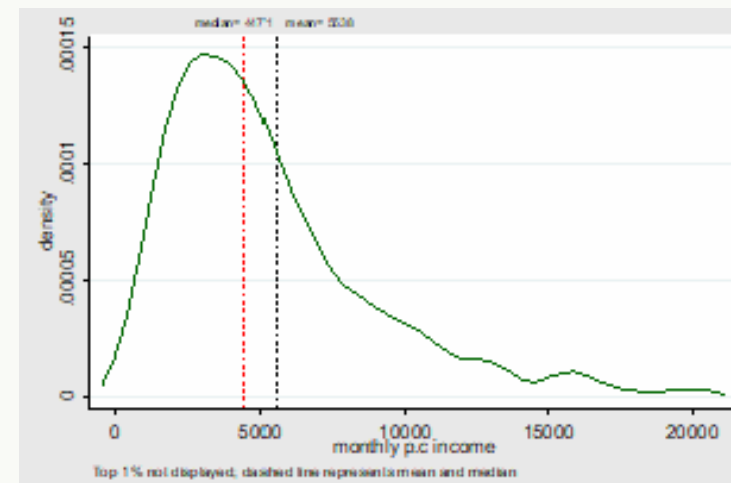
Atolls

# INCOME DISTRIBUTION

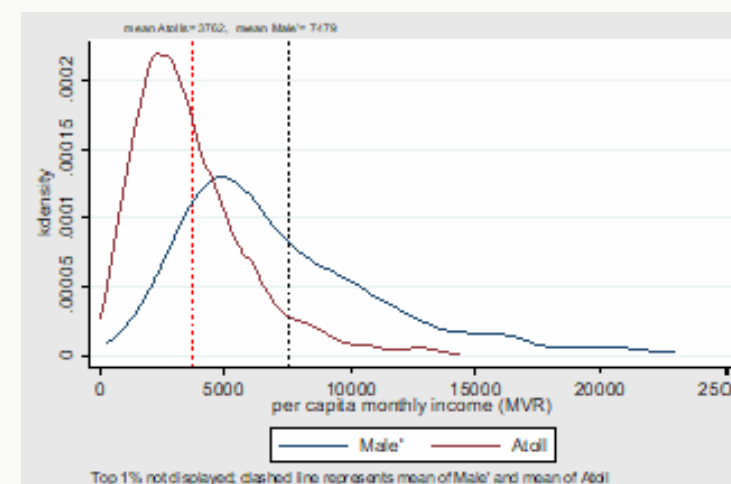
There is a large difference in income in Male' and the Atolls. The income distribution of Maldives in 2019 is right (**positive**) skewed since the bulk of the values are concentrated on the left of the figure.

**The distribution of per capita income in Male' and in the Atolls.** As seen from the figure, the distribution in Male' is shifted to the right, indicating higher income compared to Atolls. The distribution of Atolls shows **majority of the population earns less income compared to Male'.**

Distribution of monthly per capita income, Maldives 2019



Distribution of monthly per capita income, Male' & Atolls 2019

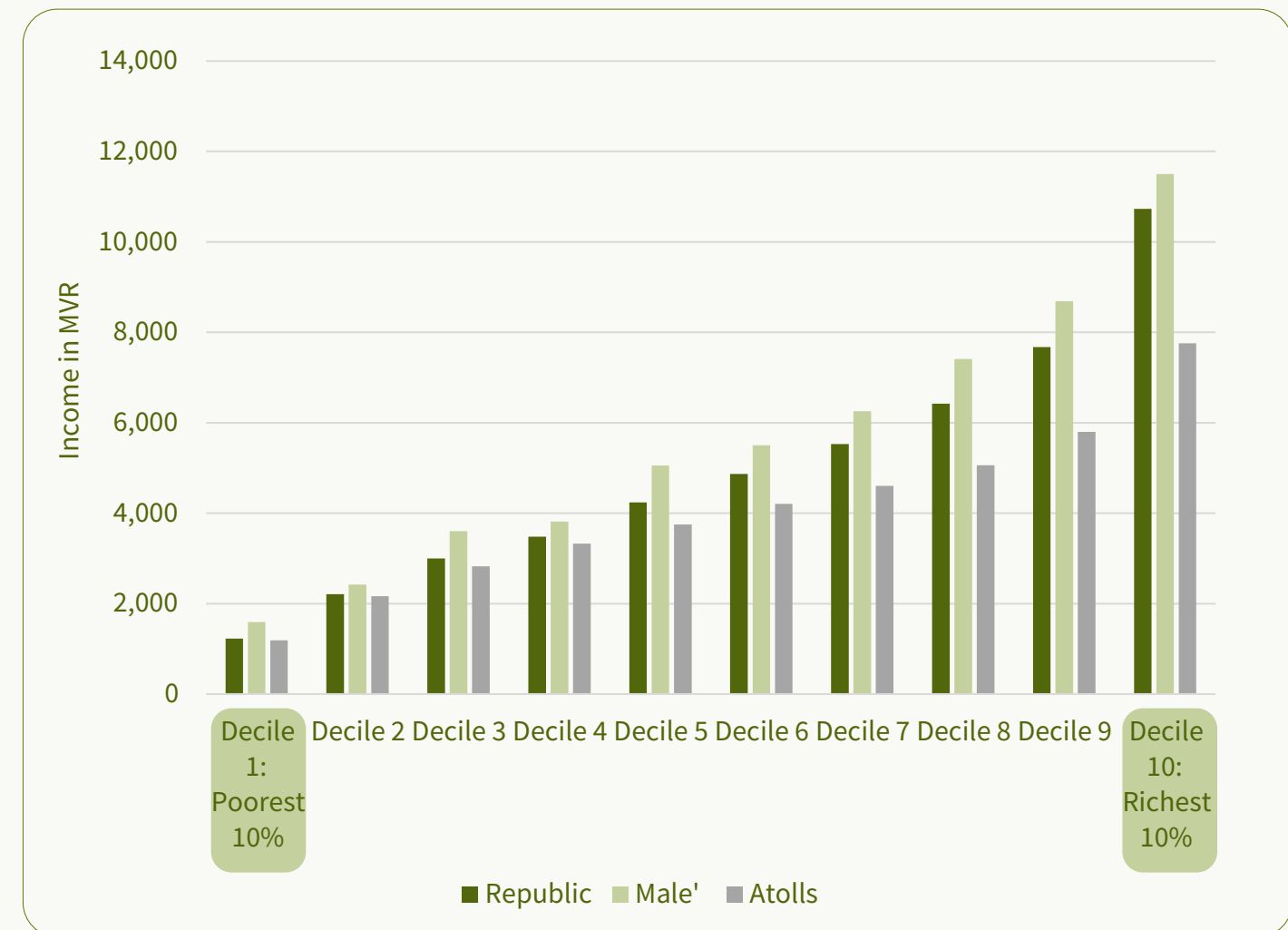


The income distribution in Atolls shows majority of the population earns less income compared to Male'.

# INCOME DISTRIBUTION

Even though the mean monthly total per capita income for **Male'** is **almost 2 times higher** than the **Atolls** across the per capita income deciles the distribution between Male' and Atolls is almost similar.

Average per capita monthly income by decile & locality



# SOURCES OF INCOME

More than half of the total household income (**58%**) came from **wages & salaries** in the atolls and nearly **two third (67%)** in Male'. The proportion of income from **business** was the **second highest source of income** for the atolls. However, in Male', property income from renting of buildings, land, machinery and equipment, and other types of property income, was the second highest source of income, contributing **14%** of the total household income.

## Distribution of Income by Sources



The major source of income persisted to be wages and salaries for both Male' & Atolls.



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