

LOW INCOME FAMILIES - A REGIONAL PROFILE

Generoso G. De Guzman

1. Introduction

In recent years the measurement of poverty threshold has attracted the interests of many scientists. In the Philippines attempts have been made to define a poverty line. Studies using the food threshold as the primary indicator of "well-offness" have so far outnumbered other studies along this subject.

The government has recognized the need for monitoring poverty and has earlier also considered setting of a poverty line for the purpose. However, an evaluation of the existing social conditions in the country and a review of the various estimation methodologies as well as the requisite statistical data bases tended to support the view that the adoption of a poverty line may be inappropriate for the following reasons:

1. Available income data are, generally, understated especially among non-wage and salary workers who account for approximately 55 to 59 percent of all employed persons;

2. Price differentials of commodities among the regions and between purchased and own produced consumption are substantially significant; and

3. The bases for estimating poverty line (e.g., food threshold pegged on rice consumption) and the corresponding methods of estimation are very arbitrary.

Thus, the Social Development Committee adopted as a matter of policy, the use of the families in the bottom 30 percent of the income ladder as the basis for monitoring poverty and formulating social welfare assistance programs of the government.

This decision however did not completely resolve the issue of monitoring poverty. There are still various interpretations on who constitute the bottom 30 percent of the population. With the observed interregional disparity in the income generating capabilities of the population, some groups feel that it would be inadequate and may not even serve its purpose if the composition of the "bottom 30 percent" were based solely on the income distribution of the country as a whole.

This paper attempts to provide additional information on the characteristics of this "bottom 30 percent". It attempts to provide a very preliminary picture of the bottom 30 percent taking the country as single unit of analysis as well as the "true" bottom 30 percent in each of the 13 administrative regions of the country. But more than providing the interregional profiles of the bottom 30 percent of the population, which in this paper has been referred to most of the time as the low income families, a major objective of this paper was primarily to demonstrate the potentials of the NCSO's Integrated Survey of Households as a vast resource of data for this kind of study.

Findings in this paper are very preliminary in the sense that the paper limited its analysis on the results of the Integrated Survey of Households for the third quarter rounds for 1980, 1981, 1982 and 1983. The presentation of the profiles relied mainly on the available data for the third quarter, 1983 round. No attempt was made to investigate whether or not the third quarter rounds of the ISH present the typical socio-economic conditions of households in the country.

2. Interregional Comparison of Socio-Economic Characteristic of Low Income Families

The choice of the socio-economic characteristics that were used in this paper for the cross-regional comparison of low income families was primarily dictated by the amount of information available from the National Census and Statistics Office (NCSO) Quarterly Integrated Survey of Households and the author's own bias. Since this was meant to be simply an exploratory presentation of the profiles of the low income families, the author limited the characteristics to be reviewed to the following: family size, highest grade completed of individuals 15 years old and over, labor force status, average number of earning members, source of income, number of days worked, primary occupation of family head and family income.

2.1 Family Size

More than 50 percent of low income families in the country came from families with more than 5 members. Low income families in regions south of Manila, namely, Central Visayas, Eastern Visayas, and Western Mindanao, however, had smaller family sizes. More than 50 percent of low income families in these regions belonged to families with 4 or less members. Moreover, in Eastern Visayas, more than one fifth of low income families had only 1 or 2 members. Modal family sizes of 3-4 members were noted for Cagayan Valley, Bicol, Central Visayas, Eastern Visayas, Western Mindanao, Northern Mindanao, and Southern Mindanao. Modal family size was highest among low income families in Central Luzon at 7 or more members. The remaining regions, NCR, Ilocos, Southern Tagalog and Western Visayas had modal low income family sizes of 5-6 members. (Table 1)

2.2 Highest Grade Completed

The working age population among the low income families all over the country was found to be wanting in educational qualification that will help them land better paying jobs. More than 70 percent of the population in this stratum of society could only manage to benefit from at most 6 years of elementary education. In the southern regions of the country, notably Western Visayas, Central Visayas, Eastern Visayas, Western Mindanao, Southern Mindanao and Central Mindanao, a significant 50 percent or more were able to reach only some elementary levels. In Central Mindanao, more than a quarter of the low income population have not had any formal schooling. The educational structure of low income families in Metro Manila, however, did not conform with the rest of the regions. In this area, at least 17 percent of the low income population claimed that they have reached the tertiary level; about 47 percent have reached up to the secondary level with more than half of them finishing high school. Only a marginal 2 percent were not able to go to school. (Table 2)

2.3 Labor Force Status

The labor force participation rate in 1983 of the working age population belonging to the low income families compared well with the labor force participation rate of all 15 years old and over in all areas of the country. Labor force participation rates of the working age group among the low income families in Bicol, Western Visayas, Central Visayas, Eastern Visayas, Northern Mindanao, Southern Mindanao and Central Mindanao even exceeded their respective regions' overall labor force participation rates. In Western and Central Visayas, labor force participation rates were 6.8 and 5.4 percentage points higher, respectively than their

respective region's overall labor force participation rates.

Rates of employment of those in the labor force were equally encouraging. Except in the National Capital Region and Western Mindanao where employment rates for the low income families were only 78.9 and 91.8 percent, respectively, the employment rates in all the other regions of the country all exceeded 95 percent. (Table 3 & 4)

2.4 Number of Days Worked During the Quarter

The pattern of work of the employed persons among the low income families varied across regions. While for the country as a whole, only 31.2 percent of the employed in this class of society worked for at least 65 days, a slightly higher 66.8 percent of the employed low income population in NCR worked for at least 65 days with only 2.7 percent working for less than 15 days during the quarter. Another region which reflected a low proportion of employed persons working for less than 15 days was Western Mindanao (3.8 percent). In contrast, in Western Visayas, a substantial 21.8 percent of the employed population worked for less than 15 days. An almost similar degree of underemployment was noted for Cagayan Valley and Northern Mindanao which reported that 18.1 and 18.3 percent, respectively of their employed labor force did work for less than 15 days. Meanwhile, the only other regions which exceeded the 35 percentile mark of the employed persons working for 65 days or more were Ilocos (37 percent), Central Luzon (39.5 percent), and Central Visayas (38.6 percent). The other regions which failed to hit this mark would provide the readers a picture of the gravity of underemployment in this stratum of society. (Table 5)

2.5 Source of Income

In order to survive, low income families all over the country engaged in multiple income generating activities. Majority of the low income families in the southern regions of the country were in agriculture related activities with farming as the dominant activity. Bicol, Central Visayas, Eastern Visayas, Western Mindanao, Northern Mindanao, Southern Mindanao and Central Mindanao were the regions where more than 50 percent of the low income families were in farming. A substantial 45.8 and 34.4 percent of low income families in Western Visayas and Central Mindanao, respectively, were in activities akin to forestry. Regions where more than 10 percent of the population were engaged in fishing were Bicol (10.3 percent), Eastern Visayas (11.1 percent), Western Mindanao (13.5 percent) and Southern Mindanao (13.2 percent). Despite being dubbed as the rice granary of the Philippines, it was rather surprising to note that in Central Luzon, only 7.2 percent of the low income families were engaged in farming. Available data tended to show that a significant 43 percent of low income families in this region were wage and salary workers. Western Visayas was another region where over 40 percent of the low income families derived their income from wages and salaries. As in other characteristics, low income families in Metro Manila set a different behavior vis a vis source of income. More than 70 percent of the families in this income group derived their income from working as employees. Moreover, while more than 95 percent of low income families in the other regions of the country derived supplemental income from other sources (pensions, donations, gifts, etc.) only a little over 50 percent of NCR low income families got additional support from such sources. (Table 6)

In terms of the level of income derived from these activities some interesting features were noted. More

than 40 percent of the sustenance of low income families in Ilocos, Cagayan Valley, Central Luzon and Southern Tagalog, all in Luzon island came from other sources, mostly non-economic in nature. In Central Visayas, Eastern Visayas, Western Mindanao, Northern Mindanao, Southern Mindanao, and Central Mindanao, on the other hand, more than a third of the income of low income families came from farming with a little less than 29 percent contributed by non-economic activities. (Table 7)

2.6 Income Distribution

Among the 13 administrative regions in the country, the distribution of income of low income families in Ilocos and Cagayan Valley seemed to be the worst. In Cagayan Valley, for example, almost 18 percent of low income families survived the third quarter of 1983 with less than P250 and P500 only. The luckiest family in these groups were only able to afford to spend at the most P5.55 per day for their food and other basic necessities. Central Luzon was another region where more than 12 percent of the low income families lived with a quarterly income of less than P250. Besides NCR where over 85 percent of the low income families had income of over P1500, Central Luzon and Central Mindanao were the two other regions wherein at least one fourth of the low income families had quarterly incomes greater than P1500. (Table 8)

During the four-year interval 1980 to 1983, the behavior of the cross regional distribution of income among low income families could be broadly divided into five groups. Lumped in the first group were Southern Tagalog, Central Visayas, Western Mindanao, and Central Luzon. Income distributions of low income families in these regions followed the pattern for the national bottom 30 percent of the population. That is,

there was annual improvement in the levels of income for all families belonging to the group. (Charts A, B, C, D, E).

Income distribution of low income families in Eastern Visayas, meanwhile, presented a slightly different pattern. There was slight worsening of income in 1981 relative to what existed in 1980. In the succeeding two years, however, improvement in the distribution was rather exceptional (Chart F).

Southern Mindanao, on the other hand, presented some variances. While income seemed to improve in 1983, there was almost no perceptible change in the distribution of income between 1981 and 1982 (Chart G).

In Ilocos, Western Visayas, and Cagayan Valley an apparent deterioration of income was observed in 1983 relative to the positive growths during the preceding three years (Charts H, I, J).

The last group which consisted of the National Capital Region, Central Mindanao, Northern Mindanao and Bicol reflected income distributions which were almost stationary in 1980 and 1981 and 1982 and 1983 with the distribution improving between 1981 and 1982 (Charts K, L, M, N).

2.7 Mean Income

A four-year series (1980-1983) of the mean incomes of not only the low income families but all families as well is presented below to get a better appreciation of how the low income families have been faring in their battle for survival.

2.7.1 All Families

The third quarter mean income of all families in the country increased from P3164 in 1980 to P4703 in 1983, representing an average annual increase of 10.4 percent. During the period under review, families in three regions

of the country, namely, National Capital Region, Southern Mindanao and Central Luzon registered mean family incomes higher than the mean income of all families in the country. Worstly situated families appeared to be those in Eastern Visayas and Bicol (Table 9).

As could be gleaned from Table 10, families in the National Capital Region were far better off than their counterparts in the other areas of the country. The mean income of all families in the NCR was, on the average, 114 index points higher than the levels of income of all families in the country. Meanwhile, Southern Mindanao and Central Luzon families, while reflecting relatively higher levels of income, were only 5.6 and 2.1 index points higher than the country's norm, respectively. In contrast, income of families in Eastern Visayas and Bicol were, on the average, only 60.7 and 68.5 percent, respectively, of the country's mean family income.

With the Consumer Price Index growing on the average of 8.2 percent annually during the period, families in NCR, Cagayan Valley, Central Luzon, Southern Tagalog, Western Visayas, Eastern Visayas, Western Mindanao, and Southern Mindanao appeared to have better command over goods and services than the families in Bicol, Central Visayas, Northern Mindanao and Central Mindanao (Table 11).

2.7.2 Low Income Families

As in all families, low income families also reflected positive growths in their mean income during the period 1980-1983. Except for families in Bicol, mean income of

low income families in all areas of the country grew at a faster rate compared with the growth of mean income of all families. The mean income of all low income families in the country, for example, grew from P579 in 1980 to P921 in 1983 or 12.3 percent positive growth per year, 1.9 percentage points higher than those for all families (Table 12).

If the mean income were to be used as the sole yardstick to measure the level of living, it would seem that low income families in the NCR, with their income at least 184 percent higher than the mean income of all low income families in the country, were enjoying life better than their counterparts in the other areas of the country. Table 13 also indicated that aside from NCR, the mean income of low income families in Central Mindanao, Southern Mindanao and Southern Tagalog were also higher than the country's mean. The table also showed that among all low income families, those residing in the Ilocos Region had the worst income level. Surprisingly, while the average annual growth of income among low income families in Bicol was the lowest, these families did not seem to be that worsely situated as the mean income of families in this group was only about 4 percent below the country's mean income cut off.

Regions where significant income disparity existed were Ilocos, Cagayan Valley, Central Luzon and Central Visayas. In these regions, the ratio of income of the low income families to all families was highest at 28.6 percent in Central Mindanao, followed by Bicol (26.1 percent) and Eastern Visayas (25.4 percent). (Table 14)

Table 1. Distribution of Low Income Families by Size of Family, by Region: Third Quarter, 1983
(In Percent)

Region	All Families	1-2	3-4	5-6	7 & Over
Philippines	100.0	16.1	29.2	29.6	24.9
NCR National Capital Region	100.0	12.2	30.8	35.2	21.8
I Ilocos	100.0	17.6	30.8	35.2	21.8
II Cagayan Valley	100.0	14.5	32.1	31.6	21.8
III Central Luzon	100.0	11.1	28.8	29.6	30.5
IV Southern Tagalog	100.0	17.9	28.6	30.8	22.7
V Bicol	100.0	16.7	28.3	27.8	27.2
VI Western Visayas	100.0	18.9	26.8	28.3	26.0
VII Central Visayas	100.0	20.8	29.7	26.1	23.3
VIII Eastern Visayas	100.0	22.7	30.5	27.7	19.2
IX Western Mindanao	100.0	15.1	39.4	23.1	22.4
X Northern Mindanao	100.0	13.1	30.9	28.5	27.4
XI Southern Mindanao	100.0	12.2	32.0	27.1	28.6
XII Central Mindanao	100.0	9.9	26.4	35.2	28.4

Table 2. Distribution of the Population 15 Years Old and Over Among the Low Income Families by Highest Grade Completed by Region: Third Quarter, 1983
(In Percent)

Region	All Groups	Did Not Go To School	Some Elementary	Elem. Grad.	Some High School	High School Grad.	Some College	College Grad.	Beyond College	Not Reported
Philippines	100.00	10.30	37.30	26.10	13.40	8.50	3.70	0.60	0.00	0.10
NCR National Capital Region	100.00	2.10	11.30	21.10	22.10	25.40	15.50	1.90	0.40	0.00
I Ilocos	100.00	10.60	27.40	30.70	12.70	12.40	5.30	0.80	0.10	0.00
II Cagayan Valley	100.00	7.00	39.50	28.20	13.90	7.20	3.70	0.50	0.00	0.00
III Central Luzon	100.00	5.60	31.30	31.10	14.20	12.50	4.60	0.80	0.00	0.00
IV Southern Tagalog	100.00	7.80	34.60	28.00	14.00	10.40	4.70	0.50	0.00	0.00
V Bicol	100.00	8.70	36.50	34.10	10.70	7.40	2.10	0.30	0.00	0.20
VI Western Visayas	100.00	9.20	40.60	23.20	14.90	8.40	3.00	0.70	0.10	0.00
VII Central Visayas	100.00	17.50	46.40	22.20	8.20	3.60	1.80	0.30	0.00	0.00
VIII Eastern Visayas	100.00	14.80	48.10	22.00	9.70	3.40	1.80	0.20	0.00	0.00
IX Western Mindanao	100.00	17.00	38.80	23.40	11.60	4.70	3.40	0.50	0.10	0.60
X Northern Mindanao	100.00	7.20	37.10	25.30	18.60	7.50	4.00	0.20	0.10	0.00
XI Southern Mindanao	100.00	11.40	39.10	26.60	13.90	6.90	1.90	0.00	0.00	0.10
XII Central Mindanao	100.00	27.30	25.60	16.50	17.10	7.40	5.60	0.40	0.00	0.00

Table 3. Distribution of the Population 15 Years Old and Over of the Low Income Families by Labor Force Status, by Region: Third Quarter, 1983
(In Percent)

Region	Total 15 yrs	Labor Force Status			
		Not in the	In the Labor	Employed	Unemployed
Philippines	100.0	32.1	67.9	65.3	2.6
NCR National Capital Region	100.0	48.3	51.7	40.8	10.6
I Ilocos	100.0	33.9	66.1	64.5	1.6
II Cagayan Valley	100.0	33.0	67.0	64.2	2.8
III Central Luzon	100.0	44.8	55.2	53.3	1.9
IV Southern Tagalog	100.0	36.7	63.3	59.9	3.4
V Bicol	100.0	25.7	74.3	72.8	1.6
VI Western Visayas	100.0	22.8	77.2	75.8	1.4
VII Central Visayas	100.0	25.3	74.7	73.2	1.4
VIII Eastern Visayas	100.0	33.7	66.3	64.6	1.7
IX Western Mindanao	100.0	46.5	53.5	49.1	4.4
X Northern Mindanao	100.0	27.4	72.6	69.1	3.5
XI Southern Mindanao	100.0	25.3	74.7	73.2	1.4
XII Central Mindanao	100.0	33.7	66.3	64.6	1.7

Table 4. Comparison of Labor Force Status of the Population 15 Years Old and Over: Total Population and Low Income Families by Region: Third Quarter, 1985
(In Percent)

Region	In the Labor Force		Employed Labor Force	
	All Groups	Low Income	All Groups	Low Income
Philippines	64.1	67.9	94.6	96.2
NCR National Capital Region	55.0	51.7	87.8	78.9
I Ilocos	61.6	66.1	96.0	97.6
II Cagayan Valley	70.4	67.0	97.2	95.8
III Central Luzon	55.5	55.2	94.6	96.6
IV Southern Tagalog	63.4	63.3	93.6	94.7
V Bicol	73.0	74.3	98.0	98.0
VI Western Visayas	70.4	77.2	97.2	98.2
VII Central Visayas	69.3	74.7	95.7	98.0
VIII Eastern Visayas	64.8	66.3	96.8	97.4
IX Western Mindanao	53.9	53.5	95.1	91.8
X Northern Mindanao	72.1	72.6	94.2	95.2
XI Southern Mindanao	69.9	74.7	91.8	98.0
XII Central Mindanao	65.6	66.3	97.6	97.4

Table 5. Distribution of Employed Persons Among the Low Income Families by Number of Days Worked by Region: Third Quarter, 1983
(In Percent)

Region	Total	Number of Days Worked						65 & over	Did not Work	Not Reported
		Less than 15	15-29	30-39	40-49	50-64				
Philippines	100.0	12.5	14.5	12.1	12.6	17.1	31.2	0.1	0.0	
NCR National Capital Region	100.0	2.7	6.9	6.5	7.2	9.6	66.8	0.0	0.0	
I Ilocos	100.0	9.2	17.2	10.3	11.7	14.6	37.0	0.0	0.0	
II Cagayan Valley	100.0	18.1	13.9	8.6	11.3	13.4	34.4	0.3	0.0	
III Central Luzon	100.0	8.4	12.1	12.7	11.6	15.5	39.5	0.1	0.0	
IV Southern Tagalog	100.0	10.9	14.3	14.0	10.2	18.7	31.9	0.1	0.0	
V Bicol	100.0	17.7	16.8	12.4	13.6	13.6	25.8	0.1	0.0	
VI Western Visayas	100.0	21.8	19.1	10.8	11.1	14.9	22.2	0.1	0.0	
VII Central Visayas	100.0	6.9	12.2	10.8	13.3	18.1	38.6	0.0	0.0	
VIII Eastern Visayas	100.0	9.4	15.1	18.2	17.8	19.6	20.0	0.0	0.0	
IX Western Mindanao	100.0	3.8	10.2	10.4	17.7	26.3	31.6	0.0	0.0	
X Northern Mindanao	100.0	18.3	15.0	12.2	14.3	15.3	25.0	0.0	0.0	
XI Southern Mindanao	100.0	10.8	9.9	12.1	15.7	17.8	33.6	0.0	0.0	
XII Central Mindanao	100.0	16.1	13.6	8.0	11.2	24.9	29.7	0.0	0.0	

Table 6. Distribution of Low Income Families by Sources of Income by Region: Third Quarter, 1983
(In Percent)

Region	All Sources	Fishing	Net Receipts			Forestry	Farming	Other Sources
			Manu- facturing	Ser- vices				
Philippines	33.5	8.1	5.4	10.6	10.0	47.6	97.0	
NCR National Capital Region	71.7	0.1	3.0	18.7	-	0.8	56.5	
I Ilocos	15.5	2.5	5.8	4.8	1.6	39.2	99.8	
II Cagayan Valley	32.4	7.5	3.1	4.0	8.0	36.5	100.0	
III Central Luzon	43.0	5.6	1.4	10.9	0.7	7.2	97.9	
IV Southern Tagalog	38.1	6.4	6.8	11.4	1.4	33.6	97.9	
V Bicol	33.0	10.3	9.7	10.5	9.4	53.1	100.0	
VI Western Visayas	41.1	4.6	7.5	13.9	45.8	46.9	98.6	
VII Central Visayas	32.5	9.0	5.7	9.3	2.1	70.6	98.8	
VIII Eastern Visayas	23.2	11.1	9.2	9.3	1.1	67.1	99.8	
IX Western Mindanao	20.3	13.5	2.6	7.3	-	63.1	92.0	
X Northern Mindanao	36.1	6.0	3.5	16.5	5.0	58.7	98.0	
XI Southern Mindanao	31.2	13.2	2.0	10.5	0.4	62.2	97.4	
XII Central Mindanao	21.2	8.0	5.1	10.5	34.4	64.0	99.8	

Table 7. Distribution of Income of Low Income Families by Source of Income by Region: Third Quarter, 1983
(In Percent)

Region	All Sources	Wage and Salary	Fishing	Net Receipts Manu- facturing	Services	Forestry	Farming	Other Sources
Philippines	100.0	23.3	5.0	2.2	6.5	1.4	26.0	35.5
NCR National Capital Region	100.0	64.0	0.1	1.4	11.0	-	0.2	23.3
I Ilocos	100.0	12.5	1.9	3.3	3.2	0.6	17.4	61.1
II Cagayan Valley	100.0	25.0	3.9	2.0	2.3	2.4	18.6	45.8
III Central Luzon	100.0	38.7	2.8	0.8	8.6	0.2	4.0	44.9
IV Southern Tagalog	100.0	26.9	3.1	2.4	6.5	0.3	18.7	42.0
V Bicol	100.0	20.8	5.7	2.6	6.1	1.5	26.9	35.2
VI Western Visayas	100.0	30.0	2.4	2.1	8.5	7.0	17.6	32.4
VII Central Visayas	100.0	18.4	4.5	2.8	5.2	0.5	40.6	28.0
VIII Eastern Visayas	100.0	12.0	6.4	3.7	4.5	0.4	35.6	37.3
IX Western Mindanao	100.0	13.6	10.5	1.8	5.5	-	40.9	27.8
X Northern Mindanao	100.0	20.4	3.6	0.8	9.5	2.3	35.3	28.2
XI Southern Mindanao	100.0	18.6	9.5	1.2	5.4	0.2	36.5	28.4
XII Central Mindanao	100.0	13.6	7.1	2.4	6.3	3.1	43.2	24.3

Table 8. Distribution of Low Income Families by Income Group, by Region: Third Quarter, 1983
(In Percent)

Region	All Income Group	Less Than P250	P250- 499	P500- 749	P750- 999	P1000- 1249	P1250- 1499	P1500 and over
Philippines	100.0	5.1	11.0	17.6	20.7	2.9	18.8	6.0
NCR National Capital Region	100.0	0.0	0.3	2.7	3.2	4.8	3.3	85.7
I Ilocos	100.0	14.8	27.7	24.2	25.1	8.3	0.0	0.0
II Cagayan Valley	100.0	17.6	20.5	27.5	28.0	6.4	0.0	0.0
III Central Luzon	100.0	12.1	9.1	11.2	13.0	12.0	13.0	29.3
IV Southern Tagalog	100.0	2.4	8.7	12.8	16.3	22.1	16.6	21.1
V Bicol	100.0	2.8	10.5	29.1	28.8	26.0	2.8	0.0
VI Western Mindanao	100.0	7.5	21.9	30.2	27.4	13.0	0.0	0.0
VII Central Visayas	100.0	2.6	18.2	27.0	35.5	16.7	0.0	0.0
VIII Eastern Visayas	100.0	0.1	4.1	13.8	28.9	32.4	20.7	0.0
IX Western Mindanao	100.0	0.7	5.4	19.1	30.1	25.7	17.2	1.7
X Northern Mindanao	100.0	4.7	11.3	22.5	31.1	24.6	13.8	0.0
XI Southern Mindanao	100.0	2.2	6.5	14.5	19.5	16.9	21.4	19.0
XII Central Mindanao	100.0	3.4	4.6	9.4	12.1	21.7	22.8	26.0

Table 9. Mean Income of All Families, by Region Third Quarter 1980-1983

(In Pesos)

Region	Mean Income			
	1980	1981	1982	1983
Philippines	3,164.0	3,735.0	4,744.0	4,703.0
NCR National Capital Region	6,277.0	8,220.0	10,306.0	10,168.0
I Ilocos	2,457.0	2,909.0	3,818.0	3,500.0
II Cagayan Valley	2,046.0	3,199.0	3,474.0	2,782.0
III Central Luzon	3,217.0	3,598.0	4,858.0	5,012.0
IV Southern Tagalog	2,888.0	3,607.0	4,531.0	4,520.0
V Bicol	2,402.0	2,535.0	3,281.0	2,977.0
VI Western Visayas	2,272.0	2,575.0	3,582.0	3,162.0
VII Central Visayas	2,778.0	2,744.0	3,871.0	3,741.0
VIII Eastern Visayas	1,971.0	2,105.0	2,650.0	3,190.0
IX Western Mindanao	2,467.0	2,919.0	3,256.0	3,480.0
X Northern Mindanao	2,861.0	2,955.0	3,798.0	3,486.0
XI Southern Mindanao	3,601.0	3,854.0	4,291.0	5,508.0
XII Central Mindanao	3,026.0	3,231.0	4,259.0	3,638.0

Table 10. Regional Index of the Third Quarter Mean Income of All Families, 1980-1983

(Philippine = 100)

Region	1980	1981	1982	1983	1980-1983
Philippines	100.0	100.0	100.0	100.0	100.0
NCR National Capital Region	198.4	220.0	217.2	216.2	214.0
I Ilocos	77.6	77.9	80.5	74.4	77.6
II Cagayan Valley	64.7	85.6	73.2	59.2	70.4
III Central Luzon	101.7	96.3	102.4	106.6	102.1
IV Southern Tagalog	91.3	96.6	95.5	96.1	95.1
V Bicol	75.9	67.9	69.2	63.3	68.5
VI Western Mindanao	71.8	68.9	75.5	67.3	70.9
VII Central Visayas	87.8	73.5	81.6	79.5	80.4
VIII Eastern Visayas	62.3	56.4	55.9	67.8	60.7
IX Western Mindanao	78.0	78.2	68.6	74.0	74.2
X Northern Mindanao	90.4	79.1	80.0	74.1	80.2
XI Southern Mindanao	113.8	103.2	90.4	117.1	105.6
XII Central Mindanao	95.6	86.5	89.8	77.4	86.6

Table 11. Comparison of Average Annual Growth Rates of Mean Family Income and the Consumer Price Index,
by Region, 1980-1983
(In Percent)

Region (1)	Mean Family Income (MFI) (2)	Consumer Price Index (CPI) (3)	Increase (Decrease) (2)-(3) = (4)
Philippines	10.4	8.2	2.2
NCR National Capital Region	12.8	8.4	4.4
I Ilocos	9.2	9.2	0.0
II Cagayan Valley	8.0	7.8	0.2
III Central Luzon	11.7	8.1	3.6
IV Southern Tagalog	11.8	8.8	3.0
V Bicol	5.5	7.2	(1.7)
VI Western Mindanao	8.6	7.2	1.4
VII Central Visayas	7.7	9.8	(2.1)
VIII Eastern Visayas	12.8	6.7	6.1
IX Western Mindanao	9.0	8.4	0.6
X Northern Mindanao	5.1	8.5	(3.4)
XI Southern Mindanao	11.2	7.9	3.3
XII Central Mindanao	4.7	7.8	(3.1)

Table 12. Mean Income of the Low Income Families by Region, Third Quarter 1980-1983

Region	1980	1981	1982	1983	Ave. Annual Growth Rate 1980-1983
Philippines	579.0	675.0	879.0	921.0	12.3
NCR National Capital Region	1,656.0	1,979.0	2,540.0	2,510.0	11.0
I Ilocos	360.0	444.0	635.0	578.0	12.6
II Cagayan Valley	365.0	553.0	721.0	582.0	12.4
III Central Luzon	572.0	608.0	786.0	1,048.0	16.3
IV Southern Tagalog	603.0	769.0	1,037.0	1,083.0	15.8
V Bicol	654.0	627.0	836.0	805.0	5.3
VI Western Mindanao	501.0	574.0	831.0	660.0	7.1
VII Central Visayas	391.0	531.0	655.0	734.0	17.0
VIII Eastern Visayas	473.0	483.0	581.0	987.0	20.2
IX Western Mindanao	551.0	712.0	832.0	948.0	14.5
X Northern Mindanao	591.0	589.0	878.0	852.0	9.6
XI Southern Mindanao	668.0	9.0	891.0	1,073.0	12.6
XII Central Mindanao	874.0	833.0	1,171.0	1,168.0	7.5

Table 13. Regional Index of the Mean Income of the Low Income Families, Third quarter 1980-1983

Region	1980	1981	1982	1983	Ave. 1980-1983
Philippines	100.0	100.0	100.0	100.00	100.0
NCR National Capital Region	286.0	293.2	289.0	272.5	284.4
I Ilocos	62.2	65.8	72.2	62.8	66.0
II Cagayan Valley	63.0	81.9	82.0	63.2	72.7
III Central Luzon	98.8	90.1	89.4	113.8	98.7
IV Southern Tagalog	104.1	113.9	118.1	117.6	114.3
V Bicol	113.0	92.9	95.1	87.4	95.7
VI Western Mindanao	86.5	85.0	94.5	71.7	84.0
VII Central Visayas	67.5	78.7	74.5	79.7	75.7
VIII Eastern Visayas	81.7	71.6	66.1	107.2	82.6
IX Western Mindanao	95.2	105.5	94.6	1002.9	99.6
X Northern Mindanao	102.1	87.3	99.9	92.5	95.3
XI Southern Mindanao	115.4	133.3	101.4	116.5	115.6
XII Central Mindanao	150.9	123.4	133.2	126.8	132.5

Table 14. Ratio of the Mean Income of Low Income Families to the Mean Income of All Families by region Third Quarter 1980-1983

Region	1980	1981	1982	1983	Ave. 1980-1983
Philippines	18.3	18.1	18.5	19.6	18.6
NCR National Capital Region	26.4	24.1	24.6	24.7	224.8
I Ilocos	14.6	15.3	16.6	16.5	15.9
II Cagayan Valley	17.8	17.3	2.8	2.9	19.3
III Central Luzon	17.8	16.9	16.2	20.9	18.1
IV Southern Tagalog	20.9	21.3	22.9	24.0	22.5
V Bicol	27.2	24.7	25.5	27.0	26.1
VI Western Mindanao	22.0	22.3	23.2	20.8	22.1
VII Central Visayas	14.1	19.4	16.9	19.6	17.6
VIII Eastern Visayas	24.0	22.9	21.9	30.9	25.4
IX Western Mindanao	22.3	24.4	25.6	27.2	25.1
X Northern Mindanao	2.7	19.9	23.1	24.4	22.2
XI Southern Mindanao	18.6	23.4	2.8	19.5	20.5
XII Central Mindanao	28.9	25.8	27.5	32.1	28.6