



HOUSING AND HOUSEHOLD CHARACTERISTICS HOUSEHOLD INCOME & EXPENDITURE SURVEY 2019



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INTRODUCTION

Maldives is becoming increasingly urbanized, with 47 percent of the nation's population living in capital city Male' in 2019. This share is projected to increase further to over 64 percent by 2054. With the increase in migration towards the capital, population living in the Atolls has declined over the years and is projected to decline further during this period. Demand for housing in Male' area has skyrocketed, with as high as 60 percent of population in the capital living in rented accommodation in 2019.

Housing remains a key component towards the country's path to achieve Sustainable Development Goals (SDGs). SDG target 11 (by 2030, ensure access for all to adequate, safe and affordable housing and basic services and upgrade slums) and indicator 11.1.1 (proportion of urban population living in slums, informal settlements or inadequate housing) focuses explicitly on this aspect.

Good housing includes aspects such as household's access to basic services, access to clean water and sanitation. Housing conditions and living space as well as location has impacts on access to quality education as well as health care of the population. As such housing remains an integral and key component that cuts across various SDGs.

Distribution of nation's population across 20 Atolls in 187 inhabited islands, poses huge challenges in providing access to basic services, including good quality housing. In terms of access to health and education, tertiary level hospitals are located only in the capital, along with better choices for higher education. With urbanisation and population concentration, economic opportunities and job prospects are also much better in the capital. All these acts as pull factors for migration towards the capital city.

Housing has become a major issue for social equity and a challenge towards sustainable development. On average household incomes in the capital is double that of that in the Atolls and expenditure share on rent takes up a huge chunk for those living in rented housing.

During the current COVID-19 pandemic, need to address the housing situation and overcrowding in the greater Male' area has been highlighted more than ever. High share of migrant foreign workers among the population residing in Male' area, in inadequate housing units and labour quarters affected the situation further.

Access to decent and affordable housing is one of the important pledges of the government. Thus, it is important to provide data that helps understand the intricacies of the housing situation to support informed decisions that results in improving the living conditions of the most vulnerable population.

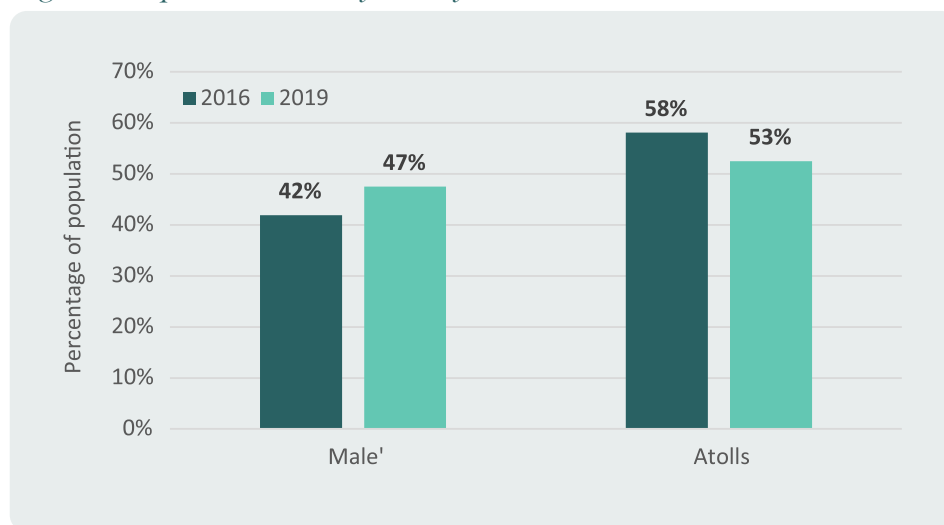
This study focuses on housing conditions, nature of rental housing markets and some characteristics of good quality housing, based on the data collected in the household income and expenditure survey 2019.

1. LONG-TERM POPULATION GROWTH DUE TO MAINLY MIGRATION

The perspective on long-term population growth portrays that resident population will continue to grow reaching almost a million (974,359 persons) in 2054.

The primary source of this population growth has been migration (rather than natural increase) which is highly dependent on access to basic services and the economy. HIES 2019 estimates 451,622 people in Maldives. This increasing population of Maldives, past and projected, demonstrates that there will be continued increase in demand for housing and other services. Population growth is forecasted to remain positive and increases as net migration increases. By 2054 as high as 64 percent of the population is projected to live in the Male' area.

Figure 1: Population shares by locality, 2016 -2019



Source: Household Income and Expenditure Survey, 2019

The rapid pace and continued rise in Atoll-to-Male' migration in Maldives shows that the need for more housing and services will be concentrated in the Male' area.

This further emphasises the need for providing affordable housing, targeted to different income brackets, in order to support those relocating to the capital.

2. LARGE HOUSEHOLD SIZE, MORE HOUSEHOLDS WITH CHILDREN, MORE EXTENDED FAMILIES

In 2019 HIES, 87,538 households were estimated to occupy dwelling units of inhabited islands with a population of 451,622. Household size is calculated by taking into the population and the number of households residing in the locality. On average 5.2 people lived in a household. Atolls has a slightly larger average household size of 5.2 people per household compared to 5.1 for Male'. The result also shows that, in Male' with over 70 percent households in rented accommodation, there are more people per household on average in these rented accommodations. The reverse is true in Atolls where only 5 percent are in rented accommodation, with less occupants in such households. Majority of households in Atolls reside in owner-occupied housing with more persons per household.

Table 1: Households by tenure type, household size and locality, 2019

	HOUSEHOLDS (OVERALL)	HOUSEHOLDS IN RENTED UNITS	HOUSEHOLDS IN OWNER-OCCUPIED UNITS /NOT FOR RENT
Household distribution			
Republic	100%	38%	62%
Male'	48%	74%	26%
Atolls	52%	5%	95%
Household size			
Republic	5.2	5.1	5.2
Male'	5.1	5.2	4.9
Atolls	5.2	2.8	5.3

Source: Household Income and Expenditure Survey, 2019

The most common household size in Maldives is 5 to 7 members (35%) followed by 3 to 4 members (33%). The same pattern holds for Male' and Atoll as seen from Figure 2.

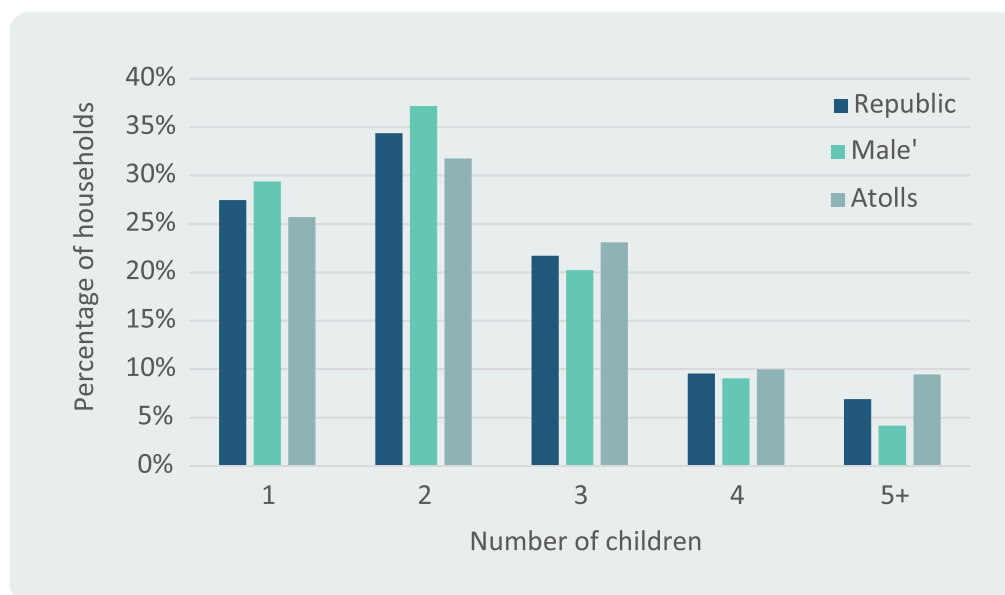
Figure 2: Households by number of members and locality, 2019



Source: Household Income and Expenditure Survey, 2019

In the country, 75% of the households have at least one or more child. Figure 3 shows the distribution of household by child population. Most of the households have one to two children. After peaking at 2 children per household, those with more than two children decreases. In Male' only few households have 5 or more children compared to Atolls.

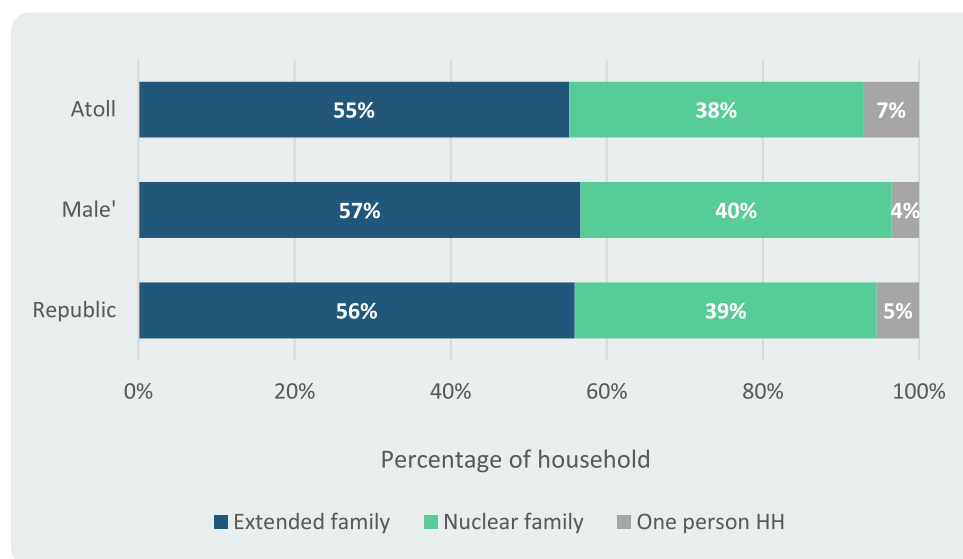
Figure 3: Households by number of children and locality, 2019



Source: Household Income and Expenditure Survey, 2019

Households comprising of head and his or her spouse and their children or head with their children is considered as nuclear family. Figure 4a shows that nuclear family made up 39% of all households. Almost one in two households (55%) consisted of an extended family where the head and spouse live with children, grandchildren and/or other relatives. Overall, 5% of the households were one person households. This percentage is slightly higher in Atolls at 7% than in Male' (4%).

Figure 4a: Households by family composition and locality, 2019

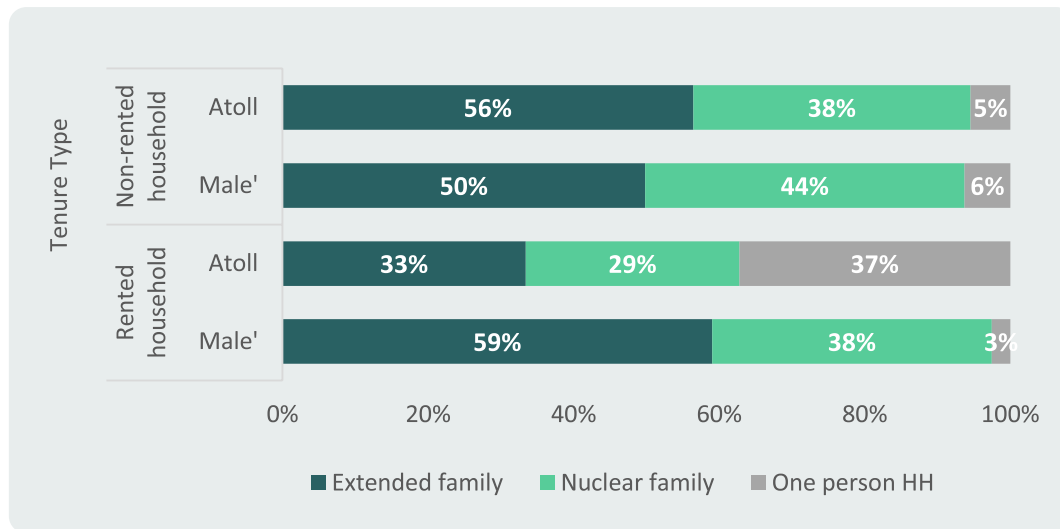


Source: Household Income and Expenditure Survey, 2019

The result showed that for households in non-rented accommodation in Male' as well as in the Atolls, extended family predominates, as seen from Figure 4b. Among such households in Male', proportions of nuclear and extended families are closer than that in Atolls.

Among households in rented accommodation in Male', there are more extended families. This is likely to ease the huge burden of paying the high dwelling rents to allow pooling of expenses. In Atolls, where there is a small number of households in rented accommodation, almost one in three is a one-person household.

Figure 4b: Households by family composition, tenure type and locality, 2019

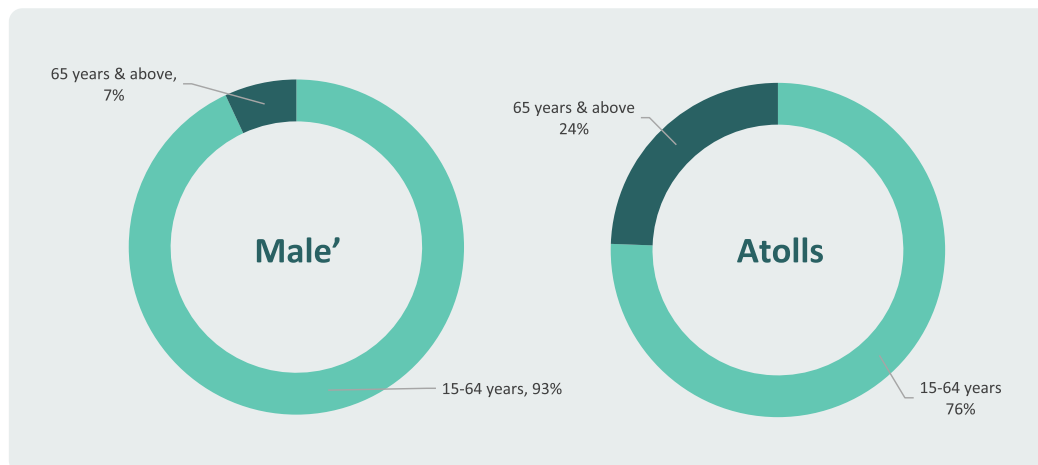


Source: Household Income and Expenditure Survey, 2019

Smaller household sizes and more of the nuclear family structure points to a potential need for smaller and newer housing typologies designed to address the needs of the changing household composition.

Figure 5 shows one person households by broad age group. Among one person households in the Atolls, 24% of them are 65 years and above. While in Male', 7% of the population are 65 years and above who reside on their own. Males are more likely to be living alone than females (66% of male vs. 34% of female). This higher share of one person households in Atolls (7%) combined with the fact that nearly one fourth of these households have elderly persons living alone could make them vulnerable.

Figure 5: One person households by broad age group, by locality 2019



Source: Household Income and Expenditure Survey, 2019

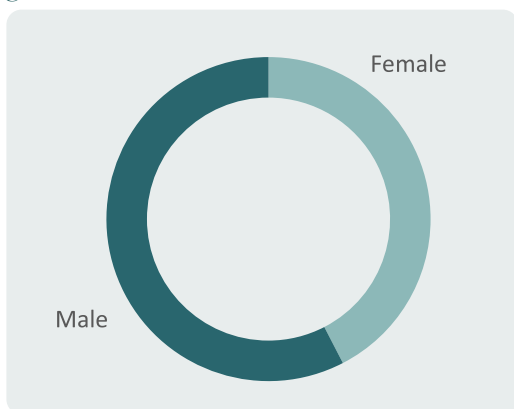
3. LESS FEMALE-HEADED HOUSEHOLDS

Over half (58%) of the households were male-headed, while 42% were female-headed. In Male', 38% of the households and in Atolls, 46% of the households were female-headed. Household heads are the main decision-makers. Often households headed by female are considered more vulnerable compared to male headed households. One factor for more female headed households in Atolls as is due to many male household members working in jobs such as in tourist resorts that require them to live away from family.

Households headed by females were slightly smaller in size than those headed by males, with an average 5.1 people compared with 5.2 people in male-headed households. This distribution is similar in Atolls. However, in Male', while 5.2 people were in male-headed households it was slightly less with 5 people on average in female-headed households. Male heads tend to be older, on average, than female heads.

Of these, a higher proportion of the female-headed households do not own the housing unit in which they live. There are more male-headed households that own their houses. This pattern appears consistent across Male' and Atoll. In Male', those living in owned house is two times lower than that of Atolls, owing to the high proportion of those living in rented accommodation in Male'. This highlights the gender differences in asset ownership.

Figure 5: Household headship by gender, 2019



Source: Household Income and Expenditure Survey, 2019

Figure 6: Household ownership by household head, 2019

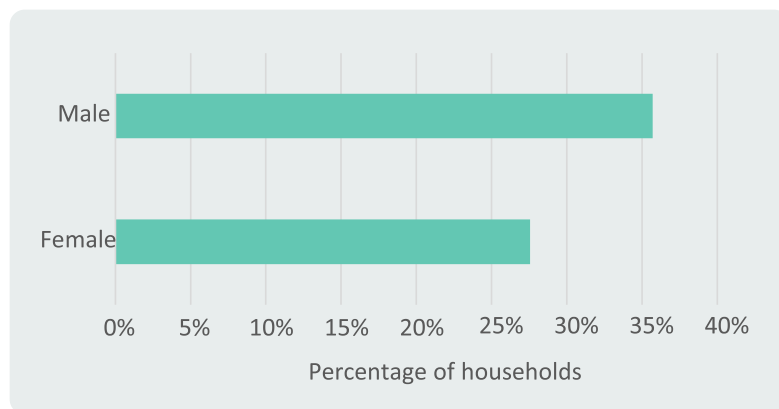


Table 2: Household headship by locality, 2019

	Republic	Male ¹	Atoll
Household Head			
Female	42%	38%	46%
Male	58%	62%	54%
Average household size by Household Head			
Female	5.1	5.0	5.1
Male	5.2	5.2	5.2
Ownership of house by Household Head			
Female	28%	16%	38%
Male	36%	25%	45%
Average age of house by Household Head			
Female	47	45	48
Male	48	44	53
Income quintiles			
Female headed households			
Poorest 20%	26%	11%	37%
21 -40	19%	12%	24%
41-60	17%	16%	18%
61-80	18%	25%	13%
Richest 20%	20%	35%	8%
Male headed households			
Poorest 20%	13%	1%	25%
21 -40	17%	9%	25%
41-60	18%	18%	19%
61-80	22%	27%	17%
Richest 20%	30%	45%	14%

Source: Household Income and Expenditure Survey, 2019

Gender differences, gender norms and stereotypes that exist in the society constrain the opportunities often-times putting females at a disadvantage. It can be seen from Table 2, inequalities in income across households based on gender of the household head. Female-headed households tend to be poorer than male-headed households as their incidence to be greater among low-income group.

4. MORE HOUSEHOLDS LIVE IN FLATS AND APARTMENTS IN MALE' AREA

As it can be seen from Table 3, out of 87,538 households, majority of the households (63%) live in houses followed by flats/apartments (36%). In Male', 25% of the household's live in the houses while majority of them live in flats or apartment (75%). In contrast to Male', in case of Atolls, 98% of the households live in houses while only 1% lives in flats or apartments. This is expected as most of the high-rise buildings are located in Male'.

Table 3: Type of housing by locality, 2019

TYPE OF HOUSING	HOUSE	FLAT/ APARTMENT	COLLECTIVE LIVING QUARTERS (LESS THAN 10 PEOPLE)
Household distribution			
Republic	63%	36%	0%
Male'	25%	75%	0%
Atoll	98%	1%	1%
Income quintiles – Male'			
Poorest 20%	30%	68%	2%
21 -40	32%	68%	0%
41-60	25%	75%	0%
61-80	23%	77%	0%
Richest 20%	23%	77%	0%

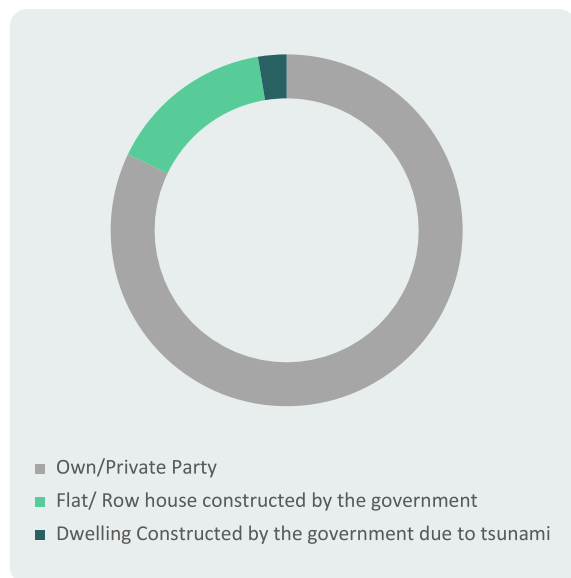
Source: Household Income and Expenditure Survey, 2019

Type of living quarters occupied by households vary with the income in Male'. Among low- and middle-income households, higher proportions of households tend to live in houses than in flats/apartments as seen from Table 3.

Access to affordable housing is one of the pledges of the government. As part of social housing scheme, the government aims to provide subsidised social housing.

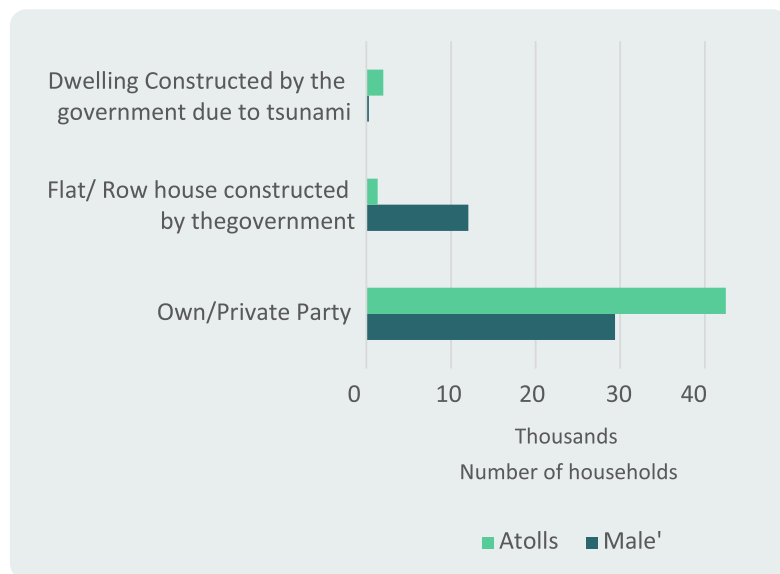
Out of the total households in the country, 82% of the households reported that the dwelling unit was built on their own or by a private party and 18% of the households reported that the housing unit was built by government (refer to Figure 7 & 8). Among those housing unit built by the government majority households (79%) were in Male'.

Figure 7: Households living in private and government constructed housing, 2019



Source: Household Income and Expenditure Survey, 2019

Figure 8: Households in private and government constructed housing, by locality, 2019



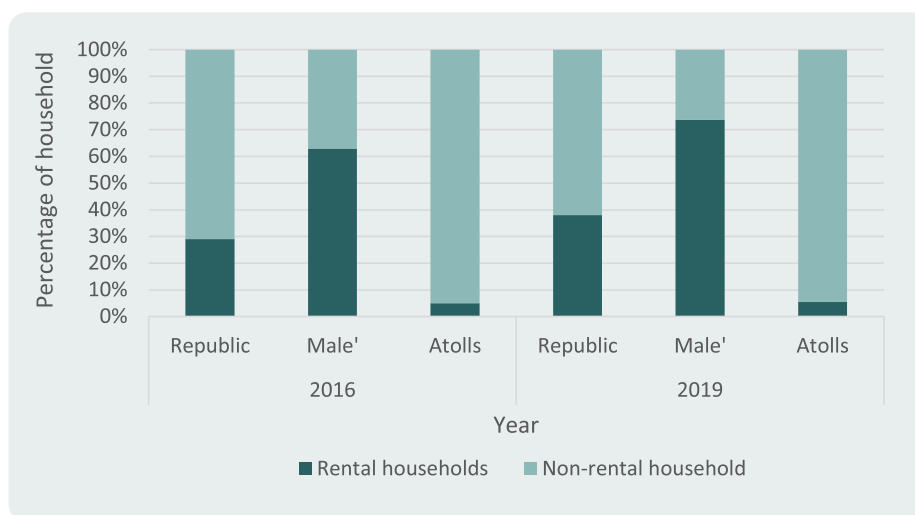
5. MORE HOUSEHOLDS IN RENTAL ACCOMMODATION IN MALE' AREA

Occupancy tenure refers to the arrangements under which the household resides in a dwelling. Ownership of the dwelling with the response categories, owned by a household member; owned by a relative not living with the household; arranged by the employer; other arrangements were included in HIES questionnaire and was enquired from all households, irrespective of whether they were living in rented housing units.

Housing shortage is one of the major problems in Male' area. Due to this many households live in rented living quarters. In 2019, out of the total 87,538 households, a total of 33,310 households (38%) were living in rented accommodation. Households living in rented accommodation were predominantly in Male' registering 74%, depicting high volume of the population living in Male'. In Atolls the proportion of households living in the rented accommodation is small at 5%.

As seen from Figure 1 above, population living in in Male' increased during the period 2016 and 2019 from 42% to 46% while those in Atolls decreased, mainly due to migration. In 2016, 63% of the households in Male' were living in rented accommodation while in 2019 this share increased to 74%. In the Atolls, no changes were observed over the period.

Figure 9: Percentage of households by tenure type and locality, 2016 & 2019

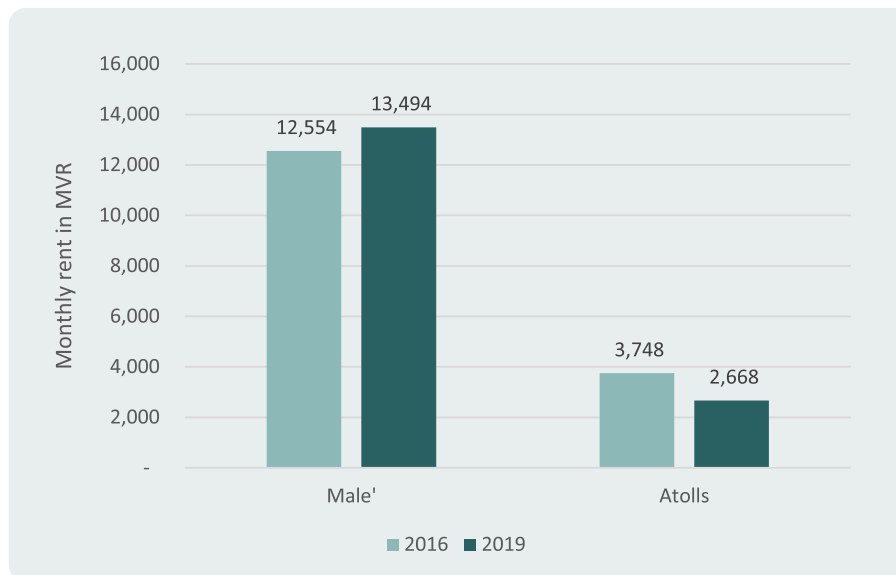


Source: Household Income and Expenditure Survey, 2019

As the population continue to increase in Male', demand for housing has increased substantially. Affordable and good quality housing has evidently become a major development issue in the country and in need for sustainable solutions. This requires a holistic and more balanced approach to development that address the root causes. At least one other location outside of Male' area with same or better quality of health, education, other basic services and economic opportunities is needed to attract people.

Households residing in rented accommodation in Male', pay a high amount as rent, making it a huge burden. Furthermore, rents have been increasing over the years. According to HIES 2019, the national average monthly rent is MVR 12,683. Breaking this by locality, the average monthly rent for Male' stood at MVR 13,494 while it is MVR 2,668 for the Atolls. Rents are five times as high in Male' compared to Atolls, as evidenced by the existing and growing rental market. In the Atolls only a handful of people live in rented units with hardly any demand for rental housing.

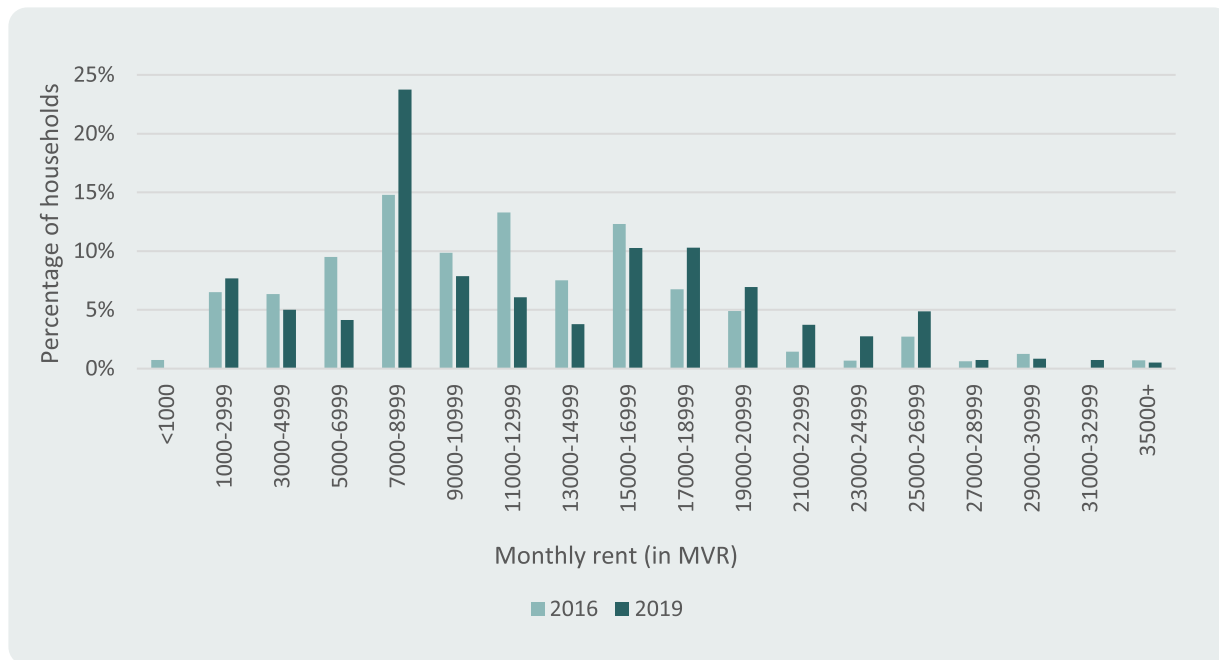
Figure 10: Average monthly rent by locality, 2016 & 2019



Source: Household Income and Expenditure Survey, 2019

The average monthly rent has increased over time in Male'. The average monthly rent for households in Male' grew by 2% per annum, increasing from MVR 12,554 in 2016 to MVR 13,494 in 2019. However, in Atolls, the average monthly rent has declined by 11% per annum, from MVR 3,748 in 2016 to MVR 2,668 in 2019.

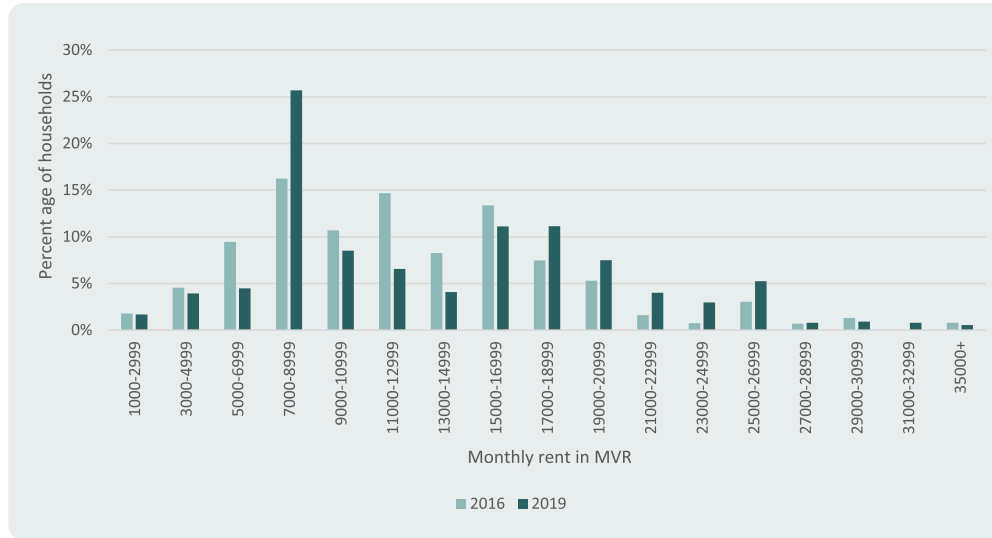
Figure 11: Households by monthly rent categories, 2016 & 2019



Source: Household Income and Expenditure Survey, 2019

The frequency distribution of percentage of household paying monthly rent for 2019 is shifted to the right, indicating higher rented amount compared to 2016. However, due to increase in demand for housing and hiking of household rents, particularly in Male', the proportion of households spending below MVR 13,000 had declined in 2019 compared to 2016, while the proportion of households spending MVR 13,000 and above as rent increased. However, there is a huge peak between MVR 7,000 to 8,999. This could be due to the increase in number of social housing provided by the government which pulls up the number of households in this category. Hence, it is important to see the distribution in Male' for both the years. Figure 12 illustrate distribution of households by rent. The distribution remains same with a peak in MVR 7,000-MVR 8,999. Almost 50% of the rented household in Male' pays MVR 13,000 and above in 2019 while in 2016, only 43% of the rented households pay MVR 13,000 and above.

Figure 12: Household by monthly rent for Male', 2016 & 2019



Source: Household Income and Expenditure Survey, 2019

When breaking down the average monthly rent paid by households by number of bedrooms, it can be seen that the rent increases with number of rooms in Male'¹. However, from 1 room to 5 and more rooms, in Atolls the average rent paid varies from a range of MVR2,429 to MVR4,918, respectively. This shows less demand for rental accommodations within the Atolls as the rent is comparatively low compared to the high rental value in Male'. This is clearly shown in the graph below, with details given on average monthly rent paid by households by number of bedrooms for Republic, Male' and Atolls.

Figure 13: Average monthly rent by number of rooms and by locality, 2019



Source: Household Income and Expenditure Survey, 2019

1 Rent for 3 bedrooms are slightly smaller than 2 bedrooms. This could be due to quality difference

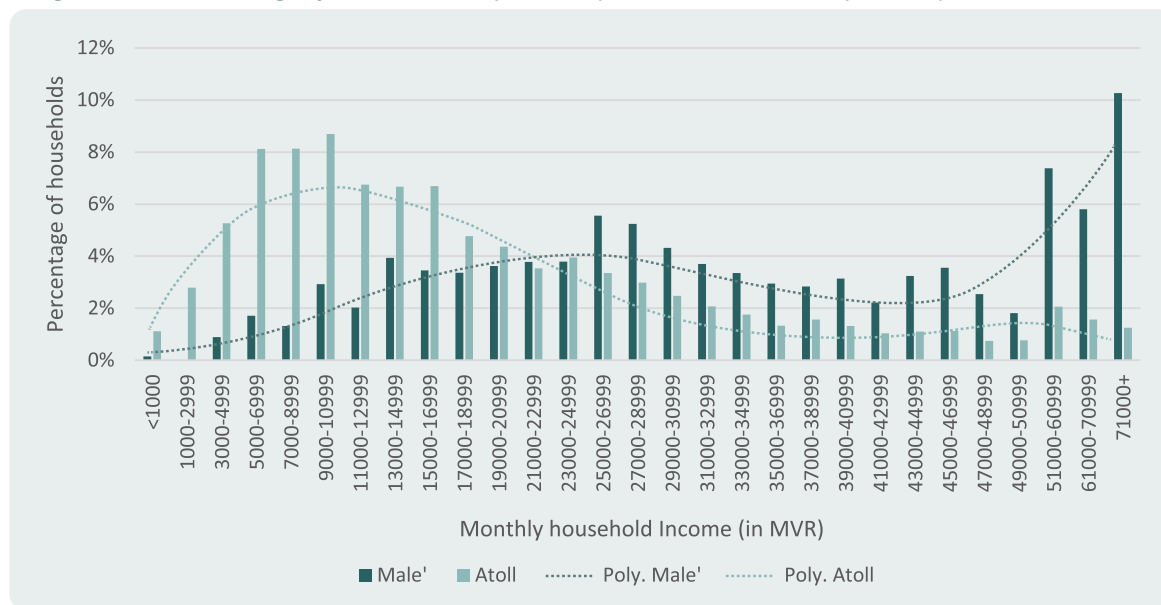
6. HOUSING DEMAND

Demand for housing generally is driven by growth in population and number of households in specific localities as well as increase in people's incomes. Demand for affordable housing specifically is driven by increase in households living with low income or in poverty.

The median household income in Male' was MVR 32,575 vs. MVR 15,000 for Atoll. This higher median income is attributable to both household composition, more earners per household (earners receiving employment related income is 2.2 in Male' vs. 1.8 in Atolls) as well as higher paying jobs due to availability of different kinds of jobs in Male'. Most government agencies, private businesses head offices are located in the capital. With over a third of the population residing in Male' area, provides the required economies of scale for businesses to thrive as well.

Roughly half of Male' household earn MVR 32,000 or greater, compared to only 16% of Atoll household.

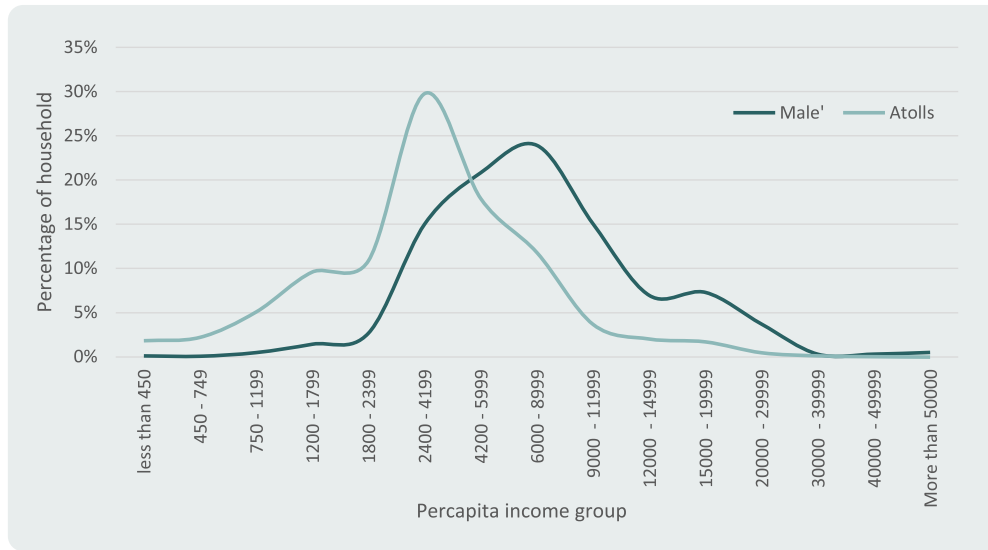
Figure 14a: Percentage of households by monthly household income by locality, 2019



Source: Household Income and Expenditure Survey, 2019

Figure 14b shows the distribution households by per capita income group. The graph shows that more than half (58%) of the household in Male' earns MVR 6,000 or greater as per capita income, compared to only 20% of Atoll household.

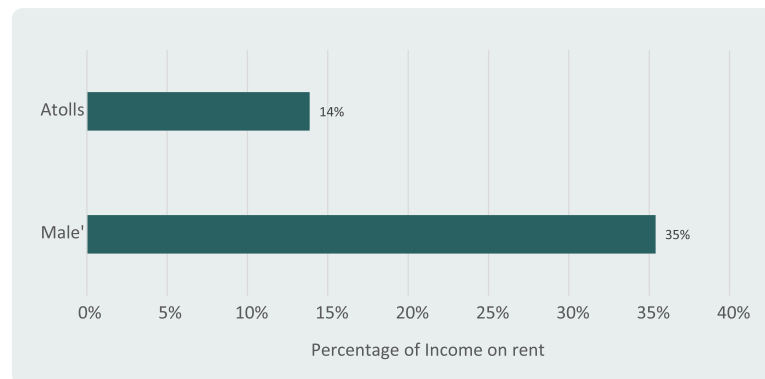
Figure 14b: Percentage of households by monthly per capita income by locality, 2019



Source: Household Income and Expenditure Survey, 2019

On average for those households living in rental accommodation spent 35% of their income on rent. This amount varies between Male' and Atolls. On average a household in Male' spent 35% of their income on rent while in Atolls, a household living in rented accommodation spent 14% of their income on rent.

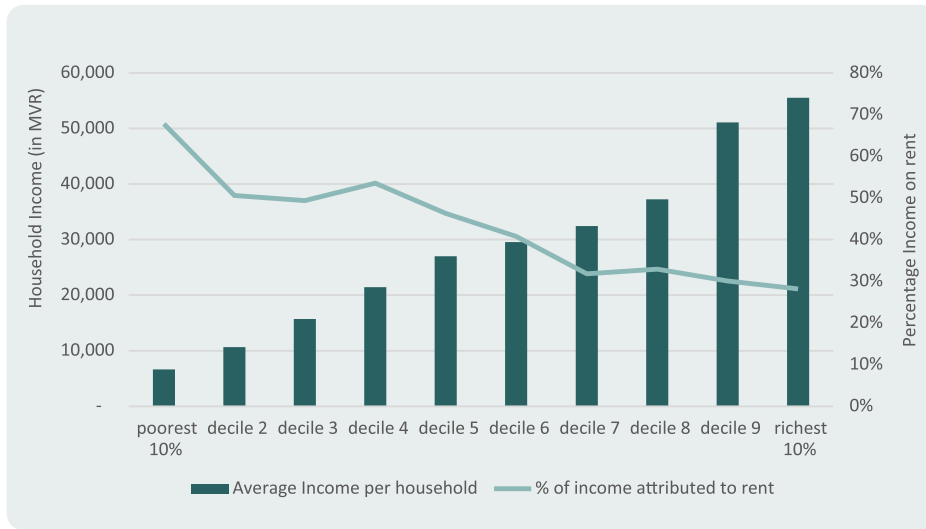
Figure 15a: Percentage of income spent on rent for households living on rental accommodation by locality, 2019



Source: Household Income and Expenditure Survey, 2019

However, although on average a household in Male' spent 35% of their income on rent this share varies from 68% for the poorest ten percent of households to 28% for richest ten percent.

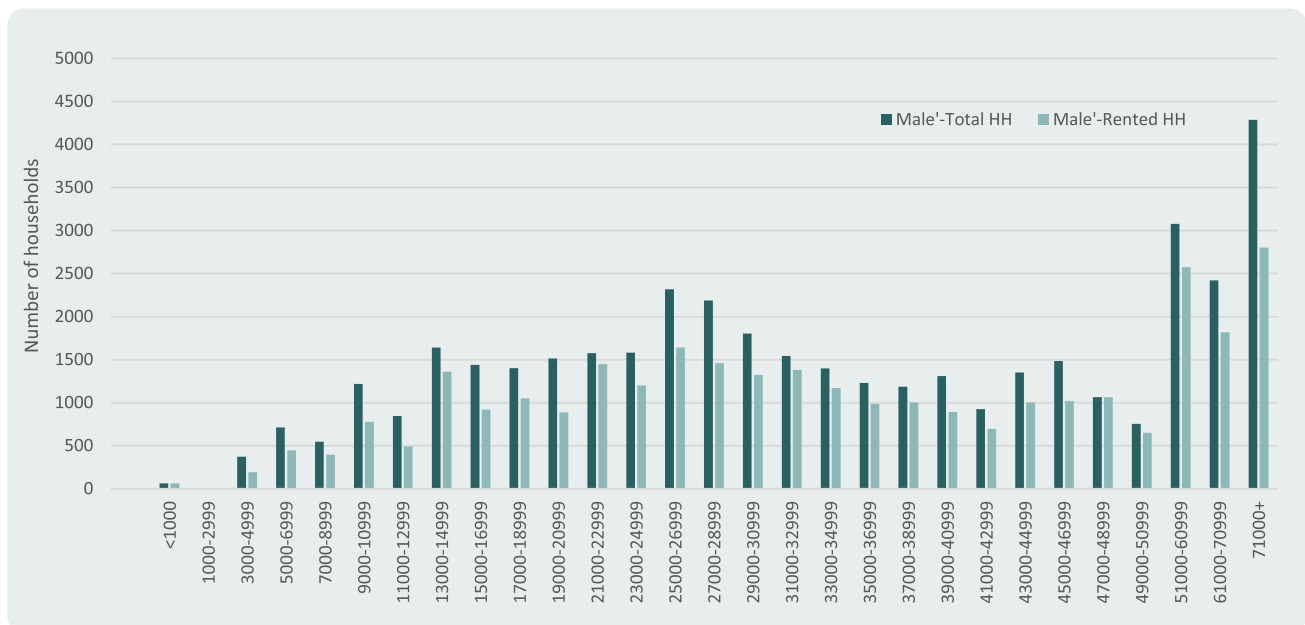
Figure 15b: Average household income & Percentage of income spent on rent for households living on rental accommodation, Male', 2019



Source: Household Income and Expenditure Survey, 2019

It is important to see the distribution of total household and rented households by income categories for Male', as more than one third of the household income is spent on rent. According Figure 16 the rented households are distributed evenly and the proportion of total households by rented households holds in almost in all the income group.

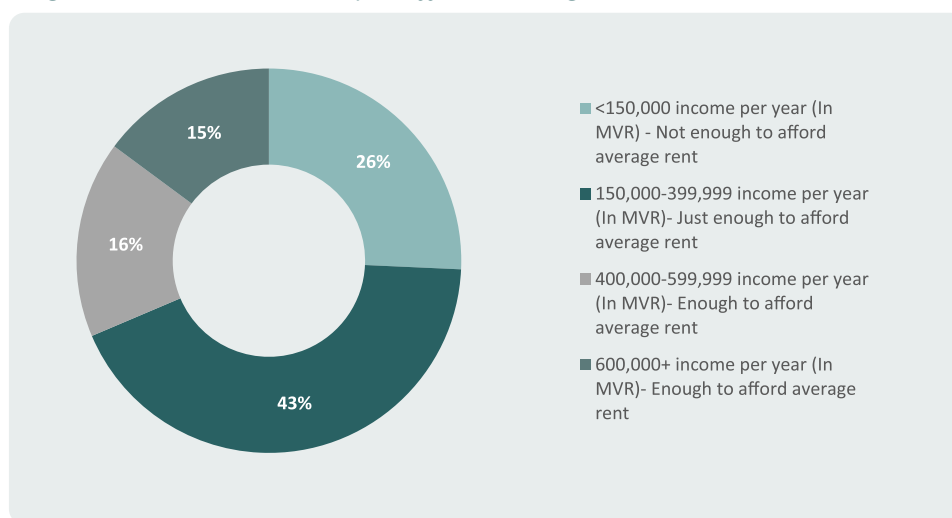
Figure 16: Percentage of households by monthly household income for Male', 2019



Source: Household Income and Expenditure Survey, 2019

It is important to note that Male' has relatively high housing costs due to the shortage of houses. To cater for increasing demand, major developments have been taking place in housing market, increase in multi-story buildings, and increase in variety of rental units supplied. According the HIES 2019, in Male', 93% of the households lives in multi-story buildings. Among these households, 77% of the households live in rented accommodation. Based on HIES 2019, average monthly rent in the country is almost closer to MVR 13,000. If this value is converted to annual amount then on average a household need to pay MVR 156,000. Based on this value, the following analysis was carried out.

Figure 17: Households ability to afford housing based on income, 2019



Source: Household Income and Expenditure Survey, 2019

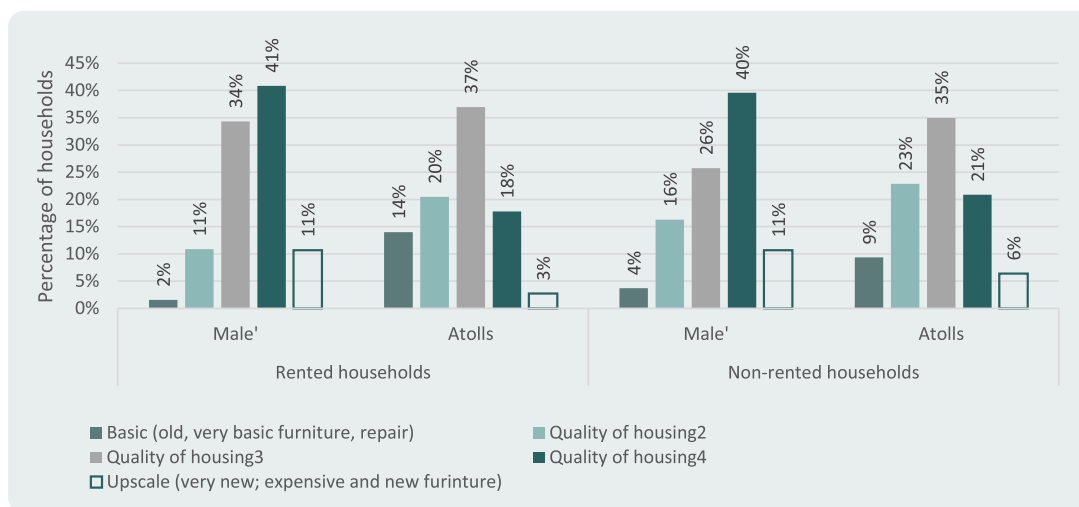
Only 31% of households in the country have an annual household income (MVR 400,000 and more) enough to afford the home. This is based on income alone and assumes that a household has a pay a down payment too. Approximately 45% of household have an annual household income between MVR 150,000 and MVR 399,999. This is not sufficient enough to afford home, but sufficient to afford the average rent of MVR 13,000. The remaining 26% of households have income below MVR 150,000, which is not enough to afford rent.

This highlights the challenges faced by the high proportion of population that live in rented housing units and the importance of affordable housing. With the current high rents in capital, those from low-income families, are faced with dire housing situations and living conditions. Main reasons for migration to Male' continue to remain as access to better services such as health care, education and jobs as seen from HIES and censuses. Creating enabling conditions to attract residents away from the capital, poses a huge challenge.

7. QUALITY OF HOUSING

In order to assess the quality of housing, in HIES 2019, a question was introduced on a scale of 1 to 5, 1 being the lowest quality and 5 being upscale and highest quality of housing².

Figure 18: Percentage of households by quality of housing, tenure type and locality, 2019



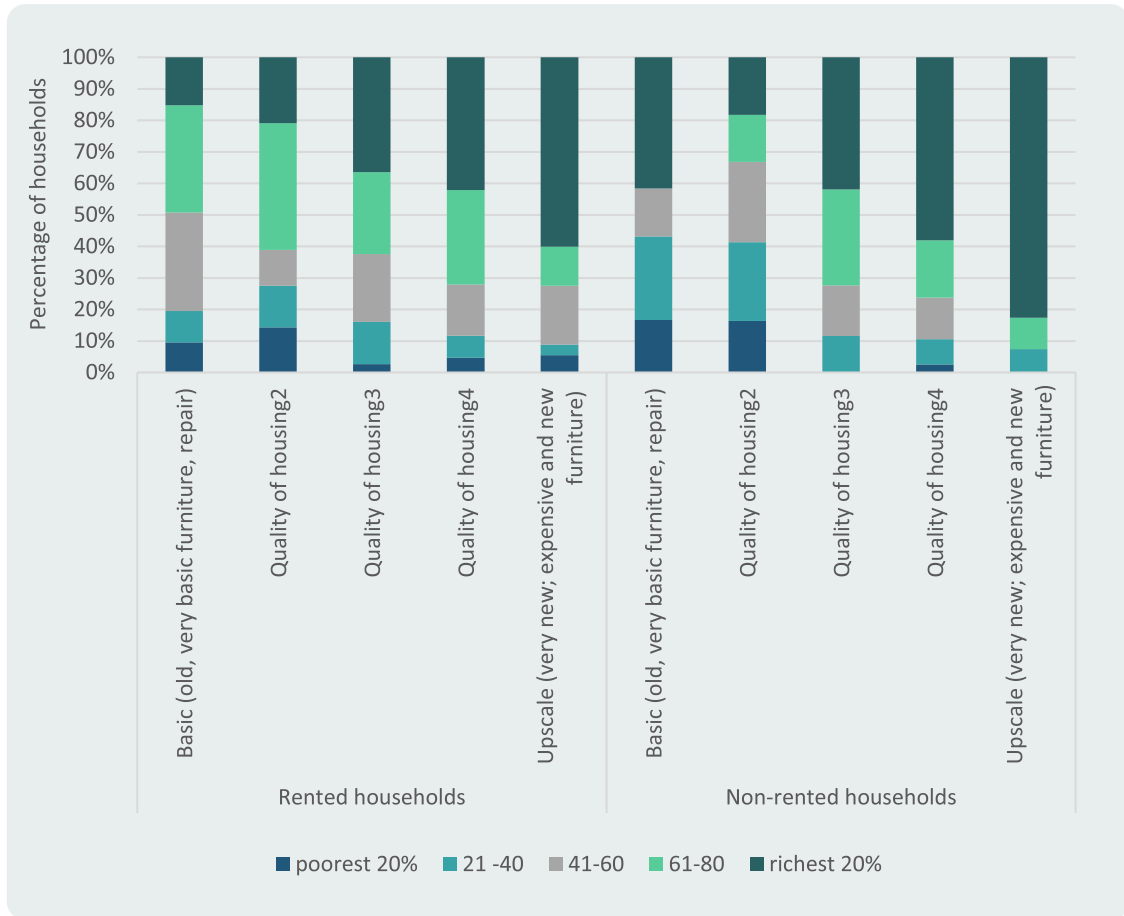
Source: Household Income and Expenditure Survey, 2019

The results show that in Male' more non-rented households were living in basic housing condition compared to the rented households. In the case of Atolls, there is no significance difference seen in the distribution of housing conditions between rented and non-rented households.

Quality of housing by income quintiles for Male' showed that the quality of housing improves along with the income. The share of the richest quintile increases with the better quality of housing in both rented as well as non-rented households. However, the magnitude is high among non-rented household.

² The quality of housing was assessed by the enumerators during field visits and based on what they can observe the ranking was provided.

Figure 19: Quality of housing in rented and non-rented households by Income quintiles in Male', 2019

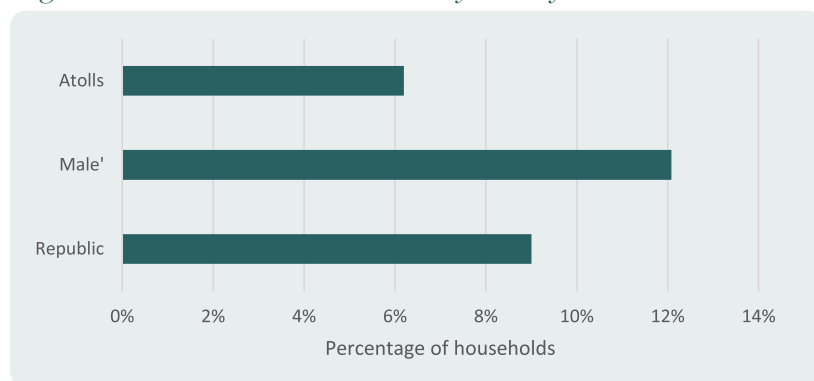


Source: Household Income and Expenditure Survey, 2019

8. OVERCROWDING PREDOMINANT IN MALE'

There are many people who live in congested space, especially in Male'. In order to measure overcrowding, the number of members in a household was divided by the number of bed rooms and if there were more than 3 persons per bed room then that household was considered as overcrowded. People who live in inadequate spaces have higher risk of health consequences and other social issues.

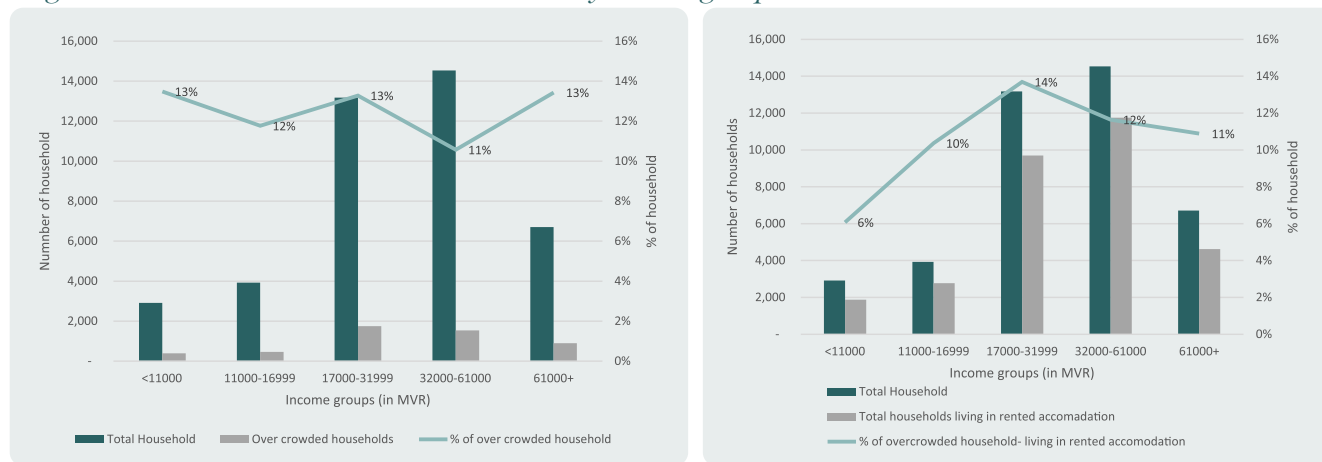
Figure 20: Overcrowded households by locality, 2019



Source: Household Income and Expenditure Survey, 2019

At national level, 9% of the households have more than 3 persons per bedroom (Figure 20a). As expected, this proportion is high in Male' (12%) than Atoll (6%). More are living in overcrowded space in Male' where inadequate housing is already having negative effects on several other dimensions of quality of life. Among these households within Male', 71 percent of the households are in rented dwellings.

Figure 20b: Overcrowded households in Male' by income group, 2019



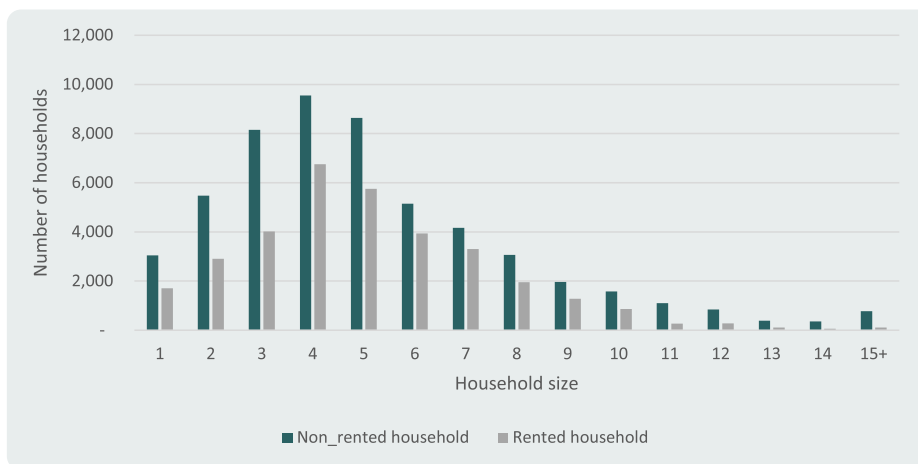
Source: Household Income and Expenditure Survey, 2019

Living in overcrowded housing is associated with income, expenditure and health of the household members. Surprisingly, the results show that there is no relationship between income and overcrowding in Male' (refer to Figure 20b-panel A). The level of overcrowding in households with low income remains in consistent with those households at top of the income distribution. This is likely to result from scarcity of land in Male' with limited availability of space for apartments with 3 or more bedrooms.

On the other hand, overcrowding is more likely to prevail among households living in rented accommodation. Households with lower income are more likely to be less crowded in Male' but peaks within the income band of MVR 17,000-31,999. Relative to low-income band, the top income group tend to have higher concentration of people and are more likely to live in overcrowded conditions (refer to Figure 20b-panel B). This requires additional research to look into the cause for this, whether is it resulting from limited space availability, or pooled income by the members constitute as a sufficient mean for their accommodation.

When the total number of households is split between rented and non-rented housing units by household size, as seen from the Figure 21 the numbers are proportionately distributed. Household size 3 to 5 people is the most observed household size for both rented and non-rented housing units. However, the gap between rented and non-rented are wider for households with less than 5 people. This means that more people living in rented households when compared with non-rented households. This could be the reason because the due to the huge burden of paying high dwelling rents to allow pooling of expenses.

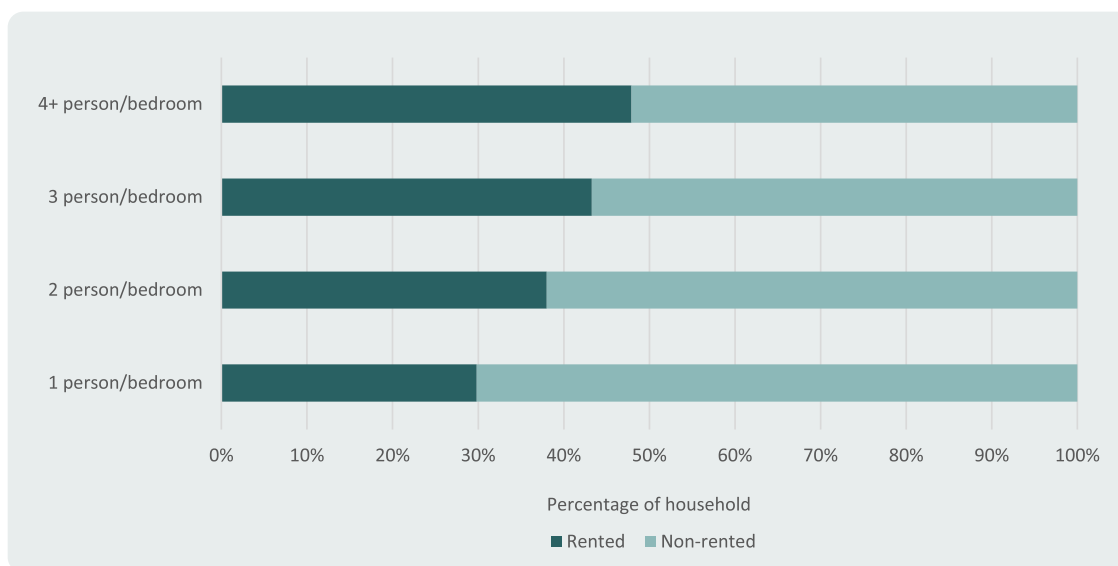
Figure 21: Households in rented and non-rented housing units by household size, 2019



Source: Household Income and Expenditure Survey, 2019

On average a household have 3 bedrooms. Figure 22 shows the share of the households by status of accommodation and person per bedroom. According to the figure, percentage of the household increases along with the person per room for the rented accommodation. Majority of the households lived in rented accommodation accommodate more than 4 persons per room while significant amount of the households lived in non-rented accommodation have one person per bedroom.

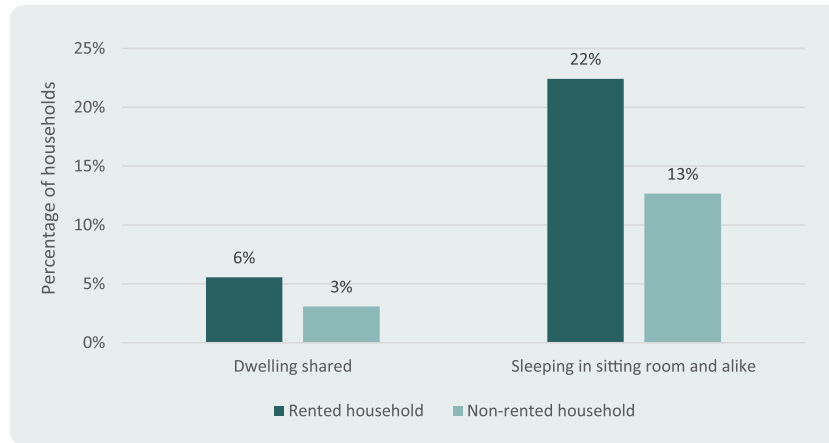
Figure 22: Household by average number of persons per bedroom and status of accommodation, 2019



Source: Household Income and Expenditure Survey, 2019

Overcrowding situation is more common in those household living in rented accommodation in Male'. Therefore, it is important to see whether these household shared their dwelling with any other household or whether the household normally use kitchen, living room, sitting room or storage room for sleeping. This shows the vulnerability of these household as they cannot afford housing. HIES 2019, showed that among households in rented units in Male' living in overcrowded conditions, 6% of them shared their dwelling with another household while only 3% of the household in non-rented accommodation shared with another household. On average the dwelling was shared with 1 additional household.

Figure 23: Overcrowded households in Male' by rented and non-rented and by dwelling shared and sleeping in sitting room and alike, 2019



Source: Household Income and Expenditure Survey, 2019

The results showed that among rented households in Male' living in overcrowded condition, 22% of these household normally use kitchen, living room, sitting room or storage room for sleeping while only 13% of the non-rented households used those rooms for sleeping.



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