

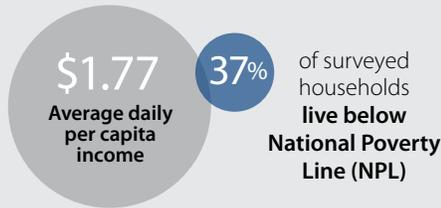
Household Poverty & Living Standards, Haiti

This report is produced by the FINCA International research team, in collaboration with FINCA Haiti and with generous support from Global Affairs Canada. Data was collected from 848 active FINCA Haiti clients, which were randomly chosen and represent FINCA Haiti's client universe. Our objective is to measure the income levels and living standards of our clients' households, with a focus on the incidence of poverty and access to basic services.

GENERAL STATISTICS

POVERTY LEVELS

More than 2/3 of borrowers, most of whom are female, live on less than \$2 per day.



90% of borrowers are using group loans (Village Banks).

GENDER Women's daily income is considerably lower than men's.



86% of our clients are female.

Daily income¹
Female \$1.59 **Male** \$2.86



52% of our female clients are main breadwinners.

Incidence of poverty²
Female 39% **Male** 27%

LOCATION

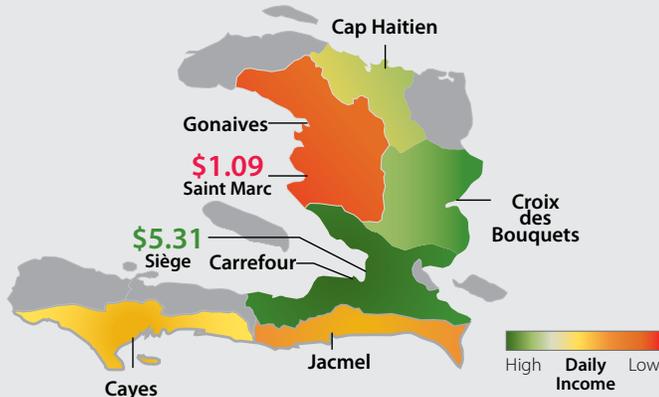


40% of borrowers live in rural areas, where poverty is more common.

Daily income¹
Rural \$1.46 **Urban** \$1.97

Incidence of poverty²
Rural 44% **Urban** 33%

The lowest-income clients are highly concentrated in certain regions, compared to others.



EDUCATION



55% of households are headed by someone with only a primary education or less.



20% of female clients have no education vs 10% of males.



13% of female clients cannot read or write vs 7% of males.

FAMILY SIZE, CHILD LABOR AND EDUCATION



The average family has 5 members, including 2 children under the age of 16. Households with more children have lower incomes and a higher incidence of poverty.

Daily income¹
No Children \$2.26 **1-3 Children** \$1.77 **4+ Children** \$0.95

Incidence of poverty²
No Children 28% **1-3 Children** 34% **4+ Children** 70%

In some families, children are required to earn wages and/or miss school for financial reasons.



14% 14% of households have at least one child under the age of 16 working.



7% 7% of the households have at least one school-aged child who does not attend school due to financial constraints. Either the family cannot afford school-related expenses, which average \$400 per family, or the child is working to supplement household income.

LIVING STANDARDS



DRINKING WATER SOURCES

Most clients lack a source of drinking water. Clients in rural areas also use untreated artesian well or surface water for drinking.

URBAN



RURAL



■ Treated water (truck, bottle, sachet, basin, gallon)

■ Other (such as artesian well or surface water)

■ In-home faucet/DINEPA



LIGHTING SOURCES

Many rural clients also lack access to electricity and are using unhealthy lighting sources such as candles and kerosene lamps. Solar lighting is starting to achieve some penetration, but there is ample room for them to grow.

URBAN



RURAL



■ Electricity grid

■ Solar

■ Lamps, candles or torches using diesel, oil, kerosene or paraffin

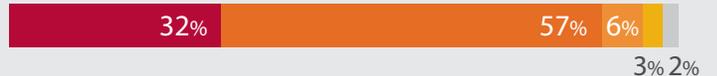
■ Other (such as coal, firewood, biofuel)



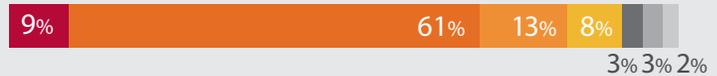
SANITARY FACILITY AT HOME

Most clients use private latrines instead of flush toilets. There are still some households that use public/collective latrines.

URBAN



RURAL



■ Toilet flush

■ Improved individual/private latrine

■ Improved public/collective latrine

■ Unimproved individual/private latrine

■ Unimproved public/collective latrine

■ Hole in the plot/burying

■ There is no sanitary facility (nature)



HEALTH CARE

Although 86% of clients identify a health care provider (including traditional healers) within walking or driving distance...



Almost 46% mentioned the health services are not always financially affordable.



Only 6% of the respondents have health insurance while 88% would like to have health insurance and 6% don't know what health insurance is.

While many client households own a motorized vehicle, almost none own assets that are primarily used by women, such as washing machines or vacuum cleaners.

% OF HOUSEHOLDS THAT OWN...

- 8% Cars for personal use
- 4% Trucks/other vehicles for agriculture purpose
- 25% Motorcycles
- 15% Bicycles



Vehicle



61%
Color TV



26%
Refrigerator



12%
Computer (laptop or desktop)



5%
Tablet



2%
Washing machine



0%
Vacuum cleaner or dishwasher