



# Quick Poverty Score Toolkit

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**User's Guide**

***Honduras***

**March 2009**



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## INTRODUCTION

The Quick Poverty Score (QPS) for Honduras is a simple, easy-to-use tool that health service programs can use to assess the prevalence of poverty among their clients. Using three components, the QPS provides a snapshot of uptake of program services by those living below the national poverty line, below \$2/day, and below \$1/day:

1. A short survey, with 10 simple, objective questions on housing conditions, household assets, and household amenities (such as “What are the dwelling’s floors made of?” or “What is the main source of lighting for your main living rooms?”)
2. A data entry template in Microsoft Excel for entering, storing, and analyzing survey responses; and
3. A prediction model that calculates the rate of poverty among program beneficiaries at three separate poverty lines—the national poverty line, the \$1/day line, and the \$2/day line.

This User’s Guide explains how to apply the QPS and interpret its outputs.

## STRUCTURE OF THE SURVEY

Each QPS questionnaire includes survey tracking information and 10 survey questions.

At the top of each form, there are pre-defined fields for survey tracking information. Each client interview must have a unique identification number, which is entered into the first field <<Survey Number>>.

Following the survey number are fields that identify where the interview was conducted, including the name of the organization, the particular service delivery point, the location of the service delivery point (province/region, district, community) and the identification number of the service delivery point. These fields can be filled in with **default values\*** that have been previously entered into the “User definitions” page, or they can be filled in manually for each interview, or they can be left blank (for example, if all interviews will be conducted at a single service delivery site). If interviewing will be conducted at multiple service delivery points, including this identifying information allows the program to compare client poverty profiles at different sites, combine data from different sites within the same district or province, etc.

The <<Date>> field is automatically filled in with the date that the data are entered. Alternatively, the interview date can be entered manually.

Finally, there are six additional fields that can be used to tailor the questionnaire to the specific application. All of these are optional. <<Type of Service>> refers to the service that the client just received. <<label\_field\_1>> through <<label\_field\_6>> are **user-defined fields\*\*** that can be defined by the analyst (for example, interview language, length of the interview, etc.) or left blank.

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\* In the QPS Excel workbook, the **User Definitions** sheet allows the survey manager to fill in default fields with identifying information that does not vary across clients. The workbook then automatically populates the identifying information fields of each new scorecard with this information. If the surveys are done on paper, after defining default fields the survey manager can print out multiple copies and assign them unique identifying survey numbers.

\*\* User-defined fields may be entered using the User Definitions sheet of the Excel workbook. The survey manager may choose to define the fields (<<Interview Language>> for example) and the default values for the fields, or the fields alone.

Client responses to the survey questions are entered below the tracking information. There are 10 short survey questions. To ease survey administration, the answer options for each question are pre-coded, close-ended, and restricted to Yes/No or multiple choice.

## **ADMINISTERING THE SURVEY**

The QPS is administered in face-to-face interviews with clients at service points. Data quality is key to generating accurate outputs. There are several steps implementers should take in order to collect high-quality data.

### **Preparation**

The first step is to plan for survey administration. How many clients will you interview? The more clients that are interviewed, the more reliable the final profile will be, but interviewing too many clients will increase costs. As a general rule of thumb, you should plan to interview at least 100 clients and probably no more than 300 clients for each poverty rate you plan to calculate. For example, if four different service points will be selected and you want to compare each service site with the others, you should plan on at least 100 interviews per site or at least 400 interviews in all.

When will clients be interviewed? For example, if the service point provides services throughout the day, interviews should be conducted throughout the day as well. How will clients be selected for interview? To avoid interviewer bias, interviewers should be instructed to interview all clients leaving the service, or every third client leaving the service, etc.

Most organizations will want to interview a representative sample of their clients. Some common ways to do this are:

- Interview all clients at all service points
- Interview all clients at a random sample of service points
- Interview a random sample of clients at a random sample of service points

Interviews could take place continuously, or for a set period of time (one month, for example). When taking a random sample of service points, the likelihood of drawing any given service point should be proportional to its share of all the organization's clients.

The next step is to prepare surveys before client interviews begin. The survey manager may use the User Definitions worksheet (see page five for more details) to fill in default tracking fields for characteristics that may be the same for all clients interviewed. If the QPS is being administered using paper surveys, after defining default fields the survey manager can print out multiple copies and assign them unique survey numbers. Preparing surveys ahead of time both shortens the client interview and ensures that each survey has adequate identifiers. This prevents important information, such as the survey number, from being completed as an afterthought and decreases the likelihood that survey numbers will be duplicated inadvertently.

### **Implementation**

Once preparations are complete, survey administration may begin. Before administering the survey, the interviewer should introduce herself and the survey to the client. Be friendly, and begin the conversation with an introductory dialogue (preferably pre-scripted) explaining the service organization's interest in learning more about the client and ensuring confidentiality of the responses. Ask for the client's permission to interview him/her before asking any survey questions.

Next, begin administering the questionnaire. The important point here, simple though it may sound, is for the interviewer to read each question completely and exactly as it is written before accepting answers from the respondent. This is crucial to implementing standardized interviews and collecting reliable data.

While administering the survey, the interviewer should record the respondent's answers using the answer options provided in the survey. In most cases this will be straightforward—marking “yes” for a “yes” answer, etc. In other instances, recording respondents' answers may be more complicated. Although the QPS questions are designed to be simple, the answers offered by respondents may not be. This is most often the case with multiple-choice questions, when a respondent's answer does not fit neatly within any of the listed categories.

There are two strategies for dealing with this situation. The first is to mark the response closest to the respondent's answer. This may not work, however, if the answer is incomplete, confusing, or unexpected. The second strategy is to probe in a non-directive manner.

In all cases, interviewers should record one response for each question by clearly drawing a circle around the entire response option (not just its letter) on the paper scorecard.

All 10 questions **must** be answered.

Incomplete surveys cannot be entered into the Excel workbook. Incomplete surveys will be excluded from the database, potentially undermining data quality.

After double-checking that all 10 questions have a response marked, the interviewer should thank the client for his/her time, particularly since this interview may come at the end of a long medical visit. The interviewer should also reiterate that answers will be kept confidential and inform the client that the survey is over.

## USING THE QPS WORKBOOK

The QPS workbook contains *macros*, which must be enabled (turned on) to run properly. If your computer's security settings are set at “High” or “Very High”, the workbook will not open correctly and you will not be able to enter or save data. To adjust the security settings, follow the instructions below.

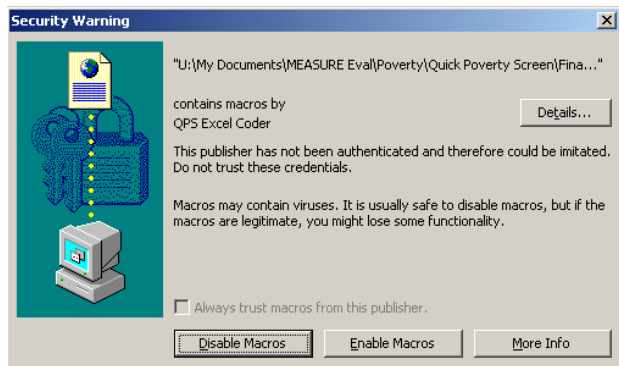
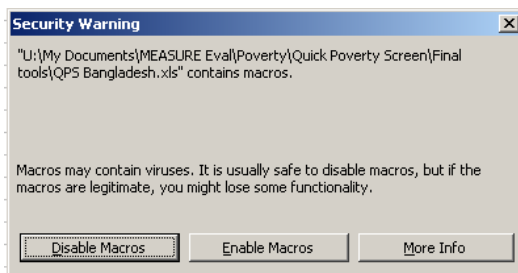
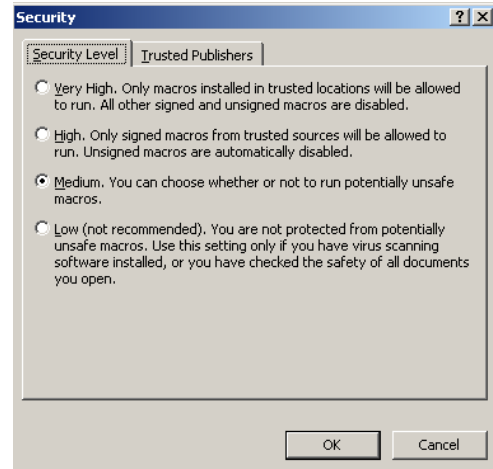
### Probing to Clarify Responses

If a respondent's answer is incomplete, confusing or unexpected, the interviewer should probe in a non-directive manner. Strategies for probing may include:

- Repeating the question, if the respondent seems not to have heard or understood the question;
- Repeating the respondent's answer, if the answer is incomplete or inconsistent with the question; and
- Asking for further clarification through neutral questions like “how do you mean?” and “could you tell me what you have in mind?”

If the client asks for clarification or if it is not clear which response option corresponds to the client's answer, then interviewers will have to use their own best judgment. For example, if the question asks whether the household owns a television and the respondent asks whether a broken television counts, the interviewer will need to use his/her own best judgment – perhaps deciding that a television is a television, broken or not. In such cases, the interviewer should write a note on the questionnaire and discuss it later with the supervisor or survey director. In a multiple-choice situation, the interviewer may need to mark the response option judged to be the closest to the client's answer.

1. Open Microsoft Excel®. If a new (blank) workbook does not appear, open a new workbook with File – New or the “New” icon.
2. Check your security settings with the following sequence: from the main menu bar, select Tools, then Options – Macro Security.
3. Check the Medium button on the Security Level menu (shown to the right) and then click OK.
4. You are now ready to use the QPS workbooks.
5. When you open a QPS workbook, you will see one or the other of the two Security Warnings below. You must click the button to Enable Macros to use the software.



6. We recommend that you save the workbook with a new name to protect the original template. Use the newly-named version of the workbook for data entry and analysis.
7. After finishing QPS data entry and analysis, you may return your computer to its original security settings. However, you will need to re-set security to medium every time you use QPS.

## DATA ENTRY AND MANAGEMENT

Before entering data into the QPS Excel workbook for the first time, be sure to save the workbook with a new name to protect the original template. For example, the user might rename the file to include the health center’s name and the date when data collection began.

The QPS Excel workbook has three color-coded workbooks visible to the user:

- Data Entry (red)
- User Definitions (orange)
- Results (blue)

The user can only modify the Data Entry and User Definitions worksheets. The Results sheet is automatically generated from information entered in those pages.

The user should navigate between sheets by using the named and color-coded tabs at the bottom of the workbook.

## **Data Entry Worksheet**

The red-tabbed Data Entry worksheet allows the user to input, retrieve, and modify survey records using a single Excel worksheet. Records are entered and managed via four buttons:

1. The *Submit Responses* button, located at both the top and bottom of the sheet, checks for complete survey information and stores the completed survey record in the database;
2. The *Retrieve Survey* button, located at the top of the worksheet, draws a specified survey (identified by survey number) from the database for viewing or modification;
3. The *Clear Entries* button, located at both the top and bottom of the sheet, resets all fields for the survey record currently being entered without entering the information into the database;
4. The *Delete Entry* button, located at the top of the worksheet, deletes a specified survey from the database.

### ***Entering Data***

At the top right of the Data Entry worksheet, there is a field for the survey number. This field must be filled in by hand, and no two interviews may have the same survey number. Following the survey number are several more fields for survey tracking information. These fields record geographic, administrative, and other identifying information. The user may complete these fields manually by entering text or numbers. Alternately, if there are default values that are likely to fit all of the clients (if an organization works only in one specific village, for example), the user can automatically complete the fields with default values using the User Definitions worksheet. See below for instructions on assigning default values. The user may leave any or all of these fields blank.

Just below the tracking information, the user finds the 10 survey questions and their response options. The questions and answers appear here exactly as they do in the survey. This eases the data-entry process. It also allows for the possibility of computer-assisted interviewing, in which interviewers enter survey responses into the database in the field in real time.

To input survey responses, the user clicks the radio button next to the appropriate response option. After entering all 10 responses, the user clicks the *Submit Responses* button, which stores the completed client record in the survey database. If any fields are missing, an error message appears, prompting the user to fill them in. The record cannot be stored in the database until all fields are complete. Successful submission to the database also requires a unique survey number. If you have forgotten to enter a survey number and are prompted to “*Please enter an ID in the ID field,*” you must enter a unique survey number and then hit the *Enter* key. Clicking the *Submit Responses* button will also automatically save the Excel workbook in which the new client record is being entered. If answers to two questions are contradictory – for example, if the number of children ages 0 to 17 in the household is entered as “0” and the answer to the question if all children ages 6 to 17 attend school is entered as “yes” instead of “no school-age children” – the software will display an error message and will not record the interview to the database until the problem is resolved by changing one or another response.

### ***Retrieving, Modifying, and Deleting Data***

To retrieve client records from the database, the user clicks the *Retrieve Survey* button and is prompted to enter a survey number or select one from a predefined list of survey numbers. The record is retrieved and the current worksheet is automatically populated with the responses recorded for that survey.

Once a record has been retrieved, the user can modify the survey answers and tracking information it contains. To save changes to the survey click the *Submit Responses* button. This will overwrite any earlier record with the same survey number. The user will be notified that the survey number

already exists and will be asked whether she wants to overwrite the record. In order to record the changes, the user must click “Yes.”

If, for any reason, the user needs to delete a record from the database, this can be done by using the *Delete Entry* button. When the button is clicked, a dialogue box will ask which survey number the user wants to delete. The user picks the corresponding number from the drop-down box or types it in and clicks *Enter* to delete the record.

### **User Definitions**

The orange-tabbed User Definitions worksheet allows users to define default values for the identifying fields at the top of the survey. The user simply types the default values for respondents into the yellow cells. Those default values then appear in the appropriate fields in the Data Entry worksheet. If the User Definitions sheet contains an *Update Data Entry* button, the user must click this button before the worksheet will populate the Data Entry worksheet.

### **Results**

The blue-tabbed *Results* sheet shows the total number of respondents in the database, the estimated poverty rate among respondents according to three poverty lines: the national poverty line as defined by the country itself; the World Bank’s estimate of “extreme poverty”<sup>1</sup> – \$1/day; and \$2/day, and the estimated number of surveys from respondents who live in households below those poverty lines. This offers a snapshot of the service point’s outreach to the poor.

### **Database**

The green-tabbed *Database* sheet is hidden when opening the workbook, but can be opened to allow users to review all of the survey responses. Note that it is not possible to make changes directly to the *Database* sheet (see *Retrieving, Modifying and Deleting Data*, above). To unhide the Database worksheet, go to the menu bar at the top of the page, click on [**Format, Sheet, Unhide and Database**] [**Poverty Scoring** and **View Database**].

The user may export the Database sheet to other workbooks in Excel by using the copy worksheet function or to an Access or other database by using the import function in that database program. This may be useful if data gathered through this survey are being used in additional analyses.

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<sup>1</sup> In 2008, the World Bank switched their “international extreme poverty line” from 1.08 at 1993 Purchase-power parity to \$1.25 at 2005 PPP. The lines never were actually \$1.00/day because they were derived as the average national poverty lines of the world’s poorest countries. For details, see S. Chen and M. Ravallion, *The Developing World is Poorer than We Thought, but No Less Successful in the Fight against Poverty*. World Bank Policy Research Working Paper 4703, August 2008. [http://www-wds.worldbank.org/external/default/WDSContentServer/IW3P/IB/2008/08/26/000158349\\_20080826113239/Rendered/PDF/WPS4703.pdf](http://www-wds.worldbank.org/external/default/WDSContentServer/IW3P/IB/2008/08/26/000158349_20080826113239/Rendered/PDF/WPS4703.pdf)

## DOCUMENTARY DETAILS

The Quick Poverty Score Toolkit for Honduras was developed by Microfinance Risk Management, L.L.C. for MEASURE Evaluation. Further information on the organization's work is available at <http://www.microfinance.com>.

### Data

The instrument is based on the 21,630 households interviewed in the September 2007 Encuesta Permanente de Hogares de Propósitos Múltiples fielded by Honduras' Instituto Nacional de Estadística. The data is available at <http://www.ine-hn.org/sociales/encuestas/ine/ephpm/septiembre07/survey0/index.html>, accessed 14 March 2009.

### Poverty lines

The national poverty line for urban and rural areas for September 2007 comes from <http://www.ine-hn.org/sociales/encuestas/ine/ephpm/septiembre07/survey0/data/Cuadros/11.%20Pobreza.mht>, accessed 14 March 2009. These lines are HNL67.58/person/day for urban areas and HNL34.62/person/day for rural areas.

The \$1/day and \$2/day poverty lines at 2005 PPP are based on the formulas in:

Sillers, Don. (2006) "National and International Poverty Lines: An Overview", Washington, D.C.: United States Agency for International Development, [http://www.microlinks.org/file\\_download.php/Poverty\\_lines\\_An\\_Overview\\_1\\_4\\_06.pdf?URL\\_ID=12247&filename=11549869641Poverty\\_lines\\_An\\_Overview\\_1\\_4\\_06.pdf&filetype=application%2Fpdf&filesize=108185&name=Poverty\\_lines\\_An\\_Overview\\_1\\_4\\_06.pdf&location=user-S/](http://www.microlinks.org/file_download.php/Poverty_lines_An_Overview_1_4_06.pdf?URL_ID=12247&filename=11549869641Poverty_lines_An_Overview_1_4_06.pdf&filetype=application%2Fpdf&filesize=108185&name=Poverty_lines_An_Overview_1_4_06.pdf&location=user-S/), accessed 14 March 2009.

The purchase-power parity factors for 2005 are those for "Individual Consumption Expenditure by Households" in:

International Comparison Project. (2008) "Tables of Results", Washington, D.C.: World Bank, <http://siteresources.worldbank.org/ICPINT/Resources/icp-final-tables.pdf>, accessed 14 March 2009.

Because Honduras did not participate in the International Comparison Project, its PPP factor were imputed by the World Bank. The Honduras scorecard here uses the revised imputed figures in:

n.a. (2008) "Estimation of PPPs for Non-Benchmark Economies for the 2005 ICP Round", Washington, D.C.: World Bank, <http://siteresources.worldbank.org/ICPINT/Resources/non-benchmark.pdf> (sic), accessed 14 March 2009.

When adjusting for cost-of-living differences across urban and rural areas, the consumer price indices come from [http://www.bch.hn/download/ipc\\_historico/ipcm912004.pdf](http://www.bch.hn/download/ipc_historico/ipcm912004.pdf), accessed 14 March 2009.

The \$1.25/person/day 2005 PPP lines are HNL19.01 in urban areas and HNL9.74 in rural areas. The \$2.50/person/day lines are double the \$1.25/day lines.



The scorecard here does not use the data on household poverty status provided by INE. INE marks many households as non-poor even though their income is below the poverty line and many other households as poor even though their income is above the poverty line. In one extreme case, INE marks as poor a household that has per-capita income of more than 40 times the poverty line. The INE data produces estimated poverty rates that match those that INE reports, but it appears that poverty status is often incorrect. Thus, the scorecard here uses INE's poverty lines and INE's income, but calculates poverty status without INE's apparent mistakes. This results in poverty rates that are about 3 percentage points lower than those that INE reports. INE has not responded to an inquiry concerning this issue.

#### Indicators

The 9 poverty indicators were selected based on the strength of their association with poverty, the likelihood of acceptance by users (as determined by simplicity, cost of collection, and "face validity" in terms of experience, theory, and common sense), sensitivity to changes in poverty status, variety among indicators, and verifiability. Points come from Logit regressions. The Logit coefficients were transformed into non-negative integers such that scores range from 0 (most likely below a poverty line) to 100 (least likely below a poverty line). Scores were divided into ten ranges (0-9, 10-19, etc.) and associated with poverty likelihoods via a look-up table.

Quick Poverty Scorecard for Honduras (without points)

|                                |                   |                     |
|--------------------------------|-------------------|---------------------|
| Date: _____                    | Survey No.: _____ | User field 1: _____ |
| Organization: _____            | Province: _____   | User field 2: _____ |
| Service delivery point: _____  | District: _____   | User field 3: _____ |
| Org. ID, delivery point: _____ | Community: _____  | User field 4: _____ |
| Type of service: _____         |                   | User field 5: _____ |

| Indicator   | Possible response   |
|---|---|
| 1. How many household members are 14-years-old or younger?                        | A. Five or more<br>B. Four<br>C. Three<br>D. Two<br>E. One<br>F. None   |
| 2. What is the highest educational level that the female head/spouse has reached? | A. None, pre-school, or literacy program<br>B. Primary school<br>C. No female head/spouse, common cycle, or no data<br>D. Diversified or higher   |
| 3. What is the main occupation of the male head/spouse?                           | A. No data or no main occupation<br>B. Farmer, rancher, or agricultural worker<br>C. There is no male head/spouse<br>D. Service worker, transport and storage operator, or worker in textiles, construction, mechanics, graphics, chemicals, food processing, etc.<br>E. Shop owners or salesperson<br>F. Office worker or transportation operator<br>G. Professional, technician, director, manager, administrator, or related job |
| 4. How many household members receive a salary in their main occupation?          | A. None<br>B. One<br>C. Two or more   |
| 5. What is the main construction material of the floors of the residence?         | A. Dirt, other, or no data<br>B. Mud bricks, poured concrete, or wood<br>C. Cement bricks<br>D. Ceramic tile or granite   |
| 6. What is the household's source of water?                                       | A. Not public network<br>B. Public network  |
| 7. Does any household member have a working refrigerator?                         | A. No<br>B. Yes   |
| 8. Does any household member have a working stove with four burners?              | A. No<br>B. Yes   |
| 9. Does any household member have a working cellular telephone?                   | A. No<br>B. Yes   |

## Using the Honduras Quick Poverty Score to assess the poverty status of individual clients

As described above, the Honduras QPS and the data-entry template can be used to estimate the poverty rate—for a given poverty line—for a group of clients. In addition to this, it can be used to estimate the probability that an individual client is below a given poverty line. This information could be used, for example, to target services.

This requires converting an individual's score (an index that ranges from 0 to 100) to a "poverty likelihood", that is, the individual's estimated probability of being poor. This is done via a simple table that accompanies the questionnaire. There are ten score ranges in the Honduras tool, and each is linked to three poverty lines: the national poverty line (as determined by national government authorities), \$1/day and \$2/day. For example, assume that a particular client has a score of 46, which puts her in the range of 40-49. That range corresponds to a poverty likelihood of 73.9 percent against the national poverty line, but only 44.5 percent against the international poverty line of \$2/day and 14.8 percent against the international poverty line of \$1/day.

Programs can use the individual scorecard to identify which individuals should receive special pro-poor interventions, for example, waiver of fee for service or a voucher for free services. It is up to the program to decide on an appropriate score cut-off or threshold to qualify for the benefit (and indeed, whether to use the QPS for targeting at all). To do this in real time, programs can use the version of the QPS questionnaire that includes the point values for each question's possible responses.

No scoring criterion can ever identify all poor and non-poor individuals with 100 percent accuracy. Every application will have some error – either incorrectly classifying a truly poor person as non-poor (and thereby denying him/her the special program benefits he/she would otherwise be entitled to) or incorrectly classifying a person who is not truly poor as poor (and thereby granting him/her the special benefits he/she would otherwise not be entitled to). Setting the cut-off at a lower value will decrease the number of poor people who are denied special benefits, at the cost of extending benefits to some who would otherwise not qualify. Raising the cut-off will concentrate program benefits on the poorest people, at the cost of denying benefits to some who are in fact poor.

Quick Poverty Scorecard for Honduras (with points)

|                                |                   |                     |
|--------------------------------|-------------------|---------------------|
| Date: _____                    | Survey No.: _____ | User field 1: _____ |
| Organization: _____            | Province: _____   | User field 2: _____ |
| Service delivery point: _____  | District: _____   | User field 3: _____ |
| Org. ID, delivery point: _____ | Community: _____  | User field 4: _____ |
| Type of service: _____         |                   | User field 5: _____ |

| Indicator   | Possible response   | Points | Score |
|---|---|--------|-------|
| 1. How many household members are 14-years-old or younger?                        | A. Five or more   | 0      |       |
|   | B. Four   | 10     |       |
|   | C. Three  | 14     |       |
|   | D. Two  | 15     |       |
|   | E. One  | 22     |       |
|   | F. None   | 31     |       |
| 2. What is the highest educational level that the female head/spouse has reached? | A. None, pre-school, or literacy program  | 0      |       |
|   | B. Primary school   | 6      |       |
|   | C. No female head/spouse, common cycle, or no data  | 10     |       |
|   | D. Diversified or higher  | 14     |       |
| 3. What is the main occupation of the male head/spouse?                           | A. No data or no main occupation  | 0      |       |
|   | B. Farmer, rancher, or agricultural worker  | 5      |       |
|   | C. There is no male head/spouse   | 8      |       |
|   | D. Service worker, transport and storage operator, or worker in textiles, construction, mechanics, graphics, chemicals, food processing, etc. | 9      |       |
|   | E. Shop owners or salesperson   | 9      |       |
|   | F. Office worker or transportation operator   | 12     |       |
|   | G. Professional, technician, director, manager, administrator, or related job   | 14     |       |
| 4. How many household members receive a salary in their main occupation?          | A. None   | 0      |       |
|   | B. One  | 1      |       |
|   | C. Two or more  | 9      |       |
| 5. What is the main construction material of the floors of the residence?         | A. Dirt, other, or no data  | 0      |       |
|   | B. Mud bricks, poured concrete, or wood   | 4      |       |
|   | C. Cement bricks  | 6      |       |
|   | D. Ceramic tile or granite  | 9      |       |
| 6. What is the household's source of water?                                       | A. Not public network   | 0      |       |
|   | B. Public network   | 4      |       |
| 7. Does any household member have a working refrigerator?                         | A. No   | 0      |       |
|   | B. Yes  | 6      |       |
| 8. Does any household member have a working stove with four burners?              | A. No   | 0      |       |
|   | B. Yes  | 6      |       |
| 9. Does any household member have a working cellular telephone?                   | A. No   | 0      |       |
|   | B. Yes  | 7      |       |

Total score:

**Quick Poverty Scorecard for Honduras:  
Look-Up Table  
Associating Scores with Poverty Likelihoods**

| Score  | <u>Poverty Likelihood by Poverty Line</u> |            |            |
|--------|---|------------|------------|
|        | National                                  | \$1.25/day | \$2.50/day |
| 0–9    | 75.0                                      | 50.0       | 75.0       |
| 10–19  | 97.9                                      | 54.6       | 88.9       |
| 20–29  | 94.5                                      | 45.9       | 79.8       |
| 30–39  | 87.0                                      | 28.2       | 64.3       |
| 40–49  | 73.9                                      | 14.8       | 44.5       |
| 50–59  | 57.7                                      | 6.2        | 26.0       |
| 60–69  | 38.1                                      | 3.3        | 12.8       |
| 70–79  | 21.6                                      | 2.2        | 5.5        |
| 80–89  | 14.6                                      | 3.9        | 6.2        |
| 90–100 | 7.0                                       | 2.8        | 4.9        |

Poverty likelihoods are in units of percentages.