

Volume I
Final Report

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2003
FAMILY INCOME
AND
EXPENDITURE
SURVEY



REPUBLIC OF THE PHILIPPINES
National Statistics Office
Manila

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REPUBLIC OF THE PHILIPPINES

HER EXCELLENCY
PRESIDENT GLORIA MACAPAGAL-ARROYO



NATIONAL STATISTICS OFFICE

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FOREWORD

The 2003 Family Income and Expenditure Survey (FIES) is a nationwide sample survey conducted by the National Statistics Office (NSO) every three years. The 2003 FIES is the thirteenth in a series of family income and expenditure surveys that have been conducted since March 1957.

The Final Report of the 2003 FIES contains statistical tables with information on family income, specifically the total and average income of Filipino families, their sources of income and the degree of income inequality among families. The report also presents levels and patterns of family expenditures. These information are useful inputs to policy makers, planners, researchers, individuals and organizations in their works to improve the socio-economic conditions of the Filipino people.

Our profound gratitude goes to the respondents of this survey for without their cooperation to provide us with the information we needed, the production of this report would not have been possible. We also extend our sincerest appreciation to the enumerators for showing dedication to their work. Without their determination to get completed interviews, this survey would not have been a success. Finally, the NSO Central Office and Field Office personnel must be commended for showing their dedication, commitment and untiring support from start to completion of the survey.

CARMELITA N. ERICTA
Administrator

Manila, Philippines
October 2007



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EXPLANATORY TEXT

I. INTRODUCTION

A. Objectives of the Survey

The 2003 Family Income and Expenditure Survey (FIES) had the following primary objectives:

- 1) to gather data on family income and family expenditure and related information affecting income and expenditure levels and patterns in the Philippines;
- 2) to determine the sources of income and income distribution, levels of living and spending patterns, and the degree of inequality among families;
- 3) to provide benchmark information to update weights for the estimation of consumer price index; and
- 4) to provide information for the estimation of the country's poverty threshold and incidence.

B. Authority for the Survey and Confidentiality of Data

The authority for the survey emanates from Commonwealth Act (CA) No. 591, which authorized the National Statistics Office (NSO), under Section 2(d), "to conduct by enumeration, sampling or other methods, for statistical purposes, studies of social and economic problems of the country".

More recently, Executive Order No. 121 otherwise known as the Reorganization Act of the Philippine Statistical System, which was passed on January 30, 1987, declared that the NSO shall be the major statistical agency responsible for generating general purpose statistics and for undertaking such censuses and surveys as may be designated by the National Statistical Coordination Board (NSCB).

Like all other surveys undertaken by the NSO, the data gathered in the 2003 FIES are held **STRICTLY CONFIDENTIAL**. Data are used for statistical purposes only and published in summary forms. As provided for in Section 4 of CA 591, the data will not be used for taxation, investigation or enforcement purposes.

C. Scope and Coverage

Data gathered in the survey include sources of income in cash and in kind and the level of consumption by item of expenditure. Related information such as family size, number of family members employed for pay or profit (wage/salary or own-account workers), occupation, age and educational attainment of household head, and housing characteristics were also included.

The survey involved the interview of a national sample of about 51,000 sample households deemed sufficient to provide reliable estimates of income and expenditure at the national and regional level. The sample households covered in the survey were the same households interviewed in the July 2003 and January 2004 rounds of the Labor Force Survey (LFS).

The reporting unit was the household which implied that the statistics emanating from this survey referred to the characteristics of the population residing in private households. Institutional population is not within the scope of the survey.

For FIES, the concept of family was used. A family consists of the household head, spouse, unmarried children, ever-married children, son-in-law/daughter-in-law, parents of the head/spouse and other relatives who are members of the household.

In addition, two or more persons not related to each other by blood, marriage or adoption are also considered in this survey. However, only the income and expenditure of the member who is considered as the household head are included.

II. SURVEY DESIGN

A. Population Coverage

The 2003 FIES has as its target population, all households and members of households nationwide. A household is defined as an aggregate of persons, generally but not necessarily bound by ties of kinship, who live together under the same roof and eat together or share in common the household food. Household membership comprises the head of the household, relatives living with him such as his/her spouse, children, parent, brother/sister, son-in-law/daughter-in-law, grandson/granddaughter and other relatives. Household membership likewise includes boarders, domestic helpers and non-relatives. A person who lives alone is considered a separate household.

Excluded in the target population are households in the least accessible barangays (LABs). A barangay is classified as LAB if: (a) it requires more than eight hours walk from the last vehicle station; and/or, (b) the frequency of transportation is less than three times a week and the cost of a one-way trip is more than five hundred pesos. A total of 350 barangays were classified as LABs. This number accounts for only 0.83% of the total number of barangays in the country. The total number of households in these areas account for only 0.38% of the total number of households.

B. Sampling Design

The 2003 FIES used the sampling design of the 2003 Master Sample (MS) for household surveys starting in July 2003.

1. Domain

The 2003 MS considers the country's 17 administrative regions as defined in Executive Orders (EO) 36 and 131 as the sampling domains. A domain is referred to as a subdivision of the country for which estimates with adequate level of precision are generated. It must be noted that while there is demand for data at the provincial level (and to some extent municipal and barangay levels), the provinces were not treated as sampling domains because there are more than 80 provinces which would entail a large resource requirement. Below are the 17 administrative regions of the country:

National Capital Region	Region VII – Central Visayas
Cordillera Administrative Region	Region VIII – Eastern Visayas
Region I - Ilocos	Region IX – Zamboanga Peninsula
Region II – Cagayan Valley	Region X – Northern Mindanao
Region III – Central Luzon	Region XI – Davao
Region IVA – CALABARZON	Region XII – SOCCSKSARGEN
Region IVB – MIMAROPA	Region XIII – Caraga
Region V – Bicol	Autonomous Region in Muslim Mindanao
Region VI – Western Visayas	

2. Sampling Frame

As in most household surveys, the 2003 MS made use of an area sample design. For this purpose, the Enumeration Area Reference File (EARF) of the 2000 Census of Population and Housing (CPH) was utilized as sampling frame. The EARF contains the number of households by enumeration area (EA) in each barangay.

This frame was used to form the primary sampling units (PSUs). With consideration of the period for which the 2003 MS will be in use, the PSUs were formed/defined as a barangay or a combination of barangays with at least 500 households.

3. Stratification

The 2003 MS considers the 17 regions of the country as the primary strata. Within each region, further stratification was performed using geographic groupings such as provinces, highly urbanized cities (HUCs), and independent component cities (ICCs). Within each of these substrata formed within regions, the PSUs were further stratified, to the extent possible, using the proportion of strong houses (PSTRONG), indicator of engagement in agriculture of the area (AGRI), and a measure of per capita income (PERCAPITA) as stratification factors.

PSTRONG is defined to be the percentage of occupied housing units that are classified as made of strong materials for both the roof and outer walls, based on the data from the 2000 CPH. A roof is considered made of strong materials if it is made

of either galvanized iron, aluminum, concrete/clay tile, half galvanized-half concrete, or asbestos. The outer wall is considered made of strong materials if it is made of concrete, brick, stone, wood, half concrete-half wood, galvanized iron, asbestos or glass.

AGRI was determined in the following way: initially, an indicator variable was computed at the barangay level. That variable has the value 1 if more than 50 percent of the households in the barangay were engaged in agriculture or fisheries and 0 otherwise, based on the 2000 CPH Barangay Schedule. To obtain a measure at the PSU level, a weighted average of the barangay indicator variable was computed for all the barangays within the PSU, weighted by the total number of households in the barangay. Thus, the value of AGRI at the PSU level lies between 0 and 1.

PERCAPITA is defined as the total income of the municipality divided by the total population in that municipality. Note that the PERCAPITA value of the PSUs is the same if the PSUs belong to the same municipality. The data on municipal income refer to year 2000 and were taken from the Department of Finance. However, if the 2000 municipal income was not reported to the Bureau of Local Government Finance (BLGF), 2001 income was used. If no 2000 or 2001 municipal income was reported, the income classification from the BLGF for this municipality was obtained. Using the data on municipal income, which are presented in income intervals, the average of the lower and the upper values of the income interval for the municipal class to which this municipality belongs were determined.

4. Sample Selection

The 2003 MS consists of a sample of 2,835 PSUs. The entire MS was divided into four sub-samples or independent replicates, such as a quarter sample contains one fourth of the total PSUs; a half sample contains one-half of the four sub-samples or equivalent to all PSUs in two replicates.

The final number of sample PSUs for each domain was determined by first classifying PSUs as either self-representing (SR) or non-self-representing (NSR). In addition, to facilitate the selection of sub-samples, the total number of NSR PSUs in each region was adjusted to make it a multiple of 4.

SR PSUs refers to a very large PSU in the region/domain with a selection probability of approximately 1 or higher and is outright included in the MS; it is properly treated as a stratum; also known as certainty PSU. NSR PSUs refers to a regular too small sized PSU in a region/domain; also known as non certainty PSU. The 2003 MS consists of 330 certainty PSUs and 2,505 non-certainty PSUs.

To have some control over the sub-sample size, the PSUs were selected with probability proportional to some estimated measure of size. The size measure refers to the total number of households from the 2000 CPH. Because of the wide variation in PSU sizes, PSUs with selection probabilities greater than 1 were identified and were included in the sample as certainty selections.

At the second stage, enumeration areas (EAs) were selected within sampled PSUs, and at the third stage, housing units were selected within sampled EAs.

Generally, all households in sampled housing units were enumerated, except for few cases when the number of households in a housing unit exceeds three. In which case, a sample of three households in a sampled housing unit was selected at random with equal probability.

An EA is defined as an area with discernable boundaries within barangays consisting of about 150 contiguous households. These EAs were identified during the 2000 CPH. A housing unit, on the other hand, is a structurally separate and independent place of abode which, by the way it has been constructed, converted, or arranged, is intended for habitation by a household.

5. Sample Size

The 2003 FIES involved the interview of a national sample of about 51,000 sample households deemed sufficient to gather data on family income and family expenditure and related information affecting income and expenditure levels and patterns in the Philippines at the national and regional level. The sample households covered in the survey were the same households interviewed in the July 2003 and January 2004 round of the LFS.

C. Estimation Procedure

In the 2003 Master Sample Design, the probability that a household is included in the sample varies across domains/regions. However, the sampling design is *epsem* within domain (i.e. equal selection probabilities within region). The initial step in the construction of weights is to determine the unit's base weight. This is defined as the inverse of its selection probabilities. The base weight is further adjusted to take into account possible non-response and possibly to make the estimates conform to some known population totals.

1. Base Weights

In general, the base weight assigned to a sampled unit is the inverse of its selection probability. In particular, the base weight is computed as the inverse of equations 1 Non Self Representing (NSR) and 2 Self Representing (SR) below:

$$P(h\alpha\beta\gamma) = \frac{a_{h\alpha} M_{h\alpha}}{\sum_{h\alpha} M_{h\alpha}} \cdot \frac{M_{h\alpha\beta}}{M_{h\alpha}} \cdot \frac{C_{h\alpha}}{M_{h\alpha\beta}} \cdot \frac{k_{h\alpha\beta\gamma}}{K_{h\alpha\beta\gamma}} = f_d = \frac{n_d}{N_d} \quad (1)$$

$$P(h\alpha\beta\gamma) = \frac{b_{h\alpha} M_{h\alpha\beta}}{M_{h\alpha}} \cdot \frac{C_{h\alpha}}{M_{h\alpha\beta}} \cdot \frac{k_{h\alpha\beta\gamma}}{K_{h\alpha\beta\gamma}} = f_d = \frac{n_d}{N_d} \quad (2)$$

where:

h	stratum index
α	index denoting the PSU
β	index denoting the EA

γ	index denoting the household (HH)
d	index denoting the domain/region
n_d	total sample size allocated to region d
N_d	total number of households in region d
$f_d = n_d / N_d$	overall sampling fraction for region d
$M_{h\alpha}$	total number of HHs for the α th PSU in stratum h
$M_{h\alpha\beta}$	total number of HHs in the β th EA from the α th PSU in stratum h
$a_{h\alpha}$	total number of sample PSUs from stratum h , $a = 1$ for NSR PSU
$C_{h\alpha}$	total number of sample housing units for each sampled EA
$k_{h\alpha\beta\gamma}$	number of sampled households per housing unit with three as the maximum
$K_{h\alpha\beta\gamma}$	total number of households residing in a housing unit
$b_{h\alpha}$	total number of EAs selected from α th PSU, $b = 1$ for SR PSUs

That is, the base weight for NSR and SR samples are equal to equations 3 and 4, respectively:

$$w_1 = \frac{\sum_{h\alpha} M_{h\alpha}}{a_{h\alpha} M_{h\alpha}} \cdot \frac{M_{h\alpha}}{M_{h\alpha\beta}} \cdot \frac{M_{h\alpha\beta}}{C_{h\alpha}} \cdot \frac{K_{h\alpha\beta\gamma}}{k_{h\alpha\beta\gamma}} = \frac{N_d}{n_d} \quad (3)$$

$$w_1 = \frac{M_{h\alpha}}{b_{h\alpha} M_{h\alpha\beta}} \cdot \frac{M_{h\alpha\beta}}{C_{h\alpha}} \cdot \frac{K_{h\alpha\beta\gamma}}{k_{h\alpha\beta\gamma}} = \frac{N_d}{n_d} \quad (4)$$

Note that the last term will equal to 1.0 in cases when all households in the sampled housing unit are enumerated. That is, when households per housing unit do not exceed three.

2. Non-response Adjustments

All surveys experience some degree of unit or total non-response in which a sampled and eligible unit fails to participate in the survey (for example, the unit may refuse to participate, or may never be at home at the times the interviewer calls). Adjustments are made to the base weights to compensate for non-response by sampled units eligible for the survey. In essence, the adjustment inflates the base weights of “similar” responding units to compensate for each non-responding unit.

The most common form of non-response weighting adjustment is a weighting class adjustment and that is the type of adjustment being used for surveys based on the 2003 MS. The full sample of responding households and non-responding households is divided into a number of weighting classes or cells and non-response adjustment factors are computed for each cell c as

$$w'_c = \frac{\sum_{i \in rc} w_{di} + \sum_{j \in mc} w_{dj}}{\sum_{i \in rc} w_{di}} = \frac{\sum_{i \in sc} w_{di}}{\sum_{i \in rc} w_{di}} \quad (5)$$

The denominator of w'_c is the sum of the weights of responding households (indexed r) in cell c . The numerator adds together the sum of the weights for responding households and the sum of the weights for eligible non-responding households (indexed m for missing) in cell c . Together these two sums in the numerator give the sum of the weights for the total eligible sample (indexed s) in cell c . Thus, the non-response weight adjustment w'_c is the inverse of the weighted response rate in cell c . Note that the adjustment is applied with eligible units. Ineligible sampled units (e.g., vacant or demolished housing units and units whether are out of scope for a given survey) are excluded.

3. Population Weighting Adjustments

The basic weight for the sample households for the 2003 FIES can be expressed as an inverse of the selection probability described in equations 1 and 2. Hence, the base weight for a sampled household in domain d in a housing unit in which all households are included is

$$w_d = \frac{1}{f_d} \quad (6)$$

The basic weight was adjusted to take into account household non-interviews, followed by an adjustment based on the household projections for the domain.

Generally, weighted sample distributions do not conform to known population distributions (e.g. projected population (person) counts or projected household counts). In particular, sample estimates of population (person) counts or household counts generally fall short of true population (person) or household counts because of non-coverage resulting from omission of units and from non-responses such as refusal, non-reachable areas (critical areas) and others.

Hence, further weighting adjustments, termed as population weighting adjustment, may be made to make the survey estimates based on the adjusted weight estimates consistent with known population distributions.

For adjusting household level estimates, the reference count of households is obtained by dividing the total projected population by the average household size. This is resorted to in the absence of projected number of households.

4. Final Survey Weight

The final survey weight assigned to each responding unit is computed as the product of the base weight, the non-response adjustment and the population weighting adjustment (in the case of households as responding unit – the household population weighting adjustment).

For FIES, a ratio of 1:1 is observed or one family to one household. Consider first the estimation of total households. Let y_i and w_i denote the value of variable y and the final weight for household i . The notation can be applied to persons or households or any other unit of analysis. The final weight w_i can be viewed as the number of households that household i represents; thus $\sum w_i$ estimates the total number of households in the country, N . The survey estimate of the households total for variable y , denoted by Y , is then simply

$$\hat{Y} = \sum w_i y_i$$

D. Questionnaire Design

The FIES questionnaire consists of seventy (70) pages and has four main parts as follows: Part I – Identification and Other Information, Part II – Expenditures, Part III – Income and Part IV Entrepreneurial Activities.

The design permits to obtain the family transaction for one semester in every visit (two enumeration periods) using one set of questionnaire for each visit.

The use of separate questionnaire with the same set of questions for both visits was used starting 2003 FIES. In previous FIES, the same set of questions for each semester (two enumeration periods) were contained in one questionnaire.

E. Method of Data Collection

The samples are interviewed in two separate operations using a separate questionnaire with the same set of questions, each time using the half-year period preceding the interview as reference period. This scheme was utilized to improve the quality of data gathered since it minimizes memory bias of the respondent and at the same time captures the seasonality of income and expenditure pattern. The first phase of survey operation was conducted in July 2003 and data gathered were for the period January 1 to June 30, 2003. The second operation was conducted in January 2004 and gathered information for the period July 1 to December 31, 2003.

The concept of “average week” consumption for all food items was also utilized in the 2003 FIES in order to further reduce memory bias. Moreover, the reference period for Fuel, Light and Water, Transportation and Communication, Household Operations and Personal Care and Effects are not limited only to the “past month” but in some specified cases the concept of “average month” consumption is used. For all other expenditure groups, the “past six months” is used as reference period.

Estimates of income and expenditures in kind such as food items received as gifts, rental value of owner-occupied house are based on prevailing market prices or rental value in the locality.

F. Data Processing System

The 2003 FIES questionnaire contains about 800 data items and a summary for comparing income and expenditures. The questionnaires were subjected to a rigorous manual and machine edit checks for completeness, arithmetic accuracy, range validity and internal consistency.

The major steps in the machine processing are as follows:

1. Data Entry
2. Completeness Check
3. Matching of visit records
4. Consistency and Macro Edit (Big Edit)
5. Generation of the Public Use File
6. Tabulation

Steps 1 to 2 were done right after each visit. The remaining steps were carried out only after the second visit had been completed.

Steps 1 to 4 were done at the Regional Office while Steps 5 and 6 were completed in the Central Office.

After completing Steps 1 to 4, data files were transmitted to the Central Office where a summary file was generated. The summary file was used to produce the consistency tables as well as the preliminary and textual tables.

When the generated tables showed inconsistencies, selected data items were subjected to further scrutiny and validation. The cycle of generation of consistency tables and data validation were done until questionable data items were verified.

The FAME (FIES computer-Aided Consistency and Macro Editing), an interactive Windows-based application system was used in data processing. This system was used starting with the 2000 FIES round. The interactive module of FAME enabled the following activities to be done simultaneously.

- a) Matching of visit records
- b) Consistency and macro edit (big edit)
- c) Range check

The improved system minimized processing time as well as minimized, if not eliminated, the need for paper to generate the reject listing.

G. Survey Non-response

As in all surveys, two types of non-response were encountered in the 2003 FIES: interview non-response and item non-response. Interview non-response refers to a sample household that could not be interviewed. Since the survey requires that the sample households be interviewed in both visits, households that transferred to another dwelling unit, temporarily away, on vacation, not at home, household unit demolished, destroyed by fire/typhoon and refusal to be interviewed in the second visit contributed to the number of interview non-response cases.

Total Sample Households		Total Eligible Households	Total Responding Households	Response Rate
Visit 1	Visit 2			
51,277	48,210	44,000	42,094	95.7%

Note: The response rate is the ratio of the total responding households to the total number of eligible households. Eligible households include households who were completely interviewed, refused to be interviewed or were temporarily away or not at home or on vacation during the survey period.

Item non-response, or the failure to obtain responses to particular survey items, resulted from factors such as respondents being unaware of the answer to a particular question, unwilling to provide the requested information or ENs' omission of questions during the interview. Deterministic imputation was done to address item non-response. This imputation is a process in which proper entry for a particular missing item was deduced from other items of the questionnaire where the non-response item was observed. Notes and remarks indicated in the questionnaire were likewise used as basis for imputation.

III. LIMITATIONS OF THE DATA

The user of the data presented in this report should bear in mind that the data are the results of a sample survey and, accordingly, are subject to sampling variations because observations were not taken from the entire population.

Survey estimates may also be affected by non-sampling errors such as deliberate under or over reporting of income and expenditures or reluctance on the part of the respondent to reveal their true levels of income/expenditures.

Moreover, considering that both cash and non-cash expenditures and income are gathered in the FIES, valuation of non-cash income and expenditures may pose some problems. The instructions are to use market prices prevailing in the locality for goods and services received as gifts and farm gate prices for goods consumed from own production.

Also, although FIES is a rider to the LFS, matching during data processing was limited to the demographic characteristics of household heads. Therefore, users should be prompted by the resulting variations in the two data sets.

Starting 2003, a new master sample design was used with regions as domains. The number of samples increased from 41,000 to around 51,000 sample households. Careful evaluation must be made in comparing the results of the 2003 FIES with other FIES results prior to the implementation of the new MS design.

Further, the 2003 FIES estimates are compared with previous FIES results using real terms. To be able to do this, the effects of inflation have to be removed. For comparative purposes, the Consumer Price Index (CPI) is used to deflate the 2003 FIES estimates. The deflator for the 2003 FIES estimates is obtained by dividing the 2003 CPI by the 2000 CPI. To express the 2003 FIES estimates in 2000 pesos, the values are then divided by the quotient of the two CPIs.

Careful evaluation must also be done in comparing the detailed items of expenditure of the 2003 FIES results with previous FIES results. Some food items which were previously included in major groups were separately asked in 2003 FIES. These include biscuits, jam/jelly, crabs/lobsters, shrimps/prawns, tomato sauce, meals at place of work, meals at restaurant.

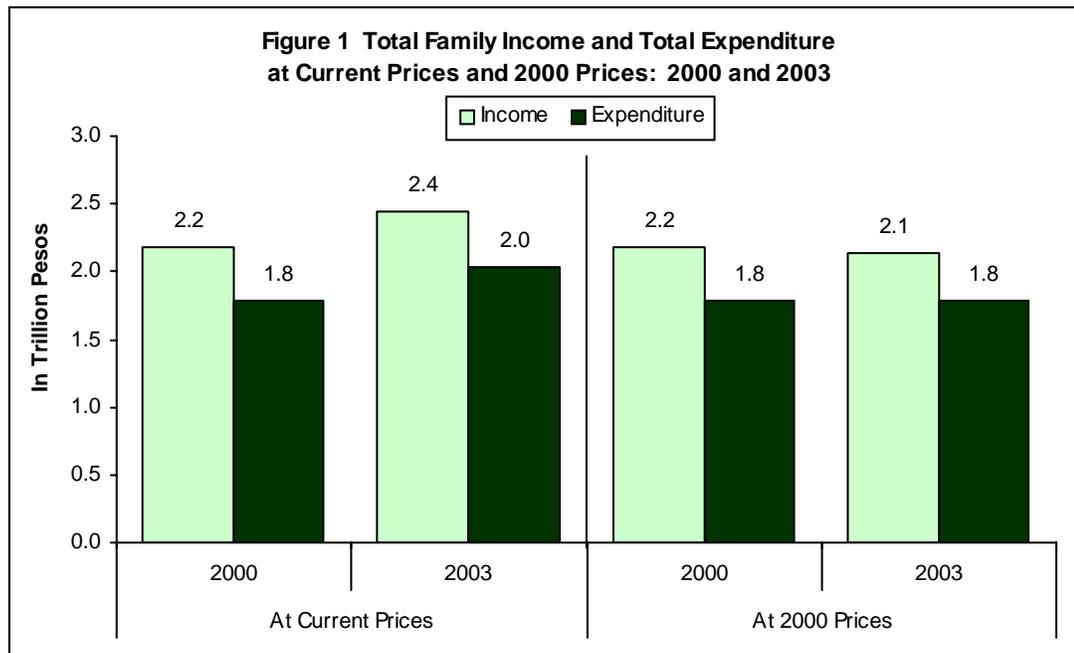
For non-food items, detailed items were included for pedicab, telefax, pants, school bags, VCD/DVD, microcomputer, cell phone, jeep/jeepney, year the building built, alteration or addition or other major renovation of the housing unit, major repair of the house and construction of new house.



HIGHLIGHTS OF THE 2003 FIES RESULTS

Family income and expenditure increased from 2000 to 2003

- Total family income in 2003 was estimated at P2.4 trillion, higher by 11.4 percent over the P2.2 trillion estimated in 2000.
- Total family expenditure reached P2.0 trillion, which is higher by 13.9 percent over the P1.8 trillion in 2000.



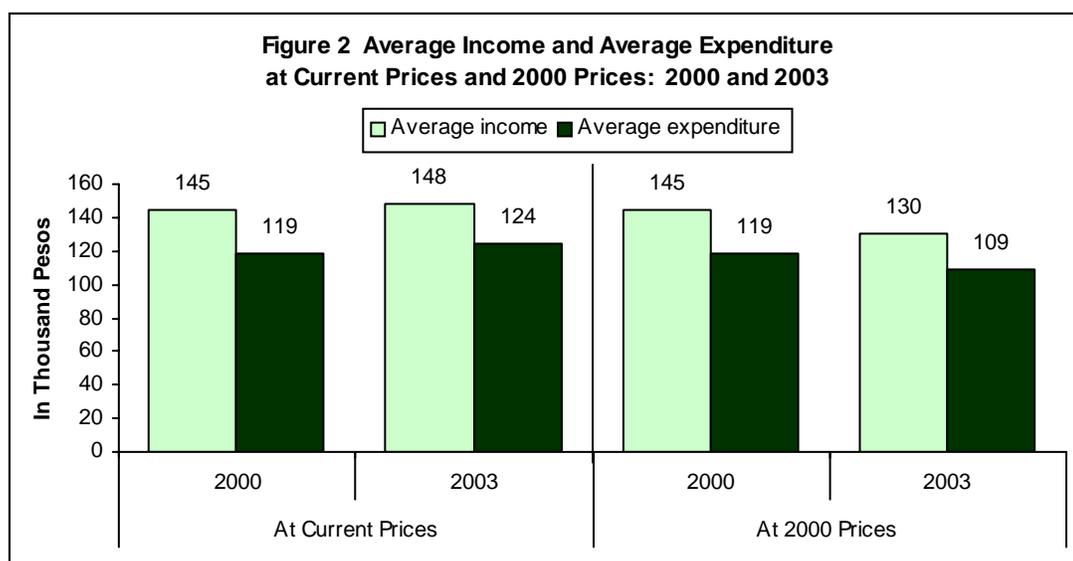
Source: National Statistics Office, Family Income and Expenditure Survey

- Adjusting for inflation, the total family income in 2003 was worth P2.1 trillion in 2000. Thus, in real terms, the total family income in 2003 is lower by 2.1 percent compared to that in 2000.
- Total family expenditure in 2003 was valued at P1.8 trillion in 2000 prices.
- Among the regions, NCR posted the largest share of 25.1 percent to the total family income of the country with P611 billion while Caraga had the smallest share of 1.5 percent (P37 billion).

- Similarly, NCR had the biggest share of 24.5 percent to the total family expenditures of the country with P500 billion while Caraga posted the least share of 1.6 percent (P33 billion).

Annual average income is higher than average expenditure

- Filipino families spend less than what they earn, on the average. In 2003, average income was estimated at 148 thousand compared to the average expenditure of P124 thousand.
- Average income in 2003 increased by 1.9 percent compared to its 2000 level of P145 thousand. This translates to an annual growth of 0.6 percent.
- Average expenditure in 2003 increased from P119 thousand in 2000, posting a growth rate of 4.1 percent over the three-year period, or an annual growth of 1.3 percent.



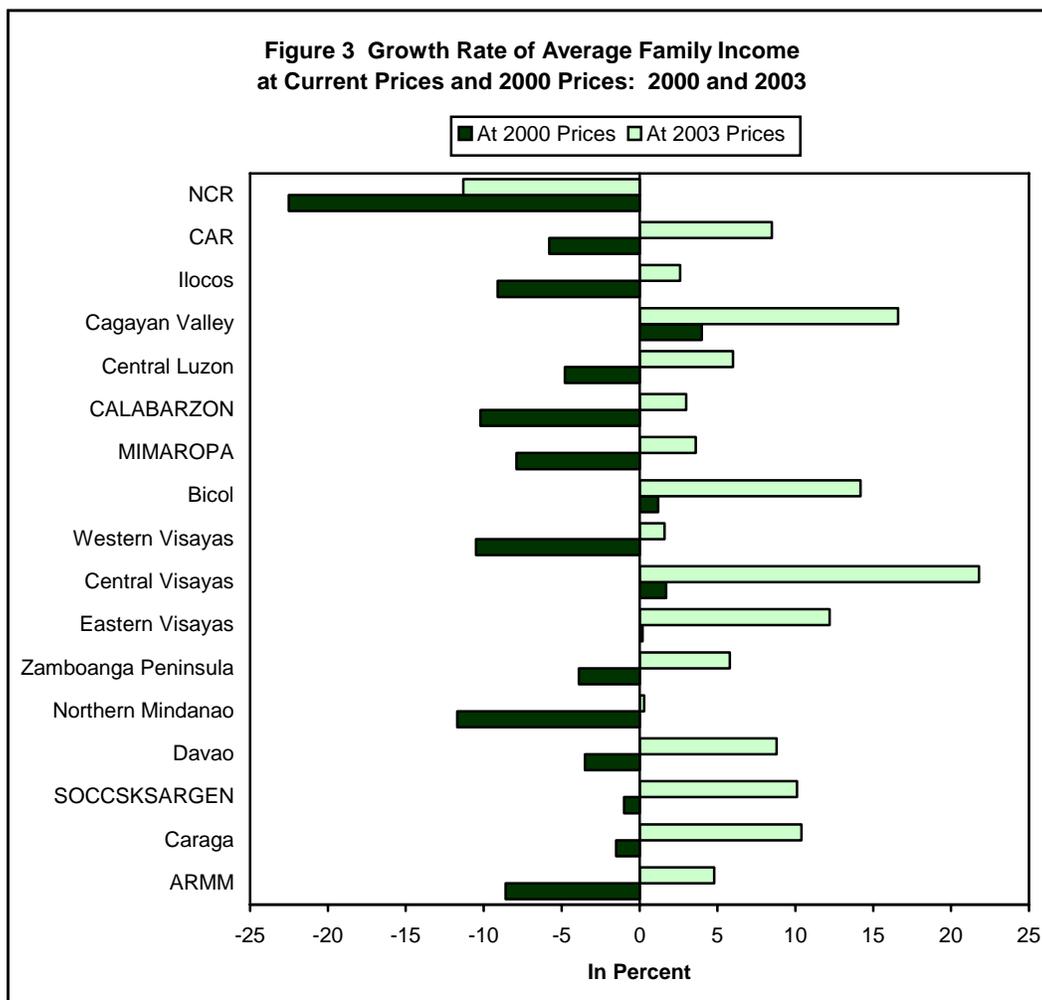
Source: National Statistics Office, Family Income and Expenditure Survey

- The P148 thousand average income in 2003 is valued at P130 thousand in 2000 prices when the effect of inflation was removed. Similarly, the P124 thousand spent in 2003 was worth only P109 thousand in 2000 prices.
- The inflation-adjusted estimates for 2003 showed a decrease of 10.5 percent in average income and 8.5 percent decline in average expenditure, compared to the estimates in 2000.

Rising annual average income observed in regions

- All regions, except NCR, exhibited an increase in average income between 2000 and 2003 at current prices.

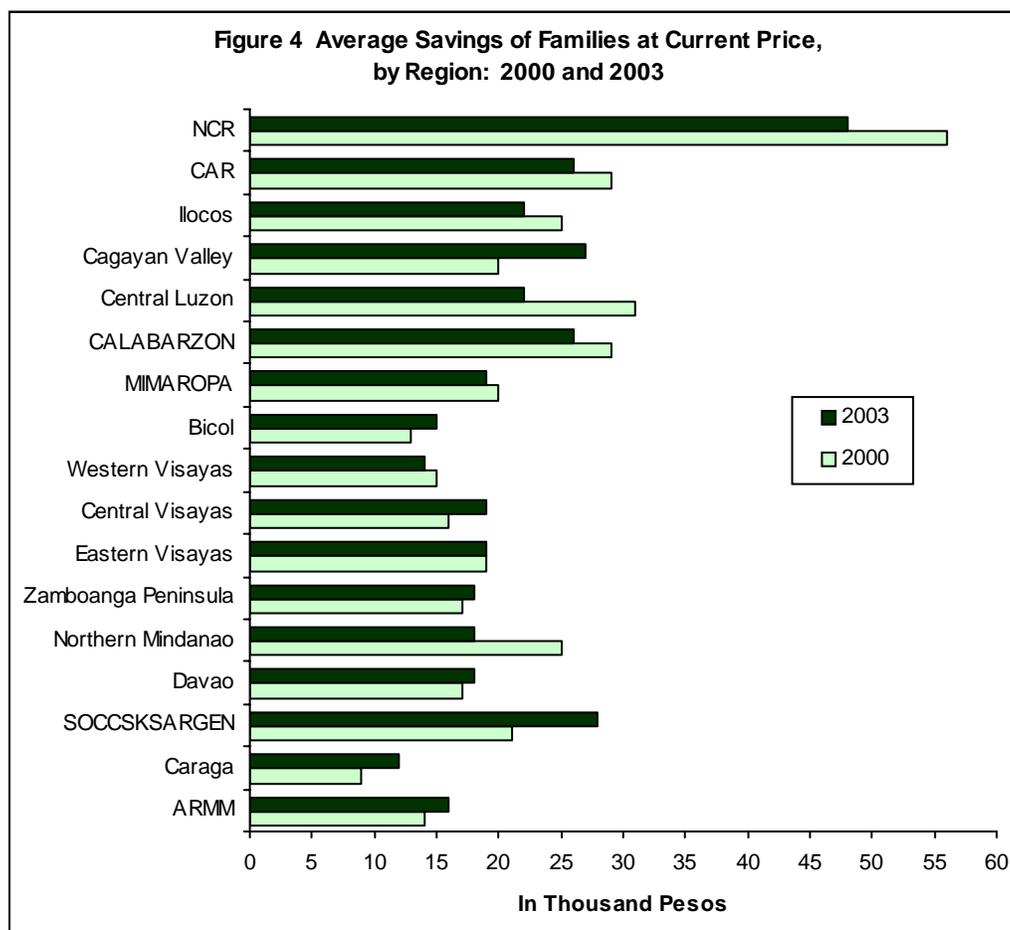
- NCR (P266 thousand), CALABARZON (P184 thousand), Central Luzon (P160 thousand) and CAR (P152 thousand) were the top four regions in terms of average income, posting estimates higher than the national average.
- ARMM registered the lowest average income among regions with P83 thousand. This is higher by 4.8 percent compared to its 2000 average income of P79 thousand.



Source: National Statistics Office, Family Income and Expenditure Survey

Annual average savings declined in 2003

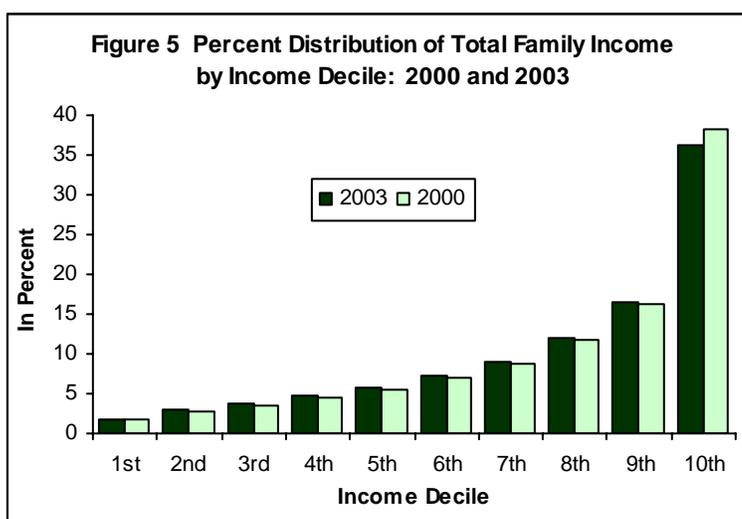
- Average savings was estimated at P24 thousand in 2003 down by 7.9 percent from P26 thousand in 2000. In real terms, this 2003 average savings is equivalent to P21 thousand in 2000 prices.
- Despite the decline in average savings, families in all regions, on the average, earned more than they spent. NCR recorded the biggest average savings of P48 thousand while Caraga posted the least with P12 thousand.



Source: National Statistics Office, Family Income and Expenditure Survey

Low income families moved towards more dissaving

- The distribution by income decile of the total family income showed increasing income shares of families from the first to the ninth decile. Only families belonging to the high-income group or the tenth decile registered a 2.0 percentage point decrease in their income share.
- Although the tenth decile's share to total family income decreased in 2003, still its income was about 20 times the income of the bottom 10 percent.

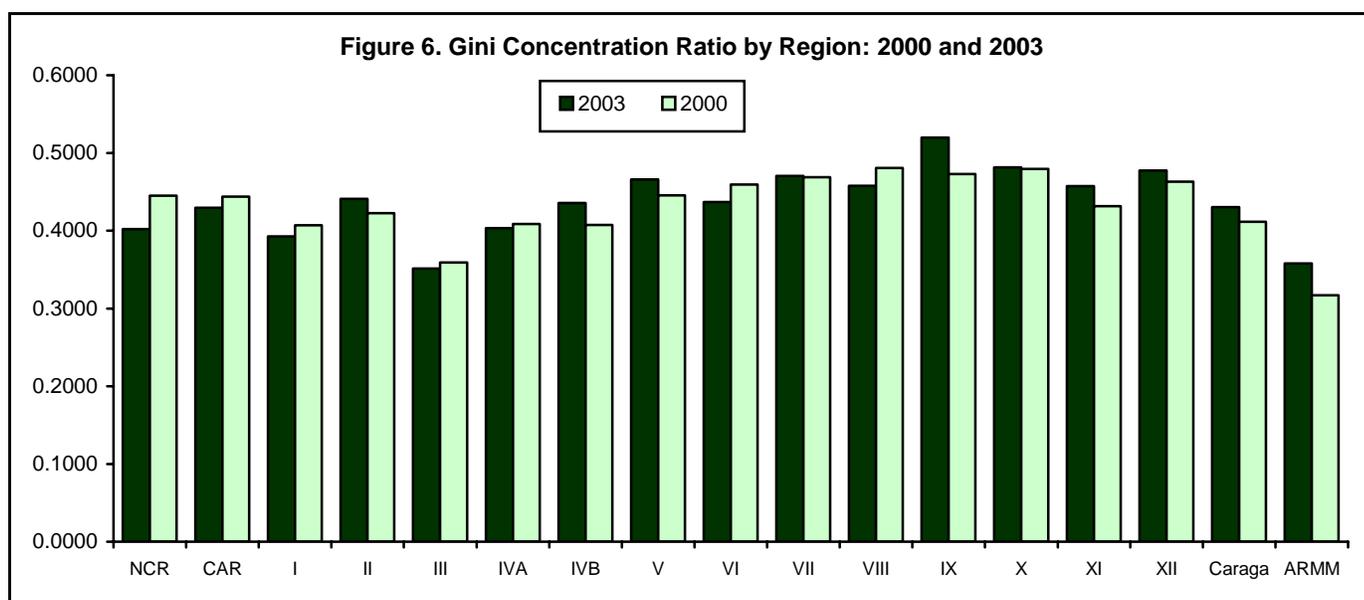


Source: National Statistics Office, Family Income and Expenditure Survey

- Average expenditure of families from the first to the ninth decile increased between 2000 and 2003.
- While families earned more than they spent in 2003 in general, dissaving was observed in the lowest two income deciles. The positive income trend was not enough to cover the expenditure of low-income families in the lowest two income deciles as seen in their average dissaving (income net of expenditure) of P2 thousand for the first decile and P1 thousand for the second decile (Table 4A).

Less income disparity in 2003

- The 2003 Gini coefficient was recorded at 0.4605 down by 4.5 percent from 0.4822 in 2000. A lower gini coefficient indicates a movement towards a more equal income distribution among families.
- Seven of the regions registered decreases in the Gini coefficient indicating a shift towards lesser family income disparity. NCR showed the biggest decrease in Gini Ratio from 0.4451 in 2000 to 0.4021 in 2003.



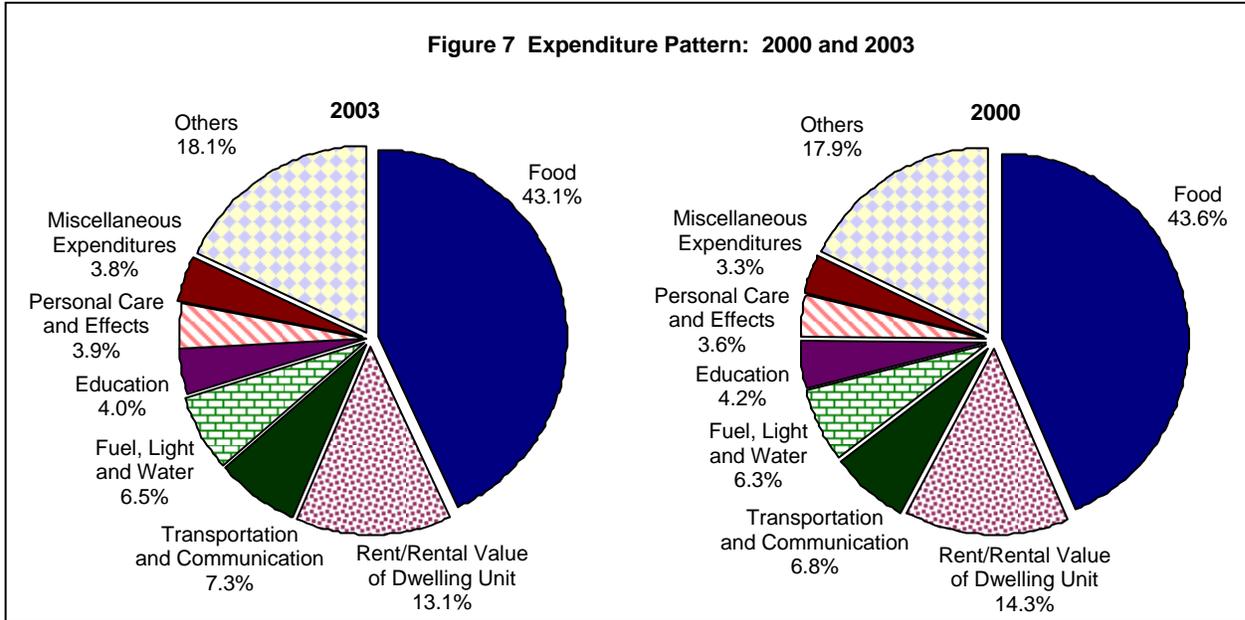
Source: National Statistics Office, Family Income and Expenditure Survey

Slight change in spending pattern

- The share of family expenditure on food items continued to slide indicating a change in the spending pattern of Filipino families towards less spending on food. In 2003, the share of food expenditure to total expenditure was 43.1 percent compared to the 2000 share of 43.6 percent.
- The proportion of expenditure on food consumed at home also went down from 38.6 percent in 2000 to 37.7 percent in 2003. On the other hand, higher spending on food

consumed outside the home was observed as the proportion went up from 5.0 percent in 2000 to 5.4 percent in 2003.

- Families spent more on transportation and communication as the percentage share of these expenditures were monitored to move up from 6.8 percent in 2000 to 7.3 percent in 2003.



Note: Others include alcoholic beverages and tobacco, household operation, clothing, footwear and other wear, recreation, medical care, non-durable furnishings, durable furniture and equipment, house maintenance and minor repair, taxes and other expenditures.

Source: National Statistics Office, Family Income and Expenditure Survey

- Increases in expenditure shares were also noted in fuel, light and water, personal care and effects, clothing, footwear and other wear, medical care, durable furniture and equipment, and miscellaneous expenditures such as those for special family occasions and gifts and contributions to others.
- Meanwhile, the share of expenditure on house maintenance and minor repair decreased in 2003 with 0.2 percent share compared to 2000 share of 0.9 percent.



TEXTUAL TABLES

TABLE 1A Number of Families and Total Family Income at Current Prices, by Region: 2000 and 2003

Region	2000			2003		
	Total Families (in thousands)	Total Income (In million pesos)	% to total	Total Families (in thousands)	Total Income (In million pesos)	% to total
Philippines	15,072	2,187,250	100.0	16,480	2,437,250	100.0
National Capital Region	2,189	657,268	30.0	2,293	610,960	25.1
Cordillera Administrative Region	275	38,404	1.8	279	42,354	1.7
Region I - Ilocos	808	97,628	4.5	876	108,665	4.5
Region II - Cagayan Valley	567	61,445	2.8	587	74,263	3.0
Region III - Central Luzon	1,553	233,724	10.7	1,810	288,823	11.9
Region IVA - CALABARZON	1,792	319,975	14.6	2,185	402,001	16.5
Region IVB - MIMAROPA	447	44,470	2.0	500	51,530	2.1
Region V - Bicol	899	85,693	3.9	946	102,922	4.2
Region VI - Western Visayas	1,212	132,806	6.1	1,266	141,048	5.8
Region VII - Central Visayas	1,105	109,981	5.0	1,216	147,388	6.0
Region VIII - Eastern Visayas	737	67,432	3.1	754	77,417	3.2
Region IX - Zamboanga Peninsula ^{1/}	543	47,913	2.2	587	54,772	2.2
Region X - Northern Mindanao	688	74,688	3.4	739	80,397	3.3
Region XI - Davao	723	78,107	3.6	811	95,330	3.9
Region XII - SOCCSKSARGEN ^{2/}	650	66,759	3.1	708	80,144	3.3
Caraga	409	33,324	1.5	416	37,408	1.5
Autonomous Region in Muslim Mindanao ^{3/}	476	37,633	1.7	505	41,829	1.7

Notes: 1/ In 2000, Basilan including Isabela City was under Region IX.

2/ In 2000, Marawi City is a part of Region XII.

3/ Basilan province (excluding Isabela City), which was part of Region IX in 2000, has been transferred to ARMM under EO 36.

Source: National Statistics Office. 2003 Family Income and Expenditure Survey

TABLE 1B Number of Families and Total Family Income at 2000 Prices, by Region: 2000 and 2003

Region	2000			2003		
	Total Families (in thousands)	Total Income (In million pesos)	% to total	Total Families (in thousands)	Total Income (In million pesos)	% to total
Philippines	15,072	2,187,250	100.0	16,480	2,141,696	100.0
National Capital Region	2,189	657,268	30.0	2,293	533,589	24.9
Cordillera Administrative Region	275	38,404	1.8	279	36,765	1.7
Region I - Ilocos	808	97,628	4.5	876	96,249	4.5
Region II - Cagayan Valley	567	61,445	2.8	587	66,188	3.1
Region III - Central Luzon	1,553	233,724	10.7	1,810	259,500	12.1
Region IVA - CALABARZON	1,792	319,975	14.6	2,185	350,480	16.4
Region IVB - MIMAROPA	447	44,470	2.0	500	45,804	2.1
Region V - Bicol	899	85,693	3.9	946	91,162	4.3
Region VI - Western Visayas	1,212	132,806	6.1	1,266	124,162	5.8
Region VII - Central Visayas	1,105	109,981	5.0	1,216	123,131	5.7
Region VIII - Eastern Visayas	737	67,432	3.1	754	69,123	3.2
Region IX - Zamboanga Peninsula ^{1/}	543	47,913	2.2	587	49,747	2.3
Region X - Northern Mindanao	688	74,688	3.4	739	70,772	3.3
Region XI - Davao	723	78,107	3.6	811	84,512	3.9
Region XII - SOCCSKSARGEN ^{2/}	650	66,759	3.1	708	72,007	3.4
Caraga	409	33,324	1.5	416	33,370	1.6
Autonomous Region in Muslim Mindanao ^{3/}	476	37,633	1.7	505	36,468	1.7

Notes: 1/ In 2000, Basilan including Isabela City was under Region IX.

2/ In 2000, Marawi City is a part of Region XII.

3/ Basilan province (excluding Isabela City), which was part of Region IX in 2000, has been transferred to ARMM under EO 36.

Source: National Statistics Office. 2003 Family Income and Expenditure Survey

TABLE 1C Total Family Expenditure at Current Prices, by Region: 2000 and 2003

Region	Total Expenditure			
	2000		2003	
	Total (In million pesos)	% to total	Total (In million pesos)	% to total
Philippines	1,791,133	100.0	2,038,471	100.0
National Capital Region	534,561	29.8	499,852	24.5
Cordillera Administrative Region	30,351	1.7	35,191	1.7
Region I - Ilocos	77,324	4.3	89,703	4.4
Region II - Cagayan Valley	50,240	2.8	58,283	2.9
Region III - Central Luzon	185,505	10.4	249,448	12.2
Region IVA - CALABARZON	268,005	15.0	345,201	16.9
Region IVB - MIMAROPA	35,721	2.0	41,964	2.1
Region V - Bicol	74,064	4.1	88,931	4.4
Region VI - Western Visayas	114,756	6.4	123,723	6.1
Region VII - Central Visayas	92,426	5.2	123,700	6.1
Region VIII - Eastern Visayas	53,116	3.0	63,426	3.1
Region IX - Zamboanga Peninsula ^{1/}	38,465	2.1	44,239	2.2
Region X - Northern Mindanao	57,326	3.2	67,176	3.3
Region XI - Davao	65,462	3.7	81,085	4.0
Region XII - SOCCSKSARGEN ^{2/}	53,168	3.0	60,162	3.0
Caraga	29,477	1.6	32,503	1.6
Autonomous Region in Muslim Mindanao ^{3/}	31,165	1.7	33,885	1.7

Notes: 1/ In 2000, Basilan including Isabela City was under Region IX.

2/ In 2000, Marawi City is a part of Region XII.

3/ Basilan province (excluding Isabela City), which was part of Region IX in 2000, has been transferred to ARMM under EO 36.

Source: National Statistics Office. 2003 Family Income and Expenditure Survey

TABLE 1D Total Family Expenditure at 2000 Prices, by Region: 2000 and 2003

Region	Total Expenditure			
	2000		2003	
	Total (In million pesos)	% to total	Total (In million pesos)	% to total
Philippines	1,791,133	100.0	1,791,275	100.0
National Capital Region	534,561	29.8	436,552	24.4
Cordillera Administrative Region	30,351	1.7	30,548	1.7
Region I - Ilocos	77,324	4.3	79,454	4.4
Region II - Cagayan Valley	50,240	2.8	51,945	2.9
Region III - Central Luzon	185,505	10.4	224,122	12.5
Region IVA - CALABARZON	268,005	15.0	300,960	16.8
Region IVB - MIMAROPA	35,721	2.0	37,301	2.1
Region V - Bicol	74,064	4.1	78,769	4.4
Region VI - Western Visayas	114,756	6.4	108,911	6.1
Region VII - Central Visayas	92,426	5.2	103,342	5.8
Region VIII - Eastern Visayas	53,116	3.0	56,630	3.2
Region IX - Zamboanga Peninsula ^{1/}	38,465	2.1	40,180	2.2
Region X - Northern Mindanao	57,326	3.2	59,134	3.3
Region XI - Davao	65,462	3.7	71,884	4.0
Region XII - SOCCSKSARGEN ^{2/}	53,168	3.0	54,054	3.0
Caraga	29,477	1.6	28,994	1.6
Autonomous Region in Muslim Mindanao ^{3/}	31,165	1.7	29,542	1.6

Notes: 1/ In 2000, Basilan including Isabela City was under Region IX.

2/ In 2000, Marawi City is a part of Region XII.

3/ Basilan province (excluding Isabela City), which was part of Region IX in 2000, has been transferred to ARMM under EO 36.

Source: National Statistics Office. 2003 Family Income and Expenditure Survey

TABLE 2A Total Family Income and Growth Rate at Current Prices, by Region: 2000 and 2003

Region	Total Income (In million pesos)		Growth Rate (2000 to 2003) (In percent)
	2000	2003	
Philippines	2,187,250	2,437,250	11.4
National Capital Region	657,268	610,960	(7.0)
Cordillera Administrative Region	38,404	42,354	10.3
Region I - Ilocos	97,628	108,665	11.3
Region II - Cagayan Valley	61,445	74,263	20.9
Region III - Central Luzon	233,724	288,823	23.6
Region IVA - CALABARZON	319,975	402,001	25.6
Region IVB - MIMAROPA	44,470	51,530	15.9
Region V - Bicol	85,693	102,922	20.1
Region VI - Western Visayas	132,806	141,048	6.2
Region VII - Central Visayas	109,981	147,388	34.0
Region VIII - Eastern Visayas	67,432	77,417	14.8
Region IX - Zamboanga Peninsula ^{1/}	47,913	54,772	14.3
Region X - Northern Mindanao	74,688	80,397	7.6
Region XI - Davao	78,107	95,330	22.1
Region XII - SOCCSKSARGEN ^{2/}	66,759	80,144	20.0
Caraga	33,324	37,408	12.3
Autonomous Region in Muslim Mindanao ^{3/}	37,633	41,829	11.1

Notes: 1/ In 2000, Basilan including Isabela City was under Region IX.

2/ In 2000, Marawi City is a part of Region XII.

3/ Basilan province (excluding Isabela City), which was part of Region IX in 2000, has been transferred to ARMM under EO 36.

Source: National Statistics Office. 2003 Family Income and Expenditure Survey

TABLE 2B Total Family Income and Growth Rate at 2000 Prices, by Region: 2000 and 2003

Region	Total Income (In million pesos)		Growth Rate (2000 to 2003) (In percent)
	2000	2003	
Philippines	2,187,250	2,141,696	(2.1)
National Capital Region	657,268	533,589	(18.8)
Cordillera Administrative Region	38,404	36,765	(4.3)
Region I - Ilocos	97,628	96,249	(1.4)
Region II - Cagayan Valley	61,445	66,188	7.7
Region III - Central Luzon	233,724	259,500	11.0
Region IVA - CALABARZON	319,975	350,480	9.5
Region IVB - MIMAROPA	44,470	45,804	3.0
Region V - Bicol	85,693	91,162	6.4
Region VI - Western Visayas	132,806	124,162	(6.5)
Region VII - Central Visayas	109,981	123,131	12.0
Region VIII - Eastern Visayas	67,432	69,123	2.5
Region IX - Zamboanga Peninsula ^{1/}	47,913	49,747	3.8
Region X - Northern Mindanao	74,688	70,772	(5.2)
Region XI - Davao	78,107	84,512	8.2
Region XII - SOCCSKSARGEN ^{2/}	66,759	72,007	7.9
Caraga	33,324	33,370	0.1
Autonomous Region in Muslim Mindanao ^{3/}	37,633	36,468	(3.1)

Notes: 1/ In 2000, Basilan including Isabela City was under Region IX.

2/ In 2000, Marawi City is a part of Region XII.

3/ Basilan province (excluding Isabela City), which was part of Region IX in 2000, has been transferred to ARMM under EO 36.

Source: National Statistics Office. 2003 Family Income and Expenditure Survey

TABLE 2C Total Family Expenditure and Growth Rate at Current Prices, by Region: 2000 and 2003

Region	Total Expenditure (In million pesos)		Growth Rate (2000 to 2003) (In percent)
	2000	2003	
Philippines	1,791,133	2,038,471	13.8
National Capital Region	534,561	499,852	(6.5)
Cordillera Administrative Region	30,351	35,191	15.9
Region I - Ilocos	77,324	89,703	16.0
Region II - Cagayan Valley	50,240	58,283	16.0
Region III - Central Luzon	185,505	249,448	34.5
Region IVA - CALABARZON	268,005	345,201	28.8
Region IVB - MIMAROPA	35,721	41,964	17.5
Region V - Bicol	74,064	88,931	20.1
Region VI - Western Visayas	114,756	123,723	7.8
Region VII - Central Visayas	92,426	123,700	33.8
Region VIII - Eastern Visayas	53,116	63,426	19.4
Region IX - Zamboanga Peninsula ^{1/}	38,465	44,239	15.0
Region X - Northern Mindanao	57,326	67,176	17.2
Region XI - Davao	65,462	81,085	23.9
Region XII - SOCCSKSARGEN ^{2/}	53,168	60,162	13.2
Caraga	29,477	32,503	10.3
Autonomous Region in Muslim Mindanao ^{3/}	31,165	33,885	8.7

Notes: 1/ In 2000, Basilan including Isabela City was under Region IX.

2/ In 2000, Marawi City is a part of Region XII.

3/ Basilan province (excluding Isabela City), which was part of Region IX in 2000, has been transferred to ARMM under EO 36.

Source: National Statistics Office. 2003 Family Income and Expenditure Survey

TABLE 2D Total Family Expenditure and Growth Rate at 2000 Prices, by Region: 2000 and 2003

Region	Total Expenditure (In million pesos)		Growth Rate (2000 to 2003) (In percent)
	2000	2003	
Philippines	1,791,133	1,791,275	0.0
National Capital Region	534,561	436,552	(18.3)
Cordillera Administrative Region	30,351	30,548	0.6
Region I - Ilocos	77,324	79,454	2.8
Region II - Cagayan Valley	50,240	51,945	3.4
Region III - Central Luzon	185,505	224,122	20.8
Region IVA - CALABARZON	268,005	300,960	12.3
Region IVB - MIMAROPA	35,721	37,301	4.4
Region V - Bicol	74,064	78,769	6.4
Region VI - Western Visayas	114,756	108,911	(5.1)
Region VII - Central Visayas	92,426	103,342	11.8
Region VIII - Eastern Visayas	53,116	56,630	6.6
Region IX - Zamboanga Peninsula ^{1/}	38,465	40,180	4.5
Region X - Northern Mindanao	57,326	59,134	3.2
Region XI - Davao	65,462	71,884	9.8
Region XII - SOCCSKSARGEN ^{2/}	53,168	54,054	1.7
Caraga	29,477	28,994	(1.6)
Autonomous Region in Muslim Mindanao ^{3/}	31,165	29,542	(5.2)

Notes: 1/ In 2000, Basilan including Isabela City was under Region IX.

2/ In 2000, Marawi City is a part of Region XII.

3/ Basilan province (excluding Isabela City), which was part of Region IX in 2000, has been transferred to ARMM under EO 36.

Source: National Statistics Office. 2003 Family Income and Expenditure Survey

**TABLE 3A Average Income, Average Expenditure and Average Savings of Families
at Current Prices, by Region: 2000 and 2003**
(Values in thousand pesos)

Region	2000			2003		
	Average Income	Average Expenditure	Average Savings	Average Income	Average Expenditure	Average Savings
Philippines	145	119	26	148	124	24
National Capital Region	300	244	56	266	218	48
Cordillera Administrative Region	140	110	29	152	126	26
I - Ilocos	121	96	25	124	102	22
II - Cagayan Valley	108	89	20	126	99	27
III - Central Luzon	151	119	31	160	138	22
IVA - CALABARZON	179	150	29	184	158	26
IVB - MIMAROPA	99	80	20	103	84	19
V - Bicol	95	82	13	109	94	15
VI - Western Visayas	110	95	15	111	98	14
VII - Central Visayas	100	84	16	121	102	19
VIII - Eastern Visayas	92	72	19	103	84	19
IX - Zamboanga Peninsula ^{1/}	88	71	17	93	75	18
X - Northern Mindanao	108	83	25	109	91	18
XI - Davao	108	90	17	117	100	18
XII - SOCCSKSARGEN ^{2/}	103	82	21	113	85	28
XIII - Caraga	82	72	9	90	78	12
Autonomous Region in Muslim Mindanao ^{3/}	79	66	14	83	67	16

Notes: 1/ In 2000, Basilan including Isabela City was under Region IX.

2/ In 2000, Marawi City was a part of Region XII.

3/ Basilan province (excluding Isabela City), which was part of Region IX in 2000, has been transferred to ARMM under EO 36.

Source: National Statistics Office, Family Income and Expenditure Survey

**TABLE 3B Average Income, Average Expenditure and Average Savings of Families
at 2000 Prices, by Region: 2000 and 2003**
(Values in thousand pesos)

Region	2000			2003		
	Average Income	Average Expenditure	Average Savings	Average Income	Average Expenditure	Average Savings
Philippines	145	119	26	130	109	21
National Capital Region	300	244	56	233	190	42
Cordillera Administrative Region	140	110	29	132	109	22
I - Ilocos	121	96	25	110	91	19
II - Cagayan Valley	108	89	20	113	88	24
III - Central Luzon	151	119	31	143	124	20
IVA - CALABARZON	179	150	29	160	138	23
IVB - MIMAROPA	99	80	20	92	75	17
V - Bicol	95	82	13	96	83	13
VI - Western Visayas	110	95	15	98	86	12
VII - Central Visayas	100	84	16	101	85	16
VIII - Eastern Visayas	92	72	19	92	75	17
IX - Zamboanga Peninsula ^{1/}	88	71	17	85	68	16
X - Northern Mindanao	108	83	25	96	80	16
XI - Davao	108	90	17	104	89	16
XII - SOCCSKSARGEN ^{2/}	103	82	21	102	76	25
XIII - Caraga	82	72	9	80	70	11
Autonomous Region in Muslim Mindanao ^{3/}	79	66	14	72	59	14

Notes: 1/ In 2000, Basilan including Isabela City was under Region IX.

2/ In 2000, Marawi City was a part of Region XII.

3/ Basilan province (excluding Isabela City), which was part of Region IX in 2000, has been transferred to ARMM under EO 36.

Source: National Statistics Office, Family Income and Expenditure Survey

TABLE 3C Average Family Income and Growth Rate at Current Prices, by Region: 2000 and 2003

Region	Average Family Income (In thousand pesos)		Growth Rate (2000 to 2003) (In percent)
	2000	2003	
Philippines	145	148	1.9
National Capital Region	300	266	(11.3)
Cordillera Administrative Region	140	152	8.5
Region I - Ilocos	121	124	2.6
Region II - Cagayan Valley	108	126	16.6
Region III - Central Luzon	151	160	6.0
Region IVA - CALABARZON	179	184	3.0
Region IVB - MIMAROPA	99	103	3.6
Region V - Bicol	95	109	14.2
Region VI - Western Visayas	110	111	1.6
Region VII - Central Visayas	100	121	21.8
Region VIII - Eastern Visayas	92	103	12.2
Region IX - Zamboanga Peninsula ^{1/}	88	93	5.8
Region X - Northern Mindanao	108	109	0.3
Region XI - Davao	108	117	8.8
Region XII - SOCCSKSARGEN ^{2/}	103	113	10.1
Caraga	82	90	10.4
Autonomous Region in Muslim Mindanao ^{3/}	79	83	4.8

Notes: 1/ In 2000, Basilan including Isabela City was under Region IX.

2/ In 2000, Marawi City is a part of Region XII.

3/ Basilan province (excluding Isabela City), which was part of Region IX in 2000, has been transferred to ARMM under EO 36.

Source: National Statistics Office. 2003 Family Income and Expenditure Survey

TABLE 3C Average Family Income and Growth Rate at 2000 Prices, by Region: 2000 and 2003

Region	Average Family Income (In thousand pesos)		Growth Rate (2000 to 2003) (In percent)
	2000	2003	
Philippines	145	130	(10.5)
National Capital Region	300	233	(22.5)
Cordillera Administrative Region	140	132	(5.8)
Region I - Ilocos	121	110	(9.1)
Region II - Cagayan Valley	108	113	4.0
Region III - Central Luzon	151	143	(4.8)
Region IVA - CALABARZON	179	160	(10.2)
Region IVB - MIMAROPA	99	92	(7.9)
Region V - Bicol	95	96	1.2
Region VI - Western Visayas	110	98	(10.5)
Region VII - Central Visayas	100	101	1.7
Region VIII - Eastern Visayas	92	92	0.2
Region IX - Zamboanga Peninsula ^{1/}	88	85	(3.9)
Region X - Northern Mindanao	108	96	(11.7)
Region XI - Davao	108	104	(3.5)
Region XII - SOCCSKSARGEN ^{2/}	103	102	(1.0)
Caraga	82	80	(1.5)
Autonomous Region in Muslim Mindanao ^{3/}	79	72	(8.6)

Notes: 1/ In 2000, Basilan including Isabela City was under Region IX.

2/ In 2000, Marawi City is a part of Region XII.

3/ Basilan province (excluding Isabela City), which was part of Region IX in 2000, has been transferred to ARMM under EO 36.

Source: National Statistics Office. 2003 Family Income and Expenditure Survey

TABLE 4A. Total Income, Total Expenditures and Total Savings of Families at Current Prices, by National Income Decile: 2000 and 2003
(Values in million pesos)

Decile	2000				2003					
	Total Income	%	Total Expenditure	%	Total Savings	Total Income	%	Total Expenditure	%	Total Savings
Philippines	2,187,250	100.0	1,791,133	100.0	396,117	2,437,250	100.0	2,038,471	100.0	398,779
First Decile	36,939	1.7	39,889	2.2	(2,950)	44,034	1.8	47,623	2.3	(3,589)
Second Decile	59,711	2.7	61,093	3.4	(1,382)	70,476	2.9	72,398	3.6	(1,922)
Third Decile	77,238	3.5	76,552	4.3	686	91,619	3.8	91,480	4.5	139
Fourth Decile	96,815	4.4	92,990	5.2	3,825	114,459	4.7	109,834	5.4	4,625
Fifth Decile	120,940	5.5	111,548	6.2	9,391	141,716	5.8	133,269	6.5	8,447
Sixth Decile	151,566	6.9	136,989	7.6	14,577	175,541	7.2	163,038	8.0	12,503
Seventh Decile	193,201	8.8	170,431	9.5	22,770	221,874	9.1	199,043	9.8	22,831
Eighth Decile	255,176	11.7	213,692	11.9	41,484	289,348	11.9	250,708	12.3	38,640
Ninth Decile	357,220	16.3	285,536	15.9	71,684	403,705	16.6	336,097	16.5	67,608
Tenth Decile	838,445	38.3	602,412	33.6	236,033	884,478	36.3	634,981	31.1	249,497

Source: National Statistics Office, 2003 Family Income and Expenditure Survey

TABLE 4B. Total Income, Total Expenditures and Total Savings of Families at 2000 Prices, by National Income Decile: 2000 and 2003
(Values in million pesos)

Decile	2000				2003					
	Total Income	%	Total Expenditure	%	Total Savings	Total Income	%	Total Expenditure	%	Total Savings
Philippines	2,187,250	100.0	1,791,133	100.0	396,117	2,141,696	100.0	1,791,275	100.0	350,421
First Decile	36,939	1.7	39,889	2.2	(2,950)	38,694	1.8	41,848	2.3	(3,154)
Second Decile	59,711	2.7	61,093	3.4	(1,382)	61,929	2.9	63,618	3.6	(1,689)
Third Decile	77,238	3.5	76,552	4.3	686	80,509	3.8	80,387	4.5	123
Fourth Decile	96,815	4.4	92,990	5.2	3,825	100,579	4.7	96,515	5.4	4,064
Fifth Decile	120,940	5.5	111,548	6.2	9,391	124,531	5.8	117,108	6.5	7,423
Sixth Decile	151,566	6.9	136,989	7.6	14,577	154,254	7.2	143,267	8.0	10,987
Seventh Decile	193,201	8.8	170,431	9.5	22,770	194,969	9.1	174,906	9.8	20,063
Eighth Decile	255,176	11.7	213,692	11.9	41,484	254,261	11.9	220,306	12.3	33,955
Ninth Decile	357,220	16.3	285,536	15.9	71,684	354,749	16.6	295,340	16.5	59,409
Tenth Decile	838,445	38.3	602,412	33.6	236,033	777,221	36.3	557,980	31.1	219,241

Source: National Statistics Office, 2003 Family Income and Expenditure Survey

**TABLE 4C Average Annual Income, Average Annual Expenditure and Average Savings of Families
at Current Prices, by Income Decile: 2000 and 2003**
(Values in thousand pesos)

Decile	2000			2003		
	Average Income	Average Expenditure	Average Saving	Average Income	Average Expenditure	Average Saving
Philippines	145	119	26	148	124	24
First Decile	25	26	(2)	27	29	(2)
Second Decile	40	41	(1)	43	44	(1)
Third Decile	51	51	*	56	56	*
Fourth Decile	64	62	3	69	67	3
Fifth Decile	80	74	6	86	81	5
Sixth Decile	101	91	10	107	99	8
Seventh Decile	128	113	15	135	121	14
Eighth Decile	169	142	28	176	152	23
Ninth Decile	237	189	48	245	204	41
Tenth Decile	556	400	157	537	385	151

Note: * less than 500 pesos

Source: National Statistics Office. 2003 Family Income and Expenditure Survey

**TABLE 4C Average Annual Income, Average Annual Expenditure and Average Savings of Families
at Current Prices, by Income Decile: 2000 and 2003**
(Values in thousand pesos)

Decile	2000			2003		
	Average Income	Average Expenditure	Average Saving	Average Income	Average Expenditure	Average Saving
Philippines	145	119	26	130	109	21
First Decile	25	26	(2)	23	25	(2)
Second Decile	40	41	(1)	38	39	(1)
Third Decile	51	51	*	49	49	*
Fourth Decile	64	62	3	61	59	2
Fifth Decile	80	74	6	76	71	5
Sixth Decile	101	91	10	94	87	7
Seventh Decile	128	113	15	118	106	12
Eighth Decile	169	142	28	154	134	21
Ninth Decile	237	189	48	215	179	36
Tenth Decile	556	400	157	472	339	133

Note: * less than 500 pesos

Source: National Statistics Office. 2003 Family Income and Expenditure Survey

TABLE 5 Gini Concentration Ratio, by Region: 2000 and 2003

Region	2000	2003
Philippines	0.4822	0.4605
National Capital Region	0.4451	0.4021
Cordillera Administrative Region	0.4439	0.4296
I - Ilocos	0.4071	0.3926
II - Cagayan Valley	0.4227	0.4410
III - Central Luzon	0.3591	0.3515
IVA - CALABARZON	0.4086	0.4036
IVB - MIMAROPA	0.4076	0.4358
V - Bicol	0.4455	0.4660
VI - Western Visayas	0.4594	0.4370
VII - Central Visayas	0.4691	0.4707
VIII - Eastern Visayas	0.4807	0.4580
IX - Zamboanga Peninsula ^{1/}	0.4732	0.5197
X - Northern Mindanao	0.4794	0.4817
XI - Davao	0.4318	0.4574
XII - SOCCSKSARGEN ^{2/}	0.4631	0.4774
XIII - Caraga	0.4118	0.4303
Autonomous Region in Muslim Mindanao ^{3/}	0.3171	0.3578

Notes: 1/ In 2000, Basilan including Isabela City was under Region IX.

2/ In 2000, Marawi City was a part of Region XII.

3/ Basilan province (excluding Isabela City), which was part of Region IX in 2000, has been transferred to ARMM under EO 36.

Source: National Statistics Office, Family Income and Expenditure Survey

TABLE 6 Consumer Price Index by Region: 2003
(2000 = 100)

Region	Average CPI (2003)
Philippines	113.8
National Capital Region	114.5
Cordillera Administrative Region	115.2
I - Ilocos	112.9
II - Cagayan Valley	112.2
III - Central Luzon	111.3
IVA - CALABARZON	114.7
IVB - MIMAROPA	112.5
V - Bicol	112.9
VI - Western Visayas	113.6
VII - Central Visayas	119.7
VIII - Eastern Visayas	112.0
IX - Zamboanga Peninsula	110.1
X - Northern Mindanao	113.6
XI - Davao	112.8
XII - SOCCSKSARGEN	111.3
XIII - Caraga	112.1
Autonomous Region in Muslim Mindanao	114.7

Source: National Statistics Office, Consumer Price Index

**TABLE 7 Distribution of Total Family Expenditure by Major Expenditure Group,
Philippines: 2000 and 2003**

Expenditure Group	2000	2003
Total Family Expenditure (In million pesos)	1,791,133	2,038,471
Percent of Total Expenditure	100.0	100.0
Food	43.6	43.1
Food Consumed at Home	38.6	37.7
Cereal and Cereal Preparations	11.9	11.1
Roots and Tubers	0.6	0.6
Fruit and Vegetables	4.4	4.3
Meat and Meat Preparations	7.0	6.7
Dairy Products and Eggs	3.0	3.2
Fish and Marine Products	5.7	5.5
Coffee, Cocoa and Tea	1.0	1.0
Non-Alcoholic Beverages	1.4	1.5
Food Not Elsewhere Classified	3.6	3.8
Food Regularly Consumed Outside the Home	5.0	5.4
Alcoholic Beverages	0.7	0.7
Tobacco	1.1	1.1
Fuel, Light and Water	6.3	6.5
Transportation and Communication	6.8	7.3
Household Operation	2.3	2.2
Personal Care and Effects	3.6	3.9
Clothing, Footwear and Other Wear	2.7	2.9
Education	4.2	4.0
Recreation	0.5	0.5
Medical Care	1.9	2.2
Non-Durable Furnishings	0.2	0.2
Durable Furniture and Equipment	2.5	2.6
Taxes	2.2	2.1
Rent/Rental Value of Occupied Dwelling Unit	14.3	13.1
House Maintenance and Minor Repairs	0.9	0.7
Miscellaneous Expenditures	3.3	3.8
Special Family Occasions	2.4	2.6
Gifts and Contributions to Others	0.9	1.2
Other Expenditure	2.9	2.9

Source: National Statistics Office. 2003 Family Income and Expenditure Survey



STATISTICAL TABLES

TABLE 1 Number of Families, Total and Average Annual Family Income and Expenditure by Region: 2003

Region	Number of Families (In thousands)	Income		Expenditure	
		Total (In millions)	Average (In thousands)	Total (In millions)	Average (In thousands)
Philippines	16,480	2,437,250	148	2,038,471	124
National Capital Region	2,293	610,960	266	499,852	218
Cordillera Administrative Region	279	42,354	152	35,191	126
Region I - Ilocos Region	876	108,665	124	89,703	102
Region II - Cagayan Valley	587	74,263	126	58,283	99
Region III - Central Luzon	1,810	288,823	160	249,448	138
Region IVA - CALABARZON	2,185	402,001	184	345,201	158
Region IVB - MIMAROPA	500	51,530	103	41,964	84
Region V - Bicol Region	946	102,922	109	88,931	94
Region VI - Western Visayas	1,266	141,048	111	123,723	98
Region VII - Central Visayas	1,216	147,388	121	123,700	102
Region VIII - Eastern Visayas	754	77,417	103	63,426	84
Region IX - Zamboanga Peninsula	587	54,772	93	44,239	75
Region X - Northern Mindanao	739	80,397	109	67,176	91
Region XI - Davao Region	811	95,330	117	81,085	100
Region XII - SOCCSKSARGEN	708	80,144	113	60,162	85
Caraga	416	37,408	90	32,503	78
Autonomous Region in Muslim Mindanao	505	41,829	83	33,885	67

Note: Details may not add up to total due to rounding.

Source: National Statistics Office, 2003 Family Income and Expenditure Survey

**TABLE 2 Total and Average Annual Family Income and Expenditure
by Income Class and by Region: 2003**

Region Income Class	Income		Expenditure	
	Total (In millions)	Average (In thousands)	Total (In millions)	Average (In thousands)
Philippines	2,437,250	148	2,038,471	124
Under 40,000	62,027	29	66,479	31
40,000 - 59,999	126,931	50	128,096	50
60,000 - 99,999	308,613	78	293,283	74
100,000 - 249,999	867,801	157	760,270	137
250,000 and over	1,071,877	459	790,343	339
National Capital Region	610,960	266	499,852	218
Under 40,000	169	32	196	37
40,000 - 59,999	1,912	53	2,011	56
60,000 - 99,999	21,660	84	21,285	83
100,000 - 249,999	204,104	163	185,033	148
250,000 and over	383,115	514	291,328	391
Cordillera Administrative Region	42,354	152	35,191	126
Under 40,000	761	30	880	35
40,000 - 59,999	2,026	51	2,181	55
60,000 - 99,999	5,462	78	5,483	78
100,000 - 249,999	15,602	158	13,176	133
250,000 and over	18,502	410	13,472	298
Region I - Ilocos Region	108,665	124	89,703	102
Under 40,000	2,352	30	2,743	35
40,000 - 59,999	7,707	50	8,072	52
60,000 - 99,999	20,167	78	18,907	73
100,000 - 249,999	46,406	151	38,060	124
250,000 and over	32,033	402	21,922	275
Region II - Cagayan Valley	74,263	126	58,283	99
Under 40,000	2,037	32	2,224	35
40,000 - 59,999	5,665	50	5,713	50
60,000 - 99,999	15,006	78	13,880	72
100,000 - 249,999	24,212	151	19,749	123
250,000 and over	27,342	479	16,717	293

**TABLE 2 Total and Average Annual Family Income and Expenditure
by Income Class and by Region: 2003 --- (continued)**

Region Income Class	Income		Expenditure	
	Total (In millions)	Average (In thousands)	Total (In millions)	Average (In thousands)
Region III - Central Luzon	288,823	160	249,448	138
Under 40,000	1,901	33	1,996	34
40,000 - 59,999	7,568	51	8,051	54
60,000 - 99,999	35,750	81	34,654	78
100,000 - 249,999	135,669	155	118,453	136
250,000 and over	107,936	375	86,294	300
Region IVA - CALABARZON	402,001	184	345,201	158
Under 40,000	2,930	30	3,340	35
40,000 - 59,999	7,931	51	8,400	54
60,000 - 99,999	39,517	80	39,530	80
100,000 - 249,999	157,883	159	145,074	146
250,000 and over	193,740	433	148,857	333
Region IVB - MIMAROPA	51,530	103	41,964	84
Under 40,000	2,851	30	2,947	31
40,000 - 59,999	5,702	50	5,555	48
60,000 - 99,999	11,250	77	10,118	69
100,000 - 249,999	16,967	149	14,147	124
250,000 and over	14,759	495	9,197	309
Region V - Bicol Region	102,922	109	88,931	94
Under 40,000	5,696	30	6,277	33
40,000 - 59,999	11,566	50	12,198	53
60,000 - 99,999	19,105	77	18,568	74
100,000 - 249,999	29,218	151	25,996	134
250,000 and over	37,338	467	25,892	324
Region VI - Western Visayas	141,048	111	123,723	98
Under 40,000	5,952	30	6,444	33
40,000 - 59,999	14,144	50	14,594	51
60,000 - 99,999	29,076	77	28,083	75
100,000 - 249,999	44,122	149	39,205	133
250,000 and over	47,755	427	35,398	317

**TABLE 2 Total and Average Annual Family Income and Expenditure
by Income Class and by Region: 2003 --- (continued)**

Region Income Class	Income		Expenditure	
	Total (In millions)	Average (In thousands)	Total (In millions)	Average (In thousands)
Region VII - Central Visayas	147,388	121	123,700	102
Under 40,000	6,970	27	7,166	28
40,000 - 59,999	10,382	50	9,946	48
60,000 - 99,999	21,911	78	20,246	72
100,000 - 249,999	51,839	152	44,054	130
250,000 and over	56,285	433	42,288	325
Region VIII - Eastern Visayas	77,417	103	63,426	84
Under 40,000	4,583	29	4,828	31
40,000 - 59,999	9,875	50	9,659	49
60,000 - 99,999	15,440	76	13,684	68
100,000 - 249,999	21,870	155	17,849	127
250,000 and over	25,650	464	17,406	315
Region IX - Zamboanga Peninsula	54,772	93	44,239	75
Under 40,000	5,675	26	6,189	28
40,000 - 59,999	5,844	49	5,780	49
60,000 - 99,999	8,664	76	7,864	69
100,000 - 249,999	14,291	159	11,283	125
250,000 and over	20,297	463	13,122	299
Region X - Northern Mindanao	80,397	109	67,176	91
Under 40,000	5,340	29	5,510	30
40,000 - 59,999	7,597	49	7,473	48
60,000 - 99,999	14,028	78	12,912	72
100,000 - 249,999	23,377	157	19,488	131
250,000 and over	30,054	434	21,794	315
Region XI - Davao Region	95,330	117	81,085	100
Under 40,000	4,428	29	4,699	31
40,000 - 59,999	7,839	50	7,672	49
60,000 - 99,999	16,528	77	15,858	74
100,000 - 249,999	34,896	154	30,655	135
250,000 and over	31,639	504	22,200	354

**TABLE 2 Total and Average Annual Family Income and Expenditure
by Income Class and by Region: 2003 --- (continued)**

Region Income Class	Income		Expenditure	
	Total (In millions)	Average (In thousands)	Total (In millions)	Average (In thousands)
Region XII - SOCCSKSARGEN	80,144	113	60,162	85
Under 40,000	4,290	30	4,760	33
40,000 - 59,999	7,902	50	8,060	51
60,000 - 99,999	15,990	77	14,887	72
100,000 - 249,999	22,872	151	18,715	124
250,000 and over	29,089	600	13,740	283
Caraga	37,408	90	32,503	78
Under 40,000	3,170	30	3,404	32
40,000 - 59,999	5,373	49	5,318	49
60,000 - 99,999	7,453	76	6,995	72
100,000 - 249,999	12,207	158	10,217	132
250,000 and over	9,205	376	6,569	269
Autonomous Region in Muslim Mindanao	41,829	83	33,885	67
Under 40,000	2,921	33	2,878	32
40,000 - 59,999	7,896	50	7,412	47
60,000 - 99,999	11,607	75	10,330	67
100,000 - 249,999	12,266	144	9,116	107
250,000 and over	7,139	414	4,148	241

Note: Details may not add up to total due to rounding.

Source: National Statistics Office, 2003 Family Income and Expenditure Survey

**TABLE 3 Total and Average Annual Family Income and Expenditure
by Expenditure Class and by Region: 2003**

Region Expenditure Class	Income		Expenditure	
	Total (In millions)	Average (In thousands)	Total (In millions)	Average (In thousands)
Philippines	2,437,250	148	2,038,471	124
Under 40,000	70,927	32	64,980	30
40,000 - 59,999	159,364	55	145,177	50
60,000 - 99,999	379,481	88	335,178	78
100,000 - 249,999	995,683	182	844,048	154
250,000 and over	831,794	519	649,087	405
National Capital Region	610,960	266	499,852	218
Under 40,000	430	58	246	33
40,000 - 59,999	2,750	62	2,272	51
60,000 - 99,999	33,933	98	28,637	83
100,000 - 249,999	245,718	186	211,819	160
250,000 and over	328,130	571	256,878	447
Cordillera Administrative Region	42,354	152	35,191	126
Under 40,000	754	34	668	30
40,000 - 59,999	2,645	57	2,323	50
60,000 - 99,999	7,579	90	6,600	79
100,000 - 249,999	18,740	189	15,283	154
250,000 and over	12,635	454	10,316	370
Region I - Ilocos Region	108,665	124	89,703	102
Under 40,000	2,519	35	2,209	31
40,000 - 59,999	10,949	57	9,698	50
60,000 - 99,999	26,246	89	22,772	78
100,000 - 249,999	50,888	181	40,897	145
250,000 and over	18,063	488	14,128	382
Region II - Cagayan Valley	74,263	126	58,283	99
Under 40,000	2,417	36	2,086	31
40,000 - 59,999	8,138	56	7,288	50
60,000 - 99,999	17,572	90	15,063	77
100,000 - 249,999	28,325	188	21,893	145
250,000 and over	17,812	603	11,953	404

**TABLE 3 Total and Average Annual Family Income and Expenditure
by Expenditure Class and by Region: 2003 --- (continued)**

Region Expenditure Class	Income		Expenditure	
	Total (In millions)	Average (In thousands)	Total (In millions)	Average (In thousands)
Region III - Central Luzon	288,823	160	249,448	138
Under 40,000	1,934	35	1,723	32
40,000 - 59,999	10,558	58	9,342	52
60,000 - 99,999	49,318	92	43,005	81
100,000 - 249,999	152,590	177	130,738	152
250,000 and over	74,423	416	64,640	362
Region IVA - CALABARZON	402,001	184	345,201	158
Under 40,000	3,013	33	2,794	30
40,000 - 59,999	9,435	55	8,780	51
60,000 - 99,999	48,324	89	43,408	80
100,000 - 249,999	189,283	179	166,452	158
250,000 and over	151,945	474	123,767	386
Region IVB - MIMAROPA	51,530	103	41,964	84
Under 40,000	3,695	34	3,253	30
40,000 - 59,999	7,418	56	6,594	49
60,000 - 99,999	12,496	87	10,946	76
100,000 - 249,999	16,812	174	13,902	144
250,000 and over	11,108	598	7,269	391
Region V - Bicol Region	102,922	109	88,931	94
Under 40,000	4,962	30	4,922	30
40,000 - 59,999	13,542	51	13,113	50
60,000 - 99,999	21,283	80	20,232	76
100,000 - 249,999	34,036	174	29,253	149
250,000 and over	29,098	522	21,410	384
Region VI - Western Visayas	141,048	111	123,723	98
Under 40,000	5,636	31	5,512	30
40,000 - 59,999	16,460	52	15,952	50
60,000 - 99,999	33,849	82	31,830	77
100,000 - 249,999	49,734	177	42,451	151
250,000 and over	35,369	481	27,978	381

**TABLE 3 Total and Average Annual Family Income and Expenditure
by Expenditure Class and by Region: 2003 --- (continued)**

Region Expenditure Class	Income		Expenditure	
	Total (In millions)	Average (In thousands)	Total (In millions)	Average (In thousands)
Region VII - Central Visayas	147,388	121	123,700	102
Under 40,000	8,878	31	7,940	28
40,000 - 59,999	13,483	57	11,629	49
60,000 - 99,999	28,479	92	24,189	78
100,000 - 249,999	53,691	183	44,708	152
250,000 and over	42,856	473	35,235	389
Region VIII - Eastern Visayas	77,417	103	63,426	84
Under 40,000	5,632	33	5,130	30
40,000 - 59,999	12,833	55	11,644	50
60,000 - 99,999	15,959	86	14,001	75
100,000 - 249,999	23,925	189	18,856	149
250,000 and over	19,069	525	13,794	380
Region IX - Zamboanga Peninsula	54,772	93	44,239	75
Under 40,000	6,265	28	6,140	27
40,000 - 59,999	6,998	53	6,454	49
60,000 - 99,999	10,209	88	8,755	75
100,000 - 249,999	17,568	200	13,298	152
250,000 and over	13,732	561	9,591	392
Region X - Northern Mindanao	80,397	109	67,176	91
Under 40,000	6,202	32	5,686	29
40,000 - 59,999	9,503	54	8,651	49
60,000 - 99,999	16,045	88	14,062	77
100,000 - 249,999	27,046	191	22,124	156
250,000 and over	21,600	506	16,653	390
Region XI - Davao Region	95,330	117	81,085	100
Under 40,000	5,269	32	4,897	30
40,000 - 59,999	8,983	54	8,236	50
60,000 - 99,999	19,097	86	17,008	77
100,000 - 249,999	35,728	169	31,431	149
250,000 and over	26,253	554	19,512	412

**TABLE 3 Total and Average Annual Family Income and Expenditure
by Expenditure Class and by Region: 2003 --- (continued)**

Region Expenditure Class	Income		Expenditure	
	Total (In millions)	Average (In thousands)	Total (In millions)	Average (In thousands)
Region XII - SOCCSKSARGEN	80,144	113	60,162	85
Under 40,000	5,141	35	4,500	31
40,000 - 59,999	10,179	55	9,204	50
60,000 - 99,999	17,407	84	15,565	76
100,000 - 249,999	26,212	180	21,346	146
250,000 and over	21,205	836	9,547	377
Caraga	37,408	90	32,503	78
Under 40,000	3,485	32	3,253	30
40,000 - 59,999	6,024	51	5,774	49
60,000 - 99,999	8,269	83	7,553	75
100,000 - 249,999	14,499	188	11,699	152
250,000 and over	5,131	422	4,224	347
Autonomous Region in Muslim Mindanao	41,829	83	33,885	67
Under 40,000	4,694	38	4,021	32
40,000 - 59,999	9,466	57	8,224	50
60,000 - 99,999	13,417	88	11,553	76
100,000 - 249,999	10,887	194	7,897	141
250,000 and over	3,364	512	2,191	333

Note: Details may not add up to total due to rounding.

Source: National Statistics Office, 2003 Family Income and Expenditure Survey

**TABLE 4 Total and Average Family Income and Expenditure
by Family Size and by Region: 2003**

Region Family Size	Income		Expenditure	
	Total (In millions)	Average (In thousands)	Total (In millions)	Average (In thousands)
Philippines	2,437,250	148	2,038,471	124
One person	41,090	74	34,395	62
Two persons	143,553	106	115,004	85
Three persons	312,350	129	256,238	106
Four persons	474,251	147	391,668	121
Five persons	483,154	156	412,132	133
Six persons	375,757	162	320,119	138
Seven persons and over	607,094	173	508,915	145
National Capital Region	610,960	266	499,852	218
One person	11,774	147	9,591	120
Two persons	39,086	207	30,950	164
Three persons	81,514	233	66,386	190
Four persons	116,013	235	98,766	200
Five persons	130,635	285	108,615	237
Six persons	85,354	285	72,550	242
Seven persons and over	146,584	347	112,994	267
Cordillera Administrative Region	42,354	152	35,191	126
One person	884	68	746	58
Two persons	2,794	111	2,267	90
Three persons	4,172	127	3,494	106
Four persons	7,133	156	5,864	128
Five persons	8,550	164	6,887	132
Six persons	7,259	182	5,872	147
Seven persons and over	11,562	163	10,060	142
Region I - Ilocos Region	108,665	124	89,703	102
One person	2,095	55	1,712	45
Two persons	6,909	93	5,542	75
Three persons	11,702	102	9,912	86
Four persons	22,469	124	18,104	100
Five persons	20,909	128	17,433	107
Six persons	17,338	138	14,102	113
Seven persons and over	27,242	152	22,899	128

**TABLE 4 Total and Average Family Income and Expenditure
by Family Size and by Region: 2003 --- (continued)**

Region Family Size	Income		Expenditure	
	Total (In millions)	Average (In thousands)	Total (In millions)	Average (In thousands)
Region II - Cagayan Valley	74,263	126	58,283	99
One person	976	59	709	42
Two persons	4,430	81	3,493	64
Three persons	10,407	109	7,955	83
Four persons	16,459	131	12,461	99
Five persons	15,808	139	12,391	109
Six persons	11,576	144	9,010	112
Seven persons and over	14,606	146	12,264	122
Region III - Central Luzon	288,823	160	249,448	138
One person	4,132	81	3,643	71
Two persons	15,124	106	13,049	91
Three persons	38,165	144	31,654	120
Four persons	54,728	155	47,088	134
Five persons	59,772	162	52,527	143
Six persons	47,812	180	41,434	156
Seven persons and over	69,091	188	60,052	164
Region IVA - CALABARZON	402,001	184	345,201	158
One person	6,245	95	5,383	82
Two persons	25,312	142	20,329	114
Three persons	54,015	157	45,453	132
Four persons	84,208	184	70,833	155
Five persons	80,703	187	71,277	165
Six persons	58,969	200	51,635	175
Seven persons and over	92,549	224	80,290	195
Region IVB - MIMAROPA	51,530	103	41,964	84
One person	912	43	782	37
Two persons	6,338	132	3,602	75
Three persons	6,194	90	5,188	75
Four persons	8,552	99	7,086	82
Five persons	9,392	104	7,856	87
Six persons	7,823	108	6,765	93
Seven persons and over	12,319	109	10,684	95

**TABLE 4 Total and Average Family Income and Expenditure
by Family Size and by Region: 2003 --- (continued)**

Region Family Size	Income		Expenditure	
	Total (In millions)	Average (In thousands)	Total (In millions)	Average (In thousands)
Region V - Bicol	102,922	109	88,931	94
One person	2,376	85	1,978	70
Two persons	5,725	70	4,972	61
Three persons	14,605	116	10,097	80
Four persons	14,735	98	13,326	89
Five persons	17,932	114	16,113	102
Six persons	17,153	119	14,815	103
Seven persons and over	30,396	118	27,630	107
Region VI - Western Visayas	141,048	111	123,723	98
One person	2,566	51	2,163	43
Two persons	9,812	83	7,669	65
Three persons	17,667	97	15,484	85
Four persons	26,814	109	23,474	96
Five persons	24,046	113	22,045	103
Six persons	24,078	134	21,296	118
Seven persons and over	36,065	130	31,592	114
Region VII - Central Visayas	147,388	121	123,700	102
One person	2,526	53	2,133	45
Two persons	7,118	69	6,262	61
Three persons	17,066	92	14,424	78
Four persons	26,238	118	22,321	100
Five persons	32,127	138	27,071	116
Six persons	25,077	149	20,342	121
Seven persons and over	37,236	146	31,146	122
Region VIII - Eastern Visayas	77,417	103	63,426	84
One person	1,013	37	888	33
Two persons	4,033	69	3,304	56
Three persons	10,647	100	8,512	80
Four persons	14,702	113	11,171	86
Five persons	12,660	102	10,589	85
Six persons	11,960	112	9,965	93
Seven persons and over	22,403	112	18,996	95

**TABLE 4 Total and Average Family Income and Expenditure
by Family Size and by Region: 2003 --- (continued)**

Region Family Size	Income		Expenditure	
	Total (In millions)	Average (In thousands)	Total (In millions)	Average (In thousands)
Region IX - Zamboanga Peninsula	54,772	93	44,239	75
One person	388	25	317	20
Two persons	2,149	48	1,816	40
Three persons	5,731	71	4,582	57
Four persons	12,074	106	8,882	78
Five persons	10,234	92	8,075	73
Six persons	8,996	108	7,485	90
Seven persons and over	15,200	111	13,081	95
Region X - Northern Mindanao	80,397	109	67,176	91
One person	1,761	63	1,503	54
Two persons	3,757	64	2,982	51
Three persons	11,043	100	8,752	79
Four persons	15,042	103	12,480	86
Five persons	14,831	118	12,455	99
Six persons	11,821	118	9,790	98
Seven persons and over	22,140	130	19,214	113
Region XI - Davao	95,330	117	81,085	100
One person	1,760	55	1,455	45
Two persons	3,927	67	3,307	56
Three persons	11,864	96	9,901	80
Four persons	18,239	112	16,132	99
Five persons	16,605	113	14,831	101
Six persons	15,590	137	13,478	118
Seven persons and over	27,347	158	21,981	127
Region XII - SOCCSKSARGEN	80,144	113	60,162	85
One person	1,074	48	875	39
Two persons	2,875	60	2,243	46
Three persons	9,382	87	7,689	71
Four persons	23,153	157	12,226	83
Five persons	13,766	109	11,453	90
Six persons	11,323	118	9,846	102
Seven persons and over	18,571	116	15,831	99

**TABLE 4 Total and Average Family Income and Expenditure
by Family Size and by Region: 2003 --- (continued)**

Region Family Size	Income		Expenditure	
	Total (In millions)	Average (In thousands)	Total (In millions)	Average (In thousands)
Region XIII - Caraga	37,408	90	32,503	78
One person	425	42	339	34
Two persons	2,083	64	1,577	48
Three persons	3,813	68	3,330	59
Four persons	7,399	93	6,277	79
Five persons	6,630	89	5,774	77
Six persons	6,644	102	5,870	91
Seven persons and over	10,414	107	9,336	96
Autonomous Region in Muslim Mindanao	41,829	83	33,885	67
One person	183	31	178	30
Two persons	2,082	56	1,639	44
Three persons	4,363	63	3,426	50
Four persons	6,293	71	5,176	58
Five persons	8,553	88	6,739	69
Six persons	6,987	84	5,865	70
Seven persons and over	13,368	109	10,862	88

Note: Details may not add up to total due to rounding.

Source: National Statistics Office, 2003 Family Income and Expenditure Survey

**TABLE 5 Average Annual Family Income and Expenditure
by Family Size, by Income Class and by Region: 2003**
(Values are in thousands)

Region Family Size Average Income and Expenditure	All Income Classes	Income Class				
		Under 40,000	40,000 - 59,999	60,000 - 99,999	100,000 - 249,999	250,000 and Over
Philippines						
Average Income	148	29	50	78	157	459
Average Expenditure	124	31	50	74	137	339
5 persons or less						
Average Income	137	29	50	78	156	457
Average Expenditure	114	30	49	73	135	331
6 persons or more						
Average Income	168	32	50	79	157	462
Average Expenditure	142	37	53	77	140	347
National Capital Region						
Average Income	266	32	53	84	163	514
Average Expenditure	218	37	56	83	148	391
5 persons or less						
Average Income	241	32	53	84	161	499
Average Expenditure	200	37	55	81	145	385
6 persons or more						
Average Income	321	-	55	85	169	536
Average Expenditure	257	-	76	91	156	400
Cordillera Administrative Region						
Average Income	152	30	51	78	158	410
Average Expenditure	126	35	55	78	133	298
5 persons or less						
Average Income	139	29	50	78	158	410
Average Expenditure	114	33	52	75	128	300
6 persons or more						
Average Income	170	33	52	78	157	406
Average Expenditure	144	42	60	83	140	297
Region I - Ilocos Region						
Average Income	124	30	50	78	151	402
Average Expenditure	102	35	52	73	124	275
5 persons or less						
Average Income	112	30	50	78	151	381
Average Expenditure	92	33	51	71	120	262
6 persons or more						
Average Income	146	34	50	79	152	426
Average Expenditure	122	50	56	77	130	290

**TABLE 5 Average Annual Family Income and Expenditure
by Family Size, by Income Class and by Region: 2003 --- (continued)**
(Values are in thousands)

Region Family Size Average Income and Expenditure	All Income Classes	Income Class				
		Under 40,000	40,000 - 59,999	60,000 - 99,999	100,000 - 249,999	250,000 and Over
Region II - Cagayan Valley						
Average Income	126	32	50	78	151	479
Average Expenditure	99	35	50	72	123	293
5 persons or less						
Average Income	118	31	50	77	152	488
Average Expenditure	91	33	49	70	120	285
6 persons or more						
Average Income	145	34	51	79	150	465
Average Expenditure	118	42	55	76	129	306
Region III - Central Luzon						
Average Income	160	33	51	81	155	375
Average Expenditure	138	34	54	78	136	300
5 persons or less						
Average Income	146	33	51	81	154	373
Average Expenditure	126	34	53	76	133	297
6 persons or more						
Average Income	185	35	52	81	157	377
Average Expenditure	161	42	60	84	140	303
Region IVA - CALABARZON						
Average Income	184	30	51	80	159	433
Average Expenditure	158	35	54	80	146	333
5 persons or less						
Average Income	169	30	51	80	158	431
Average Expenditure	144	34	52	78	143	322
6 persons or more						
Average Income	214	32	52	81	161	437
Average Expenditure	187	40	62	85	151	348
Region IVB - MIMAROPA						
Average Income	103	30	50	77	149	495
Average Expenditure	84	31	48	69	124	309
5 persons or less						
Average Income	100	29	49	77	148	541
Average Expenditure	78	30	46	67	123	302
6 persons or more						
Average Income	109	32	50	77	149	428
Average Expenditure	94	37	52	72	125	319

**TABLE 5 Average Annual Family Income and Expenditure
by Family Size, by Income Class and by Region: 2003 --- (continued)**
(Values are in thousands)

Region Family Size Average Income and Expenditure	All Income Classes	Income Class				
		Under 40,000	40,000 - 59,999	60,000 - 99,999	100,000 - 249,999	250,000 and Over
Region V- Bicol						
Average Income	109	30	50	77	151	467
Average Expenditure	94	33	53	74	134	324
5 persons or less						
Average Income	102	29	49	76	154	486
Average Expenditure	86	31	50	72	135	317
6 persons or more						
Average Income	118	33	50	77	148	448
Average Expenditure	105	39	56	77	134	331
Region VI - Western Visayas						
Average Income	111	30	50	77	149	427
Average Expenditure	98	33	51	75	133	317
5 persons or less						
Average Income	100	29	49	76	151	406
Average Expenditure	88	31	50	73	131	300
6 persons or more						
Average Income	132	34	50	78	147	451
Average Expenditure	116	40	54	77	135	335
Region VII - Central Visayas						
Average Income	121	27	50	78	152	433
Average Expenditure	102	28	48	72	130	325
5 persons or less						
Average Income	107	26	49	77	151	414
Average Expenditure	91	27	47	71	130	310
6 persons or more						
Average Income	147	31	50	78	155	455
Average Expenditure	121	32	50	73	130	343
Region VIII - Eastern Visayas						
Average Income	103	29	50	76	155	464
Average Expenditure	84	31	49	68	127	315
5 persons or less						
Average Income	96	28	49	76	156	501
Average Expenditure	77	29	47	67	126	317
6 persons or more						
Average Income	112	33	51	76	154	422
Average Expenditure	94	37	51	68	127	312

**TABLE 5 Average Annual Family Income and Expenditure
by Family Size, by Income Class and by Region: 2003 --- (continued)**
(Values are in thousands)

Region Family Size Average Income and Expenditure	All Income Classes	Income Class				
		Under 40,000	40,000 - 59,999	60,000 - 99,999	100,000 - 249,999	250,000 and Over
Region IX - Zamboanga Peninsula						
Average Income	93	26	49	76	159	463
Average Expenditure	75	28	49	69	125	299
5 persons or less						
Average Income	83	25	49	76	154	487
Average Expenditure	66	26	47	67	188	277
6 persons or more						
Average Income	110	29	49	77	163	439
Average Expenditure	93	34	51	72	133	322
Region X - Northern Mindanao						
Average Income	109	29	49	78	157	434
Average Expenditure	91	30	48	72	131	315
5 persons or less						
Average Income	99	28	49	77	160	433
Average Expenditure	81	28	47	69	130	313
6 persons or more						
Average Income	126	31	49	79	153	425
Average Expenditure	107	35	50	76	133	316
Region XI - Davao						
Average Income	117	29	50	77	154	504
Average Expenditure	100	31	49	74	135	354
5 persons or less						
Average Income	100	28	51	77	152	445
Average Expenditure	87	30	48	74	134	317
6 persons or more						
Average Income	150	32	50	78	156	560
Average Expenditure	123	36	52	75	136	388
Region XII - SOCCSKSARGEN						
Average Income	113	30	50	77	151	600
Average Expenditure	85	33	51	72	124	283
5 persons or less						
Average Income	111	29	49	76	151	749
Average Expenditure	76	32	48	69	120	282
6 persons or more						
Average Income	117	34	51	78	152	412
Average Expenditure	100	41	55	75	128	285

**TABLE 5 Average Annual Family Income and Expenditure
by Family Size, by Income Class and by Region: 2003 --- (continued)**
(Values are in thousands)

Region Family Size Average Income and Expenditure	All Income Classes	Income Class				
		Under 40,000	40,000 - 59,999	60,000 - 99,999	100,000 - 249,999	250,000 and Over
Caraga						
Average Income	83	33	50	75	144	414
Average Expenditure	67	32	47	67	107	241
5 persons or less						
Average Income	72	32	50	74	143	396
Average Expenditure	57	31	45	63	100	228
6 persons or more						
Average Income	99	34	51	76	144	427
Average Expenditure	81	37	51	71	112	249
Autonomous Region in Muslim Mindanao						
Average Income	90	30	49	76	158	376
Average Expenditure	78	32	49	72	132	269
5 persons or less						
Average Income	80	29	49	75	157	369
Average Expenditure	68	30	48	68	126	247
6 persons or more						
Average Income	105	32	49	78	159	383
Average Expenditure	94	37	51	76	140	288

Note: Details may not add up to total due to rounding.

Source: National Statistics Office, 2003 Family Income and Expenditure Survey

**TABLE 6 Total Annual Family Income and Expenditure and Percent Distribution
by Income Decile and by Region: 2003**
(Values are in millions)

Region Income Decile	Income		Expenditure	
	Value	Percent	Value	Percent
Philippines	2,437,250	100.0	2,038,471	100.0
First Decile	44,034	1.8	47,623	2.3
Second Decile	70,476	2.9	72,398	3.6
Third Decile	91,619	3.8	91,480	4.5
Fourth Decile	114,459	4.7	109,834	5.4
Fifth Decile	141,716	5.8	133,269	6.5
Sixth Decile	175,541	7.2	163,038	8.0
Seventh Decile	221,874	9.1	199,043	9.8
Eighth Decile	289,348	11.9	250,708	12.3
Ninth Decile	403,705	16.6	336,097	16.5
Tenth Decile	884,478	36.3	634,981	31.1
National Capital Region	610,960	100.0	499,852	100.0
First Decile	16,959	2.8	16,834	3.4
Second Decile	23,737	3.9	23,187	4.6
Third Decile	28,472	4.7	26,866	5.4
Fourth Decile	33,380	5.5	31,133	6.2
Fifth Decile	39,090	6.4	35,678	7.1
Sixth Decile	45,944	7.5	40,615	8.1
Seventh Decile	54,851	9.0	46,809	9.4
Eighth Decile	68,294	11.2	58,497	11.7
Ninth Decile	92,920	15.2	76,269	15.3
Tenth Decile	207,311	33.9	143,963	28.8
Cordillera Administrative Region	42,354	100.0	35,191	100.0
First Decile	861	2.0	987	2.8
Second Decile	1,382	3.3	1,503	4.3
Third Decile	1,737	4.1	1,826	5.2
Fourth Decile	2,125	5.0	2,111	6.0
Fifth Decile	2,596	6.1	2,520	7.2
Sixth Decile	3,214	7.6	2,987	8.5
Seventh Decile	4,035	9.5	3,417	9.7
Eighth Decile	5,358	12.7	4,309	12.2
Ninth Decile	7,338	17.3	5,885	16.7
Tenth Decile	13,707	32.4	9,647	27.4

**TABLE 6 Total Annual Family Income and Expenditure and Percent Distribution
by Income Decile and by Region: 2003 --- (continued)**
(Values are in millions)

Region Income Decile	Income		Expenditure	
	Value	Percent	Value	Percent
Region I - Ilocos Region	108,665	100.0	89,703	100.0
First Decile	2,771	2.6	3,210	3.6
Second Decile	4,115	3.8	4,370	4.9
Third Decile	5,085	4.7	5,159	5.8
Fourth Decile	6,063	5.6	5,865	6.5
Fifth Decile	7,217	6.6	6,576	7.3
Sixth Decile	8,650	8.0	7,899	8.8
Seventh Decile	10,359	9.5	9,028	10.1
Eighth Decile	12,908	11.9	10,531	11.7
Ninth Decile	17,542	16.1	13,749	15.3
Tenth Decile	33,955	31.2	23,317	26.0
Region II - Cagayan Valley	74,263	100.0	58,283	100.0
First Decile	1,814	2.4	1,990	3.4
Second Decile	2,608	3.5	2,694	4.6
Third Decile	3,180	4.3	3,143	5.4
Fourth Decile	3,788	5.1	3,660	6.3
Fifth Decile	4,412	5.9	4,106	7.0
Sixth Decile	5,170	7.0	4,687	8.0
Seventh Decile	6,186	8.3	5,453	9.4
Eighth Decile	7,930	10.7	6,725	11.5
Ninth Decile	11,426	15.4	8,828	15.1
Tenth Decile	27,748	37.4	16,997	29.2
Region III - Central Luzon	288,823	100.0	249,448	100.0
First Decile	7,989	2.8	8,487	3.4
Second Decile	12,061	4.2	12,054	4.8
Third Decile	15,121	5.2	14,602	5.9
Fourth Decile	17,847	6.2	16,899	6.8
Fifth Decile	20,977	7.3	19,057	7.6
Sixth Decile	24,615	8.5	22,448	9.0
Seventh Decile	29,222	10.1	25,426	10.2
Eighth Decile	35,712	12.4	30,170	12.1
Ninth Decile	46,649	16.2	37,837	15.2
Tenth Decile	78,630	27.2	62,469	25.0

**TABLE 6 Total Annual Family Income and Expenditure and Percent Distribution
by Income Decile and by Region: 2003 --- (continued)**
(Values are in millions)

Region Income Decile	Income		Expenditure	
	Value	Percent	Value	Percent
Region IVA - CALABARZON	402,001	100.0	345,201	100.0
First Decile	8,869	2.2	9,668	2.8
Second Decile	14,520	3.6	14,650	4.2
Third Decile	18,354	4.6	18,301	5.3
Fourth Decile	22,143	5.5	22,009	6.4
Fifth Decile	26,656	6.6	25,436	7.4
Sixth Decile	31,939	7.9	30,178	8.7
Seventh Decile	39,277	9.8	35,614	10.3
Eighth Decile	49,038	12.2	42,665	12.4
Ninth Decile	64,259	16.0	53,797	15.6
Tenth Decile	126,947	31.6	92,882	26.9
Region IVB - MIMAROPA	51,530	100.0	41,964	100.0
First Decile	1,237	2.4	1,305	3.1
Second Decile	1,821	3.5	1,859	4.4
Third Decile	2,239	4.3	2,189	5.2
Fourth Decile	2,667	5.2	2,533	6.0
Fifth Decile	3,146	6.1	2,941	7.0
Sixth Decile	3,689	7.2	3,378	8.1
Seventh Decile	4,408	8.6	3,926	9.4
Eighth Decile	5,474	10.6	4,858	11.6
Ninth Decile	7,660	14.9	6,200	14.8
Tenth Decile	19,187	37.2	12,776	30.4
Region V - Bicol Region	102,922	100.0	88,931	100.0
First Decile	2,240	2.2	2,522	2.8
Second Decile	3,393	3.3	3,685	4.1
Third Decile	4,151	4.0	4,482	5.0
Fourth Decile	4,925	4.8	5,045	5.7
Fifth Decile	5,696	5.5	5,914	6.7
Sixth Decile	6,709	6.5	6,597	7.4
Seventh Decile	8,241	8.0	7,864	8.8
Eighth Decile	10,700	10.4	9,874	11.1
Ninth Decile	16,130	15.7	14,159	15.9
Tenth Decile	40,737	39.6	28,790	32.4

**TABLE 6 Total Annual Family Income and Expenditure and Percent Distribution
by Income Decile and by Region: 2003 --- (continued)**
(Values are in millions)

Region Income Decile	Income		Expenditure	
	Value	Percent	Value	Percent
Region VI - Western Visayas	141,048	100.0	123,723	100.0
First Decile	3,315	2.4	3,634	2.9
Second Decile	5,003	3.5	5,272	4.3
Third Decile	6,049	4.3	6,387	5.2
Fourth Decile	7,189	5.1	7,231	5.8
Fifth Decile	8,470	6.0	8,327	6.7
Sixth Decile	9,937	7.0	9,573	7.7
Seventh Decile	11,977	8.5	11,188	9.0
Eighth Decile	15,318	10.9	13,998	11.3
Ninth Decile	22,421	15.9	19,885	16.1
Tenth Decile	51,371	36.4	38,229	30.9
Region VII - Central Visayas	147,388	100.0	123,700	100.0
First Decile	2,383	1.6	2,575	2.1
Second Decile	4,107	2.8	4,115	3.3
Third Decile	5,431	3.7	5,204	4.2
Fourth Decile	6,818	4.6	6,610	5.3
Fifth Decile	8,453	5.7	7,803	6.3
Sixth Decile	10,458	7.1	9,572	7.7
Seventh Decile	13,256	9.0	11,765	9.5
Eighth Decile	17,456	11.8	14,634	11.8
Ninth Decile	24,867	16.9	20,842	16.8
Tenth Decile	54,158	36.7	40,580	32.8
Region VIII - Eastern Visayas	77,417	100.0	63,426	100.0
First Decile	1,721	2.2	1,854	2.9
Second Decile	2,622	3.4	2,739	4.3
Third Decile	3,255	4.2	3,231	5.1
Fourth Decile	3,809	4.9	3,750	5.9
Fifth Decile	4,388	5.7	4,164	6.6
Sixth Decile	5,089	6.6	4,537	7.2
Seventh Decile	6,167	8.0	5,371	8.5
Eighth Decile	7,973	10.3	6,953	11.0
Ninth Decile	12,173	15.7	9,746	15.4
Tenth Decile	30,222	39.0	21,081	33.2

**TABLE 6 Total Annual Family Income and Expenditure and Percent Distribution
by Income Decile and by Region: 2003 --- (continued)**
(Values are in millions)

Region Income Decile	Income		Expenditure	
	Value	Percent	Value	Percent
Region IX - Zamboanga Peninsula	54,772	100.0	44,239	100.0
First Decile	842	1.5	980	2.2
Second Decile	1,380	2.5	1,603	3.6
Third Decile	1,804	3.3	1,899	4.3
Fourth Decile	2,234	4.1	2,292	5.2
Fifth Decile	2,717	5.0	2,674	6.0
Sixth Decile	3,324	6.1	3,257	7.4
Seventh Decile	4,142	7.6	3,875	8.8
Eighth Decile	5,492	10.0	4,777	10.8
Ninth Decile	9,139	16.7	7,197	16.3
Tenth Decile	23,698	43.3	15,685	35.5
Region X - Northern Mindanao	80,397	100.0	67,176	100.0
First Decile	1,534	1.9	1,660	2.5
Second Decile	2,363	2.9	2,391	3.6
Third Decile	2,946	3.7	2,990	4.5
Fourth Decile	3,566	4.4	3,455	5.1
Fifth Decile	4,312	5.4	4,163	6.2
Sixth Decile	5,252	6.5	4,946	7.4
Seventh Decile	6,621	8.2	5,950	8.9
Eighth Decile	8,772	10.9	7,554	11.2
Ninth Decile	13,801	17.2	11,276	16.8
Tenth Decile	31,228	38.8	22,790	33.9
Region XI - Davao Region	95,330	100.0	81,085	100.0
First Decile	1,885	2.0	2,041	2.5
Second Decile	2,929	3.1	3,040	3.7
Third Decile	3,790	4.0	3,714	4.6
Fourth Decile	4,659	4.9	4,602	5.7
Fifth Decile	5,575	5.8	5,379	6.6
Sixth Decile	6,665	7.0	6,322	7.8
Seventh Decile	8,282	8.7	7,669	9.5
Eighth Decile	10,692	11.2	9,729	12.0
Ninth Decile	14,873	15.6	12,870	15.9
Tenth Decile	35,979	37.7	25,719	31.7

**TABLE 6 Total Annual Family Income and Expenditure and Percent Distribution
by Income Decile and by Region: 2003 --- (continued)**
(Values are in millions)

Region Income Decile	Income		Expenditure	
	Value	Percent	Value	Percent
Region XII - SOCCSKSARGEN	80,144	100.0	60,162	100.0
First Decile	1,738	2.2	2,029	3.4
Second Decile	2,539	3.2	2,718	4.5
Third Decile	3,130	3.9	3,286	5.5
Fourth Decile	3,747	4.7	3,789	6.3
Fifth Decile	4,425	5.5	4,174	6.9
Sixth Decile	5,195	6.5	4,971	8.3
Seventh Decile	6,141	7.7	5,645	9.4
Eighth Decile	7,766	9.7	6,786	11.3
Ninth Decile	11,423	14.3	9,305	15.5
Tenth Decile	34,041	42.5	17,461	29.0
Caraga	37,408	100.0	32,503	100.0
First Decile	917	2.5	1,025	3.2
Second Decile	1,344	3.6	1,442	4.4
Third Decile	1,644	4.4	1,658	5.1
Fourth Decile	1,919	5.1	1,938	6.0
Fifth Decile	2,220	5.9	2,175	6.7
Sixth Decile	2,618	7.0	2,538	7.8
Seventh Decile	3,198	8.5	2,969	9.1
Eighth Decile	4,161	11.1	3,758	11.6
Ninth Decile	6,370	17.0	5,393	16.6
Tenth Decile	13,018	34.8	9,607	29.6
Autonomous Region in Muslim Mindanao	41,829	100.0	33,885	100.0
First Decile	1,453	3.5	1,471	4.3
Second Decile	1,931	4.6	1,872	5.5
Third Decile	2,276	5.4	2,130	6.3
Fourth Decile	2,561	6.1	2,408	7.1
Fifth Decile	2,872	6.9	2,655	7.8
Sixth Decile	3,266	7.8	2,985	8.8
Seventh Decile	3,725	8.9	3,305	9.8
Eighth Decile	4,503	10.8	3,942	11.6
Ninth Decile	6,006	14.4	4,799	14.2
Tenth Decile	13,236	31.6	8,318	24.5

Note: Details may not add up to total due to rounding.

Source: National Statistics Office, 2003 Family Income and Expenditure Survey

TABLE 7 Mean and Median Family Income and Expenditure by Income Decile and by Region: 2003
(Values are in thousands)

Region Income Decile	Income		Expenditure	
	Mean	Median	Mean	Median
Philippines	148	95	124	87
First Decile	27	28	29	29
Second Decile	43	43	44	43
Third Decile	56	55	56	55
Fourth Decile	69	69	67	66
Fifth Decile	86	86	81	80
Sixth Decile	107	106	99	99
Seventh Decile	135	134	121	120
Eighth Decile	176	175	152	152
Ninth Decile	245	242	204	200
Tenth Decile	537	419	385	331
National Capital Region	266	185	218	163
First Decile	74	78	74	74
Second Decile	103	104	101	101
Third Decile	124	124	117	117
Fourth Decile	146	146	136	135
Fifth Decile	171	170	156	157
Sixth Decile	200	200	177	177
Seventh Decile	239	240	204	206
Eighth Decile	298	297	255	251
Ninth Decile	405	402	332	327
Tenth Decile	904	671	628	532
Cordillera Administrative Region	152	103	126	92
First Decile	31	31	35	35
Second Decile	49	50	54	52
Third Decile	62	62	65	65
Fourth Decile	76	76	76	75
Fifth Decile	93	93	90	87
Sixth Decile	115	115	107	105
Seventh Decile	144	143	122	121
Eighth Decile	192	192	155	156
Ninth Decile	262	261	210	204
Tenth Decile	490	414	345	316

**TABLE 7 Mean and Median Family Income and Expenditure by Income Decile
and by Region: 2003 --- (continued)**
(Values are in thousands)

Region Income Decile	Income		Expenditure	
	Mean	Median	Mean	Median
Region I - Ilocos Region	124	91	102	80
First Decile	32	33	37	36
Second Decile	47	47	50	48
Third Decile	58	58	59	58
Fourth Decile	69	69	67	66
Fifth Decile	82	82	75	74
Sixth Decile	99	98	90	90
Seventh Decile	118	118	103	102
Eighth Decile	148	147	120	119
Ninth Decile	200	199	157	157
Tenth Decile	387	321	266	229
Region II - Cagayan Valley	126	81	99	73
First Decile	31	32	34	34
Second Decile	44	44	46	45
Third Decile	54	54	54	53
Fourth Decile	64	64	62	61
Fifth Decile	75	75	70	67
Sixth Decile	88	89	80	79
Seventh Decile	105	104	93	91
Eighth Decile	135	134	115	113
Ninth Decile	194	190	150	141
Tenth Decile	472	348	289	233
Region III - Central Luzon	160	126	138	112
First Decile	44	45	47	47
Second Decile	67	67	67	66
Third Decile	83	83	80	80
Fourth Decile	99	99	93	94
Fifth Decile	116	116	105	107
Sixth Decile	136	136	124	124
Seventh Decile	161	162	140	140
Eighth Decile	197	197	167	168
Ninth Decile	258	259	209	207
Tenth Decile	434	388	345	317

**TABLE 7 Mean and Median Family Income and Expenditure by Income Decile
and by Region: 2003 --- (continued)**
(Values are in thousands)

Region Income Decile	Income		Expenditure	
	Mean	Median	Mean	Median
Region IVA - CALABARZON	184	133	158	124
First Decile	41	42	44	43
Second Decile	66	67	67	66
Third Decile	84	84	84	82
Fourth Decile	102	101	101	100
Fifth Decile	122	122	116	114
Sixth Decile	146	146	138	139
Seventh Decile	180	179	163	163
Eighth Decile	224	222	195	194
Ninth Decile	295	290	247	246
Tenth Decile	580	478	425	375
Region IVB - MIMAROPA	103	68	84	61
First Decile	25	27	26	26
Second Decile	36	37	37	36
Third Decile	45	45	44	43
Fourth Decile	53	53	51	50
Fifth Decile	63	63	59	57
Sixth Decile	74	73	67	67
Seventh Decile	88	88	79	78
Eighth Decile	109	109	97	94
Ninth Decile	153	150	124	120
Tenth Decile	384	272	256	213
Region V - Bicol Region	103	68	84	61
First Decile	24	25	27	27
Second Decile	36	36	39	38
Third Decile	44	44	47	46
Fourth Decile	52	52	53	53
Fifth Decile	60	61	63	60
Sixth Decile	71	71	70	70
Seventh Decile	87	87	83	81
Eighth Decile	113	111	104	103
Ninth Decile	171	168	150	145
Tenth Decile	431	323	305	263

**TABLE 7 Mean and Median Family Income and Expenditure by Income Decile
and by Region: 2003 --- (continued)**
(Values are in thousands)

Region Income Decile	Income		Expenditure	
	Mean	Median	Mean	Median
Region VI - Western Visayas	111	72	98	70
First Decile	26	28	29	30
Second Decile	39	39	42	41
Third Decile	48	48	50	50
Fourth Decile	57	56	57	57
Fifth Decile	67	67	66	66
Sixth Decile	78	78	75	76
Seventh Decile	95	94	88	89
Eighth Decile	121	119	111	110
Ninth Decile	177	172	157	156
Tenth Decile	405	343	302	269
Region VII - Central Visayas	121	77	102	69
First Decile	20	21	21	21
Second Decile	34	34	34	33
Third Decile	45	45	43	42
Fourth Decile	56	56	54	53
Fifth Decile	70	69	64	65
Sixth Decile	86	85	79	77
Seventh Decile	109	109	97	94
Eighth Decile	143	142	120	118
Ninth Decile	205	200	172	169
Tenth Decile	445	354	334	285
Region VIII - Eastern Visayas	103	62	84	57
First Decile	23	24	25	25
Second Decile	35	35	36	36
Third Decile	43	43	43	42
Fourth Decile	50	50	50	50
Fifth Decile	58	58	55	56
Sixth Decile	68	68	60	60
Seventh Decile	82	83	71	71
Eighth Decile	106	103	92	93
Ninth Decile	161	161	129	127
Tenth Decile	401	309	279	240

**TABLE 7 Mean and Median Family Income and Expenditure by Income Decile
and by Region: 2003 --- (continued)**
(Values are in thousands)

Region Income Decile	Income		Expenditure	
	Mean	Median	Mean	Median
Region IX - Zamboanga Peninsula	93	51	75	49
First Decile	14	15	17	16
Second Decile	23	23	27	26
Third Decile	31	31	32	33
Fourth Decile	38	38	39	38
Fifth Decile	46	46	46	45
Sixth Decile	57	57	56	54
Seventh Decile	70	71	66	65
Eighth Decile	94	91	82	78
Ninth Decile	155	151	122	120
Tenth Decile	405	314	268	230
Region X - Northern Mindanao	109	65	91	60
First Decile	21	22	22	23
Second Decile	32	32	32	32
Third Decile	40	40	40	40
Fourth Decile	48	48	47	46
Fifth Decile	58	59	56	56
Sixth Decile	71	71	67	67
Seventh Decile	89	89	80	81
Eighth Decile	119	116	102	100
Ninth Decile	187	185	153	148
Tenth Decile	422	350	308	270
Region XI - Davao Region	117	75	100	70
First Decile	23	24	25	25
Second Decile	36	36	38	36
Third Decile	47	46	46	46
Fourth Decile	57	57	57	56
Fifth Decile	69	69	66	64
Sixth Decile	82	82	78	77
Seventh Decile	102	101	95	94
Eighth Decile	131	130	120	118
Ninth Decile	184	181	159	158
Tenth Decile	443	320	317	262

**TABLE 7 Mean and Median Family Income and Expenditure by Income Decile
and by Region: 2003 --- (continued)**
(Values are in thousands)

Region Income Decile	Income		Expenditure	
	Mean	Median	Mean	Median
Region XII - SOCCSKSARGEN	113	68	85	63
First Decile	25	26	29	28
Second Decile	36	36	38	38
Third Decile	44	44	46	46
Fourth Decile	53	53	53	54
Fifth Decile	63	62	59	60
Sixth Decile	73	74	70	68
Seventh Decile	87	86	80	78
Eighth Decile	110	108	96	93
Ninth Decile	161	160	132	128
Tenth Decile	480	289	246	215
Caraga	90	58	78	56
First Decile	22	23	25	24
Second Decile	32	33	35	34
Third Decile	39	39	40	39
Fourth Decile	46	46	47	46
Fifth Decile	53	53	52	52
Sixth Decile	63	63	61	61
Seventh Decile	77	76	71	71
Eighth Decile	100	99	91	89
Ninth Decile	153	148	129	125
Tenth Decile	314	278	232	212
Autonomous Region in Muslim Mindanao	83	61	67	55
First Decile	29	30	29	29
Second Decile	38	38	37	36
Third Decile	45	45	42	42
Fourth Decile	51	51	48	48
Fifth Decile	57	57	53	53
Sixth Decile	65	64	59	60
Seventh Decile	74	73	65	66
Eighth Decile	89	89	78	78
Ninth Decile	119	117	95	94
Tenth Decile	262	208	165	140

Note: Details may not add up to total due to rounding.

Source: National Statistics Office, 2003 Family Income and Expenditure Survey

**TABLE 8 Distribution of Families by Main Source of Income,
by Income Class and by Region: 2003**

Region Main Source of Income	All Income Classes	Income Class				
		Under 40,000	40,000- 59,999	60,000- 99,999	100,000- 249,999	250,000 and over
Philippines	16,480	2,121	2,543	3,938	5,544	2,334
Number of Families (in thousands)						
Percent	100.0	100.0	100.0	100.0	100.0	100.0
Salaries and Wages	48.7	27.9	39.6	48.9	58.1	54.7
Entrepreneurial Activities	31.1	47.1	44.6	35.5	21.7	17.1
Other Sources of Income	20.2	25.0	15.8	15.7	20.2	28.2
National Capital Region	2,293	5	36	258	1,249	745
Number of Families (in thousands)						
Percent	100.0	100.0	100.0	100.0	100.0	100.0
Salaries and Wages	63.6	27.1	50.9	65.1	69.2	54.4
Entrepreneurial Activities	16.8	30.8	14.0	19.0	15.4	18.3
Other Sources of Income	19.7	42.1	35.1	15.9	15.4	27.2
Cordillera Administrative Region	279	25	40	70	99	45
Number of Families (in thousands)						
Percent	100.0	100.0	100.0	100.0	100.0	100.0
Salaries and Wages	32.8	14.7	21.0	25.6	38.5	51.8
Entrepreneurial Activities	40.9	49.0	62.7	52.2	33.0	16.7
Other Sources of Income	26.4	36.3	16.4	22.2	28.5	31.5
Region I - Ilocos Region	876	77	155	258	306	80
Number of Families (in thousands)						
Percent	100.0	100.0	100.0	100.0	100.0	100.0
Salaries and Wages	41.6	18.3	36.4	47.0	44.0	48.0
Entrepreneurial Activities	28.7	35.7	41.5	31.4	21.0	17.9
Other Sources of Income	29.7	46.0	22.0	21.6	35.1	34.1
Region II - Cagayan Valley	587	64	113	192	160	57
Number of Families (in thousands)						
Percent	100.0	100.0	100.0	100.0	100.0	100.0
Salaries and Wages	40.6	50.0	42.6	36.8	38.7	44.3
Entrepreneurial Activities	38.2	24.7	41.2	46.7	36.1	25.2
Other Sources of Income	21.2	25.3	16.2	16.5	25.3	30.6

**TABLE 8 Distribution of Families by Main Source of Income,
by Income Class and by Region: 2003 --- (continued)**

Region Main Source of Income	All Income Classes	Income Class				
		Under 40,000	40,000- 59,999	60,000- 99,999	100,000- 249,999	250,000 and over
Region III - Central Luzon	1,810	58	148	442	874	288
Number of Families (in thousands)						
Percent	100.0	100.0	100.0	100.0	100.0	100.0
Salaries and Wages	56.8	43.3	54.0	55.8	58.6	56.7
Entrepreneurial Activities	19.9	14.6	22.5	25.3	19.0	14.1
Other Sources of Income	23.3	42.1	23.5	18.9	22.4	29.1
Region IVA - CALABARZON	2,185	97	156	493	993	447
Number of Families (in thousands)						
Percent	100.0	100.0	100.0	100.0	100.0	100.0
Salaries and Wages	58.2	26.2	51.2	60.7	61.7	57.1
Entrepreneurial Activities	22.1	45.1	32.5	26.6	19.3	14.6
Other Sources of Income	19.7	28.7	16.4	12.7	19.0	28.3
Region IVB - MIMAROPA	500	95	115	146	114	30
Number of Families (in thousands)						
Percent	100.0	100.0	100.0	100.0	100.0	100.0
Salaries and Wages	36.7	20.1	31.8	40.0	46.3	55.7
Entrepreneurial Activities	44.5	58.5	52.0	43.3	31.7	25.3
Other Sources of Income	18.8	21.3	16.3	16.7	22.0	18.9
Region V - Bicol Region	946	191	232	250	193	80
Number of Families (in thousands)						
Percent	100.0	100.0	100.0	100.0	100.0	100.0
Salaries and Wages	42.2	31.1	40.2	42.2	48.3	59.9
Entrepreneurial Activities	35.2	38.2	42.0	39.3	28.3	11.8
Other Sources of Income	22.6	30.7	17.8	18.5	23.4	28.3
Region VI - Western Visayas	1,266	197	285	377	295	112
Number of Families (in thousands)						
Percent	100.0	100.0	100.0	100.0	100.0	100.0
Salaries and Wages	47.8	33.7	48.7	54.7	50.6	39.8
Entrepreneurial Activities	26.1	30.3	30.2	26.4	22.6	16.2
Other Sources of Income	26.1	36.0	21.1	19.0	26.7	44.0

**TABLE 8 Distribution of Families by Main Source of Income,
by Income Class and by Region: 2003 --- (continued)**

Region Main Source of Income	All Income Classes	Income Class				
		Under 40,000	40,000- 59,999	60,000- 99,999	100,000- 249,999	250,000 and over
Region VII - Central Visayas	1,216	255	209	282	340	130
Number of Families (in thousands)						
Percent	100.0	100.0	100.0	100.0	100.0	100.0
Salaries and Wages	47.7	23.1	39.9	55.8	62.6	52.5
Entrepreneurial Activities	31.6	49.3	43.8	28.8	19.9	14.2
Other Sources of Income	20.7	27.7	16.4	15.4	17.6	33.3
Region VIII - Eastern Visayas	754	157	198	203	141	55
Number of Families (in thousands)						
Percent	100.0	100.0	100.0	100.0	100.0	100.0
Salaries and Wages	35.7	28.6	32.7	32.6	44.2	56.6
Entrepreneurial Activities	43.1	44.7	50.9	47.1	33.5	20.5
Other Sources of Income	21.2	26.7	16.5	20.3	22.3	22.9
Region IX - Zamboanga Peninsula	587	220	119	114	90	44
Number of Families (in thousands)						
Percent	100.0	100.0	100.0	100.0	100.0	100.0
Salaries and Wages	37.3	22.7	34.3	42.7	59.0	60.6
Entrepreneurial Activities	45.6	57.7	49.7	42.8	24.9	23.3
Other Sources of Income	17.1	19.6	16.1	14.5	16.1	16.1
Region X - Northern Mindanao	739	186	155	180	149	69
Number of Families (in thousands)						
Percent	100.0	100.0	100.0	100.0	100.0	100.0
Salaries and Wages	47.7	31.8	47.3	54.2	54.7	59.8
Entrepreneurial Activities	37.4	54.1	42.2	35.0	23.4	17.9
Other Sources of Income	14.9	14.2	10.5	10.8	21.9	22.3
Region XI - Davao Region	811	153	156	213	227	63
Number of Families (in thousands)						
Percent	100.0	100.0	100.0	100.0	100.0	100.0
Salaries and Wages	48.2	30.5	43.2	50.3	60.0	53.4
Entrepreneurial Activities	36.7	50.5	47.9	38.2	22.5	21.3
Other Sources of Income	15.2	19.0	9.0	11.5	17.5	25.2

**TABLE 8 Distribution of Families by Main Source of Income,
by Income Class and by Region: 2003 --- (continued)**

Region Main Source of Income	All Income Classes	Income Class				
		Under 40,000	40,000- 59,999	60,000- 99,999	100,000- 249,999	250,000 and over
Region XII - SOCCSKSARGEN	708	142	159	208	151	49
Number of Families (in thousands)						
Percent	100.0	100.0	100.0	100.0	100.0	100.0
Salaries and Wages	44.7	33.3	38.4	47.1	54.6	57.9
Entrepreneurial Activities	42.3	48.1	52.6	43.1	31.7	20.9
Other Sources of Income	13.0	18.5	9.0	9.8	13.7	21.2
Caraga	416	90	158	154	85	17
Number of Families (in thousands)						
Percent	100.0	100.0	100.0	100.0	100.0	100.0
Salaries and Wages	42.6	9.1	8.8	7.4	32.5	62.7
Entrepreneurial Activities	40.3	86.4	87.4	89.4	61.4	35.5
Other Sources of Income	17.1	4.5	3.8	3.1	6.1	1.9
Autonomous Region in Muslim Mindanao	505	107	109	98	77	24
Number of Families (in thousands)						
Percent	100.0	100.0	100.0	100.0	100.0	100.0
Salaries and Wages	14.3	27.1	38.3	45.3	57.3	72.6
Entrepreneurial Activities	81.7	51.2	48.7	39.8	23.2	10.7
Other Sources of Income	4.1	21.8	13.0	14.9	19.5	16.7

Note: Details may not add up to total due to rounding.

Source: National Statistics Office, 2003 Family Income and Expenditure Survey

TABLE 9 Total Annual Family Expenditure by Expenditure Group, by Income Class and by Region: 2003

Region Expenditure Group	Total Family Expenditure	Income Class				
		Under 40,000	40,000- 59,999	60,000- 99,999	100,000- 249,999	250,000 and over
Philippines	2,038,471	66,479	128,096	293,283	760,270	790,343
Total Family Expenditure (in millions)						
Percent of Total Expenditure	100.0	100.0	100.0	100.0	100.0	100.0
Food	43.1	62.0	59.7	55.0	45.8	31.7
Food Consumed at Home	37.7	61.0	57.5	51.1	39.6	25.6
Cereal and Cereal Preparations	11.1	26.8	23.3	17.7	10.9	5.5
Roots and Tubers	0.6	1.5	1.1	0.8	0.5	0.3
Fruit and Vegetables	4.3	6.9	6.3	5.6	4.4	3.1
Meat and Meat Preparations	6.7	4.6	5.5	6.9	7.8	6.0
Dairy Products and Eggs	3.2	2.7	3.2	3.6	3.6	2.8
Fish and Marine Products	5.5	10.3	9.6	8.1	5.6	3.4
Coffee, Cocoa and Tea	1.0	1.7	1.7	1.5	1.1	0.6
Non-Alcoholic Beverages	1.5	0.9	1.3	1.5	1.6	1.3
Food Not Elsewhere Classified	3.8	5.7	5.5	5.3	4.2	2.5
Food Regularly Consumed Outside the Home	5.4	1.0	2.2	3.9	6.2	6.1
Alcoholic Beverages	0.7	1.2	1.3	1.1	0.8	0.4
Tobacco	1.1	2.0	2.1	1.8	1.2	0.5
Fuel, Light and Water	6.5	6.9	6.5	6.7	7.0	6.0
Transportation and Communication	7.3	2.8	3.3	4.4	6.7	10.0
Household Operation	2.2	1.8	1.6	1.6	1.7	3.1
Personal Care and Effects	3.9	3.3	3.8	4.2	4.2	3.6
Clothing, Footwear and Other Wear	2.9	2.2	2.6	2.8	2.9	3.0
Education	4.0	0.9	1.4	2.1	3.3	6.1
Recreation	0.5	0.1	0.2	0.2	0.4	0.7
Medical Care	2.2	1.2	1.4	1.7	2.1	2.7
Non-Durable Furnishings	0.2	0.2	0.3	0.2	0.2	0.2
Durable Furniture and Equipment	2.6	0.4	0.9	1.7	2.5	3.6
Taxes	2.1	0.1	0.2	0.3	1.4	4.0
Rent/Rental Value of Occupied Dwelling Unit	13.1	8.6	8.8	10.2	12.9	15.4
House Maintenance and Minor Repairs	0.7	0.4	0.6	0.6	0.7	0.8
Special Family Occasions	2.6	1.2	1.7	2.3	2.6	2.8
Gifts and Contributions to Others	1.2	0.5	0.7	0.8	1.1	1.6
Other Expenditure	2.9	4.0	3.0	2.1	2.5	3.6
National Capital Region	499,852	196	2,011	21,285	185,033	291,328
Total Family Expenditure (in millions)						
Percent of Total Expenditure	100.0	100.0	100.0	100.0	100.0	100.0
Food	37.9	50.5	52.9	53.5	45.8	31.6
Food Consumed at Home	30.1	46.9	47.7	46.2	37.5	24.1
Cereal and Cereal Preparations	6.7	10.7	13.8	11.7	9.0	4.8
Roots and Tubers	0.4	0.5	0.5	0.6	0.5	0.4
Fruit and Vegetables	3.7	3.6	5.2	5.3	4.5	3.1
Meat and Meat Preparations	6.6	4.6	6.5	7.8	7.8	5.7
Dairy Products and Eggs	3.0	4.6	3.8	4.5	3.6	2.5
Fish and Marine Products	3.8	5.1	6.5	5.9	4.7	3.0
Coffee, Cocoa and Tea	0.7	2.0	1.2	1.3	1.0	0.6
Non-Alcoholic Beverages	1.5	1.0	1.6	1.8	1.7	1.4
Food Not Elsewhere Classified	3.7	15.3	8.7	7.4	4.7	2.7
Food Regularly Consumed Outside the Home	7.8	3.6	5.2	7.2	8.4	7.5

TABLE 9 Total Annual Family Expenditure by Expenditure Group, by Income Class and by Region: 2003 --- (continued)

Region Expenditure Group	Total Family Expenditure	Income Class				
		Under 40,000	40,000- 59,999	60,000- 99,999	100,000- 249,999	250,000 and over
Alcoholic Beverages	0.5	1.5	0.9	0.9	0.7	0.4
Tobacco	0.7	2.0	1.3	1.7	1.1	0.4
Fuel, Light and Water	7.4	9.2	9.3	8.6	8.2	6.8
Transportation and Communication	8.5	2.0	3.1	3.9	6.5	10.1
Household Operation	2.4	1.5	1.5	1.5	1.4	3.1
Personal Care and Effects	3.9	6.1	4.6	4.7	4.3	3.6
Clothing, Footwear and Other Wear	2.7	1.0	1.7	2.2	2.4	2.9
Education	3.9	0.0	0.3	0.8	2.2	5.3
Recreation	0.6	0.5	0.3	0.2	0.3	0.7
Medical Care	1.8	1.0	2.6	1.4	1.7	1.9
Non-Durable Furnishings	0.2	0.0	0.1	0.1	0.1	0.2
Durable Furniture and Equipment	1.7	0.0	0.2	0.7	1.3	2.1
Taxes	3.6	0.0	0.4	0.9	2.1	4.8
Rent/Rental Value of Occupied Dwelling Unit	18.3	24.0	18.0	15.8	16.7	19.6
House Maintenance and Minor Repairs	0.5	0.0	0.3	0.2	0.4	0.6
Special Family Occasions	1.8	0.5	0.6	1.0	1.6	2.0
Gifts and Contributions to Others	1.3	0.5	1.1	0.7	1.0	1.4
Other Expenditure	2.4	0.0	0.4	1.1	2.1	2.7
Cordillera Administrative Region	35,191	880	2,181	5,483	13,176	13,472
Total Family Expenditure (in millions)						
Percent of Total Expenditure	100.0	100.0	100.0	100.0	100.0	100.0
Food	42.9	60.6	59.3	54.5	45.2	32.2
Food Consumed at Home	40.0	59.9	58.6	53.0	42.2	28.4
Cereal and Cereal Preparations	11.8	27.0	24.7	18.7	11.7	5.9
Roots and Tubers	1.0	1.5	1.8	1.5	1.1	0.5
Fruit and Vegetables	5.8	9.1	8.7	7.8	6.1	3.9
Meat and Meat Preparations	8.1	6.5	7.2	8.7	8.9	7.4
Dairy Products and Eggs	3.2	2.2	2.7	3.1	3.5	3.1
Fish and Marine Products	5.0	6.7	6.9	6.7	5.4	3.5
Coffee, Cocoa and Tea	1.0	1.5	1.3	1.3	1.1	0.7
Non-Alcoholic Beverages	1.2	0.6	0.9	1.3	1.4	1.2
Food Not Elsewhere Classified	3.0	4.7	4.5	3.9	3.1	2.2
Food Regularly Consumed Outside the Home	2.9	0.7	0.8	1.5	3.0	3.8
Alcoholic Beverages	0.7	0.7	1.1	1.1	0.9	0.4
Tobacco	0.9	1.5	1.7	1.4	1.1	0.5
Fuel, Light and Water	5.5	7.6	6.7	6.2	5.7	4.7
Transportation and Communication	7.5	2.8	3.2	3.6	6.0	11.7
Household Operation	1.6	1.7	1.6	1.3	1.3	1.9
Personal Care and Effects	3.6	3.0	3.3	3.7	3.7	3.6
Clothing, Footwear and Other Wear	2.8	2.8	2.7	2.9	2.9	2.7
Education	5.5	1.0	2.2	3.8	5.7	6.7
Recreation	0.5	0.1	0.1	0.3	0.5	0.8
Medical Care	2.0	1.1	1.7	2.3	2.1	1.8
Non-Durable Furnishings	0.3	0.3	0.2	0.3	0.3	0.3
Durable Furniture and Equipment	2.0	0.1	0.3	0.8	1.6	3.4
Taxes	1.3	0.1	0.1	0.2	0.9	2.3
Rent/Rental Value of Occupied Dwelling Unit	16.7	8.9	10.1	12.6	16.8	19.9
House Maintenance and Minor Repairs	0.6	0.5	0.3	0.7	0.7	0.7
Special Family Occasions	1.6	0.6	0.9	1.2	1.7	1.9
Gifts and Contributions to Others	0.7	0.7	0.9	0.7	0.7	0.8
Other Expenditure	3.1	5.9	3.7	2.5	2.4	3.8

TABLE 9 Total Annual Family Expenditure by Expenditure Group, by Income Class and by Region: 2003 --- (continued)

Region Expenditure Group	Total Family Expenditure	Income Class				
		Under 40,000	40,000- 59,999	60,000- 99,999	100,000- 249,999	250,000 and over
Region I - Ilocos Region	89,703	2,743	8,072	18,907	38,060	21,922
Total Family Expenditure (in millions)						
Percent of Total Expenditure	100.0	100.0	100.0	100.0	100.0	100.0
Food	48.0	58.8	60.6	56.1	47.9	35.3
Food Consumed at Home	43.0	57.4	57.7	51.3	42.1	30.2
Cereal and Cereal Preparations	13.1	22.8	21.7	17.9	12.0	6.6
Roots and Tubers	0.5	0.7	0.7	0.6	0.5	0.4
Fruit and Vegetables	5.5	8.6	7.8	6.6	5.2	4.0
Meat and Meat Preparations	8.3	6.8	8.0	8.2	8.8	7.7
Dairy Products and Eggs	3.5	3.1	3.5	3.7	3.7	3.1
Fish and Marine Products	5.7	7.4	7.6	6.9	5.8	3.8
Coffee, Cocoa and Tea	1.2	1.7	1.8	1.5	1.1	0.7
Non-Alcoholic Beverages	1.8	0.9	1.7	1.8	1.8	1.7
Food Not Elsewhere Classified	3.4	5.5	4.9	4.1	3.2	2.2
Food Regularly Consumed Outside the Home	5.0	1.5	2.9	4.8	5.8	5.1
Alcoholic Beverages	0.9	0.8	1.1	1.1	1.0	0.5
Tobacco	1.3	1.9	1.8	1.7	1.3	0.6
Fuel, Light and Water	6.6	8.6	7.9	7.3	6.6	5.5
Transportation and Communication	6.4	2.7	2.9	4.3	6.8	9.3
Household Operation	2.0	1.7	1.6	1.6	1.8	2.8
Personal Care and Effects	4.2	3.5	4.2	4.3	4.3	4.1
Clothing, Footwear and Other Wear	3.0	1.9	2.4	2.8	3.1	3.3
Education	3.9	0.8	1.1	2.7	3.8	6.5
Recreation	0.3	0.1	0.2	0.2	0.3	0.5
Medical Care	2.1	1.7	1.2	1.6	2.2	2.8
Non-Durable Furnishings	0.2	0.1	0.1	0.1	0.2	0.3
Durable Furniture and Equipment	2.4	0.2	0.6	0.8	2.2	5.1
Taxes	1.4	0.1	0.2	0.3	0.9	4.0
Rent/Rental Value of Occupied Dwelling Unit	10.2	11.2	8.6	9.5	11.2	9.6
House Maintenance and Minor Repairs	0.7	0.2	0.4	0.6	0.7	1.1
Special Family Occasions	2.6	0.6	1.2	2.0	2.8	3.5
Gifts and Contributions to Others	1.0	0.3	0.5	0.6	1.0	1.6
Other Expenditure	2.7	4.8	3.4	2.2	2.0	3.6
Region II - Cagayan Valley	58,283	2,224	5,713	13,880	19,749	16,717
Total Family Expenditure (in millions)						
Percent of Total Expenditure	100.0	100.0	100.0	100.0	100.0	100.0
Food	46.6	62.9	61.1	56.2	47.4	30.5
Food Consumed at Home	43.5	61.8	59.5	53.6	43.5	27.3
Cereal and Cereal Preparations	12.7	21.6	20.4	17.3	11.9	5.9
Roots and Tubers	0.7	1.1	0.9	0.9	0.6	0.4
Fruit and Vegetables	5.8	9.7	8.5	7.3	5.6	3.5
Meat and Meat Preparations	8.7	8.1	9.0	9.4	9.7	7.1
Dairy Products and Eggs	3.1	3.1	3.3	3.3	3.5	2.5
Fish and Marine Products	6.1	8.7	8.6	7.8	5.9	3.8
Coffee, Cocoa and Tea	1.2	2.2	1.9	1.5	1.1	0.7
Non-Alcoholic Beverages	1.4	0.9	1.2	1.4	1.6	1.2
Food Not Elsewhere Classified	3.7	6.4	5.6	4.7	3.6	2.1
Food Regularly Consumed Outside the Home	3.1	1.1	1.7	2.7	3.9	3.2

TABLE 9 Total Annual Family Expenditure by Expenditure Group, by Income Class and by Region: 2003 --- (continued)

Region Expenditure Group	Total Family Expenditure	Income Class				
		Under 40,000	40,000- 59,999	60,000- 99,999	100,000- 249,999	250,000 and over
Alcoholic Beverages	1.1	1.2	1.5	1.4	1.1	0.6
Tobacco	1.4	2.2	2.3	2.0	1.3	0.6
Fuel, Light and Water	6.0	7.6	7.3	6.9	6.0	4.6
Transportation and Communication	5.1	2.1	2.7	3.6	5.3	7.5
Household Operation	2.0	1.8	1.7	1.7	1.7	2.8
Personal Care and Effects	3.6	3.3	3.7	3.6	3.8	3.3
Clothing, Footwear and Other Wear	2.5	1.3	1.9	2.4	2.7	2.8
Education	4.9	0.9	1.5	2.9	5.9	7.1
Recreation	0.5	0.1	0.2	0.3	0.5	0.6
Medical Care	2.8	1.5	1.7	2.2	2.3	4.2
Non-Durable Furnishings	0.2	0.1	0.2	0.2	0.2	0.4
Durable Furniture and Equipment	3.3	0.1	0.4	1.0	2.8	7.3
Taxes	1.5	0.0	0.2	0.3	1.0	3.6
Rent/Rental Value of Occupied Dwelling Unit	10.3	8.9	8.2	8.5	10.4	12.7
House Maintenance and Minor Repairs	0.8	0.1	0.5	0.8	1.1	0.8
Special Family Occasions	2.6	0.7	1.2	2.2	2.5	3.8
Gifts and Contributions to Others	1.1	0.4	0.3	0.8	0.9	2.0
Other Expenditure	3.6	4.5	3.4	2.9	3.0	4.8
Region III - Central Luzon	249,448	1,996	8,051	34,654	118,453	86,294
Total Family Expenditure (in millions)						
Percent of Total Expenditure	100.0	100.0	100.0	100.0	100.0	100.0
Food	45.2	59.0	59.4	55.9	48.4	34.8
Food Consumed at Home	38.9	57.8	55.9	50.6	41.5	28.6
Cereal and Cereal Preparations	10.0	20.2	18.5	15.0	10.7	5.8
Roots and Tubers	0.5	0.7	0.7	0.7	0.5	0.4
Fruit and Vegetables	4.3	7.2	6.6	5.6	4.5	3.2
Meat and Meat Preparations	8.7	6.8	8.5	9.5	9.5	7.5
Dairy Products and Eggs	3.7	3.6	4.0	4.0	3.9	3.3
Fish and Marine Products	5.4	8.1	7.9	7.4	5.7	3.8
Coffee, Cocoa and Tea	1.1	2.1	1.6	1.4	1.1	0.7
Non-Alcoholic Beverages	1.5	0.8	1.2	1.4	1.5	1.5
Food Not Elsewhere Classified	3.9	8.4	6.8	5.6	4.0	2.5
Food Regularly Consumed Outside the Home	6.3	1.2	3.5	5.3	6.9	6.2
Alcoholic Beverages	0.5	0.6	0.6	0.6	0.5	0.4
Tobacco	1.4	2.6	2.6	2.4	1.5	0.8
Fuel, Light and Water	6.9	7.3	7.0	7.1	7.1	6.4
Transportation and Communication	7.8	2.1	2.9	4.4	7.2	10.6
Household Operation	2.2	2.1	1.6	1.6	1.8	3.0
Personal Care and Effects	4.5	4.1	4.6	4.8	4.6	4.1
Clothing, Footwear and Other Wear	3.0	1.9	2.4	2.8	2.9	3.4
Education	4.1	0.5	0.8	1.5	3.2	6.6
Recreation	0.4	0.1	0.1	0.2	0.3	0.6
Medical Care	2.1	1.0	1.3	1.4	1.8	2.9
Non-Durable Furnishings	0.2	0.2	0.1	0.2	0.2	0.2
Durable Furniture and Equipment	1.7	0.2	0.2	0.7	1.5	2.6
Taxes	1.4	0.1	0.2	0.3	0.9	2.7
Rent/Rental Value of Occupied Dwelling Unit	11.9	14.1	12.0	11.6	11.5	12.6
House Maintenance and Minor Repairs	0.8	0.2	0.2	0.3	0.8	1.1
Special Family Occasions	2.6	0.7	1.4	1.9	2.8	2.7
Gifts and Contributions to Others	1.2	0.7	0.8	0.9	1.2	1.5
Other Expenditure	2.1	2.9	1.7	1.4	1.7	3.1

TABLE 9 Total Annual Family Expenditure by Expenditure Group, by Income Class and by Region: 2003 --- (continued)

Region Expenditure Group	Total Family Expenditure	Income Class				
		Under 40,000	40,000- 59,999	60,000- 99,999	100,000- 249,999	250,000 and over
Region IVA - CALABARZON	345,201	3,340	8,400	39,530	145,074	148,857
Total Family Expenditure (in millions)						
Percent of Total Expenditure	100.0	100.0	100.0	100.0	100.0	100.0
Food	41.2	54.9	54.4	53.6	46.0	32.2
Food Consumed at Home	33.7	51.9	49.3	47.5	37.8	24.7
Cereal and Cereal Preparations	8.8	20.9	17.6	14.9	9.9	5.2
Roots and Tubers	0.4	0.7	0.6	0.6	0.4	0.3
Fruit and Vegetables	3.7	5.5	5.3	5.0	4.0	2.9
Meat and Meat Preparations	7.0	5.7	6.0	7.5	7.9	6.0
Dairy Products and Eggs	3.2	2.4	2.9	3.4	3.4	2.9
Fish and Marine Products	4.7	7.9	7.9	7.4	5.3	3.2
Coffee, Cocoa and Tea	0.9	1.8	1.7	1.4	1.0	0.6
Non-Alcoholic Beverages	1.3	0.6	1.0	1.2	1.5	1.2
Food Not Elsewhere Classified	3.8	6.6	6.5	6.2	4.4	2.4
Food Regularly Consumed Outside the Home	7.5	2.9	5.1	6.0	8.2	7.5
Alcoholic Beverages	0.4	0.6	0.9	0.6	0.5	0.3
Tobacco	1.1	2.7	2.3	1.9	1.3	0.5
Fuel, Light and Water	6.7	7.8	7.2	7.4	7.2	6.1
Transportation and Communication	8.1	3.4	3.4	4.5	7.1	10.4
Household Operation	2.3	2.1	1.7	1.6	1.7	3.0
Personal Care and Effects	3.9	4.1	4.6	4.6	4.3	3.4
Clothing, Footwear and Other Wear	2.7	2.5	2.9	2.6	2.7	2.8
Education	4.1	0.8	1.3	1.5	2.8	6.3
Recreation	0.4	0.2	0.3	0.3	0.3	0.5
Medical Care	2.3	2.0	1.7	1.8	2.3	2.6
Non-Durable Furnishings	0.2	0.1	0.2	0.2	0.1	0.2
Durable Furniture and Equipment	2.8	0.4	0.5	1.3	1.9	4.2
Taxes	2.2	0.3	0.3	0.3	1.3	3.8
Rent/Rental Value of Occupied Dwelling Unit	13.8	12.0	12.5	12.2	13.6	14.4
House Maintenance and Minor Repairs	0.5	0.4	0.4	0.4	0.5	0.6
Special Family Occasions	2.9	2.3	2.4	2.8	2.7	3.2
Gifts and Contributions to Others	1.6	0.8	1.3	0.8	1.4	2.0
Other Expenditure	2.8	2.6	1.6	1.6	2.3	3.6
Region IVB - MIMAROPA	41,964	2,947	5,555	10,118	14,147	9,197
Total Family Expenditure (in millions)						
Percent of Total Expenditure	100.0	100.0	100.0	100.0	100.0	100.0
Food	44.8	60.9	57.9	54.3	41.2	26.8
Food Consumed at Home	42.2	59.9	56.1	52.0	38.1	23.4
Cereal and Cereal Preparations	15.9	26.5	24.7	21.1	12.9	5.9
Roots and Tubers	0.7	2.4	1.0	0.8	0.5	0.3
Fruit and Vegetables	4.9	7.5	6.1	5.8	4.4	2.8
Meat and Meat Preparations	5.2	3.8	4.2	5.6	5.7	5.2
Dairy Products and Eggs	2.8	2.7	3.0	3.2	3.0	2.2
Fish and Marine Products	6.0	8.4	8.5	7.5	5.3	2.9
Coffee, Cocoa and Tea	1.3	1.9	1.9	1.6	1.1	0.6
Non-Alcoholic Beverages	1.1	0.6	0.9	1.1	1.2	1.0
Food Not Elsewhere Classified	4.3	6.0	5.8	5.3	4.0	2.3
Food Regularly Consumed Outside the Home	2.6	1.0	1.7	2.2	3.1	3.4

TABLE 9 Total Annual Family Expenditure by Expenditure Group, by Income Class and by Region: 2003 --- (continued)

Region Expenditure Group	Total Family Expenditure	Income Class				
		Under 40,000	40,000- 59,999	60,000- 99,999	100,000- 249,999	250,000 and over
Alcoholic Beverages	1.1	1.3	1.3	1.4	1.0	0.8
Tobacco	1.3	2.4	2.0	1.6	1.0	0.7
Fuel, Light and Water	6.1	7.3	6.6	6.3	6.3	5.0
Transportation and Communication	5.9	2.7	3.5	4.8	6.7	8.4
Household Operation	2.1	2.0	1.8	1.7	1.7	3.3
Personal Care and Effects	4.1	3.3	4.4	4.6	4.3	3.3
Clothing, Footwear and Other Wear	3.4	2.5	3.0	3.2	3.8	3.4
Education	4.4	0.8	1.4	2.4	4.6	9.5
Recreation	0.6	0.1	0.2	0.3	0.6	1.2
Medical Care	2.4	1.2	1.3	1.6	2.1	4.7
Non-Durable Furnishings	0.3	0.2	0.3	0.3	0.3	0.3
Durable Furniture and Equipment	3.0	0.4	1.0	1.4	4.4	4.5
Taxes	1.5	0.1	0.2	0.4	1.3	4.3
Rent/Rental Value of Occupied Dwelling Unit	10.2	8.3	9.3	9.5	11.4	10.0
House Maintenance and Minor Repairs	0.8	0.3	0.5	0.8	1.2	0.6
Special Family Occasions	2.4	0.8	1.4	2.1	2.7	3.4
Gifts and Contributions to Others	1.4	0.8	0.7	0.8	1.1	3.3
Other Expenditure	4.2	4.5	3.2	2.4	4.3	6.5
Region V - Bicol Region	88,931	6,277	12,198	18,568	25,996	25,892
Total Family Expenditure (in millions)						
Percent of Total Expenditure	100.0	100.0	100.0	100.0	100.0	100.0
Food	45.4	61.5	60.0	55.5	43.5	29.2
Food Consumed at Home	42.3	60.5	58.1	52.1	39.6	26.0
Cereal and Cereal Preparations	14.3	26.3	23.2	19.0	12.0	6.1
Roots and Tubers	0.8	1.3	1.3	0.9	0.6	0.4
Fruit and Vegetables	5.1	7.4	6.7	6.1	4.7	3.3
Meat and Meat Preparations	5.5	3.9	4.7	5.5	6.3	5.5
Dairy Products and Eggs	3.3	2.8	3.4	3.6	3.6	2.9
Fish and Marine Products	7.2	11.0	10.8	9.6	6.3	3.8
Coffee, Cocoa and Tea	1.2	1.7	1.7	1.5	1.1	0.7
Non-Alcoholic Beverages	0.9	0.5	0.7	0.9	1.1	0.9
Food Not Elsewhere Classified	4.0	5.6	5.5	5.0	3.9	2.3
Food Regularly Consumed Outside the Home	3.1	1.0	2.0	3.3	3.9	3.2
Alcoholic Beverages	0.7	1.0	1.0	0.9	0.7	0.4
Tobacco	1.2	2.4	2.0	1.7	1.0	0.4
Fuel, Light and Water	6.1	7.2	6.4	6.6	6.3	5.2
Transportation and Communication	5.6	2.6	2.8	4.4	6.2	8.1
Household Operation	2.3	2.0	1.8	1.7	2.0	3.4
Personal Care and Effects	3.7	3.5	3.8	4.1	3.8	3.1
Clothing, Footwear and Other Wear	2.6	2.2	2.4	2.6	2.7	2.5
Education	4.6	1.1	1.7	2.5	5.1	7.8
Recreation	0.5	0.1	0.2	0.3	0.5	0.9
Medical Care	2.8	1.4	1.9	1.9	2.9	4.1
Non-Durable Furnishings	0.3	0.2	0.2	0.3	0.3	0.2
Durable Furniture and Equipment	3.5	0.2	1.0	1.6	4.4	5.9
Taxes	1.7	0.1	0.1	0.2	1.1	4.6
Rent/Rental Value of Occupied Dwelling Unit	10.5	8.2	8.3	9.4	10.6	12.7
House Maintenance and Minor Repairs	0.9	0.6	0.5	1.0	1.0	1.2
Special Family Occasions	2.9	1.3	2.0	2.6	3.6	3.2
Gifts and Contributions to Others	0.9	0.6	0.6	0.6	1.0	1.3
Other Expenditure	3.7	3.7	3.1	1.9	3.2	5.8

TABLE 9 Total Annual Family Expenditure by Expenditure Group, by Income Class and by Region: 2003 --- (continued)

Region Expenditure Group	Total Family Expenditure	Income Class				
		Under 40,000	40,000- 59,999	60,000- 99,999	100,000- 249,999	250,000 and over
Region VI - Western Visayas	123,723	6,444	14,594	28,083	39,205	35,398
Total Family Expenditure (in millions)						
Percent of Total Expenditure	100.0	100.0	100.0	100.0	100.0	100.0
Food	44.1	61.4	58.9	53.7	42.2	26.4
Food Consumed at Home	40.8	60.6	56.7	50.7	38.5	22.8
Cereal and Cereal Preparations	14.7	27.1	24.7	20.1	12.6	5.7
Roots and Tubers	0.5	1.1	0.8	0.7	0.5	0.3
Fruit and Vegetables	4.3	6.5	5.6	5.1	3.9	2.7
Meat and Meat Preparations	5.2	4.5	4.6	5.4	5.7	4.3
Dairy Products and Eggs	3.1	2.8	3.0	3.2	3.3	2.7
Fish and Marine Products	6.3	10.1	9.2	8.0	5.8	3.2
Coffee, Cocoa and Tea	1.3	1.9	2.0	1.7	1.2	0.5
Non-Alcoholic Beverages	1.4	0.9	1.2	1.5	1.6	1.3
Food Not Elsewhere Classified	4.0	5.8	5.5	5.0	4.0	2.1
Food Regularly Consumed Outside the Home	3.3	0.9	2.2	3.0	3.7	3.5
Alcoholic Beverages	1.4	1.6	1.9	2.0	1.4	0.6
Tobacco	1.3	1.7	1.9	2.0	1.3	0.4
Fuel, Light and Water	6.1	7.3	6.8	6.3	6.0	5.0
Transportation and Communication	6.5	2.9	3.3	4.6	6.8	8.8
Household Operation	2.2	1.6	1.5	1.4	2.0	3.2
Personal Care and Effects	3.8	2.9	3.4	3.8	4.2	3.4
Clothing, Footwear and Other Wear	3.3	2.2	2.6	3.2	3.6	3.1
Education	4.0	0.8	1.3	2.2	4.3	6.0
Recreation	0.5	0.1	0.2	0.2	0.5	0.9
Medical Care	3.0	1.3	1.6	2.1	3.4	3.8
Non-Durable Furnishings	0.3	0.2	0.3	0.4	0.4	0.3
Durable Furniture and Equipment	3.4	0.1	0.8	1.9	4.7	4.5
Taxes	1.3	0.2	0.2	0.2	1.3	2.5
Rent/Rental Value of Occupied Dwelling Unit	10.3	8.3	7.9	8.8	10.1	11.7
House Maintenance and Minor Repairs	0.9	0.5	0.9	1.1	0.9	0.7
Special Family Occasions	3.0	1.3	1.8	2.4	3.1	3.7
Gifts and Contributions to Others	1.1	0.5	0.7	0.7	1.0	1.6
Other Expenditure	3.5	4.8	4.0	3.0	2.9	3.8
Region VII - Central Visayas	123,700	7,166	9,946	20,246	44,054	42,288
Total Family Expenditure (in millions)						
Percent of Total Expenditure	100.0	100.0	100.0	100.0	100.0	100.0
Food	45.4	65.2	62.0	56.3	46.6	31.6
Food Consumed at Home	41.5	64.2	60.1	53.0	42.0	27.2
Cereal and Cereal Preparations	12.7	27.2	23.0	17.6	11.8	6.2
Roots and Tubers	0.5	1.3	0.9	0.6	0.4	0.3
Fruit and Vegetables	4.0	6.3	5.8	4.8	3.9	2.9
Meat and Meat Preparations	6.7	4.8	5.6	7.0	7.5	6.2
Dairy Products and Eggs	3.1	2.8	3.5	3.5	3.4	2.6
Fish and Marine Products	7.4	13.9	12.8	10.2	7.2	3.9
Coffee, Cocoa and Tea	1.1	1.6	1.7	1.5	1.1	0.6
Non-Alcoholic Beverages	1.7	0.9	1.5	1.9	1.9	1.6
Food Not Elsewhere Classified	4.3	5.4	5.4	5.9	4.6	2.7
Food Regularly Consumed Outside the Home	3.9	1.0	1.9	3.3	4.6	4.4

TABLE 9 Total Annual Family Expenditure by Expenditure Group, by Income Class and by Region: 2003 --- (continued)

Region Expenditure Group	Total Family Expenditure	Income Class				
		Under 40,000	40,000- 59,999	60,000- 99,999	100,000- 249,999	250,000 and over
Alcoholic Beverages	0.9	1.5	1.6	1.2	0.9	0.6
Tobacco	0.8	1.5	1.5	1.2	0.8	0.4
Fuel, Light and Water	5.9	6.0	5.9	6.0	6.2	5.6
Transportation and Communication	7.0	2.8	3.4	4.9	6.8	9.7
Household Operation	2.5	1.7	1.6	1.6	2.0	3.7
Personal Care and Effects	3.7	2.7	3.4	3.7	4.0	3.5
Clothing, Footwear and Other Wear	2.7	1.8	2.3	2.5	2.8	2.9
Education	3.9	0.8	1.4	1.9	3.6	6.3
Recreation	0.4	0.0	0.1	0.2	0.3	0.6
Medical Care	2.4	0.9	1.2	1.5	2.3	3.6
Non-Durable Furnishings	0.2	0.1	0.2	0.2	0.2	0.2
Durable Furniture and Equipment	3.6	0.2	1.0	2.4	2.9	6.1
Taxes	2.2	0.1	0.3	0.5	1.9	4.0
Rent/Rental Value of Occupied Dwelling Unit	11.5	9.2	9.2	10.3	11.8	12.9
House Maintenance and Minor Repairs	0.9	0.5	0.6	0.7	0.9	1.2
Special Family Occasions	2.6	1.0	1.6	2.3	2.7	3.2
Gifts and Contributions to Others	0.7	0.3	0.3	0.5	0.7	1.0
Other Expenditure	2.7	3.6	2.5	2.0	2.7	3.1
Region VIII - Eastern Visayas	63,426	4,828	9,659	13,684	17,849	17,406
Total Family Expenditure (in millions)						
Percent of Total Expenditure	100.0	100.0	100.0	100.0	100.0	100.0
Food	46.4	63.1	61.7	56.9	42.7	28.7
Food Consumed at Home	44.8	62.7	60.9	55.8	40.7	26.4
Cereal and Cereal Preparations	17.0	29.8	27.7	23.1	13.4	6.4
Roots and Tubers	0.9	1.7	1.4	1.1	0.7	0.4
Fruit and Vegetables	4.2	5.8	5.3	4.8	3.9	3.1
Meat and Meat Preparations	5.6	3.7	4.6	5.6	6.5	5.7
Dairy Products and Eggs	2.8	2.4	2.8	3.0	3.0	2.5
Fish and Marine Products	8.2	11.4	11.6	10.9	7.2	4.5
Coffee, Cocoa and Tea	1.2	1.5	1.5	1.4	1.1	0.7
Non-Alcoholic Beverages	1.2	0.9	1.2	1.3	1.4	1.1
Food Not Elsewhere Classified	3.7	5.5	4.8	4.5	3.4	2.1
Food Regularly Consumed Outside the Home	1.6	0.4	0.7	1.1	2.0	2.3
Alcoholic Beverages	1.1	1.5	1.5	1.4	1.0	0.7
Tobacco	1.2	2.1	1.9	1.6	1.1	0.4
Fuel, Light and Water	6.2	7.4	6.6	6.5	6.6	5.1
Transportation and Communication	5.1	2.2	2.5	3.5	5.9	8.0
Household Operation	2.2	1.8	1.6	1.6	1.7	3.4
Personal Care and Effects	3.4	3.0	3.4	3.5	3.7	3.2
Clothing, Footwear and Other Wear	2.7	1.9	2.3	2.5	3.0	3.0
Education	4.1	0.9	1.5	2.6	4.2	7.5
Recreation	0.5	0.1	0.2	0.3	0.6	1.0
Medical Care	2.4	1.0	1.3	1.2	2.5	4.2
Non-Durable Furnishings	0.3	0.2	0.3	0.2	0.3	0.4
Durable Furniture and Equipment	3.1	0.2	0.5	2.3	4.6	4.3
Taxes	1.8	0.1	0.1	0.2	1.7	4.6
Rent/Rental Value of Occupied Dwelling Unit	8.9	7.6	7.1	7.7	9.4	10.7
House Maintenance and Minor Repairs	1.1	0.5	0.7	1.0	1.7	0.8
Special Family Occasions	4.2	2.1	3.1	3.8	4.9	5.0
Gifts and Contributions to Others	0.9	0.4	0.4	0.7	0.7	1.8
Other Expenditure	4.4	4.1	3.3	2.3	3.8	7.3

TABLE 9 Total Annual Family Expenditure by Expenditure Group, by Income Class and by Region: 2003 --- (continued)

Region Expenditure Group	Total Family Expenditure	Income Class				
		Under 40,000	40,000- 59,999	60,000- 99,999	100,000- 249,999	250,000 and over
Region IX - Zamboanga Peninsula	44,239	6,189	5,780	7,864	11,283	13,122
Total Family Expenditure (in millions)						
Percent of Total Expenditure	100.0	100.0	100.0	100.0	100.0	100.0
Food	46.5	64.6	59.6	55.0	42.6	30.6
Food Consumed at Home	44.1	63.8	58.0	52.8	40.0	27.1
Cereal and Cereal Preparations	16.5	31.2	24.4	20.5	12.6	7.2
Roots and Tubers	0.9	2.1	1.6	1.0	0.6	0.3
Fruit and Vegetables	4.4	6.5	5.6	5.0	4.1	2.9
Meat and Meat Preparations	4.9	3.7	4.3	4.8	5.8	5.2
Dairy Products and Eggs	3.0	2.1	2.9	3.3	3.6	2.8
Fish and Marine Products	8.0	11.5	11.5	10.2	6.8	4.6
Coffee, Cocoa and Tea	1.1	1.1	1.5	1.6	1.2	0.7
Non-Alcoholic Beverages	1.3	0.7	1.2	1.5	1.7	1.3
Food Not Elsewhere Classified	3.8	5.0	5.0	5.0	3.6	2.1
Food Regularly Consumed Outside the Home	2.4	0.8	1.6	2.2	2.6	3.4
Alcoholic Beverages	0.9	1.5	1.3	1.1	0.9	0.4
Tobacco	1.4	1.9	2.2	2.0	1.3	0.6
Fuel, Light and Water	5.8	6.1	5.8	6.0	6.6	4.8
Transportation and Communication	6.4	2.5	3.4	4.6	7.2	10.0
Household Operation	2.0	1.8	1.7	1.6	2.0	2.5
Personal Care and Effects	3.8	2.9	3.4	3.9	4.4	3.6
Clothing, Footwear and Other Wear	2.8	2.3	2.7	3.2	3.0	2.7
Education	3.7	1.0	1.6	2.5	3.5	7.0
Recreation	0.4	0.1	0.2	0.4	0.6	0.6
Medical Care	2.3	1.2	1.5	1.4	2.4	3.7
Non-Durable Furnishings	0.3	0.3	0.3	0.3	0.3	0.4
Durable Furniture and Equipment	2.9	0.7	1.6	2.5	3.7	4.0
Taxes	1.9	0.2	0.2	0.3	1.8	4.5
Rent/Rental Value of Occupied Dwelling Unit	9.6	7.1	8.4	9.6	10.6	10.6
House Maintenance and Minor Repairs	1.2	0.4	1.2	1.0	1.1	1.8
Special Family Occasions	2.9	1.3	1.8	2.4	3.3	4.2
Gifts and Contributions to Others	1.0	0.5	0.5	0.6	0.9	1.8
Other Expenditure	4.0	3.7	2.6	1.8	3.8	6.2
Region X - Northern Mindanao	67,176	5,510	7,473	12,912	19,488	21,794
Total Family Expenditure (in millions)						
Percent of Total Expenditure	100.0	100.0	100.0	100.0	100.0	100.0
Food	44.0	62.0	59.5	54.3	42.5	29.4
Food Consumed at Home	41.3	61.2	58.0	51.6	39.4	26.2
Cereal and Cereal Preparations	14.6	28.4	25.2	19.6	12.3	6.4
Roots and Tubers	0.6	1.5	1.1	0.8	0.5	0.3
Fruit and Vegetables	4.1	6.6	5.8	5.1	4.0	2.5
Meat and Meat Preparations	6.0	4.4	5.1	6.5	6.8	5.7
Dairy Products and Eggs	3.7	3.0	3.4	3.9	4.0	3.6
Fish and Marine Products	5.9	9.5	9.5	8.0	5.3	3.0
Coffee, Cocoa and Tea	1.1	1.5	1.6	1.5	1.1	0.7
Non-Alcoholic Beverages	1.6	1.1	1.5	1.8	1.9	1.5
Food Not Elsewhere Classified	3.6	5.0	4.8	4.5	3.6	2.3
Food Regularly Consumed Outside the Home	2.7	0.8	1.5	2.7	3.2	3.2

TABLE 9 Total Annual Family Expenditure by Expenditure Group, by Income Class and by Region: 2003 --- (continued)

Region Expenditure Group	Total Family Expenditure	Income Class				
		Under 40,000	40,000- 59,999	60,000- 99,999	100,000- 249,999	250,000 and over
Alcoholic Beverages	1.0	1.4	1.5	1.3	1.0	0.5
Tobacco	1.2	1.8	1.9	1.5	1.2	0.5
Fuel, Light and Water	5.6	6.5	5.9	6.0	5.9	4.7
Transportation and Communication	6.8	3.2	3.9	4.8	7.0	9.6
Household Operation	2.4	1.8	1.6	1.5	2.0	3.7
Personal Care and Effects	3.8	3.2	3.6	3.8	3.8	4.1
Clothing, Footwear and Other Wear	2.9	2.0	2.3	2.8	3.3	3.0
Education	4.0	1.0	1.7	2.4	3.9	6.7
Recreation	0.5	0.1	0.1	0.2	0.5	1.0
Medical Care	2.6	1.1	1.5	2.0	2.1	4.2
Non-Durable Furnishings	0.4	0.3	0.3	0.3	0.5	0.4
Durable Furniture and Equipment	3.4	0.2	1.4	2.3	4.2	4.9
Taxes	1.6	0.1	0.2	0.3	1.2	3.6
Rent/Rental Value of Occupied Dwelling Unit	10.1	8.3	8.4	9.3	10.5	11.3
House Maintenance and Minor Repairs	0.8	0.3	0.6	0.6	1.1	0.8
Special Family Occasions	3.5	1.8	2.0	3.2	4.2	4.1
Gifts and Contributions to Others	1.2	0.6	0.7	0.9	1.3	1.6
Other Expenditure	4.1	4.3	3.1	2.5	3.6	5.9
Region XI - Davao Region	81,085	4,699	7,672	15,858	30,655	22,200
Total Family Expenditure (in millions)						
Percent of Total Expenditure	100.0	100.0	100.0	100.0	100.0	100.0
Food	45.5	61.9	60.6	54.7	44.9	30.9
Food Consumed at Home	42.3	61.0	58.7	52.1	41.3	27.2
Cereal and Cereal Preparations	13.1	24.2	22.2	17.7	12.0	5.9
Roots and Tubers	0.7	1.7	1.3	0.8	0.5	0.4
Fruit and Vegetables	4.7	7.2	6.6	5.7	4.4	3.4
Meat and Meat Preparations	7.0	4.9	6.2	7.3	7.7	6.5
Dairy Products and Eggs	3.5	2.8	3.4	3.8	3.7	3.2
Fish and Marine Products	6.6	11.4	10.3	8.4	6.0	3.8
Coffee, Cocoa and Tea	1.2	1.7	1.8	1.5	1.1	0.6
Non-Alcoholic Beverages	1.7	1.1	1.6	2.0	2.0	1.3
Food Not Elsewhere Classified	3.8	5.9	5.3	4.9	3.8	2.2
Food Regularly Consumed Outside the Home	3.1	1.0	1.9	2.6	3.6	3.7
Alcoholic Beverages	1.0	1.5	1.4	1.4	0.9	0.5
Tobacco	1.3	2.0	2.1	1.8	1.2	0.7
Fuel, Light and Water	5.2	6.4	5.4	5.5	5.5	4.3
Transportation and Communication	7.3	2.8	3.7	4.6	7.1	11.8
Household Operation	2.0	2.0	1.7	1.6	1.6	2.9
Personal Care and Effects	3.8	3.1	3.6	3.9	3.9	4.0
Clothing, Footwear and Other Wear	3.3	2.6	3.2	3.2	3.3	3.6
Education	3.7	0.9	1.3	2.2	4.0	5.8
Recreation	0.5	0.1	0.2	0.3	0.5	0.7
Medical Care	2.3	1.4	1.4	2.0	2.7	2.6
Non-Durable Furnishings	0.3	0.2	0.3	0.3	0.3	0.3
Durable Furniture and Equipment	4.6	1.4	1.5	4.3	5.6	5.1
Taxes	1.1	0.1	0.2	0.3	0.7	2.5
Rent/Rental Value of Occupied Dwelling Unit	9.9	7.3	7.1	7.9	10.2	12.5
House Maintenance and Minor Repairs	0.8	0.4	0.8	0.6	0.6	1.2
Special Family Occasions	3.0	1.0	1.7	2.2	3.2	4.0
Gifts and Contributions to Others	1.2	0.7	0.8	0.7	0.9	2.4
Other Expenditure	3.2	4.1	3.0	2.4	2.9	4.1

TABLE 9 Total Annual Family Expenditure by Expenditure Group, by Income Class and by Region: 2003 --- (continued)

Region Expenditure Group	Total Family Expenditure	Income Class				
		Under 40,000	40,000- 59,999	60,000- 99,999	100,000- 249,999	250,000 and over
Region XII - SOCCSKSARGEN	60,162	4,760	8,060	14,887	18,715	13,740
Total Family Expenditure (in millions)						
Percent of Total Expenditure	100.0	100.0	100.0	100.0	100.0	100.0
Food	48.2	64.0	59.8	55.4	46.7	30.3
Food Consumed at Home	45.4	63.0	57.9	52.6	43.1	27.2
Cereal and Cereal Preparations	16.0	27.1	23.7	19.8	13.9	6.6
Roots and Tubers	0.8	1.8	1.4	0.9	0.6	0.4
Fruit and Vegetables	5.6	8.3	7.2	6.4	5.1	3.4
Meat and Meat Preparations	5.7	4.5	5.0	6.0	6.4	5.3
Dairy Products and Eggs	3.5	2.7	3.3	3.5	4.1	3.0
Fish and Marine Products	6.7	9.5	8.5	7.9	6.3	3.8
Coffee, Cocoa and Tea	1.3	2.1	1.9	1.6	1.2	0.6
Non-Alcoholic Beverages	1.7	1.0	1.6	1.8	1.9	1.5
Food Not Elsewhere Classified	4.1	6.0	5.3	4.7	3.7	2.5
Food Regularly Consumed Outside the Home	2.9	1.0	1.9	2.8	3.6	3.1
Alcoholic Beverages	1.2	1.2	1.5	1.5	1.2	0.7
Tobacco	1.6	2.6	2.5	2.0	1.4	0.6
Fuel, Light and Water	5.4	6.4	5.8	5.5	5.5	4.4
Transportation and Communication	6.2	2.9	3.4	4.6	6.5	10.4
Household Operation	2.0	1.6	1.5	1.4	1.9	3.2
Personal Care and Effects	3.7	3.2	3.9	4.0	3.9	3.4
Clothing, Footwear and Other Wear	3.6	2.5	3.1	3.4	4.0	3.7
Education	3.8	1.1	2.4	2.6	3.5	7.1
Recreation	0.3	0.1	0.1	0.2	0.4	0.5
Medical Care	2.3	1.2	1.4	1.9	2.3	3.7
Non-Durable Furnishings	0.4	0.3	0.3	0.4	0.3	0.4
Durable Furniture and Equipment	3.6	0.2	1.4	3.3	4.5	5.2
Taxes	1.2	0.1	0.2	0.3	1.0	3.6
Rent/Rental Value of Occupied Dwelling Unit	8.8	7.2	7.1	7.5	9.2	11.0
House Maintenance and Minor Repairs	0.7	0.3	0.6	0.6	0.7	1.0
Special Family Occasions	2.5	0.6	1.1	2.1	2.8	3.9
Gifts and Contributions to Others	0.9	0.4	0.5	0.6	0.7	1.8
Other Expenditure	3.7	4.1	3.4	2.7	3.5	5.1
Caraga	32,503	3,404	5,318	6,995	10,217	6,569
Total Family Expenditure (in millions)						
Percent of Total Expenditure	100.0	100.0	100.0	100.0	100.0	100.0
Food	47.4	62.0	60.0	53.9	41.7	31.6
Food Consumed at Home	45.2	61.1	58.7	51.7	39.1	28.5
Cereal and Cereal Preparations	17.0	27.8	25.4	20.7	12.7	7.5
Roots and Tubers	0.9	1.9	1.4	0.8	0.5	0.4
Fruit and Vegetables	4.7	5.9	5.7	5.1	4.2	3.4
Meat and Meat Preparations	5.4	3.9	4.6	5.5	6.2	5.6
Dairy Products and Eggs	3.4	3.0	3.4	3.7	3.5	2.9
Fish and Marine Products	7.3	10.8	10.5	8.3	5.9	4.2
Coffee, Cocoa and Tea	1.2	1.6	1.6	1.4	1.0	0.7
Non-Alcoholic Beverages	1.5	1.1	1.4	1.7	1.6	1.5
Food Not Elsewhere Classified	3.7	5.1	4.7	4.3	3.3	2.3
Food Regularly Consumed Outside the Home	2.2	0.9	1.3	2.3	2.6	3.0

TABLE 9 Total Annual Family Expenditure by Expenditure Group, by Income Class and by Region: 2003 --- (continued)

Region Expenditure Group	Total Family Expenditure	Income Class				
		Under 40,000	40,000- 59,999	60,000- 99,999	100,000- 249,999	250,000 and over
Alcoholic Beverages	0.8	1.0	1.1	1.0	0.7	0.5
Tobacco	1.2	1.9	2.0	1.7	0.8	0.5
Fuel, Light and Water	6.0	7.5	6.6	6.1	5.7	5.3
Transportation and Communication	5.5	2.9	3.4	4.3	6.6	8.1
Household Operation	2.0	1.9	1.7	1.5	2.1	2.8
Personal Care and Effects	3.7	3.4	3.6	3.8	3.9	3.8
Clothing, Footwear and Other Wear	3.2	2.4	2.7	3.1	3.7	3.4
Education	4.3	1.3	2.1	3.0	5.5	7.2
Recreation	0.5	0.1	0.2	0.3	0.6	0.9
Medical Care	2.0	1.3	1.5	1.9	2.4	2.3
Non-Durable Furnishings	0.4	0.3	0.4	0.3	0.4	0.5
Durable Furniture and Equipment	3.9	0.8	1.2	4.0	5.1	5.5
Taxes	1.5	0.1	0.2	0.4	1.4	4.4
Rent/Rental Value of Occupied Dwelling Unit	7.9	6.1	5.8	7.3	8.8	10.0
House Maintenance and Minor Repairs	1.1	0.6	0.8	1.1	1.1	1.4
Special Family Occasions	3.4	1.4	2.7	3.0	4.0	4.4
Gifts and Contributions to Others	1.1	0.6	0.6	0.8	1.2	1.8
Other Expenditure	4.1	4.5	3.3	2.4	4.4	6.0
Autonomous Region in Muslim Mindanao	33,885	2,878	7,412	10,330	9,116	4,148
Total Family Expenditure (in millions)						
Percent of Total Expenditure	100.0	100.0	100.0	100.0	100.0	100.0
Food	53.5	61.3	61.8	57.2	48.4	35.1
Food Consumed at Home	51.1	60.6	60.3	55.1	45.7	30.2
Cereal and Cereal Preparations	21.4	31.0	27.9	22.1	17.3	10.5
Roots and Tubers	1.7	1.7	2.0	2.1	1.4	0.3
Fruit and Vegetables	6.0	6.5	6.9	6.7	5.5	3.8
Meat and Meat Preparations	2.4	2.1	2.2	2.2	2.8	3.1
Dairy Products and Eggs	2.6	2.2	2.4	2.5	2.8	2.9
Fish and Marine Products	8.7	8.1	9.6	10.2	8.3	4.7
Coffee, Cocoa and Tea	1.8	2.2	2.2	2.1	1.5	0.7
Non-Alcoholic Beverages	1.6	1.1	1.3	1.6	1.8	1.7
Food Not Elsewhere Classified	5.0	5.9	5.9	5.7	4.5	2.5
Food Regularly Consumed Outside the Home	2.4	0.7	1.5	2.2	2.6	4.9
Alcoholic Beverages	0.2	0.2	0.2	0.2	0.2	0.1
Tobacco	2.0	2.2	2.3	2.4	2.1	0.7
Fuel, Light and Water	5.7	6.0	5.7	5.9	6.1	3.9
Transportation and Communication	5.8	4.2	4.8	4.8	6.0	10.8
Household Operation	1.3	1.6	1.4	1.3	1.3	1.2
Personal Care and Effects	4.4	4.1	4.3	4.5	4.5	4.1
Clothing, Footwear and Other Wear	3.9	2.8	2.8	3.7	4.9	4.6
Education	2.3	0.6	0.9	2.0	3.3	4.3
Recreation	0.2	0.1	0.1	0.2	0.2	0.5
Medical Care	0.8	0.4	0.5	0.6	1.2	0.8
Non-Durable Furnishings	0.4	0.3	0.3	0.4	0.5	0.7
Durable Furniture and Equipment	2.0	0.2	0.3	1.2	3.6	4.9
Taxes	0.6	0.1	0.1	0.1	0.8	2.2
Rent/Rental Value of Occupied Dwelling Unit	9.6	11.1	9.4	9.5	9.7	9.2
House Maintenance and Minor Repairs	0.9	0.1	0.1	0.4	0.6	4.7
Special Family Occasions	1.1	0.5	0.9	1.3	1.4	1.0
Gifts and Contributions to Others	1.6	0.9	1.1	1.5	1.9	2.8
Other Expenditure	3.7	3.3	2.8	2.7	3.5	8.3

Note: Details may not add up to total due to rounding.

Source: National Statistics Office, 2003 Family Income and Expenditure Survey

**TABLE 10 Total Annual Receipts and Disbursements
by Income Class and by Region: 2003**
(Values are in millions)

Region Income Class	Total Receipts	Total Disbursements
Philippines	2,632,920	2,314,967
Under 40,000	68,509	67,750
40,000 - 59,999	137,901	131,941
60,000 - 99,999	332,504	307,228
100,000 - 249,999	929,488	826,150
250,000 and over	1,164,518	981,899
National Capital Region	654,763	575,556
Under 40,000	186	196
40,000 - 59,999	2,192	2,051
60,000 - 99,999	23,042	21,810
100,000 - 249,999	216,271	196,306
250,000 and over	413,073	355,194
Cordillera Administrative Region	47,741	39,794
Under 40,000	938	890
40,000 - 59,999	2,433	2,247
60,000 - 99,999	6,748	6,147
100,000 - 249,999	17,305	14,512
250,000 and over	20,317	15,998
Region I - Ilocos Region	120,369	101,556
Under 40,000	2,869	2,782
40,000 - 59,999	9,059	8,260
60,000 - 99,999	22,422	19,781
100,000 - 249,999	50,155	42,041
250,000 and over	35,865	28,691
Region II - Cagayan Valley	82,425	69,227
Under 40,000	2,295	2,274
40,000 - 59,999	6,307	5,932
60,000 - 99,999	16,545	14,809
100,000 - 249,999	26,422	22,018
250,000 and over	30,856	24,193

**TABLE 10 Total Annual Receipts and Disbursements
by Income Class and by Region: 2003 --- (continued)**
(Values are in millions)

Region Income Class	Total Receipts	Total Disbursements
Region III - Central Luzon	300,498	273,580
Under 40,000	2,028	2,040
40,000 - 59,999	8,130	8,235
60,000 - 99,999	37,394	35,792
100,000 - 249,999	140,248	126,791
250,000 and over	112,697	100,722
Region IVA - CALABARZON	437,689	391,478
Under 40,000	3,454	3,376
40,000 - 59,999	8,626	8,588
60,000 - 99,999	43,422	41,547
100,000 - 249,999	170,168	156,708
250,000 and over	212,019	181,260
Region IVB - MIMAROPA	57,864	49,326
Under 40,000	3,218	3,020
40,000 - 59,999	6,342	5,750
60,000 - 99,999	12,258	10,720
100,000 - 249,999	18,996	16,019
250,000 and over	17,050	13,817
Region V - Bicol	112,971	102,550
Under 40,000	6,278	6,435
40,000 - 59,999	12,683	12,711
60,000 - 99,999	20,474	19,316
100,000 - 249,999	32,973	29,295
250,000 and over	40,563	34,793
Region VI - Western Visayas	150,373	143,331
Under 40,000	6,529	6,604
40,000 - 59,999	15,117	15,094
60,000 - 99,999	30,585	29,819
100,000 - 249,999	46,972	44,425
250,000 and over	51,170	47,388

**TABLE 10 Total Annual Receipts and Disbursements
by Income Class and by Region: 2003 --- (continued)**
(Values are in millions)

Region Income Class	Total Receipts	Total Disbursements
Region VII - Central Visayas	159,827	135,701
Under 40,000	7,440	7,222
40,000 - 59,999	11,018	10,173
60,000 - 99,999	23,147	20,783
100,000 - 249,999	55,807	47,364
250,000 and over	62,415	50,158
Region VIII - Eastern Visayas	84,344	70,772
Under 40,000	4,891	4,886
40,000 - 59,999	10,361	9,834
60,000 - 99,999	16,291	14,152
100,000 - 249,999	24,607	20,079
250,000 and over	28,194	21,821
Region IX - Zamboanga Peninsula	59,651	51,599
Under 40,000	6,308	6,303
40,000 - 59,999	6,349	6,077
60,000 - 99,999	9,367	8,426
100,000 - 249,999	15,654	13,201
250,000 and over	21,972	17,591
Region X - Northern Mindanao	88,308	77,274
Under 40,000	5,798	5,620
40,000 - 59,999	8,173	7,700
60,000 - 99,999	15,160	13,835
100,000 - 249,999	25,236	21,964
250,000 and over	33,941	28,155
Region XI - Davao Region	104,915	92,351
Under 40,000	4,898	4,805
40,000 - 59,999	8,483	7,947
60,000 - 99,999	18,038	16,669
100,000 - 249,999	38,078	33,565
250,000 and over	35,418	29,367

**TABLE 10 Total Annual Receipts and Disbursements
by Income Class and by Region: 2003 --- (continued)**
(Values are in millions)

Region Income Class	Total Receipts	Total Disbursements
Region XII - SOCCSKSARGEN	86,506	68,750
Under 40,000	4,870	4,915
40,000 - 59,999	8,603	8,309
60,000 - 99,999	17,402	15,672
100,000 - 249,999	24,409	20,547
250,000 and over	31,223	19,306
Caraga	41,352	37,236
Under 40,000	3,445	3,481
40,000 - 59,999	5,766	5,519
60,000 - 99,999	8,160	7,481
100,000 - 249,999	13,490	11,766
250,000 and over	10,491	8,989
Autonomous Region in Muslim Mindanao	43,325	34,886
Under 40,000	3,064	2,900
40,000 - 59,999	8,258	7,513
60,000 - 99,999	12,049	10,467
100,000 - 249,999	12,699	9,548
250,000 and over	7,255	4,457

Note: Details may not add up to total due to rounding.

Source: National Statistics Office, 2003 Family Income and Expenditure Survey

TABLE 11 Standard Error and Confidence Interval of Selected Estimates by Region: 2003

Region Selected Estimates	Estimate	Standard Error	Coefficient of Variation (in percent)	Confidence Interval	
				Lower Limit	Upper Limit
Philippines					
Total Number of Families (in thousands)	16,480	90,454	0.55	16,300	16,700
Total Annual Family Income (in millions)	2,437,250	329,357	1.35	2,370,000	2,500,000
Total Annual Family Expenditure (in millions)	2,038,471	218,942	1.07	2,000,000	2,080,000
Average Annual Family Income (in thousands)	148	1,763	1.19	144	151
Average Annual Family Expenditure (in thousands)	124	567	0.46	123	125
Percent of Total Expenditures on:					
Food	43.1	0.224	0.52	42.6	43.5
Fuel, Light and Water	6.5	0.033	0.50	6.5	6.6
Transportation and Communication	7.3	0.072	0.98	7.2	7.5
Household Operations	2.2	0.031	1.39	2.2	2.3
Personal Care and Effects	3.9	0.025	0.65	3.9	4.0
Clothing	2.9	0.025	0.85	2.8	2.9
Education	4.0	0.065	1.61	3.9	4.2
Medical Care	2.2	0.052	2.35	2.1	2.3
Rent/Rental Value	13.1	0.142	1.09	12.8	13.3
Percent of Families with Main Source of Income from:					
Wages and Salaries	44.8	0.452	1.01	44.0	45.7
Agriculture	3.1	0.109	3.50	2.9	3.3
Non-Agriculture	41.7	0.440	1.05	40.9	42.6
Entrepreneurial	23.9	0.438	1.84	23.0	24.7
Other Sources	31.3	0.497	1.59	30.3	32.3
National Capital Region					
Total Number of Families (in thousands)	2,293	56,474	2.46	2,182	2,404
Total Annual Family Income (in millions)	610,960	243,339	3.98	563,064	658,856
Total Annual Family Expenditure (in millions)	499,852	153,688	3.07	469,602	530,103
Average Annual Family Income (in thousands)	266	9,223	3.46	248	285
Average Annual Family Expenditure (in thousands)	218	4,904	2.25	208	228
Percent of Total Expenditures on:					
Food	37.9	0.510	1.35	36.9	38.9
Fuel, Light and Water	7.4	0.089	1.20	7.2	7.6
Transportation and Communication	8.5	0.202	2.39	8.1	8.9
Household Operations	2.4	0.099	4.10	2.2	2.6
Personal Care and Effects	3.9	0.063	1.61	3.8	4.0
Clothing	2.7	0.058	2.15	2.6	2.8
Education	3.9	0.136	3.47	3.6	4.2
Medical Care	1.8	0.092	5.14	1.6	2.0
Rent/Rental Value	18.3	0.336	1.83	17.7	19.0
Percent of Families with Main Source of Income from:					
Wages and Salaries	49.4	1.371	2.78	46.7	52.1
Agriculture	0.3	0.073	29.03	0.1	0.4
Non-Agriculture	49.1	1.364	2.78	46.4	51.8
Entrepreneurial	18.1	0.771	4.27	16.5	19.6
Other Sources	32.6	1.603	4.92	29.4	35.7

TABLE 11 Standard Error and Confidence Interval of Selected Estimates by Region: 2003 --- (continued)

Region Selected Estimates	Estimate	Standard Error	Coefficient of Variation (in percent)	Confidence Interval	
				Lower Limit	Upper Limit
Cordillera Administrative Region					
Total Number of Families (in thousands)	279	7,850	2.81	264	295
Total Annual Family Income (in millions)	42,354	18,028	4.26	38,749	45,959
Total Annual Family Expenditure (in millions)	35,191	14,681	4.17	32,255	38,126
Average Annual Family Income (in thousands)	152	4,967	3.28	142	161
Average Annual Family Expenditure (in thousands)	126	3,906	3.10	118	134
Percent of Total Expenditures on:					
Food	42.9	0.722	1.68	41.5	44.3
Fuel, Light and Water	5.5	0.150	2.72	5.2	5.8
Transportation and Communication	7.5	0.399	5.31	6.7	8.3
Household Operations	1.6	0.074	4.67	1.4	1.7
Personal Care and Effects	3.6	0.116	3.21	3.4	3.8
Clothing	2.8	0.148	5.22	2.5	3.1
Education	5.5	0.245	4.48	5.0	6.0
Medical Care	2.0	0.119	5.99	1.7	2.2
Rent/Rental Value	16.7	0.724	4.33	15.3	18.2
Percent of Families with Main Source of Income from:					
Wages and Salaries	37.2	1.271	3.41	34.7	39.8
Agriculture	2.0	0.226	11.04	1.6	2.5
Non-Agriculture	35.2	1.294	3.68	32.6	37.8
Entrepreneurial	27.7	1.201	4.33	25.3	30.1
Other Sources	35.0	1.237	3.53	32.6	37.5
Region I - Ilocos Region					
Total Number of Families (in thousands)	876	12,214	1.39	852	900
Total Annual Family Income (in millions)	108,665	37,530	3.45	101,187	0
Total Annual Family Expenditure (in millions)	89,703	27,987	3.12	84,127	95,280
Average Annual Family Income (in thousands)	124	4,105	3.31	116	132
Average Annual Family Expenditure (in thousands)	102	2,887	2.82	97	108
Percent of Total Expenditures on:					
Food	48.0	0.726	1.51	46.6	49.5
Fuel, Light and Water	6.6	0.138	2.08	6.4	6.9
Transportation and Communication	6.4	0.198	3.09	6.0	6.8
Household Operations	2.0	0.082	4.21	1.8	2.1
Personal Care and Effects	4.2	0.092	2.18	4.0	4.4
Clothing	3.0	0.108	3.60	2.8	3.2
Education	3.9	0.249	6.36	3.4	4.4
Medical Care	2.1	0.137	6.45	1.8	2.4
Rent/Rental Value	10.2	0.436	4.27	9.3	11.1
Percent of Families with Main Source of Income from:					
Wages and Salaries	38.9	1.277	3.28	36.4	41.5
Agriculture	3.1	0.356	11.47	2.4	3.8
Non-Agriculture	35.8	1.411	3.94	33.0	38.6
Entrepreneurial	24.5	1.068	4.36	22.4	26.6
Other Sources	36.6	1.057	2.89	34.5	38.7

TABLE 11 Standard Error and Confidence Interval of Selected Estimates by Region: 2003 --- (continued)

Region Selected Estimates	Estimate	Standard Error	Coefficient of Variation (in percent)	Confidence Interval	
				Lower Limit	Upper Limit
Region II - Cagayan Valley					
Total Number of Families (in thousands)	587	7,518	1.28	572	602
Total Annual Family Income (in millions)	74,263	39,455	5.31	66,385	82,140
Total Annual Family Expenditure (in millions)	58,283	22,274	3.82	53,836	62,730
Average Annual Family Income (in thousands)	126	6,788	5.37	113	140
Average Annual Family Expenditure (in thousands)	99	3,818	3.85	92	107
Percent of Total Expenditures on:					
Food	46.6	1.073	2.30	44.5	48.8
Fuel, Light and Water	6.0	0.139	2.32	5.7	6.3
Transportation and Communication	5.1	0.259	5.05	4.6	5.6
Household Operations	2.0	0.089	4.42	1.8	2.2
Personal Care and Effects	3.6	0.100	2.81	3.4	3.8
Clothing	2.5	0.162	6.40	2.2	2.9
Education	4.9	0.334	6.80	4.2	5.6
Medical Care	2.8	0.469	17.05	1.8	3.7
Rent/Rental Value	10.3	0.559	5.40	9.2	11.5
Percent of Families with Main Source of Income from:					
Wages and Salaries	34.9	1.301	3.73	32.3	37.5
Agriculture	6.1	0.501	8.21	5.1	7.1
Non-Agriculture	28.7	1.249	4.34	26.3	31.2
Entrepreneurial	34.7	1.831	5.28	31.0	38.4
Other Sources	30.4	1.290	4.24	27.9	33.0
Region III - Central Luzon					
Total Number of Families (in thousands)	1,810	27,271	1.51	1,756	1,864
Total Annual Family Income (in millions)	288,823	80,516	2.79	272,881	304,766
Total Annual Family Expenditure (in millions)	249,448	70,869	2.84	235,415	263,481
Average Annual Family Income (in thousands)	160	3,797	2.38	152	167
Average Annual Family Expenditure (in thousands)	138	3,295	2.39	131	144
Percent of Total Expenditures on:					
Food	45.2	0.607	1.34	44.0	46.4
Fuel, Light and Water	6.9	0.088	1.28	6.7	7.1
Transportation and Communication	7.8	0.202	2.58	7.4	8.2
Household Operations	2.2	0.068	3.12	2.0	2.3
Personal Care and Effects	4.5	0.078	1.75	4.3	4.6
Clothing	3.0	0.071	2.33	2.9	3.2
Education	4.1	0.189	4.64	3.7	4.4
Medical Care	2.1	0.142	6.77	1.8	2.4
Rent/Rental Value	11.9	0.288	2.42	11.3	12.5
Percent of Families with Main Source of Income from:					
Wages and Salaries	49.5	0.882	1.78	47.7	51.2
Agriculture	3.2	0.285	8.91	2.6	3.8
Non-Agriculture	46.3	0.906	1.96	44.5	48.1
Entrepreneurial	19.3	0.680	3.53	17.9	20.6
Other Sources	31.2	0.729	2.33	29.8	32.7

TABLE 11 Standard Error and Confidence Interval of Selected Estimates by Region: 2003 --- (continued)

Region Selected Estimates	Estimate	Standard Error	Coefficient of Variation (in percent)	Confidence Interval	
				Lower Limit	Upper Limit
Region IVA - CALABARZON					
Total Number of Families (in thousands)	2,185	26,687	1.22	2,133	2,238
Total Annual Family Income (in millions)	402,001	112,305	2.79	379,810	424,191
Total Annual Family Expenditure (in millions)	345,201	82,735	2.40	328,853	361,548
Average Annual Family Income (in thousands)	184	4,487	2.44	175	193
Average Annual Family Expenditure (in thousands)	158	3,249	2.06	152	164
Percent of Total Expenditures on:					
Food	41.2	0.608	1.48	40.0	42.4
Fuel, Light and Water	6.7	0.084	1.25	6.6	6.9
Transportation and Communication	8.1	0.149	1.84	7.8	8.4
Household Operations	2.3	0.063	2.80	2.1	2.4
Personal Care and Effects	3.9	0.065	1.66	3.8	4.1
Clothing	2.7	0.065	2.36	2.6	2.9
Education	4.1	0.194	4.75	3.7	4.5
Medical Care	2.3	0.131	5.59	2.1	2.6
Rent/Rental Value	13.8	0.450	3.27	12.9	14.6
Percent of Families with Main Source of Income from:					
Wages and Salaries	48.4	1.022	2.11	46.3	50.4
Agriculture	2.0	0.190	9.63	1.6	2.4
Non-Agriculture	46.4	1.015	2.19	44.4	48.4
Entrepreneurial	18.9	0.837	4.43	17.3	20.6
Other Sources	32.7	0.973	2.97	30.8	34.6
Region IVB - MIMAROPA					
Total Number of Families (in thousands)	500	13,862	2.77	472	528
Total Annual Family Income (in millions)	51,530	41,552	8.06	43,229	59,830
Total Annual Family Expenditure (in millions)	41,964	22,597	5.38	37,450	46,478
Average Annual Family Income (in thousands)	103	7,415	7.20	88	118
Average Annual Family Expenditure (in thousands)	84	3,527	4.20	77	91
Percent of Total Expenditures on:					
Food	44.8	1.265	2.82	42.3	47.3
Fuel, Light and Water	6.1	0.133	2.17	5.9	6.4
Transportation and Communication	5.9	0.247	4.19	5.4	6.4
Household Operations	2.1	0.084	4.00	1.9	2.3
Personal Care and Effects	4.1	0.112	2.75	3.9	4.3
Clothing	3.4	0.112	3.30	3.2	3.6
Education	4.4	0.333	7.49	3.8	5.1
Medical Care	2.4	0.574	24.04	1.2	3.5
Rent/Rental Value	10.2	0.468	4.61	9.2	11.1
Percent of Families with Main Source of Income from:					
Wages and Salaries	37.6	2.126	5.65	33.4	41.9
Agriculture	4.8	0.571	11.96	3.6	5.9
Non-Agriculture	32.9	2.051	6.24	28.8	37.0
Entrepreneurial	32.5	1.990	6.12	28.6	36.5
Other Sources	29.8	2.652	8.89	24.5	35.1

TABLE 11 Standard Error and Confidence Interval of Selected Estimates by Region: 2003 --- (continued)

Region Selected Estimates	Estimate	Standard Error	Coefficient of Variation (in percent)	Confidence Interval	
				Lower Limit	Upper Limit
Region V - Bicol Region					
Total Number of Families (in thousands)	946	19,055	2.02	908	984
Total Annual Family Income (in millions)	102,922	62,972	6.12	90,385	115,459
Total Annual Family Expenditure (in millions)	88,931	40,438	4.55	80,880	96,981
Average Annual Family Income (in thousands)	109	5,727	5.26	97	120
Average Annual Family Expenditure (in thousands)	94	3,379	3.59	87	101
Percent of Total Expenditures on:					
Food	45.4	0.868	1.91	43.7	47.1
Fuel, Light and Water	6.1	0.144	2.35	5.8	6.4
Transportation and Communication	5.6	0.249	4.41	5.1	6.1
Household Operations	2.3	0.096	4.16	2.1	2.5
Personal Care and Effects	3.7	0.077	2.09	3.5	3.8
Clothing	2.6	0.078	3.04	2.4	2.7
Education	4.6	0.340	7.42	3.9	5.3
Medical Care	2.8	0.261	9.43	2.3	3.3
Rent/Rental Value	10.5	0.574	5.48	9.3	11.6
Percent of Families with Main Source of Income from:					
Wages and Salaries	39.2	1.343	3.43	36.5	41.9
Agriculture	4.1	0.396	9.58	3.3	4.9
Non-Agriculture	35.1	1.339	3.81	32.4	37.8
Entrepreneurial	28.2	1.671	5.93	24.9	31.5
Other Sources	32.6	1.373	4.21	29.9	35.3
Region VI - Western Visayas					
Total Number of Families (in thousands)	1,266	20,228	1.60	1,226	1,307
Total Annual Family Income (in millions)	141,048	49,687	3.52	131,184	150,912
Total Annual Family Expenditure (in millions)	123,723	36,763	2.97	116,425	131,022
Average Annual Family Income (in thousands)	111	3,325	2.99	105	118
Average Annual Family Expenditure (in thousands)	98	2,426	2.48	93	103
Percent of Total Expenditures on:					
Food	44.1	0.658	1.49	42.8	45.4
Fuel, Light and Water	6.1	0.090	1.47	5.9	6.3
Transportation and Communication	6.5	0.182	2.79	6.1	6.9
Household Operations	2.2	0.074	3.34	2.1	2.4
Personal Care and Effects	3.8	0.093	2.44	3.6	4.0
Clothing	3.3	0.090	2.73	3.1	3.5
Education	4.0	0.237	5.93	3.5	4.5
Medical Care	3.0	0.192	6.39	2.6	3.4
Rent/Rental Value	10.3	0.412	4.01	9.5	11.1
Percent of Families with Main Source of Income from:					
Wages and Salaries	39.7	1.190	2.99	37.4	42.1
Agriculture	6.6	0.492	7.49	5.6	7.6
Non-Agriculture	33.1	1.149	3.47	30.9	35.4
Entrepreneurial	23.4	0.872	3.72	21.7	25.1
Other Sources	36.9	1.034	2.80	34.8	38.9

TABLE 11 Standard Error and Confidence Interval of Selected Estimates by Region: 2003 --- (continued)

Region Selected Estimates	Estimate	Standard Error	Coefficient of Variation (in percent)	Confidence Interval	
				Lower Limit	Upper Limit
Region VII - Central Visayas					
Total Number of Families (in thousands)	1,216	22,492	1.85	1,171	1,261
Total Annual Family Income (in millions)	147,388	63,237	4.29	134,830	159,945
Total Annual Family Expenditure (in millions)	123,700	52,695	4.26	113,236	134,164
Average Annual Family Income (in thousands)	121	4,348	3.59	113	130
Average Annual Family Expenditure (in thousands)	102	3,474	3.42	95	109
Percent of Total Expenditures on:					
Food	45.4	0.867	1.91	43.6	47.1
Fuel, Light and Water	5.9	0.109	1.84	5.7	6.1
Transportation and Communication	7.0	0.220	3.16	6.5	7.4
Household Operations	2.5	0.102	4.11	2.3	2.7
Personal Care and Effects	3.7	0.116	3.16	3.4	3.9
Clothing	2.7	0.095	3.56	2.5	2.9
Education	3.9	0.264	6.77	3.4	4.4
Medical Care	2.4	0.214	8.79	2.0	2.9
Rent/Rental Value	11.6	0.421	3.64	10.7	12.4
Percent of Families with Main Source of Income from:					
Wages and Salaries	45.2	1.323	2.93	42.6	47.8
Agriculture	1.8	0.248	14.13	1.3	2.3
Non-Agriculture	43.4	1.360	3.13	40.7	46.1
Entrepreneurial	23.0	1.162	5.05	20.7	25.3
Other Sources	31.8	1.289	4.05	29.2	34.3
Region VIII - Eastern Visayas					
Total Number of Families (in thousands)	754	12,897	1.71	728	780
Total Annual Family Income (in millions)	77,417	32,572	4.21	70,921	83,914
Total Annual Family Expenditure (in millions)	63,426	22,824	3.60	58,873	67,978
Average Annual Family Income (in thousands)	103	3,917	3.81	95	110
Average Annual Family Expenditure (in thousands)	84	2,748	3.27	79	90
Percent of Total Expenditures on:					
Food	46.4	0.819	1.77	44.7	48.0
Fuel, Light and Water	6.2	0.168	2.70	5.9	6.6
Transportation and Communication	5.2	0.229	4.44	4.7	5.6
Household Operations	2.2	0.094	4.35	2.0	2.3
Personal Care and Effects	3.4	0.077	2.25	3.3	3.6
Clothing	2.7	0.104	3.84	2.5	2.9
Education	4.1	0.309	7.50	3.5	4.7
Medical Care	2.4	0.407	17.12	1.6	3.2
Rent/Rental Value	8.9	0.352	3.95	8.2	9.6
Percent of Families with Main Source of Income from:					
Wages and Salaries	37.3	1.525	4.09	34.3	40.4
Agriculture	5.1	0.509	9.96	4.1	6.1
Non-Agriculture	32.2	1.610	5.00	29.0	35.4
Entrepreneurial	33.1	1.548	4.67	30.0	36.2
Other Sources	29.6	1.022	3.46	27.5	31.6

TABLE 11 Standard Error and Confidence Interval of Selected Estimates by Region: 2003 --- (continued)

Region Selected Estimates	Estimate	Standard Error	Coefficient of Variation (in percent)	Confidence Interval	
				Lower Limit	Upper Limit
Region IX - Zamboanga Peninsula					
Total Number of Families (in thousands)	587	11,801	2.01	563	610
Total Annual Family Income (in millions)	54,772	27,336	4.99	49,321	60,222
Total Annual Family Expenditure (in millions)	44,239	20,048	4.53	40,241	48,236
Average Annual Family Income (in thousands)	93	4,632	4.96	84	103
Average Annual Family Expenditure (in thousands)	75	3,338	4.43	69	82
Percent of Total Expenditures on:					
Food	46.5	1.265	2.72	44.0	49.1
Fuel, Light and Water	5.8	0.178	3.08	5.4	6.1
Transportation and Communication	6.4	0.330	5.16	5.7	7.1
Household Operations	2.0	0.106	5.26	1.8	2.2
Personal Care and Effects	3.8	0.100	2.66	3.6	4.0
Clothing	2.8	0.124	4.46	2.5	3.0
Education	3.7	0.553	14.74	2.6	4.9
Medical Care	2.3	0.385	16.68	1.5	3.1
Rent/Rental Value	9.6	0.589	6.11	8.5	10.8
Percent of Families with Main Source of Income from:					
Wages and Salaries	42.4	2.039	4.81	38.4	46.5
Agriculture	3.6	0.445	12.54	2.7	4.4
Non-Agriculture	38.9	2.156	5.55	34.6	43.2
Entrepreneurial	32.8	2.205	6.72	28.4	37.2
Other Sources	24.8	1.568	6.33	21.6	27.9
Region X - Northern Mindanao					
Total Number of Families (in thousands)	739	18,696	2.53	702	776
Total Annual Family Income (in millions)	80,397	39,801	4.95	72,470	88,324
Total Annual Family Expenditure (in millions)	67,176	33,853	5.04	60,434	73,918
Average Annual Family Income (in thousands)	109	4,409	4.05	100	118
Average Annual Family Expenditure (in thousands)	91	3,596	3.96	84	98
Percent of Total Expenditures on:					
Food	44.0	0.979	2.22	42.1	46.0
Fuel, Light and Water	5.6	0.107	1.91	5.4	5.8
Transportation and Communication	6.8	0.204	3.02	6.4	7.2
Household Operations	2.4	0.122	5.05	2.2	2.7
Personal Care and Effects	3.8	0.133	3.47	3.6	4.1
Clothing	2.9	0.124	4.32	2.6	3.1
Education	4.0	0.267	6.60	3.5	4.6
Medical Care	2.6	0.486	18.69	1.6	3.6
Rent/Rental Value	10.1	0.319	3.15	9.5	10.7
Percent of Families with Main Source of Income from:					
Wages and Salaries	46.1	1.546	3.35	43.1	49.2
Agriculture	5.2	0.618	11.95	3.9	6.4
Non-Agriculture	41.0	1.655	4.04	37.7	44.3
Entrepreneurial	26.9	1.542	5.74	23.8	29.9
Other Sources	27.0	1.217	4.51	24.6	29.4

TABLE 11 Standard Error and Confidence Interval of Selected Estimates by Region: 2003 --- (continued)

Region Selected Estimates	Estimate	Standard Error	Coefficient of Variation (in percent)	Confidence Interval	
				Lower Limit	Upper Limit
Region XI - Davao Region					
Total Number of Families (in thousands)	811	18,813	2.32	774	849
Total Annual Family Income (in millions)	95,330	53,196	5.58	84,751	105,909
Total Annual Family Expenditure (in millions)	81,085	36,136	4.46	73,899	88,271
Average Annual Family Income (in thousands)	117	5,446	4.64	107	128
Average Annual Family Expenditure (in thousands)	100	3,515	3.52	93	107
Percent of Total Expenditures on:					
Food	45.5	0.868	1.91	43.7	47.2
Fuel, Light and Water	5.2	0.104	1.99	5.0	5.4
Transportation and Communication	7.3	0.324	4.41	6.7	8.0
Household Operations	2.0	0.090	4.51	1.8	2.2
Personal Care and Effects	3.8	0.127	3.33	3.6	4.1
Clothing	3.3	0.086	2.60	3.1	3.5
Education	3.7	0.259	6.98	3.2	4.2
Medical Care	2.3	0.145	6.23	2.0	2.6
Rent/Rental Value	9.9	0.542	5.46	8.8	11.0
Percent of Families with Main Source of Income from:					
Wages and Salaries	43.5	1.488	3.42	40.5	46.4
Agriculture	9.9	1.230	12.37	7.5	12.4
Non-Agriculture	33.5	1.323	3.94	30.9	36.2
Entrepreneurial	30.1	1.878	6.25	26.3	33.8
Other Sources	26.5	1.496	5.65	23.5	29.4
Region XII - SOCCSKSARGEN					
Total Number of Families (in thousands)	708	21,581	3.05	666	751
Total Annual Family Income (in millions)	80,144	88,021	10.98	62,616	97,671
Total Annual Family Expenditure (in millions)	60,162	30,066	5.00	54,175	66,149
Average Annual Family Income (in thousands)	113	11,828	10.46	90	137
Average Annual Family Expenditure (in thousands)	85	2,757	3.25	79	90
Percent of Total Expenditures on:					
Food	48.2	0.799	1.66	46.6	49.8
Fuel, Light and Water	5.4	0.136	2.52	5.1	5.6
Transportation and Communication	6.2	0.232	3.73	5.8	6.7
Household Operations	2.0	0.097	4.94	1.8	2.2
Personal Care and Effects	3.7	0.083	2.23	3.6	3.9
Clothing	3.6	0.117	3.30	3.3	3.8
Education	3.8	0.285	7.57	3.2	4.3
Medical Care	2.3	0.201	8.69	1.9	2.7
Rent/Rental Value	8.8	0.293	3.35	8.2	9.4
Percent of Families with Main Source of Income from:					
Wages and Salaries	37.4	4.354	11.65	28.7	46.0
Agriculture	9.7	1.877	19.39	5.9	13.4
Non-Agriculture	27.7	3.510	12.68	20.7	34.7
Entrepreneurial	41.0	6.992	17.05	27.1	54.9
Other Sources	21.6	2.828	13.08	16.0	27.3

TABLE 11 Standard Error and Confidence Interval of Selected Estimates by Region: 2003 --- (continued)

Region Selected Estimates	Estimate	Standard Error	Coefficient of Variation (in percent)	Confidence Interval	
				Lower Limit	Upper Limit
Caraga					
Total Number of Families (in thousands)	416	8,930	2.15	398	433
Total Annual Family Income (in millions)	37,408	17,171	4.59	33,978	40,838
Total Annual Family Expenditure (in millions)	32,503	12,995	4.00	29,907	35,099
Average Annual Family Income (in thousands)	90	3,382	3.76	83	97
Average Annual Family Expenditure (in thousands)	78	2,451	3.13	73	83
Percent of Total Expenditures on:					
Food	47.4	0.711	1.50	46.0	48.8
Fuel, Light and Water	6.0	0.145	2.41	5.7	6.3
Transportation and Communication	5.5	0.252	4.59	5.0	6.0
Household Operations	2.0	0.090	4.43	1.8	2.2
Personal Care and Effects	3.7	0.112	2.99	3.5	4.0
Clothing	3.2	0.125	3.90	2.9	3.4
Education	4.3	0.285	6.63	3.7	4.9
Medical Care	2.0	0.159	7.98	1.7	2.3
Rent/Rental Value	7.9	0.359	4.52	7.2	8.7
Percent of Families with Main Source of Income from:					
Wages and Salaries	46.3	1.671	3.61	43.0	49.6
Agriculture	4.8	0.532	10.99	3.8	5.9
Non-Agriculture	41.4	1.847	4.46	37.8	45.1
Entrepreneurial	28.0	1.255	4.47	25.5	30.5
Other Sources	25.7	1.197	4.66	23.3	28.1
Autonomous Region in Muslim Mindanao					
Total Number of Families (in thousands)	505	15,639	3.10	473	536
Total Annual Family Income (in millions)	41,829	21,268	5.08	37,580	46,078
Total Annual Family Expenditure (in millions)	33,885	15,218	4.49	30,845	36,925
Average Annual Family Income (in thousands)	83	4,001	4.83	75	91
Average Annual Family Expenditure (in thousands)	67	2,772	4.13	62	73
Percent of Total Expenditures on:					
Food	53.5	1.014	1.90	51.5	55.5
Fuel, Light and Water	5.7	0.222	3.91	5.2	6.1
Transportation and Communication	5.8	0.312	5.34	5.2	6.5
Household Operations	1.3	0.050	3.77	1.2	1.4
Personal Care and Effects	4.4	0.145	3.31	4.1	4.7
Clothing	3.9	0.225	5.82	3.4	4.3
Education	2.3	0.170	7.47	1.9	2.6
Medical Care	0.8	0.069	9.10	0.6	0.9
Rent/Rental Value	9.6	0.300	3.12	9.0	10.2
Percent of Families with Main Source of Income from:					
Wages and Salaries	23.0	2.618	11.40	17.7	28.2
Agriculture	1.9	0.553	28.85	0.8	3.0
Non-Agriculture	21.1	2.543	12.08	16.0	26.1
Entrepreneurial	60.6	2.624	4.33	55.3	65.8
Other Sources	16.5	0.737	4.47	15.0	17.9

Source: National Statistics Office, 2003 Family Income and Expenditure Survey



APPENDICES

A. DEFINITIONS AND EXPLANATIONS

Respondent

The respondent interviewed in this survey is the household head or person who manages the finances of the family or any member of the family who can give reliable information or answers to the questionnaire.

Family

A family is defined as a group of persons usually living together and composed of the head and other persons related to the head by blood, marriage or adoption. For purposes of this survey, the "extended" family concept is followed. A single person living alone is considered as a separate family.

The following are the different types of household used in the survey:

1. **Single family** – refers to the household composed of a single nuclear family. A nuclear family is composed of a father and mother with unmarried children or a parent with children. For purpose of the survey, a single person household is considered as a single family. Also considered are unmarried sisters and brothers who are living together as one household. The presence of a boarder and domestic helper will not change the household type.
2. **Extended family** – refers to the household composed of a nuclear family as defined above together with relatives like son-in-law, daughter-in-law, grandson, granddaughter, father, mother and other relatives.
3. **Two or more non-related members** – refers to a household with two or more non-related families or two or more persons not related to each other by blood, marriage or adoption.

Family Size

This refers to the total number of family members enumerated. Included as family members are those whose relationship to the household head is spouse, son, daughter, father, mother, son-in-law, daughter-in-law, sister, brother, granddaughter and grandson or other relative.

Family Income

Total family income includes primary income and receipts from other sources received by all family members during the calendar year 1997 as participants in any economic activity or as recipients of transfers, pensions, grants, etc.

Primary income includes salaries and wages, commissions, tips, bonuses, family and clothing allowance, transportation and representation allowances, honoraria, and other forms of compensation and net receipts derived from the operation of family-operated enterprises/activities and the practice of a profession or trade.

Income from other sources include imputed rental values of owner-occupied dwelling units, interests, rentals including landowner's share of agricultural products, pensions, support and the value of food and non-food items received as gifts by the family (as well as the imputed value of services rendered free of charge to the family).

Also included as part of family income are receipts from family sustenance activities which are not considered as family-operated enterprise.

Following the International Labor Organization concept of income, the 1997 FIES excludes profits from sale of stocks and bonds, backpay and proceeds from insurance, net winnings from gambling, sweepstakes and lotteries and inheritance as part of family income. However, these are included as part of other receipts.

Income Decile

Two levels of income deciles were utilized in this survey – national and regional. The national income decile is obtained by ranking the weighted total family income of all sample families in the country from lowest to highest. Then these are compiled into ten groups. The first tenth, meaning those with the lowest income, is called the first decile; the second tenth, second decile and so on.

A similar procedure is implemented for the regional decile, except that what is arrayed is the weighted total family income of sample families in a given region.

Main Source of Income

This refers to the source from which most of the income of the family is obtained. If the family has more than one source of income, the main source that would be considered is the source where the bulk of income is derived.

Salaries and Wages from Employment

It includes all forms of compensation whether in cash or in kind received by family members who are regular or occasional/seasonal workers in agricultural and non-agricultural industries.

Imputed Rent of Owner-Occupied Dwelling Unit

Imputed rent is the estimated amount that the owner of a dwelling unit would charge if he/she were to rent his/her entire dwelling unit monthly, unfurnished and excluding the costs for utilities. The rental value is based on the prevailing rate in the locality.

Imputed rent differs from amortization payments. Imputed rent refers to the value of the house/lot based on its utility while amortization payments refer to the periodic payments made by the family on real property they acquired on installment basis.

Imputed rent of free housing enjoyed by employees is also included.

Net Share of Crops, Fruits and Vegetables Produced or Livestock and Poultry Raised by Other Households

This refers to the family's share of harvested crops, fruits, vegetables, etc., from the tenant or from a fixed rent or any amount out of the produce during the reference period. It also includes the share of the family from the proceeds of the sale of pig, cow, etc. which the family owned but raised by others and disposed of during the reference period although there was no landlord-tenant relationship between the sample family and the one who raised it.

Received as Gifts

Received as gifts include all food and non-food items received in kind by the family during the reference period. For food items, alcoholic beverages and tobacco received in kind by the family, only those consumed by the family during the reference period are included. Foodstuffs received in the form of support, assistance or relief is likewise considered as gifts. However, food items, alcoholic beverages and tobacco consumed by a family member at parties attended, or food items offered to him by friends are not included.

Food and non-food items received as gifts include those received from other households, charitable institutions, the government or from persons abroad, free of charge.

Entrepreneurial Activity

An entrepreneurial activity or a family-operated activity is any economic activity, business or enterprise whether in agriculture or in non-agricultural enterprises, engaged in by any member of the family as an operator or as self-employed.

Included as family-operated activities are those which are operated as single proprietorship or loose partnership, without formal organization. Thus partnerships, corporations, associations, etc. which are formally organized are excluded.

Family Sustenance Activity

A family sustenance activity is also a family activity but unlike an entrepreneurial activity, the produce from the former is mainly for home consumption. Occasionally, sales are made when the harvest/produce is more than enough for family consumption.

Family Expenditures

Family expenditures refer to the expenses or disbursements made by the family purely for personal consumption during the calendar year 1997. They exclude all expenses in relation to farm or business operations, investment ventures, purchase of real property and other disbursements which do not involve personal consumption.

Gifts, support, assistance or relief in goods and services received by the family from friends, relatives, etc., are also included as part of family expenditures.

Value consumed from net share of crops, fruits and vegetables produced or livestock raised by other households, family sustenance and entrepreneurial activities are also considered as family expenditures.

Food Consumed at Home

The items included in this portion cover the actual consumption (not expenditure) of the family during the past week. This category includes the food prepared at home and eaten in place of work, school, etc., and those home-cooked foods bought outside the home but eaten at home.

Food consumption covers only the actual consumption of the family, as well as domestic helpers and other persons employed by the family to do odd jobs around the house, and family guests (relatives or non-relatives who are not members of the household but had stayed with or visited the family for less than a week within the past week). The consumption of boarders and other persons in the same household not related to the family is excluded from this category.

Food Regularly Consumed Outside the Home

This includes food regularly bought and eaten by the family members outside the home like snacks, merienda, lunch, etc. The daily allowance of school children for their sandwiches, soft drinks, etc. at school is also covered in this category.

Fuel, Light and Water

This refers to the total family consumption of fuel, light and water consumed during the reference period. For a family who shares facilities with other households or whose total consumption includes both personal and business expenses, only an estimate of the family's personal consumption is reported.

Non-Durable Furnishings

This includes the value of all non-durable furnishings such as utensils and accessories (dinnerware, silverware, kitchen utensils, etc.) for family use acquired within the reference period including those bought/received by the family for use during special occasions.

If the non-durables are made at home for family use, the total value of the materials and the cost of labor paid are reported as the value of the finished products. However, the value of labor rendered by a household member free of charge is not included.

Durable Furniture and Equipment

This includes all durable furnishings or equipment such as pieces of furniture, garden tools, appliances, cars, etc. acquired on a cash basis during the reference period and intended for family use during ordinary days or during special occasions.

Those durable furniture and equipment purchased on installment basis during the reference period are also included. The reported total value is the total installments paid plus initial down payment made on the item during the reference period.

Durable furniture made at home for family use are also reported in this part, hence, the value included is the value of the materials used and the cost of labor paid. Value of labor rendered by any member of the household free of charge is not included.

Taxes

The following forms of taxes were included in the survey:

1. **Income Tax** – refers to the tax levied on the income of a working person in pursuit of his occupation.
2. **Real Estate Tax** – refers to the tax imposed on real property of the family (e.g. house and lot for family use) in proportion to its value. This includes real estate tax levied on real property of the family used for personal purposes. Therefore, taxes levied on private properties of the family used solely for business purposes are excluded.
3. **Car Registration, Toll Fees and Driver's License** – this includes registration fees for motor vehicles used for private transport of the family, toll fees, etc.
4. **Other Direct Taxes** – direct taxes refer to taxes which are demanded from a taxpayer, who shoulders the burden of the tax; or tax which the taxpayer cannot shift to another. Specific examples are inheritance tax, alien certificate of registration (ACR), donor's tax, etc. Other taxes paid by the family such as custom's duties paid for personal effects bought from abroad, amusement tax and taxes paid as a consumer are also included.

Other Receipts

These are non-income receipts comprising of value at cost of real and personal property sold, loans from other households, business firms and government institutions, payments for loans granted to others and withdrawals from savings or business equity. Profits from sale

of stocks and bonds, back pay and proceeds from insurance, net winnings from gambling, sweepstakes and lotteries and inheritance are also included as other receipts.

Other Disbursements

Other disbursements refer to non-family expenditures, which may give an indication of savings on the part of the family. These include purchase or amortization of real property, payments of cash loan (principal), installments of appliances bought before 1997, installments for personal transport bought before 1997, loans granted to persons outside the household, amount deposited in banks or investments and major repair or construction of a house.

Medians and Averages; Rounding of Estimates

Medians and averages are computed from unrounded figures. All absolute figures are independently rounded to the nearest thousand; hence, the group total may not always be equal to the sum of the individual figures.

Percentages are computed from unrounded absolute figures and may not always add up to exactly 100.0 percent because of rounding. The total percent, however, is always shown as 100.0.

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C. LIST OF PREVIOUS FIES PUBLICATIONS

ISH Bulletin Series No. 109 - Family Income and Expenditures Survey, 2000

Volume I - National Summary Final Report
Volume II - Provincial/Key City Final Report
Volume III - Special Report on Housing

ISH Bulletin Series No. 98 - Family Income and Expenditures Survey, 1997

Volume I - National Summary Final Report
Volume II - Provincial/Key City Final Report
Volume III - Special Report on Housing

ISH Bulletin Series No. 80 - Family Income and Expenditures Survey, 1994

Volume I - National Summary Final Report
Volume II - Provincial/Key City Final Report
Volume V - Special Report on Housing, 1991 and 1994 FIES

ISH Bulletin Series No. 72 - Family Income and Expenditures Survey, 1991

Volume I - National Summary Final Report
Volume II - Provincial/Key City Final Report

ISH Bulletin Series No. 61 - Family Income and Expenditures Survey, 1988

Volume I - National Summary Final Report
Volume II - Provincial/Key City Final Report
Volume III - Analytical Report
Volume IV - Special Report on Housing

ISH Bulletin Series No. 56 - Family Income and Expenditures Survey, 1985

Volume I - National Summary Final Report
Volume II - Provincial/Key City Final Report
Volume III - Sampling Error of Selected Estimates
Volume IV - Analytical Report
Volume V - Special Report on Housing

Series No. 34 - Family Income and Expenditures Survey, 1971

Series No. 22 - Family Income and Expenditures Survey, 1965

Series No. 14 - Family Income and Expenditures Survey, 1961

Series No. 4 - Family Income and Expenditures Survey, 1957

D. THE 2003 FIES QUESTIONNAIRE