

## **Household Income and Expenditure**

**Household Income.** The average monthly regular household income, generally obtained from local employment, is P13,120.73 (Table 31). Lara (P 5,175), Panipuan (P6,630), Northville 14 (P7,266) and San Pedro (P7,951) posted the lowest average monthly income. The highest average was noted in Telabastagan (P20,419). Those engaged in farming and fishpond owners averaged P19,593 in earnings per household as per their last harvest, equivalent to P3,265 per month. For those who do not have regular jobs, their income for the last 6-month period averaged P30,139, or P5,023 converted monthly.

In 2006, NSO reported the average annual family income of Filipino families to be P173,000 equivalent to a monthly income of P14,417. In Central Luzon, the same year, the average annual family income was P198,000, converted to a monthly average of P16,500. It should be noted that P13,120.73 monthly average was based only on regular local income. Income from other sources, including OFWs, is discounted in this figure, notwithstanding the high probability of underreporting that has expectedly occurred. By and large, families or households do not disclose their true income; they rather underreport it. Beesly (2007) pointed out the underreporting of income by the self-employed which may run from 10% to 50%. Meyer, Mok and Sullivan (2008) stressed that "benefit receipt in major household surveys is often under-reported".

Assuming an underreporting by 30%, average monthly income per household in the City is estimated to be at least P18,500.

**Household Expenditure.** Table 32 shows that the monthly expenditures of households is quite uniformly distributed with proportions running from 9.6% to 16.8% at lower ranges, and from 1.5% to 6.0% at higher ranges. Corroborated by a small percent of households in the AB and upper C strata, only about 10% declared household spending of P20,000 or higher. It can be further deduced that Sto. Rosario, Magliman and Sindalan have the highest household expenditures having 14.3%, 12.7% and 10.2% of their households declaring monthly expenditures of P30,000 or higher, respectively.

**Table 31****Average Household Income (in Pesos) from Different Sources**

Barangay	AVERAGE HOUSEHOLD MONTHLY INCOME (Pesos)	AVERAGE 6-MONTH PROCEEDS FROM BUSINESS (Pesos)	AVERAGE ESTIMATED LAST 6-MONTH INCOME FOR NON-REGULAR WORKERS (Pesos)
ALASAS	29284.62*	50000.00**	91400.00***
BALITI	11754.89	26750.00	23293.27
BULAON	11511.58	21154.29	23960.85
CALULUT	9513.20	3000.00	11182.81
DEL CARMEN	11050.00	18100.00	15700.00
DEL PILAR	12308.46	16769.23	99603.04
DEL ROSARIO	16742.86		6000.00
DELA PAZ NORTE	650.00****		600.00****
DELA PAZ SUR	13077.81	11117.65	29067.21
DOLORES	32759.65	24761.11	22223.33
JULIANA	11491.40		50246.40
LARA	5175.00		1750.00
LOURDES	12475.74	12833.33	27365.13
MAGLIMAN	18624.19	31250.00	29194.77
MAIMPIS	12783.33		20000.00
MALINO	13267.27	19111.11	69824.00
MALPITIC	21425.48	48783.33	31043.90
PANDARAS	9910.00	28520.00	14147.69
PANIPUAN	6630.00		18000.00
PULUNG BULU	14874.34		12196.55
QUEBIAWAN	10839.52	8030.00	29890.98
SAGUIN	14262.00	47750.00	38061.33
SAN AGUSTIN	16894.68	2472.00	23483.01
SAN FELIPE	10114.71	18000.00	19866.67
SAN ISIDRO	15032.26	40000.00	26685.71
SAN JOSE	10584.66	9371.43	26664.42
SAN JUAN	11286.21	14386.67	32923.21
SAN NICOLAS	14759.86	25800.00	32436.36
SAN PEDRO	7951.19	23200.00	17642.16
SINDALAN	14443.92	35333.33	39621.84
STA LUCIA	9203.60	17000.00	18516.67
STA TERESITA	12560.00	7500.00	22372.73
STO NINO	14060.12	7312.50	21013.61
STO. ROSARIO	8125.00		33433.60
TELABASTAGAN	20419.64	9750.00	26857.14
NORTHVILLE	7266.16	11900.00	15040.88
<b>City of San Fernando</b>	<b>13120.73</b>	<b>19593.19</b>	<b>30139.17</b>

\*Includes one household that declared a P250,000 monthly income (triangulated with household's 3 cars & P30,000 or more monthly expenditure) ,among a few households

\*\*Only 1 household

\*\*\* Includes 2 households declaring P180,000 & P150,000, respectively.

\*\*\*\*Only one household declared income during the survey

**Table 32**

**Distribution of Households According to Monthly Expenditure (Pesos)**

Barangay	LOWER THAN 2000	2000-3999	4000-5999	6000-7999	8000-9999	10000-11999	12000-13999	14000-15999	16000-19999	20000-24999	25000-29999	30000 OR HIGHER
ALASAS	16.3%	9.3%	14.0%	14.0%	11.6%	9.3%	2.3%	7.0%	4.7%	4.7%		7.0%
BALITI	12.2%	11.5%	19.6%	16.6%	10.5%	9.5%	1.7%	6.8%	3.4%	2.4%	1.7%	4.4%
BULAON	8.7%	17.1%	15.6%	12.7%	9.9%	13.6%	4.2%	6.5%	3.6%	3.5%	1.2%	3.5%
CALULUT	13.0%	21.3%	18.4%	12.1%	12.6%	8.2%	3.9%	6.3%	1.4%	1.4%	1.0%	.5%
DEL CARMEN	11.6%	21.8%	18.1%	9.3%	9.7%	8.8%	3.2%	7.4%	1.9%	2.8%	1.9%	3.7%
DEL PILAR	8.1%	18.3%	16.8%	8.4%	10.2%	11.5%	5.0%	8.1%	2.2%	2.8%	.9%	7.8%
DEL ROSARIO	10.3%	23.9%	19.4%	11.0%	8.4%	11.0%	4.5%	5.8%	1.3%	1.9%	.6%	1.9%
DELA PAZ NORTE	14.3%	22.4%	12.2%	16.3%	10.2%	4.1%	4.1%	4.1%	6.1%	4.1%	2.0%	
DELA PAZ SUR	10.8%	11.3%	17.9%	16.4%	7.7%	17.4%	3.6%	5.1%	3.1%	4.1%	.5%	2.1%
DOLORES	10.8%	14.3%	16.1%	10.0%	8.6%	8.6%	2.2%	4.7%	3.2%	10.0%	2.9%	8.6%
JULIANA	10.8%	7.4%	8.1%	13.5%	6.1%	8.8%	6.8%	10.8%	3.4%	10.8%	5.4%	8.1%
LARA	18.2%	4.5%	18.2%	9.1%	18.2%	4.5%	4.5%	4.5%	9.1%		4.5%	4.5%
LOURDES	4.7%	14.5%	13.5%	18.9%	11.8%	10.4%	5.4%	5.4%	4.4%	4.4%	2.7%	4.0%
MAGLIMAN	5.7%	13.7%	11.8%	9.4%	9.9%	12.7%	4.7%	9.0%	4.2%	5.7%	.5%	12.7%
MAIMPIS	18.2%	13.6%	13.6%	6.8%	11.4%	22.7%	2.3%	6.8%		2.3%	2.3%	
MALINO	5.9%	11.7%	16.3%	16.9%	15.0%	10.1%	2.6%	8.1%	2.3%	5.5%	2.0%	3.6%
MALPITIC	6.0%	12.8%	13.2%	11.0%	11.7%	12.5%	5.0%	10.3%	2.5%	8.2%		6.8%
PANDARAS	9.4%	19.6%	23.9%	12.3%	5.1%	9.4%	5.8%	3.6%	2.9%	3.6%	1.4%	2.9%
PANIPUAN	13.0%	13.0%	14.8%	9.3%	14.8%	20.4%	1.9%	1.9%	1.9%	5.6%		3.7%
PULUNG BULU	12.4%	17.4%	14.7%	12.8%	9.6%	7.8%	4.1%	6.0%	5.5%	3.2%	1.8%	4.6%
QUEBIAWAN	13.8%	17.4%	14.6%	15.9%	10.7%	9.5%	2.4%	3.6%	2.4%	4.3%	.9%	4.5%
SAGUIN	11.5%	11.5%	14.5%	13.7%	6.9%	16.0%	3.8%	6.1%	3.8%	3.8%	3.8%	4.6%
SAN AGUSTIN	9.8%	12.0%	15.9%	13.3%	10.1%	10.2%	4.2%	7.9%	3.8%	5.4%	1.4%	6.0%
SAN FELIPE	11.6%	21.1%	10.9%	21.1%	8.2%	9.5%	4.8%	2.7%	2.7%	4.8%	.7%	2.0%
SAN ISIDRO	6.4%	11.7%	14.4%	13.3%	10.6%	13.3%	2.1%	10.1%	5.9%	4.8%	1.6%	5.9%
SAN JOSE	16.5%	19.4%	15.4%	12.9%	8.5%	8.9%	4.0%	5.7%	2.4%	2.9%	1.3%	2.2%
SAN JUAN	10.3%	13.8%	15.5%	15.9%	14.2%	12.1%	3.4%	4.7%	2.2%	2.6%	1.7%	3.4%
SAN NICOLAS	7.2%	14.4%	14.4%	10.6%	10.1%	12.4%	6.0%	5.5%	5.7%	7.5%	1.7%	4.6%
SAN PEDRO	13.7%	18.5%	19.9%	17.0%	8.1%	7.4%	1.8%	3.3%	1.5%	5.2%	2.2%	1.5%
SINDALAN	6.8%	11.9%	11.6%	11.9%	8.3%	12.5%	4.7%	7.2%	4.0%	8.4%	2.6%	10.2%
STA LUCIA	10.1%	19.4%	18.1%	16.7%	9.3%	8.8%	4.8%	3.5%	1.3%	4.8%	.9%	2.2%
STA TERESITA	3.9%	11.8%	13.7%	21.6%	13.7%	9.8%		5.9%	3.9%	11.8%		3.9%
STO NINO	11.0%	19.1%	14.6%	10.7%	10.4%	9.9%	3.9%	4.2%	3.6%	4.2%	1.5%	6.9%
STO. ROSARIO	9.5%	14.3%	9.5%	9.5%	11.9%	7.1%	4.8%	7.1%	4.8%	2.4%	4.8%	14.3%
TELABAS-TAGAN	6.3%	18.2%	9.1%	9.8%	8.4%	11.2%	2.8%	10.5%	4.2%	10.5%	4.2%	4.9%
NORTHVILLE	16.1%	25.4%	22.4%	15.1%	7.8%	6.3%	2.3%	2.6%	.8%	.2%	.5%	.4%
<b>City of San Fernando</b>	<b>10.7%</b>	<b>16.8%</b>	<b>15.9%</b>	<b>13.4%</b>	<b>9.6%</b>	<b>10.4%</b>	<b>3.7%</b>	<b>6.0%</b>	<b>3.0%</b>	<b>4.5%</b>	<b>1.5%</b>	<b>4.5%</b>